



Financial Literacy Teaching Module Based on Social Inquiry Model in Elementary School Social Studies

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ABSTRAK

Penelitian ini dilatarbelakangi oleh pentingnya literasi keuangan. Literasi keuangan merupakan salah satu literasi dasar dari keterampilan abad ke-21 yang harus dikuasai setiap individu di dunia. Literasi keuangan perlu diajarkan kepada siswa Sekolah Dasar (SD) dengan mengintegrasikan pada mata pelajaran yang ada. Namun pendidikan literasi keuangan di Indonesia belum efektif dan di SD masih jarang ditemukan modul ajar untuk mendukung literasi keuangan. Integrasi literasi keuangan di SD dapat berdampak positif bagi siswa. Hasil survey membuktikan bahwa tidak semua masyarakat Indonesia memiliki literasi keuangan yang baik. Penelitian ini bertujuan untuk mengembangkan modul ajar literasi keuangan bagi siswa sekolah dasar dengan menggunakan model pembelajaran inkuiri sosial. Penelitian ini menggunakan metode Design and Development dengan tahapan analisis, desain, pengembangan, implementasi, dan evaluasi. Subyek penelitian terdiri dari siswa kelas IV SD, ahli pembelajaran, ahli media pembelajaran dan guru kelas IV. Teknik pengumpulan data dilakukan dengan mengisi work log, tes dan melalui validasi ahli. Teknik analisis data yang digunakan adalah analisis data kualitatif dan kuantitatif. Modul ajar disusun dalam tujuh bagian: konsep uang (mendapatkan uang), kegiatan ekonomi, penganggaran, pembelanjaan, menabung, berbagi, dan latihan pengembangan ide bisnis. Hasil penelitian yaitu modul ajar mendapatkan penilaian validasi dalam kategori sangat baik. Uji efektifitas modul menggunakan perhitungan N-Gain dan hasilnya menunjukan efektif pada kategori tinggi. Disimpulkan bahwa modul ajar finansial literasi berbasis social inkuiri ini dapat meningkatkan hasil belajar siswa SD.

ABSTRACT

This research is motivated by the importance of financial literacy. Financial literacy is one of the essential literacy of 21st-century skills that every individual in the world must master. Financial literacy needs to be taught to Elementary School (SD) students by integrating it into existing subjects. However, financial literacy education in Indonesia is rare, and elementary schools still need teaching modules to support financial literacy. The integration of financial literacy in elementary schools can positively impact students. The survey results prove that not all Indonesian people are well-literate. This research aims to develop financial literacy teaching module for elementary school students using the social inquiry learning model. This research used the Design and Development method with the stages of analysis, design, development, implementation, and evaluation. The research subjects consisted of 4th-grade elementary school students, learning experts, learning media experts and 4th-grade teachers. Data collection techniques were carried out by filling out work logs and through expert validation. The data analysis technique used is qualitative and quantitative analysis. The teaching module is organized into seven sections: the concept of money (earning money concept), economic activities, budgeting, spending, saving, sharing, and business idea development exercises. The results of the study were the teaching module get validation ratings in the very good category. N-Gain is used to test the effectiveness and the results showed to be effective in the high category. It was concluded that this financial literacy teaching module based on social inquiry can improve the learning outcomes of elementary school students.

1. INTRODUCTION

Financial literacy is one of the basic literacies that must be possessed in 21st-century society. Basic literacy is required to achieve and have a quality life both now and in the future. Financial literacy is important because it is closely related to sustainable development goals. Financial literacy education can be taught early to provide knowledge and skills in improving financial well-being or welfare (Altun, 2019; Lusardi & Mitchell, 2014; Mrkva et al., 2021). Studying financial literacy can lead us as a society to be better at making spending, saving, and investment decisions (Arbarini et al., 2021; Björklund & Sandahl, 2021). Financial literacy is knowledge and understanding of financial concepts and risks, and the skills, motivation, and confidence to apply such knowledge and understanding to make effective decisions across a range of financial contexts, to improve the financial well-being of individuals and society, and to enable participation

