

Innovative Big Books: Revolutionizing Financial Literacy Education for Early Childhood Creativity

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Abstract: The quality of a nation is greatly influenced by the level of literacy of its people, including financial literacy. Financial literacy education in early childhood is important to form wise financial habits. This research aims to design financial literacy media for early childhood through big book media innovations that are effective in increasing financial literacy understanding. This research uses the Research and Development (R&D) method with the ADDIE (Analysis, Design, Development, Implementation, Evaluation) model. Big book media is designed with colors, images, and simple questions to foster critical power, as well as using games as evaluations. The big book media developed and tested in 6 early childhood at TPK Raudhatul Quran Banda Aceh, shows the potential to be effective in improving children's understanding of financial literacy. This research contributes to creating innovative media to instill an understanding of financial literacy in early childhood which can be a reference for educators and future media development.

Keywords: Big Book Media; Early Childhood; Financial Literacy

Abstrak: Kualitas suatu bangsa sangat dipengaruhi oleh tingkat literasi masyarakatnya, termasuk literasi keuangan. Edukasi literasi keuangan pada anak usia dini penting untuk membentuk kebiasaan keuangan yang bijak. Penelitian ini bertujuan merancang media literasi keuangan untuk anak usia dini melalui inovasi media big book yang efektif dalam meningkatkan pemahaman literasi keuangan. Penelitian ini menggunakan metode Research and Development (R&D) dengan model ADDIE (Analysis, Design, Development, Implementation, Evaluation). Media big book dirancang dengan warna, gambar, dan pertanyaan sederhana untuk menumbuhkan daya kritis, serta menggunakan game sebagai evaluasi. Media big book yang dikembangkan diuji coba pada 6 anak usia dini di TPK Raudhatul Quran Banda Aceh, menunjukkan potensi efektif dalam meningkatkan pemahaman literasi keuangan pada anak. Penelitian ini memberikan kontribusi dalam menciptakan media inovatif untuk menanamkan pemahaman literasi keuangan pada anak usia dini yang dapat menjadi referensi bagi pendidik dan pengembangan media selanjutnya.

Kata Kunci: *Anak Usia Dini; Literasi Keuangan; Media big book*

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INTRODUCTION

The quality of a nation is closely related to the level of literacy of its people. The condition of literacy that exists in a community sphere will affect other sectors of life and become the most basic urgency as a wheel for running various activities. With high literacy, people tend to be better able to access information, make the right decisions, and actively participate in the development and solving of problems faced by the nation (Pratiwi et al., 2022; Sardimi et al., 2022). Conversely, low levels of literacy can hinder progress and cause disparities in development, thus making increasing literacy one of the top priorities in efforts to improve the welfare and progress of a nation.

Facing the 21st century, humans need to master at least six basic literacy, one of which is financial literacy, namely public knowledge and awareness of financial management (Lusardi, 2019; Srinahyanti et al., 2021). In fact, UNESCO data, Indonesia is at a low level in terms of literacy with an index of around 0.001% (Dermawan et al., 2023), besides that Indonesia's financial literacy index in 2019 also shows a low value of 38.03% (Malkan, Malarangan & Nurdin, 2022). This shows that there is still a low ability in the use and management of finances. Wrong decisions can lead to poor and ineffective economic management that can lead to vulnerable financial behaviors and crises and potentially suffer losses due to financial sector Crime (Ningtyas, 2019).

A person's ability to manage finances has an influence on his level of intelligence (Callis et al., 2023), so financial literacy education is very important to be taught as early as possible. Like education in general, financial literacy can begin when children are young, because development in early childhood determines a child's development at a later stage (Sahudi & Nurdiyanto, 2024; Sitepu et al., 2021). The learning process will provide understanding to children and help them to wisely make financial decisions (Kafabih, 2020). In the early stages the concept of financial literacy education focuses on "what is money", "the value of money", knowledge of the concepts of needs, wants, saving and sharing with others.

