



Developing Illustrated Storybook with Local Characters for Financial Literacy Learning in Elementary Schools

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DOI: 10.35445/alishlah.v13i1.489

Article Info

Abstract

Keywords:

Illustrated storybook

Local characters

Financial

Learning

This study aims at producing illustrated storybook using local characters that meet the eligibility criteria. Research and development (R & D) were employed as the research design adopting the 4D models, consisting of four stages: defining, designing, developing, and disseminating. The defining includes need analysis, content analysis, and specification of objectives. The design contains preparation illustrated storybook, selecting characters, choosing story formats, and pre-designs. Developing involve expert validation on the material, language, media aspects and limited trials. Disseminate was carried out by distributing illustrated storybooks produced in several elementary schools in Merauke district, Papua Province. The results of expert validation and students' responses indicate that the product developed has obtained the eligible category. Besides, the limited trial results to see the improvement of students' understanding obtained by the n-gain value between the pretest and post-test were 0.51. It means improving students' understanding after using illustrated storybooks with local characters in the medium category.

Abstrak

Kata kunci:

Cerita gambar

Karakter lokal

Finansial

Pembelajaran

Tujuan penelitian ini adalah untuk menghasilkan buku cerita bergambar dengan menggunakan karakter lokal yang memenuhi kriteria kelayakan. Desain penelitian ini adalah *research and development* yang mengadopsi model 4D yang terdiri dari tahap definisi, desain, pengembangan, diseminasi. Tahap definisi meliputi analisis kebutuhan, analisis konten, dan spesifikasi tujuan. Tahap desain meliputi penyusunan media buku gambar, pemilihan tokoh, pemilihan format cerita, dan rancangan awal. Tahap pengembangan meliputi validasi ahli pada aspek materi, bahasa, dan media serta ujicoba terbatas. Tahap diseminasi meliputi penyebaran buku gambar yang telah dihasilkan di beberapa sekolah dasar di kabupaten Merauke Propinsi Papua. Hasil validasi ahli dan respon siswa menunjukkan produk yang dikembangkan memiliki kategori layak. Hasil ujicoba terbatas untuk melihat peningkatan pemahaman siswa diperoleh nilai n-gain antara *pretest* dan *posttest* sebesar 0,51. Ini berarti terdapat peningkatan pemahaman siswa setelah menggunakan buku cerita bergambar berkarakter lokal dengan kategori sedang.

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INTRODUCTION

The Covid-19 pandemic situation like today has taught people the importance of saving that can be used at any time. The government's suggestion to work from home with the tagline "*di rumah aja*" has resulted in the loss of some informal sector jobs that cannot be carried out from home. The consequence is that there is no income, which forces most people to use their savings to meet their needs. For people who are good at managing their finances, of course, they can overcome these problems. However, people who do not have the ability and good financial literacy will certainly experience financial difficulties amid this pandemic situation. For this reason, financial education has become a pivotal subject that equips individuals with the knowledge and ability to behave effectively to improve the welfare (Huston, 2010; Oanea and Dornean, 2012)

Financial education encourages children to have good character and be wise in using their money (Mundir, 2018). Developing an attitude of managing finances, of course, must be done early to shape habits. Some financial experts recommend that financial education be given early on (Mandell, 2008). Financial education from an early age can form a child's self-control attitude to not spend money on shopping following fashion and advertising trends (Chalimah et al., 2019). In addition, it can make individual children who are competent in managing money and foster an attitude of fondness for saving (parenting financial), so they are not trapped in a consumptive lifestyle (Beverly and Clancy, 2001, Santana and Zahro, 2020). The OECD (Organization for Economic Cooperation and Development), as a global economic organization, advises that financial education should be taught from school age. This is because school age is considered the most effective way to equip financial management understanding and skills before being actively involved in financial transactions (OECD, 2019). The correct choice of school age is primary school age. The consideration is that this age can manage their finances independently even though they still have parental control as a source of their financial income (Setiawan, 2021).

Financial education positively influences behavior change and increases financial literacy (Fernandes et al., 2014; Hastings et al., 2013). Financial education is about introducing money, managing it, making transactions, and fostering an entrepreneurial spirit (Laila et al., 2019). Four concepts can be taught in financial literacy education for elementary school students: obtaining, saving, spending, and donating (Fairuz et al., 2019). For the implementation of financial education to be more programmed, the learning needs to be applied in schools. In facilitating financial parenting, it is necessary to have media that teachers can use to understand financial management through saving.