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in economic life (Asfira et al., 2019; Goyal & Kumar, 2021). Financial literacy is the knowledge and skills to apply an understanding of concepts and risks and skills to make efficient decisions about finance, both for individuals and society, and can participate in the community (Adiputra, 2021; Arbarini et al., 2021). Organization for Economic Co-Operation and Development (OECD) determined financial knowledge, financial attitude, and financial behavior as three peripherals intertwined with financial literacy. Financial literacy has seven indicators (Almutairi & Quttainah, 2019; Lai et al., 2021). The indicators were adjusted by the authors according to the characteristics of students in elementary schools so that they become five indicators, namely, (1) earning, students can make money by doing what students like by becoming a young entrepreneur; (2) budgeting, students understand the difference between something they need to have and something they want to have; (3) spending, not spending more money than we have; (4) saving, through saving early and often, will prepare oneself for a brighter financial future; and (5) sharing, giving part of the savings to charity (Arhipova et al., 2021; Umar, 2015).

The issue of financial literacy is confirmed by research on financial literacy conducted globally (Beckker et al., 2019; Lusardi, 2015; Xiao & Porto, 2017). Studies have found that young people have low levels of financial literacy, fewer than one-third of young adults possess basic knowledge, and high school classes in personal finance and money management have not proven to be effective in raising levels of financial literacy (Asfira et al., 2019; Grohmann et al., 2018). OECD examined cross-country financial literacy levels across 30 countries using financial knowledge, financial attitude, and financial behavior as a combined measure of financial literacy. Financial literacy levels were low. National Financial Literacy Survey conducted by OJK, the financial literacy condition in Indonesia is only around 38.3% (Gal et al., 2020; Halal Syah Aji, Rizqon & Hartana, 2021). This means that out of every 100 residents, only about 38 people are in the well-literate category. Prior studies have revealed that possessing financial literacy can yield significant ramifications for one's financial behavior. People with low financial literacy are more likely to have problems with debt (Lusardi & Mitchell, 2014). Financial literacy empowers people to craft their finances in a way that they are able to manage their everyday expenses, maintain an emergency fund, plan for children's education and prepare for their swift post-retirement years. The effects of financial literacy impel better financial inclusion, the benefits of which extend to the real economy (Goyal & Kumar, 2021; Grohmann et al., 2018).

Ideally, financial literacy needs to be taught from an early age. Financial education should start at school. People should be educated about financial matters as early as possible in their lives. By engaging in financial literacy activities, students hone critical thinking, judgment, and other skills of a responsible citizen (Arianti, 2018; Kezar & Yang, 2010). Financial literacy empowers people to craft their finances in a way that they are able to manage their everyday expenses, maintain an emergency fund, plan for children's education and prepare for their swift post-retirement years (Altun, 2019; Čanigová, 2022). When students enter elementary school, it is important to teach them how to manage finances so that children get used to saving and managing their finances from a young age.

Financial literacy can be taught in elementary schools through social studies learning. Social studies is the integrated study of the social sciences and humanities to promote civic competence. The primary purpose of social studies is to help young people make informed and reasoned decisions for the public good as citizens of a culturally diverse, democratic society in an interdependent world (French & Campbell, 2019; Hilmi, 2017). Social studies learning is very important for the basic education level because students can gain knowledge, skills, attitudes, and sensitivity to face life with the challenges that exist in society. Students are also expected to be able to act rationally in solving the problems they face. Therefore, financial literacy can be included in social studies learning, especially in economic activities.

The social studies are about how societies work and how people can participate as critical, active, informed, and responsible citizens. Through social studies, students develop the knowledge and skills to enable them to: better understand, participate in, and contribute to the local, national, and global communities in which they live and work; engage critically with societal issues; and evaluate the sustainability of alternative social, economic, political, and environmental practices (Changwong et al., 2018; Tien, 2018). One learning model that can be used in social studies is social inquiry. Social inquiry is a process of examining social issues, ideas, and themes. It provides a distinctive approach to studying human society, encourages values exploration, and simplifies the approach to social studies. With social inquiry, students ask questions, gather information, examine current issues, analyze perspectives, consider social action, and evaluate their understanding. Social inquiry is a process of examining social issues, ideas, and themes. It provides a distinctive approach to studying human society, encourages values exploration, and simplifies the approach to social studies. With social inquiry, students ask questions, gather information, examine current issues, analyze perspectives, consider social action, and evaluate their understanding.