Education is the area that most influences children's development, including related to financial literacy. However, the understanding of financial literacy in early childhood is still neglected and there is still a view that it is too early to understand the basic concepts of financial literacy (Fitriah et al., 2023; Julaihah et al., 2023). Several previous studies have stated that the understanding

of financial literacy in early childhood in Indonesia is still relatively low (Fitriah et al., 2023; Sari et al., 2022).

A good strategy is needed in fostering an understanding of financial literacy in early childhood through curriculum integration, teacher motivation, community involvement, and providing access to information technology and creative learning media (Zainuddin et al., 2023). Several previous studies have touched on the importance of financial literacy for early childhood (Fitriah et al., 2023; Jayaraman et al., 2019, 2022; Nurarifah et al., 2023). However, previous research has not done much media development as part of efforts to instill financial literacy in early childhood. Some financial literacy development research that used development research is carried out Bay (Sari et al., 2022; Srinahyanti et al., 2021; Suzanti et al., 2023). So that media development is considered necessary to do.

This research aims to create learning media, namely big book media with the title "My Financial Adventure". "My Financial Adventure" is a big book media packed with financial literacy learning to support and provide students with an understanding of the right allocation of money. This study aims to find out how the right innovation to improve the understanding of financial literacy in early childhood, how the big book media "My Financial Adventure" works and the potential success of the big book media "My Financial Adventure".

RESEARCH METHODS

This study uses Research and Development (R&D) research to improve understanding of financial literacy in early childhood at TPK Raudhatul Qur'an. Research data sources were obtained from books, scientific journal articles and the internet related to financial literacy in early childhood. A small-scale test was conducted on 6 students of TPK Raudhatul Qur'an in Banda Aceh on February 26, 2024. This research focuses on developing big book media to produce and develop products that are suitable for understanding financial literacy in early childhood.

The development of the big book media "My Financial Adventure" uses the ADDIE development model. The ADDIE model was chosen because through this model activities will be arranged systematically to solve learning problems in students who do not understand financial management. The data analysis technique used is descriptive analysis. The design of the big book media development "My Financial Adventure" is as follows:

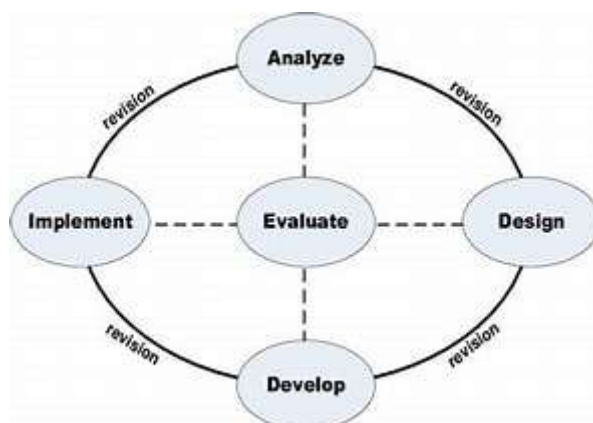


Figure 1 State of ADDIE Model

1. Analysis: the analysis starts from the literature according to material related to financial literacy in early childhood
2. Design: content mapping and media design big book "My Financial Adventure"
3. Development: the media development stage starts from the initial concept; The initial design is in the form of big book media with digital content integrated in one financial literacy learning media. The development process is carried out during the design process and student responses through observation and interview activities.
4. Implementation: the big book product "My Financial Adventure" is implemented in learning at TPK Raudhatul Qur'an by presenting a printed big book that contains games and is integrated with online media, namely barcode links connected to financial literacy materials for early childhood.
5. Evaluation: evaluation is carried out during the development process to identify potential improvements and feedback. Evaluation was also carried out during the implementation process of big book media to see the effectiveness of big book media "My Financial Adventure" in understanding financial literacy for early childhood.

