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Development of Teaching Materials Based on Social Values of Banjar Community to Improve Students' Financial Literacy

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ABSTRACT

Financial literacy is an essential skill to equip students with the knowledge and skills needed to manage finances. The gap in understanding financial literacy among junior secondary level students reflects the urgent need to introduce innovative and effective learning teaching materials. This research was conducted with the aim of increasing students' financial literacy through the application of the Project Based Learning model. This research method is Research and Development (R&D) which adopted the 4D model of Thiagarajan, Semmel, & Semmel in 1974. Validation of the teaching module was carried out by two expert lecturers and teacher response data was validated by two class IX junior high school teachers. Data analysis involves qualitative descriptive analysis techniques and descriptive statistics, including evaluation of validation results by experts and analysis of teacher responses. The results of the research show that teaching materials from the material aspect have an average Aiken's V value of 0.90 (Very Valid). In the language aspect of teaching materials, the average Aiken's V value is 0.89 (Very Valid). Teacher responses to teaching materials reached an average percentage of 85.25% (Very Good). Based on the results of this research, it can be concluded that this research has succeeded in developing teaching materials based on the social values of the Banjar community to increase students' financial literacy.

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1. INTRODUCTION

Indonesia is a developing country whose people have a relatively low level of financial literacy. The low level of public financial literacy is due to a lack of public understanding about financial management (Rahmayanti et al., 2019). Survey data by the OJK in 2016 showed that the financial literacy level only reached 29.7% with financial inclusion of 67.8%. The Financial Services Authority states that good financial literacy is financial literacy that is balanced with financial inclusion (OJK, 2017). Based on the second Indonesian National Survey of Financial Literacy and Inclusion (SNLIK) conducted by the Financial Services Authority (OJK) in 2019, it shows that the level of sharia financial literacy in South Kalimantan province is still low, even lower than the average national index, namely 6.82% and 5.25% from the National average of 8.93% and 9.10%.

Financial literacy education is considered one of the basic skills in the 21st century which is important to compete and adapt with other countries in creating prosperity (Sugiarto & Farid, 2023). According to (Susanti & Dalifa, 2022) non-optimality in implementing literacy activities in the school environment causes a number of obstacles in developing student literacy. The low level of financial literacy shows that the millennial generation's knowledge of savings and loans, insurance and investment is still low. It is not surprising that recently many children and teenagers live lavishly and are even trapped in a culture of hedonism and permissiveness (Oktaviani et al., 2022).

In research (Tomášková et al., 2011) Financial literacy education can equip individuals with the knowledge and skills necessary to make informed financial decisions and prevent financial hardship. It is important to implement financial literacy education immediately and do it as early as possible (Yuwono, 2020). The younger generation's behavior in saving can be seen as the first step towards better financial independence, because saving is a way for them to become more independent in choosing their expenses. Additionally, financial habits are formed from an early age and saving behavior at a young age correlates with saving behavior in young adulthood and beyond (OECD, 2017). In the National Literacy Movement program in the field of financial literacy. A student needs to learn and develop financial literacy skills in the following six areas: 1. Have an understanding of economic transactions and various types of practices, 2. Recognize income, 3. Manage expenses, 4. Design savings, 5. Design sharing allocations, and 6. Recognize bad practices and financial crimes (Satria et al., 2022).

Teachers need to understand how to create the right conditions for learning (Namuddu, 1989), including in literacy learning. Teachers are expected to have a deep understanding of the basic concepts of financial literacy and be able to teach them to students in an effective, creative and practical way. (Lailiyah, 2021) stated that this teaching approach aims to enable students to understand, practice and relate financial literacy concepts to their daily lives, helping students make smart financial decisions. According to (Khoirudin et al., 2023) this demand also indirectly encourages teachers to continue to improve their skills in order to produce students who are competitive and have high-level thinking abilities. According to (Hidayah & Sunhaji, 2022), one of the teacher's responsibilities before starting classroom learning is to prepare learning tools (teaching materials).

Based on practice in the field, teachers experience difficulties in compiling teaching materials. These difficulties include creating materials that suit the curriculum, choosing the right teaching model, and designing learning activities that are interesting for students. Teachers also experience difficulties in integrating financial literacy into teaching modules (Darmansyah et al., 2023). This lack of understanding can hinder comprehensive teaching about finances to students. Therefore, the findings obtained in schools are not yet available teaching materials that specifically teach financial literacy in learning. Teaching modules are important for improving the quality of learning (Arifin et al., 2022). For this reason, there is a need for teaching modules that can stimulate students to develop financial literacy in junior high school.