Teaching modules are needed to support the learning process. Besides being a source of independent student learning teaching modules are crucial in helping teachers design learning (Nesri &

Kristanto, 2020; Nurmeidina et al., 2020; Pepin et al., 2017). Teaching modules are all teaching materials (information, tools, and texts) that are systematically arranged, displaying a complete figure of competencies that will be mastered by students and used in the learning process. It is still rare to find teaching modules to facilitate the financial literacy of elementary school students. So, the novelty of this research is integrating financial literacy into the social studies teaching modules. It is important to develop this teaching module because it can facilitate students learning of financial literacy. People with financial literacy are better able to plan their budgets so they can handle their daily expenses.

Financial literacy must therefore be taught from a young age because it is essential throughout a person's life. Without a financial literacy teaching module incorporated into the curriculum, there is concern that students may not have the opportunity to learn financial literacy from a young age. This could result in low financial literacy among adults, reducing quality of life, decreased well-being, and increased reliance on government aid. In light of these challenges, this study aims to develop a financial literacy teaching module based on the social inquiry model in elementary school social studies.

2. METHOD

This research uses Design and Development (D&D) research methods and procedures using the stages of analysis, design, development, implementation, and evaluation (ADDIE) (Branch, 2009). The analysis stage is carried out to analyze the subject matter regarding the curriculum, especially economic activity material and financial literacy material. The design stage is to design a teaching material framework concerning the analysis results and to develop student learning experiences. The development stage is realizing the design framework and validating and revising the module. At the implementation stage, trials were conducted on fourth-grade elementary school students. Finally, in the evaluation stage, an analysis of the advantages and disadvantages of the module is carried out based on the trial results, and repairs are carried out again. Evaluation is carried out at each stage with the aim that teaching modules can facilitate the achievement of learning objectives. The research subjects consisted of several parties. There are learning and media experts to test the validity of the teaching modules. The effectiveness test was conducted on 4th-grade elementary school students. Another research subject was the 4th-grade teacher as a learning practitioner involved in the validity test. Data collection techniques used in this study were filling out work logs, interviews, expert validation and test. Expert validation test through filling out a questionnaire by material, media and learning experts. The questionnaire grids are presentation design, content quality, learning goal alignment, interaction usability, accessibility. Data for testing the effectiveness of teaching modules is obtained from N-Gain calculations. The N-Gain value category can be seen in Table 1.

Table 1. N-Gain Value Category

Gain Score	Category
$G > 0.70$	High
$0.3 \leq G \leq 0.7$	Medium
$G \leq 0.3$	Low

The data collected is qualitative and quantitative data. Qualitative data was sourced from work logs and interviews. Quantitative data was sourced from expert validation questionnaires and tests. Thus, this study's data analysis process is qualitative and quantitative data analysis. Qualitative data analysis was conducted to get an overview of developing the financial literacy teaching module through data reduction, data presentation, and conclusion. At the same time, the quantitative data sourced from the questionnaire sheet is then analyzed to get an overview of the results of the validation and effectiveness of the financial literacy teaching module.

3. RESULT AND DISCUSSION

Result

The first step in developing a financial literacy teaching module is to analyze the curriculum by looking for basic competencies related to financial literacy—obtained basic competence in grade 4 semester 1 in the subject of Social Sciences on economic activities. The next step is to conduct a subject analysis to integrate financial literacy with the economic activity module. The results of the analysis of the subjects can be seen in Table 2.

Tabel 2. Analysis of Learning Module and Learning Indicators

Study Material Analysis	Financial Literacy Material	Learning Indicators
1. Definition of Economic Activity	1. Definition of Money 2. Kinds of Money	1. Analyzing economic activity 2. Showing the definition of money 3. Analyzing various types of money
1. Employment-based on economic activity 2. Types of economic activity 3. Work involved in economic activity	1. Earn money 2. Financial spending plan or budgeting 3. Financial spending decisions 4. Saving money 5. Sharing	1. Linking making money with everyday life 2. Breaking down jobs by economic activity 3. Analyzing the types of economic activities 4. Analyze the work involved in economic activity 5. Analyze the results of each job 6. Outlining a financial spending plan or budgeting 7. Selecting financial spending decisions 8. Implement saving money 9. Analyze share or give
The result of each job	Earn money (Earning)	Deciding how to earn money

In the design stage, the social inquiry stage is applied to the material of economic activities that have been integrated with financial literacy. Next, make a design of student learning experiences to teach financial literacy the stages of social inquiry learning. The learning experiences can be seen in [Table 3](#).