Research Framework

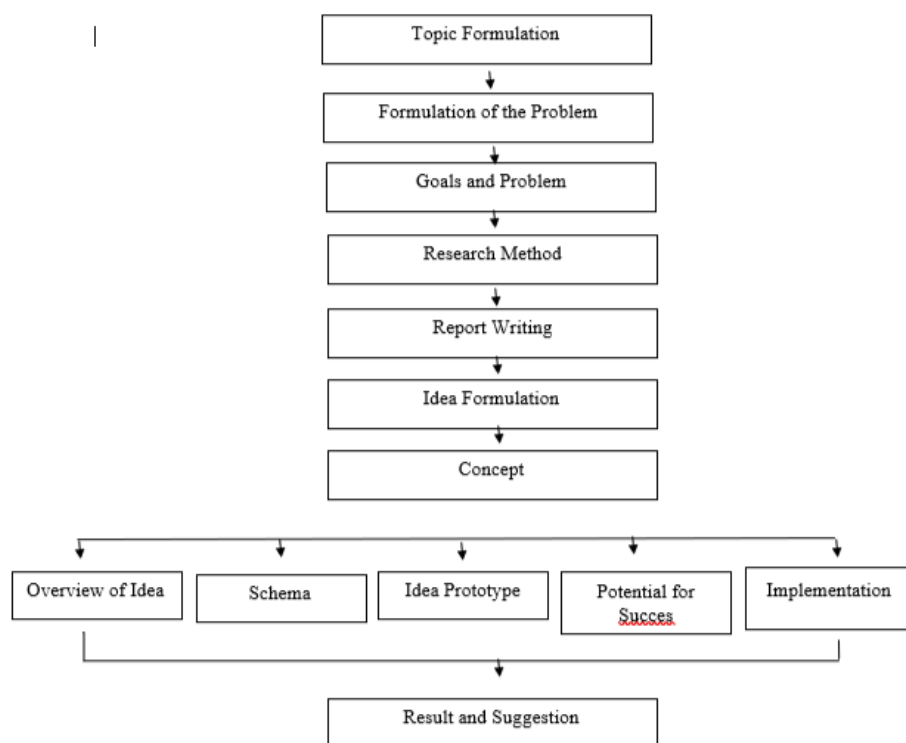


Figure 2 Research Framework




RESEARCH RESULT AND DISCUSSION




RESEARCH RESULT




1. Analisis

Analysis was carried out on students and literature review. Based on initial observations, namely with initial interviews with 6 students of TPQ Raudhatul Qur'an, Banda Aceh it was found that the students were still not wise in allocating finances appropriately. Students generally spend their money on consumptive things only, even some students are not used to saving and donating their finances. This study aims to develop and test the effectiveness of Big Book learning media in improving financial literacy understanding in students. Big Books were chosen as a medium because of their ability to present information visually and attractively, which is very suitable for the audience of children or elementary school students. In addition, this study also tests creativity in the presentation of financial literacy materials through elements such as images, narratives, and interactivity.

2. "My Financial Adventure" Financial Literacy Media Design and Development

Visual Images	Information
	<p>The front cover of the big book features illustrations of various children's future professions, as well as images of school buildings, Islamic banks, and orphanage foundations. This illustration depicts the division of money: wants, needs, savings, and donations. It is hoped that children can imagine their profession and income allocation in the future</p>
	<p>The four financial glasses teach children about basic financial allocation: needs, wants, savings, and donations. Teachers use real glasses according to the visuals in the big book "My Financial Adventure" for practice. Children are expected to understand the difference and allocate the toy money appropriately to the four cups according to their decision</p>
	<p>My needs and wants pictures help children understand the difference between needs and wants. Children are asked to point to objects that are considered their needs or desires. After that, the teacher provides explanations to strengthen understanding, so that children can allocate finances appropriately from an early age.</p>