Implement the Independent Curriculum (IKM) in 2022 as the government's strategy to develop students' critical thinking skills so they can compete at the global level (Astini, 2022). This effort is made by making students the main focus who are actively involved in the learning process. Teachers play a major role in implementing the independent curriculum by arranging teaching materials as learning tools (Maulida, 2022). The government sets criteria for teaching materials that involve (1) essence, understanding concepts through learning experiences and inter-disciplinary connections; (2) attraction, meaning and challenge, involving active participation of students based on previous knowledge and experience according to their age; (3) relevance and contextuality, learning adapted to the student's time and location; (4) continuous, following student learning stages (Marlina, 2023).

Education is very important to implement in the family, school and social environment through learning (Nguyen, 2016). In the learning process, especially in secondary schools, it is not only necessary to take into account learning outcomes, but it is necessary to pay attention to cultural factors that support the achievement of learning objectives. Local culture-based learning can improve students' cognitive and metacognitive abilities (Widada et al., 2018) (Herawaty et al., 2018). Local culture-based learning improves students' abilities in understanding concepts, representation, metacognition, problem solving, communication and abstraction (Julita et al., 2019). However, it is often found that learning is based on national culture which is in harmony, as well as the current learning literature which still adopts many teaching materials from outside, which are inherent in western culture (Torro et al., 2021).

Several research results show that teaching materials or material content, including learning strategies, approaches, learning methods and so on have not adapted to local culture (Torro et al., 2021). The research explains that in each class the teacher only teaches broad aspects of knowledge, but does not provide depth in accordance with the culture of the local community (Nofiana & Julianto, 2018);(Ramadhani et al., 2019); Teachers can integrate local culture-based learning in learning(Hidayati et al., 2020). Based on research results (Safruddin & Ahmad, 2020) explained that the use of teaching materials based on local wisdom can improve the character and awareness of local community knowledge. The function of character formation is very important for the younger generation because it is closely related to the goals of national education (Cohen et al., 2020) (Mudrák et al., 2020). Apart from that, in my opinion (Nambiar et al., 2020) learning using local culture can increase student motivation. According to the opinion of (Yamin, 2012) that the right education comes when he is able to answer the problems of the local community. According to (Özdemir, 2022) in the results of his research stated that through financial literacy education students' awareness of financial issues increases and they gain an understanding of the use of financial tools and are able to make conscious and effective decisions in the use and management of money.

The Banjar people are the (native) residents of the area around the city of Banjarmasin (Jingah River, Kuin and Kampung Melayu areas). This area extends to Martapura City, the capital of Banjar Regency and the surrounding area which is part of South Kalimantan Province. The language used by the Banjar people is Banjar language. The Banjar language is actually a fraction of the Malay language (Syakhrani & Nafis, 2022). Banjar people tend to have a future orientation that is focused on the afterlife, but also show a tendency to limit their hard work once they feel that their life is prosperous enough. They also tend to maintain traditional and magical beliefs, which are reflected in magical efforts to attract customers or ensure the success of their trading ventures. Apart from that, the Banjar people also show competitive individualistic tendencies, which can affect cooperation between them. Casual behavior and the tendency to relax in tea stalls or public places also reflect the cultural and social aspects of Banjar society (Daud, 2000).

In terms of livelihood, the Banjar people are involved in various livelihood activities, such as trading, farming, gardening, gathering forest products, panning for diamonds and gold, processing wood, and fishing. This activity is often related to traditional beliefs in nature, spirits, and lucky objects or reading luck. Apart from that, the document also touches on social problems such as gambling, begging, alcohol and drugs which are also part of the behavior of the Banjar people. In terms of religion, it has a strong role in motivating the Banjar people to work hard and remain diligent, as well as providing a foundation morals for their behavior. Religion is also considered an important factor in social change efforts in Banjar society (Daud, 2000). Thus, Banjar people's behavior reflects behavioral patterns related to traditional beliefs, future orientation, individualistic tendencies, and the influence of religion in everyday life.

This research was conducted with the aim of developing teaching materials based on the social values of the Banjar community to increase students' financial literacy. The teaching materials developed in this research not only provide junior high school (SMP) students with an understanding of financial concepts, but also explore practical skills from the social values of the Banjar community that they can apply in their daily lives. With a focus on financial policy, money management, savings management, and basic economic concepts, the teaching materials developed are designed to create a learning environment that allows students to identify financial problems, formulate questions, conduct research, develop solutions, and present the results. This research makes a positive contribution to filling the financial literacy gap at the junior high school level, with the hope of increasing students' understanding, developing financial management skills, and providing guidance for teachers in designing relevant and effective learning strategies.