Tabel 3. Design of Learning Experiences Using Social Inquiry

Learning syntax	Teaching material/ financial literacy	Learning experience
Setting the Focus for Study	Earn (Earning) Definition of money	Students fill in activities about how children earn money now. Students observe the story text. Students fill in the column on "why is money important to them?". Students observe the historical text of the occurrence of money in Indonesia.
	Kinds of money	Students observe the text and pictures about the various types of money. Students fill in the results of the statement, "Now, take a look in your wallet or shirt or pants pocket. Then, write it down and state what currency you have!"
Finding Out Information	Definition of Economic Activity	Students observe pictures and texts regarding the definition of activities.
	Employment-based on economic activity.	Students observe texts and pictures about the atmosphere on the road where there are economic activities. Students complete the sample work based on economic activity.
	Types of Economic Activities Work involved in economic activity. The result of each job	Students observe pictures and texts of the flow of economic activities, which there are types of economic activities. Students fill in any work involved in economic activity after seeing the flow of economic activity in the previous discussion. Students observe a story text, "Vacation in Cimaung Village." Students analyze the results of each work from the text "Vacation in Cimaung Village."
Considering Responses and Decisions	Financial expenditure plan/budgeting Spending decisions (Spending)	Students read the story text. Students fill out activities regarding student spending plans. Students read a text about spending plans. Students read a text about expenses.
Exploring Values and Perspectives	Saving money Sharing	Students read a text about the habit of saving money. Students fill in the activity "Let's Learn to Save!". Students read the text "Together we share and care."

Learning syntax	Teaching material/ financial literacy	Learning experience
Reflection	Economic activities and financial literacy	Students fill in a true or false activity regarding sharing. Students fill in the column regarding the impressions and messages that can be drawn from the material that has been studied.
Follow-up	Earn money	Students fill in the "Hone Abilities" activities and "Let's Innovate!"

The development of teaching module is carried out by integrating social studies learning material with financial literacy indicators. The focus of social studies learning material is on economic activities. Financial literacy indicators are earning (earning), budgeting or planning expenditure (budgeting), spending (spending), saving or saving (saving), and sharing (sharing). The teaching module is organized into seven sections: (1) the concept of money (earning money concept), (2) economic activities, (3) budgeting, (4) spending, (5) saving, (6) sharing, and (7) business idea development exercises. A snippet of the results of the development of teaching module can be seen in Figure 1.