The results of observations on learning in class elementary schools showed that there were no books that can be used to explain the investment and saving material. So far, the process of delivering material was still limited to a brief narrative and giving simple examples. As a result, students tended to be passive in learning. Even if it is given with the help of the media, it can help students understand the material well. One way that can be done is to use illustrated storybook. This is because children prefer storybooks with pictures. For children, cartoon pictures are funny and more interesting than realistic photos (Desminta, 2005). The presentation of teaching materials accompanied by animated images attracted their attention (Sormin et al., 2017).

This study has relevance with previous research on the use of illustrated storybooks in financial education. Krisdayanthi (2019) uses parenting books to teach children how to save from an early age, while Badriyah (2016) uses illustrated storybook for learning about saving and investing. Wirawan (2017) uses comic book visuals to teach children's money management skills. The above research results give the authors confidence that illustrated storybooks can improve students' understanding of financial management. The novelty in this study is the use of local characters in the illustrated storybook. The local character in question is the use of language, the naming of characters according to the local wisdom of Merauke Regency, Papua Province. It can help students understand the plot and message of the story. In addition, the naming of the "Rusa" moneybox is adjusted to the Merauke

district icon as "Kota Rusa". Based on the preceding, this research aims to produce an illustrated storybook with the character of local wisdom "Namek dan Celengan Rusa" for the financial education of students' elementary school. Taking the character of local wisdom is expected to be able to provide more contextual learning and preserve local culture.

METHODS

This study uses a research and development approach. The aims are to produce new products through the developing process (Mulyatiningsih, 2012). Research and development is a method for producing specific products and testing their effectiveness. The model used is the Four-D by Thiagarajan and Semmel (Sugiyono, 2012). This model has four main stages, including 1) define, 2) designing, 3) developing, and 4) disseminate (Mulyatiningsih, 2012). The data was collected using a questionnaire to obtain the feasibility of an illustrated storybook developed based on validation by expert judgment. Using an interval scale of 1 to 5, questionnaires filled in by expert judgment are then analyzed using descriptive statistical analysis.

Experts validate the illustrated storybook that had been created. Validation was carried out by two validators using a validation sheet instrument. Validation can be seen from several aspects, including language, material, and media. The validation results show the quality of the product by looking at the average score and converted it into qualitative data in the form of product eligible criteria. The results of the assessment are in the form of quantitative data obtained from the scores for each aspect and qualitative data obtained from descriptions of improvements and suggestions given. Table 1 below is a guideline for the conversion of the validation results.

Table 1. Conversion Guidelines

Score interval	Category
$\bar{x} > 4,21$	Very eligible
$3,4 < \bar{x} \leq 4,21$	Eligible
$2,6 < \bar{x} \leq 3,4$	Medium
$1,8 < \bar{x} \leq ,6$	Less eligible
$\bar{x} \leq 1,8$	Not eligible

Besides, data was collected through tests to measure students' understanding of saving and investment competencies. The data were analyzed using paired sample t-test and n-gain calculations with the help of SPSS. The paired sample t-test aims to compare the difference between two means of two paired samples assuming the data has a normal distribution. Paired samples come from the same subject. Each variable is taken during different situations and circumstances. If the two paired data have differences, then the n-gain analysis is continued as follows.

$$\text{gain} = \frac{\text{posttest score} - \text{pretest score}}{\text{maximum score} - \text{pretest score}}$$

The calculation results using the formula above show improvement of students' understanding after the illustrated storybook is applied in learning. The values obtained are then interpreted as low, medium, or high criteria referring to the requirements for the n-gain value (Hake, 2019). Table 2 follows the N-gain criteria.

Table 2. N-gain criteria

N-gain	Criteria
$g > 0,7$	high
$0,7 \leq g \leq 0,3$	medium
$g < 0,3$	low

FINDINGS AND DISCUSSION

This research is development research using a model of Four-D. This model consists of four main stages: 1) defining, 2) designing, 3) developing, and 4) disseminate. The following is an explanation of each of the steps above.

Defining Stage

Researchers determine the fundamental problems of children in terms of financial management. This definition stage contains the results of a situation analysis regarding student pocket money, concept analysis, and analysis of learning objectives. The situation analysis results related to student pocket money obtained information that of the thirty students, three did not bring pocket money to school, twenty people had pocket money below Rp. 10.000 and two others had pocket money above Rp. 10.000. In addition, information was also obtained that eight people were saving at home, two people saving at the bank, and at home, one person saving at the bank. None of the students invested their money, while the other sixteen people did not have savings. The interviews with teachers obtained information that most parents' income was middle to low school students, so most students had little pocket money. Students' pocket money is influenced by how much their parents earn. The interviews with students indicated that they did not understand the importance of saving from an early age. Their pocket money is usually spent on snacks. There are only a few children who have savings at home. In everyday life, money becomes an inseparable component that everyone requires. So, children's understanding of money must be clear to develop their life skills properly (Nurjanah and Efendi, 2018).