2. METHODS

The research method applied in this research is research and development (R&D). According to (Sugiyono, 2018), Research and Development (R&D) methods are used to create special products and test the effectiveness of these products. The development model used follows the method developed by Thiagarajan, Semmel, & Semmel in 1974, known as the 4-D model. The 4-D model consists of four main stages, namely defining, designing, developing and disseminating. The development of social-based teaching materials for the Banjar community is divided into four main stages, namely defining, designing, developing and disseminating. In these stages, researchers follow structured procedures to achieve the desired final results.

Development procedures refer to a series of procedural steps taken by researchers to create a product. Development of social-based teaching modules based on Banjar community social studies learning materials on Theme 02 Digital Economic Development with the aim of increasing junior high school students' financial literacy which has been modified from the 4D model. These modifications involved several adjustments to better align the development process with the research focus.

The research subjects were two class teachers, namely classes IX A and IX B from SMPN 3 Kertak Hanyar, Banjar Regency. Teachers were asked to respond to the Banjar community social-based teaching materials that had been developed. The data collected consists of two types, namely qualitative data and quantitative data. Qualitative data includes input, notes, criticism and suggestions for improvement obtained from validation results by experts. Meanwhile, quantitative data in the form of assessment scores from teacher responses to Banjar community social-based teaching materials that have been developed. Below are presented the steps for the 4D model of teaching module development in Figure 1.