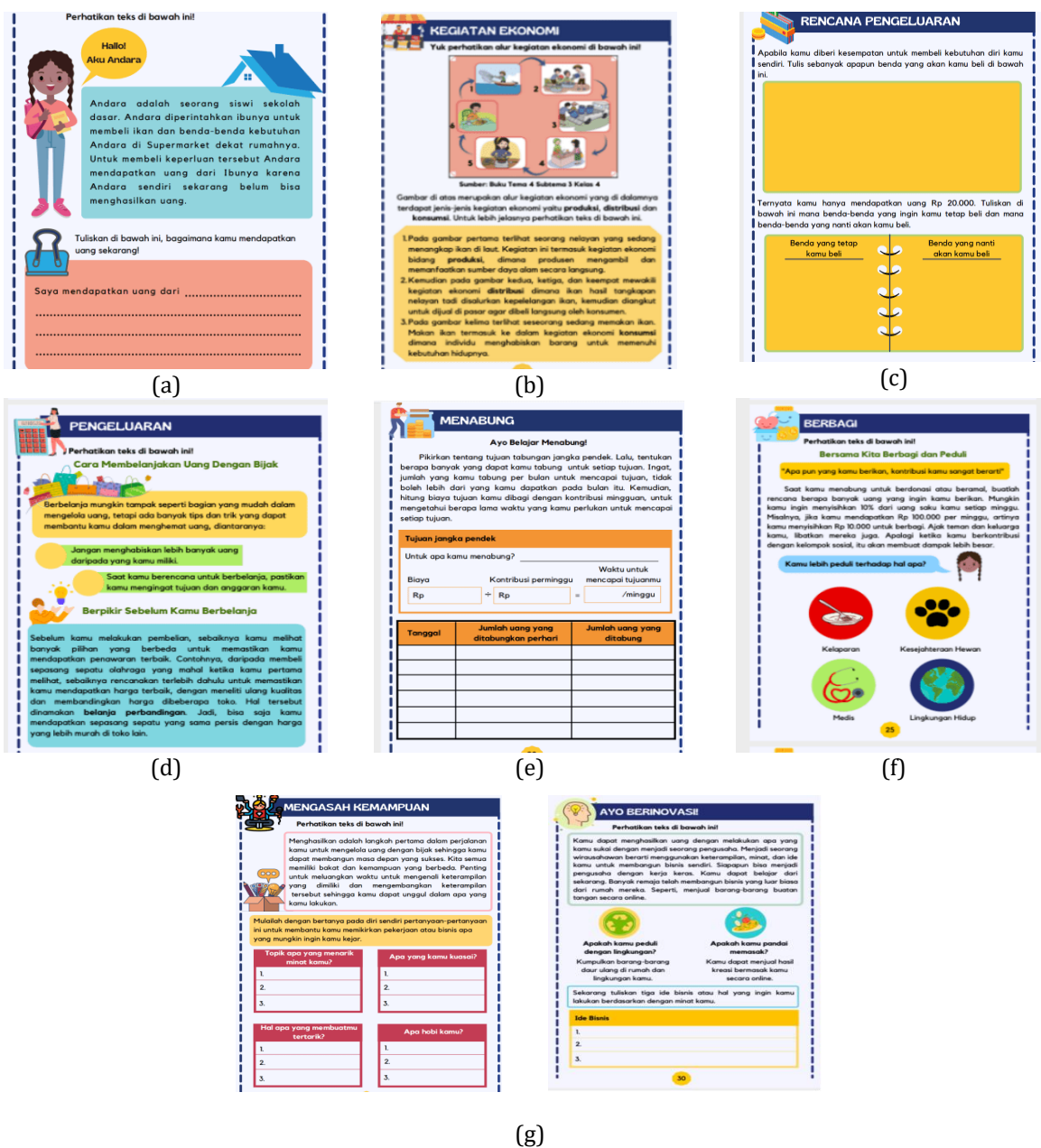


Figure 1. The Results of The Development of Teaching Module

In this teaching module, elementary school students are taught by using a character in a storyline, the character is named Andara. In general, the storyline of Andara's character in carrying out economic activities and applying financial literacy is presented. The following is a snippet of the story. An example of the storyline can be seen in Figure 2.



Figure 2. The Examples of The Storyline of the Teaching Module

After the character Andara is presented in the story, students are invited to reflect on themselves and are trained to manage their finances. These activities include planning finances and planning to save. Examples of financial management practice can be seen in Figure 3.

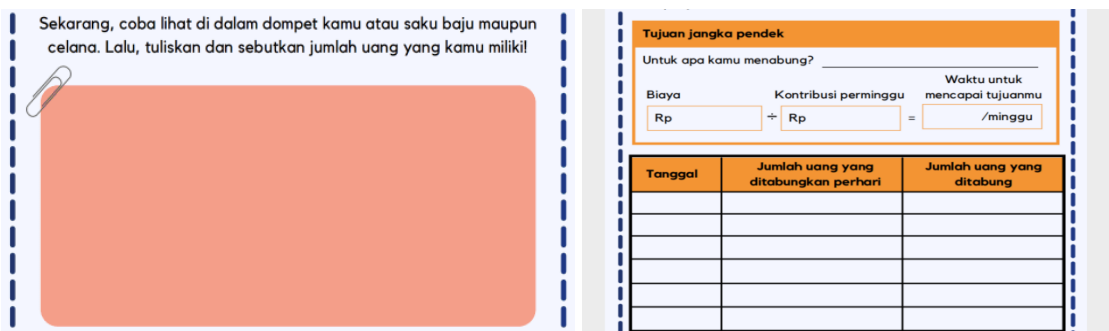


Figure 3. The Examples of The Storyline of Financial Management Practice

The results of the teaching module that has been developed are then validated and tested on students. Validation is done by media experts, material experts, and teachers. The results of the validation of the development of the teaching module get a very good category, as shown in Table 4.