 <p>UANG INDONESIA</p>	<p>The fourth part of the child is introduced to various rupiah denominations with the aim of the child being able to understand the value of money and how money is used in everyday life. By introducing rupiah denominations, children are expected to be able to calculate, store and use money wisely.</p>
 <p>UANG DARI BERBAGAI NEGARA</p>	<p>Introducing money from different countries helps children understand cultural diversity and broaden their horizons about the outside world. Even though it is not used daily, it teaches children that money has different values depending on the country and its type.</p>
 <p>Kenapa Menabung? Why Should to save?</p>	<p>In this section the teacher will ask the child about why they have to save, this question and answer interaction is carried out after the previous teacher's explanation regarding the 4 basic financial allocations for children. This process will foster children's critical power regarding their decision to save, so that children are expected to have a clear foundation of goals why they save. This process is expected to be able to form good habits in children and build simple financial independence so that it becomes a provision for children in financial management in the future. This section is also equipped with a barcode connected to youtube to strengthen children's understanding of the meaning of saving.</p>

	<p>In this section, children are expected to mention their dreams. With dreams children will be motivated and learn about financial planning by learning how to save money, set a budget and prioritize their expenses in order to achieve dreams. The teacher also explains why it is necessary to create dreams and plan finances basically. The explanation of dreams is also related to early investment education in early childhood.</p>
	<p>The ninth part provides visuals about humanitarian disasters such as fires, floods, tornadoes, famine, occupation of Palestine and so on to foster empathy in children so that they better understand the meaning of sharing and fully realize why they should donate.</p>
	<p>The final part of the big book media "My Financial Adventure" is the tadabbur verse, namely in Q.S Al-Fatihah: 1. In this section, the teacher explains to the students about the nature of Allah the Most Merciful and the Most Merciful. The teacher attributes this attribute of God to giving and empathizing with others. This section is also equipped with a QR barcode connected to youtube containing the benefits of giving and helping others.</p>












	<p>The "if I have money" section is an evaluation for children, namely children are likened to having money with denominations of Rp. 5000 to Rp. 100,000, then children will mention their wants and needs if they have that much money. The teacher also asked how much they would save and donate if they had the amount of money pictured. Children will mention different from each other in the hope that children are able to mention their financial allocation for clear reasons so that children can learn to make financial budgets.</p>
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Table 1 "My Financial Adventure" Design

3. "My Financial Adventure" Implementation

 <p>a. Praying and stages of introduction to topics by teachers related to financial literacy material</p>	 <p>b. The teacher divides two groups consisting of 3 members each</p>
 <p>c. Initial questions for the analysis of students' understanding of the use of money they have done in everyday life.</p>	 <p>d. The stimulus question is "if students have a lot of money will be used for what?", this question is to see students' initial understanding related to financial literacy</p>

 <p>e. Each member in each group noticed the image on the cover of "My Financial Adventure". Children explain what they see through the picture</p>	 <p>f. The teacher explained the cover image consisting of several people who have different professions, as well as explaining that there are 4 buildings that describe 4 basic financial allocations for children in simple terms.</p>
 <p>g. The teacher prepared 4 glasses according to the picture of the big book "My Financial Adventure" and explained in simple terms the difference between need, wish, save and donate.</p>	 <p>h. Each child is given several pictures of items consisting of items of the child's needs and wants, as well as some toy money. Between one child and another child is given similar items and money, then each child is given the opportunity to put money and goods between 4 glasses of financial that have been prepared.</p>
 <p>i. The child puts goods and money in each glass according to personal decisions. One child and another differ in making decisions according to their definition of</p>	 <p>j. The teacher re-explained the meaning of needs and wants by referring to the third picture from</p>