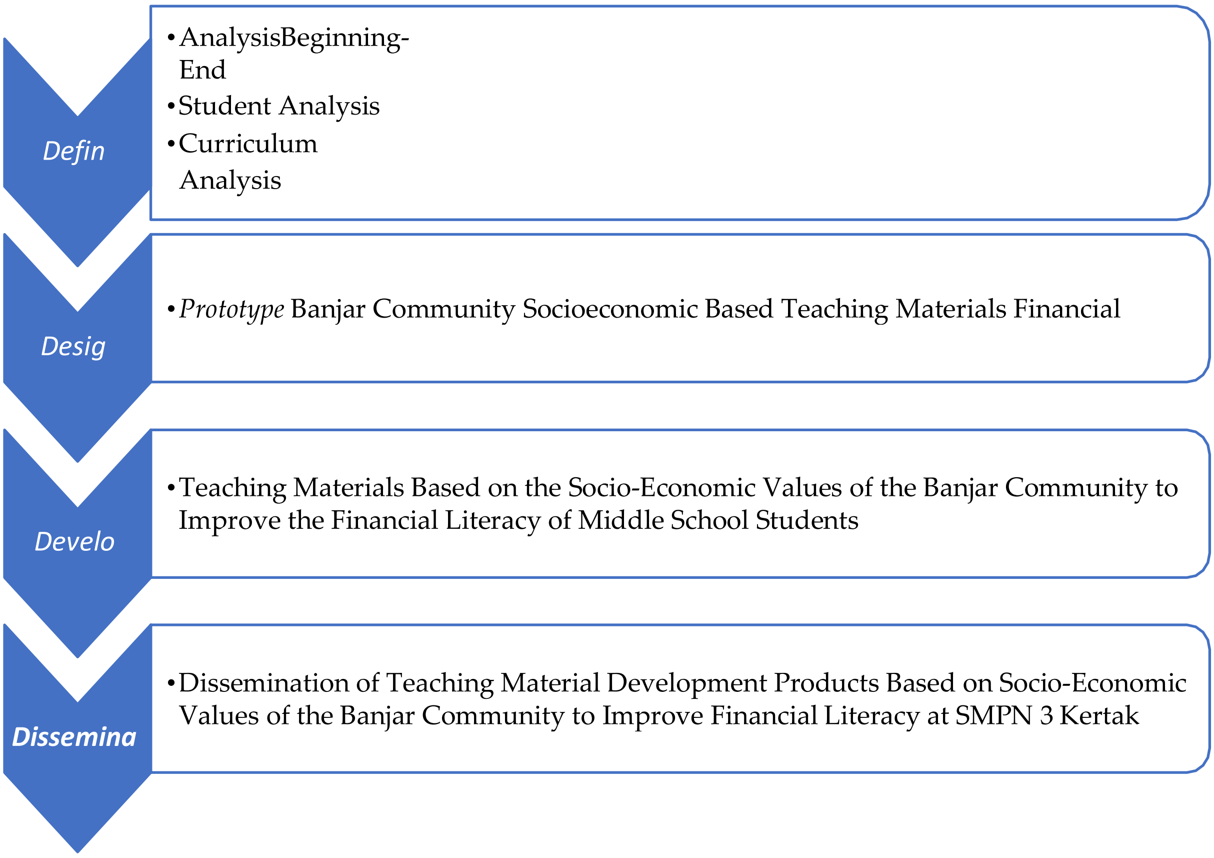

Figure 1. Steps in the 4-D Model for Teaching Material Development Model

Researchers developed their own research instruments by paying attention to the steps in preparing independent curriculum teaching materials. The research instruments used were (1) Document Analysis Sheet (2) Needs Analysis Instrument (observations and interviews of class IX SMP teachers), and (3) Validation Sheet. Two types of data analysis were used in this research, namely: (1) Qualitative descriptive analysis was used to process data in the form of notes, suggestions or comments originating from the assessment results contained in the expert validation sheet. (2) Descriptive statistical analysis is used to analyze data in the form of teacher response scores to the Banjar community social-based teaching materials that have been developed. This analysis provides an overview of the social-based teaching materials developed by the Banjar community whether they meet the expected standards or not.

3. FINDINGS AND DISCUSSION

Based on research conducted (Darmansyah, Susanti, & Rahman, 2023), it shows that the development of teaching materials in the form of modules is effective for increasing the knowledge and financial literacy skills of elementary school students. (Fath, 2024) also conducted research on the development of teaching materials in the form of modules. After the implementation of the module, it was effective in improving the financial literacy skills of students at MAN Sidoarjo. This is evidenced by the increase in the average score obtained by students from the pre-test and post-test results.

(Oktaviani, 2024) stated that the teaching module based on Contextual Teaching and Learning which was implemented to one class IV SDN 007 Cipaganti Bandung City could improve the financial literacy of Phase B students with a moderate category. This is in line with research conducted by Putri (2023), which shows that the development of teaching materials in the form of project-based learning modules, which are applied to one class in class IV SDN 212 Harapan Bandung City, can improve the financial literacy of Phase B elementary school students with a moderate category. This is evidenced by the trial by conducting an initial test or pretest and experiencing an increase in learning outcomes in the final test or posttest.

1. *Definition Stage (Define)*

Start-Finish Analysis

Researchers conducted a start-to-finish analysis in class IX of SMPN 3 Kertak Hanyar with the aim of identifying basic problems that arose during the independent curriculum learning process at SMPN 3 Kertak Hanyar. Through this needs analysis, researchers obtained information about several problems that had occurred. (1) teachers have used independent curriculum teaching materials, but only a few modules are designed to increase students' financial literacy. (2) the modules used by teachers in classroom learning often show that the models applied tend not to solve problems. (3) Many teachers tend to choose the easier route by relying on the "copy-paste" method, namely taking material from the internet or using teaching modules that have been created by teachers from other schools. These modules are then only used as technical or routine administrative tools, and do not reflect serious efforts to improve the quality of learning.This will affect the level of student welfare in the future, students will experience this as it grows along with the financial literacy knowledge they have through financial literacy education. What they gain from early learning becomes the foundation for students in the future.

Literacy is the ability to identify, understand, interpret, create, communicate using printed and written materials in different contexts (Dewayani et al., 2020). Over the past three decades, understanding the extent of literacy has evolved to include (a) literacy as a set of reading, writing and speaking skills; numeracy skills; and access information use skills; (b) literacy as a social practice whose implementation is influenced by context; (c) literacy as a learning process which includes reading and writing, being a forum for thinking, researching, asking questions and criticizing scientific and technological ideas explored; (d) literacy as texts that vary in subject, genre and level of language complexity (Fianto et al., 2017).

Financial literacy skills include managing income to save (save or invest), spend wisely and pass on to others. These skills motivate a person to act appropriately, responsibly and wisely and increase social awareness. This is very relevant for junior high school education (Dewayani et al., 2020). Studentin class IX at SMPN 3 Kertak Hanyarare today's students who are agents of future economic development who must take the necessary steps to improve students' financial literacy in the future. When financial education alone is not enough, including in the financial sector in society, then this creates problems not only for those at the individual level, but also for those throughout society. In such circumstances, the individual will be light in debt, which will have a negative impact on financial stability, they will make inappropriate financial decisions that will have a negative impact on the development of society and living standards, leading to increased social problems and needs increased budget expenditure , etc. (Fabris & Luburic, 2016).

Financial literacy education for students not only introduces them to money, but apart from that, teaching financial literacy to students, especially students who are still in primary school, is an implementation concept for managing finances wisely and being able to control financial expenses by distinguishing between needs and wants. . These students will definitely be happy. Literacy (economic literacy) is not only beneficial for the fetus they are carrying in the future, but is also important for the interests of the global world economic order. (Novieningtyas, 2018).