Financial learning materials are based on competency standards and essential competencies for saving and investing. The results of the concept analysis and learning objectives are presented in table 3 below.

Table 3. Standards of competence material saving and investing

Competence	Information
Competency standards	: Planning finances smartly
Basic competencies	: Understand the concept of Saving and Investing
Indicator	<ol style="list-style-type: none"> 1. Know the types of financial institutions where to save and invest 2. Understand the benefits of saving and investing 3. Understand the investment products that can be used 4. Understand the concept of the time value of money 5. Understand the concept of interest rates
Subject	: Saving and Investing

In terms of learning, financial literacy learning media are still limited. There are no media that can provide students' understanding about the importance of saving from an early age. So far, teachers' teaching on saving and investing material has been limited to narrative and simple examples of the benefits of saving. The illustrated storybook can be used as a medium for learning financial literacy. In addition to containing pictures and narration, it also contains information related to the subject of the lesson it conveys (Ilyana and Sari, 2016).

Designing Stage

The design of the media is based on the results of the situation analysis, concept analysis, and specification of learning objectives. The media developed is a local character image media for learning about saving and investing in elementary schools at Merauke district. Story illustration serves to help students understand illustrated storybooks, especially in interpreting and remembering the contents of the accompanying text. The description of this picture is associated with the real-life of students. Furthermore, the image is made in color and arranged adequately to not conflict with the reader's eye movements. The image that is made is closely related to the subject matter and is the right size.

Illustrated storybook is based on a storyline. Starting with sketching on HVS paper, then digitally scanned and edited. Digitization use Corel Draw 2019 in the form of scans that have been

made previously. Next, color the drawing book using Corel Draw 2019. The color chosen is a combination of bright colors and attracts children's attention. Arranging images and book pages also use the same program, Corel Draw 2019. The figure below is one of the panels illustrated storybook.



Figure 1. Cover

"sebelum berangkat sekolah bersama teman-temannya, Yolmen selalu mengisi celengan rusanya celenganya berwarna coklat muda sangat lucu"



Figure 2. Character Yolmen



Figure 3. The teacher explains the difference between saving and investment

Experts then validate the pre-product of the illustrated storybook that has been made. Validation was carried out by two validators using a validation sheet instrument. The quality of product eligible can be seen from the validation results that the next validator has filled in by looking at the average score and converted into qualitative data in the form of product eligible criteria.

Developing Stage

Validation of the pre-product of the illustrated storybook can be seen from several aspects, including language, material, and media. The results of the assessment from the validator indicate the quality of the eligible product being developed. The following table 4 describes the results of the assessment illustrated storybook that has been developing.

Table 4. The results of the assessment of the storybooks illustrated

Aspect	Validator 1	Validator 2	Mean
Material	4,2	3,8	4
Language	4	3,89	3,94
Media	4,06	3,88	3,97

Table 4 above shows that the eligible illustrated storybook has developed from the material, language, and media aspects to continue with product trials in limited classes. In this assessment, the validator also provides several suggestions for improvement. In the material aspect, the validator suggests that in the discussion section regarding the types of investment. It should start with the most familiar one to make it easier for students to understand it; for example, gold, land, and other assets are discussed before stocks, bonds, and others. The cover page contains a picture of the main character with a picture of a deer (according to the character of a Merauke child). On the language aspect, it is suggested to improve punctuation and typing. Besides that, the sentence "*Fajar Pagi*" on the first panel is replaced with "*Mentari Pagi*". In the media aspect, it is recommended that conversation balloons be made by paying attention to the layout. According to the writing rules, the teacher's experiment on panel 16 is made to smile and pay attention to the writing of the nominal money (rupiah).

Testing is limited to students using illustrated storybooks that have been revised according to expert input. The trial is limited to eight students to find out the student's response to the media that has been developed. The results of student assessments on limited trials can be seen in Table 5 below.

Table 5. Student assessment results

Aspect	Mean score	Information
Material	3,5	eligible
Language	4,25	Very eligible
Media	4,16	eligible

Table 5 above shows the eligibility of the product based on student assessments on the aspects of the material, language, and media. This assessment illustrates that the media is easy to understand using local languages close to their daily lives. It is intended so that the message is illustrated storybook can be conveyed well to elementary school students to understand the importance of saving and investing from an early age.