<p>needs and wants. Some children have not included money in the donation glass.</p>	<p>the media big book "My Financial Adventure".</p>
<div data-bbox="335 392 686 712" data-label="Image"> </div> <p>k. Introduction of rupiah banknotes with various types in children to understand the value of rupiah currency.</p>	<div data-bbox="869 392 1289 698" data-label="Image"> </div> <p>l. The introduction of money from various countries to understand the types of money from various countries as well as understand that the world is rich in diversity.</p>
<div data-bbox="239 900 651 1214" data-label="Image"> </div> <p>m. The teacher instructed each group to look at the picture of the six big book media "My Financial Adventure" as well as ask the children "why is it important to save", this question will explore the child's critical thinking potential while giving children the opportunity to think consciously about their reasons for saving.</p>	<div data-bbox="938 900 1216 1205" data-label="Image"> </div> <p>n. To reinforce the important reason for saving, children are invited to mention their dreams according to the directions in the picture "my dream". This activity is expected to motivate children to allocate their finances correctly with a certain priority scale.</p>
<div data-bbox="316 1617 705 1899" data-label="Image"> </div> <p>o. The ninth part of the media big book "My Financial Adventure"</p>	<div data-bbox="890 1617 1268 1886" data-label="Image"> </div> <p>p. The reinforcement section by the teacher about the importance of sharing and loving according to</p>

<p>features images of human disasters. The teacher asked about the students' feelings and responses, as well as the relationship between the picture and the donation, ending with an explanation of the importance of giving to others.</p>	<p>the explanation of tadabbur verse Q.S A-Fatihah: 1. Followed by watching a video through a barcode about the meaning of sharing and loving.</p>
<div data-bbox="312 586 710 882" data-label="Image"> </div> <p>q. Questions and answers by educators to students related to financial literacy materials, especially the benefits of sharing Seeing in the process of the game "financial glass" there are still those who have not filled the donation glass.</p>	<div data-bbox="876 586 1283 882" data-label="Image"> </div> <p>r. Explanation and reinforcement by educators related to financial literacy material in early childhood</p>
<div data-bbox="331 1238 689 1576" data-label="Image"> </div> <p>s. The evaluation was carried out through a question at the end of the media big book "My Financial Adventure"</p>	

Table 2 "My Financial Adventure" Implementation

4. Evaluation

Based on feedback from students and teachers, Big Book media has succeeded in increasing student engagement in the learning process. Interactive activities, such as matching pictures and answering questions, get positive

responses from students, who feel more interested and active during the learning process.

The visual design and layout of the Big Book, with large images and clear text, have met the needs of students. However, some feedback revealed that the placement of text and images on some pages needs to be improved to make it more balanced and easy to read, especially for students with lower reading skills.

DISCUSSION

1. Analisis of Financial Literacy in Early Childhood

Financial literacy is important for individuals, society as a whole and economic Development (Pramitasari et al., 2023). Financial implementation through education is necessary (Bradley, 2021; Julaihah et al., 2023). Financial literacy requires a long and gradual process so it needs to be taught as early as possible. Experience and understanding in early childhood will affect them in adulthood. So that a basic understanding of financial literacy should be taught since children are young.

Early childhood has the ability to absorb information quickly and form habits that shape their mindset in terms of finances in the future (Wahyuningsih et al., 2020). Instilling financial values as early as possible in children will have a significant effect on the understanding and knowledge of financial literacy and knowledge of financial literacy and the level of well-being in adult children. The cognitive characteristics of children who are still concrete and still in the process of development are very effective for instilling financial literacy values. The well-being of people and families is closely related to their financial capabilities. Financial ability is not only the ability to earn enough income, but also the ability to manage finances wisely and intelligently. Financial management has an important role in determining the welfare of a person and family.

Recognition of differences in needs and desires in children will make children accustomed to controlling themselves in spending money. A child needs basic knowledge and skill to make personal decisions that are important to himself (Rai, K., Dua & Yadav, 2019). Through a creative and developmentally appropriate approach, children can understand basic concepts such as spending, saving, and sharing awareness. By introducing these concepts positively, children will be better prepared to face future financial challenges and be able to make wise financial decisions.