Table 4. Result of Expert Validation

Expert	Maximum Score	Score	Percentage	Category
Media	85	80	94 %	Very good
Learning	55	44	80 %	Well
4-th grade elementary school teacher	75	72	96 %	Very Good
Average Percentage			90 %	Very Good

Base on Table 4 show the result of expert validation trials were conducted on first-grade elementary school students to test the readability of the diary media. The results of the validation were carried out to obtain the assessment category. Data on testing the effectiveness of teaching modules can be seen in Table 5.

Table 5. Effectiveness Testing Data

Pretest	Post-Test	N-Gain	N-Gain Category
52	88	0.75	High

Base on Table 5 show the result of testing the effectiveness of teaching modules is conducted on students by giving tests. The test is offered through pretest and post-test. After the pretest and post-test values are obtained, the data is processed to obtain the N-Gain. The N-Gain value obtained is 0.75 in the high category.

Discussion

The data analysis showed a significant effect of the financial literacy teaching module based on the social inquiry model in elementary school social studies. Several factors cause this. The teaching module that has been prepared is easy to use. The ease of use is because the material is arranged in a well-organized manner. The organizational material facilitates student learning (Nesri & Kristanto, 2020; Zhao & Sullivan, 2017). Another factor that facilitates using modules is that they must have practical requirements. Practical teaching modules can increase motivation and positive attitudes in the learning process (Khoirudin et al., 2022; Sulastri et al., 2019; Xu, 2017). Teaching modules can increase enthusiasm and motivation. When student motivation is high, these students tend to get optimal learning outcomes, facilitating students to learn independently (George, 2012; Murayama et al., 2013). Access to resources for increasing financial literacy can give students motivation and confidence that may spread to their academic and out-of-class pursuits. Joy in learning is an emotional expression of students that is intrinsically related to students' motivation to learn (Nurzaelani et al., 2018; Syahrial et al., 2019). Teaching modules are also presented with various illustrations in the form of stories that make the book more interesting for students. The pictures in the textbook can concrete abstract things, get closer to the actual object, train students to think concretely and clarify the meaning of a problem. Based on previous research, it was stated that modules that integrate images or illustrations turn abstract material into concrete (Endaryati et al., 2023; Sriyanti et al., 2021; Triwahyuningtyas et al., 2020).

The module not only facilitates the achievement of learning objectives but also focuses on increasing students' financial literacy. Improving financial literacy through education also involves the general public or the individual's everyday life (Sari et al., 2022; Sprow Forté, 2013). Education for financial literacy provides individuals with the knowledge, aptitude, and skill base necessary to become inquiring and informed consumers of financial services and manage their finances effectively. A person is known as financially literate if he/she can manage his/her finances in life and understand the impact of an individual's financial decisions (Arbarini et al., 2021; Menggo, 2022).

A social inquiry approach fosters students' conceptual, critical, and reflective thinking. It helps students define essential knowledge and develop networks of connected knowledge. Critical thinking skills involve thinking outside the square, asking practical questions, and reflecting on findings. Reflective inquiry considers research sources, perspectives, and learning progress. Teachers use reflection and evaluation to plan and formative assess learning experiences. Financial literacy needs to be taught from an early age. Teachers can use this teaching module in teaching financial literacy. Financial literacy in this module is integrated into economic activity material. Future researchers can develop other media or integrate financial literacy into other learning materials.

4. CONCLUSION

Based on the findings and discussion that has been presented. This research has developed a module for teaching financial literacy based on social inquiry models in social studies learning in elementary schools. The validation of test results conducted on experts is in the very good category. Based on the effectiveness test results, the module is in the high category. Teachers can use this teaching module in teaching financial literacy. Financial literacy in this module is integrated into economic activity material. Future researchers can develop other media or integrate financial literacy into other learning materials.

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