The application illustrated a storybook to saving and investment learning in elementary school. This activity aims to see the level of students' understanding regarding saving and investment competencies before and after the application illustrated storybook in learning. This trial was conducted in grade 5. The implementation of this activity begins with giving a pretest to students. The pretest results showed that students' understanding of the competence of saving and investing was low (mean = 61.96). It is still below the criteria that have been determined, namely 70. After being taught using illustrated storybook then a post-test is held. The post-test results showed that students' understanding of the competence of saving and investing had increased (mean = 81.30).

The data were analyzed by using paired sample t-test and n-gain calculations with the help of SPSS. The paired sample t-test aims to compare the difference between two means of two paired samples assuming the data has a normal distribution. Paired samples come from the same subject. Each variable is taken during different situations and circumstances. The following are the results of the normal distribution test using Kolmogorov Smirnov.

Tabel 6. Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
pretest	0.241	23	0.001	0.927	23	0.096

a. Lilliefors Significance Correction

The data above shows the Kolmogorov Smirnov significance value of $0.096 > 0.05$. It means that the data is normally distributed. Furthermore, the paired sample t-test was carried out as follows.

Tabel 7. Paired Samples Statistics

Calculate	Mean	N	Std. Deviation	Std. Error Mean
pretest	61.96	23	5.788	1.207
posttest	81.30	23	9.197	1.918

The table above shows the mean pretest score of 61.96 with a standard deviation of 5.788 and the mean post-test score of 81.30 with a standard deviation of 9.197. It shows an increase in the mean score of 19.35. Next is the calculated correlation value of the pretest and post-test.

Tabel 8. Paired Samples Correlations

Calculate	N	Correlation	Sig.
pretest & posttest	23	0.569	0.005

The table above shows the relationship between the pretest and post-test data of 0.569. A significance value of $0.005 < 0.05$ means that the correlations between the two paired data are significant.

Tabel 9. Paired Samples Test

Paired Differences						
Calculate	Mean	Std. Deviation	Std. Error Mean	t	df	Sig. (2-tailed)
pretest - posttest	-19.348	7.584	1.581	-12.236	22	.000

The table above shows the test data results on the difference in the mean pretest and post-test scores. The calculated t value was -12.236 and a significance (2-tailed) of 0.000 ($p < 0.05$). This means that the pretest and post-test scores have increased significantly, so it can be concluded that using a storybook in learning can increase students' understanding of saving and investment competencies. Next, do the n-gain calculation to determine the level of increase in students' understanding of saving and investment competencies. It is known that the mean pretest scores are 61.96, and the mean post-test scores are 81.30 so that the n-gain value is as follows.

$$g = \frac{\text{posttest score} - \text{pretest score}}{\text{maximum score} - \text{pretest score}}$$

$$g = \frac{81,30 - 61,96}{100 - 61,96}$$

$$g = 0,51$$

The result of the n-gain calculation is 0.51, which means that the increase in students' understanding of the competence of saving and investing is in the medium category. After illustrated storybook meets the eligible criteria and shows an increase in students' understanding of saving and investment competencies, illustrated storybook can be used for learning. The research results are relevant to developing comics for learning financial literacy in elementary schools with an n-gain of

0.37, a medium category (Ilyana and Sari, 2015). Apart from illustrated storybooks and comics, other educational media such as cards, dioramas, puzzles, snakes, and ladders significantly increased financial literacy (Setyowati and Lailatullailia, 2020). Financial learning is essential from an early age to provide understanding and knowledge of financial literacy so that character and habits can be formed to manage finances independently (Novieningtyas, 2018; Anwar et al., 2020).

CONCLUSION

This research produces illustrated storybook with local characters that can be used to improve students' understanding of saving and investment. The short duration of the study caused the researcher not to explore the local wisdom of the Merauke district people thoroughly, so the local characters used in this illustrated storybook are limited to the use of language and the naming of characters only. The implication of this research is to improve the quality of financial literacy learning in elementary schools. The pedagogical aspect can support contextual learning based on cultural responsiveness in elementary schools in the Merauke district. Subsequent researchers can fully explore the local wisdom of the Merauke district people to produce illustrated storybooks with comprehensive local characters. In addition, subsequent researchers can develop this illustrated e-book or android version to be used by students through online learning during the current Covid-19 Pandemic.

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