Through learning media, the process of playing and learning children will be more fun and increase their motivation in learning. Media can be in the form of print media, educational games, audio, visual, audio visuals, posters and so on. To optimize the process of understanding learning, there needs to be integration between one media and other media so that the process is more optimal (Khamidah & Ita Sholichah, 2022). One of the learning media that can improve basic understanding of early childhood related to financial literacy is big book media that is integrated with audio-visual media. Big book is a media that has special characteristics, namely the shape of images and large colors (Sitepu et al., 2021).

2. The Excellence of “My Financial Adventure” Media

The big book media "My Financial Adventure" combines various media related to financial literacy in early childhood. The media in question include visual media in the form of images contained in big books, and audio-visual media in the form of videos and digital media in the form of QR codes. By combining various media in one big book product "My Financial Adventure" it will be more friendly to readers compared to ordinary reading books (Aisyah et al., 2023)

The implementation of digital technology in the big book media "My Financial Adventure" includes a QR code kit that can be scanned by readers. This QR code is a tool that can direct readers to links containing content quickly. Thus, this QR code is a digital technology that can help readers better understand the content of the book.

The big book media "My Financial Adventure" provides a simple and easy-to-understand understanding of financial literacy. This media is able to provide understanding to students how to manage money and where money should be allocated. This media is also very suitable for early childhood because it is equipped with clear images, attractive colors and simple explanations equipped with video barcodes. So, children will be able to understand the concept of money since they are young (Siti & Ahmad, 2021). The hope is that an understanding of money can be a provision of knowledge for children in managing money until adulthood.

3. “My Financial Adventure” Financial Literacy Media analysis

Based on the evaluation contained in the big book media "My Financial Adventure" shows that students are anticipating learning and are able to understand basic financial literacy which is classified into four parts including needs, wants, saving and donating. It can be seen that children are able to distinguish between wants and needs by classifying objects that are the needs and desires of each child (Hikmah, 2020). The learning process also uses a student center approach so that children are able to fully understand the basic concepts of financial literacy.

In realizing a deep understanding of financial literacy, learners are given the opportunity to provide explanations about why they should save (Rachma et al., 2023). Children are given examples that are closer to everyday life so that they can optimally understand the urgency of saving. In addition, in another part some visuals about humanity are also displayed such as humanitarian disasters to show children the importance of sharing. In this section, children are emotionally able to feel the condition of others when experiencing a disaster so that in addition to understanding cognitively related to financial literacy, children are also able to learn emotionally the importance of allocating finances for humanitarian assistance. At the end of the child is invited to *tadabbur qur'an* Q.S Al-Fatihah:1, so that it becomes a reference for children to share and love each other. Awareness and the importance of proper financial allocation can be understood by students well through the media of the big book "My Financial

Adventure" and can be a recommendation in implementing financial literacy in early childhood.

CONCLUSION AND IMPLICATION

Conclusion

Big book media "My Financial Adventure" is a visual media innovation combined with audio-visual media in the form of video through barcodes. The understanding to be conveyed in this media is related to wise management for early childhood. The basic understanding that is the main goal in this book is an understanding of 4 basic financial allocations for children including needs, wants, saving and sharing.

In realizing a deep understanding of financial literacy, through the media of the big book "My FinancialAdventure" students are given the opportunity to provide examples of their own needs and desires. In addition, in an effort to develop children's critical power, they are asked why it is necessary to save. Students are also shown visuals of humanitarian disasters such as fires, tornadoes, famine, occupation of Palestine and so on to foster empathy in children so that they better understand the meaning of sharing and fully realize why they should donate.

Implication

This media has significant potential to be developed as a flexible and engaging financial literacy learning tool for early childhood. With an integrated evaluation feature, "My Financial Adventure" not only helps children understand financial concepts but also allows for assessing how well they can apply these concepts in daily life. This research can also serve as a foundation for further studies, including the refinement of big book media on financial education or the development of big books covering other educational subjects.

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