Teachers feel burdened with administrative tasks and tend to choose the quickest and easiest option, namely using existing materials without considering sustainability or improving the quality of learning. As a result, this approach does not encourage the development of students' financial literacy, which is an important skill for managing money wisely and understanding financial concepts in depth. The unavailability of teaching materials specifically designed to improve financial literacy shows the urgent need for the development of more relevant and effective learning materials. Quality teaching materials must be designed with attention to accurate and in-depth content about financial literacy, and adapted to the level of understanding and needs of students in the class (Mulyasa, 2021). (Nurdyansyah, 2018) also states that teaching materials include everything needed for learning, such as materials, teaching methods, limitations and evaluation methods, which are arranged in a structured and interesting manner. The goal is to achieve the expected competencies effectively and systematically. In doing so, students can learn more effectively, develop necessary financial skills, and prepare to face future financial challenges.

Student Analysis

At this stage the researcher made observations to understand student activities and characteristics in accordance with the design and development of teaching modules. The students who were the objects of observation were in the age range of 14-15 years, who were students in class IX of junior high school. The level of understanding of students' financial literacy concepts in Indonesian language lessons is still relatively low, because most students experience difficulties in following the learning process. (Nanda et al., 2023) stated that to equip students with financial management skills, it is important to provide financial literacy education from an early age with a wise approach. Students' absorption capacity varies, there are students with high, medium or low levels of understanding of the learning material. Observation results also show that the majority of students still face obstacles in participating in learning, and there are many students who are not active in the learning process. The learning process is still very dependent on the role of the teacher, so students are less actively involved in the teaching and learning process.

Curriculum Analysis

Curriculum analysis is carried out by examining the curriculum used, namely the Independent Curriculum. The results of this analysis process are that there are social science learning outcomes that are suitable for development in improving the financial literacy of junior high school (SMP) students. The learning objectives are: (1) students are able to evaluate their own abilities and those of their surroundings in applying basic financial literacy skills. (C5) and (2) students are able to design collaborative efforts to strengthen financial literacy among teenagers (C6).

Concept Analysis

At this stage the researcher carries out an analysis of the concepts that will be taught in the learning process. The aim of this analysis is to identify, detail and structure the relevant concepts that will be developed in the teaching module. Through the results of the analysis of teacher books and student books, researchers determined social studies learning materials for Theme 02 Digital Economic Development. This material includes information on money and financial institutions, 21st century societal interactions, developments in digital economic transactions and financial literacy. With this analytical approach, researchers can formulate relevant and important concepts to be conveyed to students in the teaching modules being developed.

Task Analysis

Researchers conduct an analysis of the tasks or competencies that will be developed in the learning process. This activity aims to identify various skills possessed by students that need to be developed during learning. In (Yanuarsari & Latifah, 2023) states that children's ability to manage money and understanding financial concepts are very important skills in everyday life. Therefore, the emphasis on financial literacy education is a relevant topic and requires serious attention. This task analysis involves an in-depth understanding of the competency aspects that students must master, including critical thinking skills, creativity, communication skills, and collaboration skills.

Researchers identify various skills that students must acquire in order to understand, apply and develop financial literacy knowledge. In line with opinion (Rakhmawati et al., 2021) stated that efforts to increase financial literacy need to be carried out in a sustainable and focused manner in order to achieve maximum results. This analysis helps researchers in detailing and formulating relevant tasks, so that learning can be designed taking into account the development of these skills. In this way, the learning process can provide a richer and more meaningful experience for students, helping them develop the skills necessary to manage money wisely and understand financial concepts in depth.

2. *Design Stage (Design)*

This stage aims to design teaching materials based on the social values of the Banjar community that will be developed, so that an initial draft of the teaching module is obtained. Apart from designing teaching materials based on the social values of the Banjar community in the first stage (draft 1), in this stage, researchers also designed the assessment instruments that will be used. This teaching material based on the social values of the Banjar community has a social studies learning material focus on Theme 02 Digital Economic Development. So financial literacy skills are very necessary for every individual to be able to make smart financial decisions (Apriliani, 2023). This design process involves several activity steps, including:

Designing Financial Literacy Integration

At this stage, researchers designed the integration of financial literacy. This integration is planned in the components of learning objectives, learning models, and learning activity steps. The aim is to create students' understanding regarding the material of wisely using money and ensuring that learning objectives are achieved, and integrating the social values of the Banjar community into the learning process synergistically. By detailing this integration, researchers can ensure that the teaching modules developed are not only relevant to the Digital Economic Development material, but also explore the collaborative potential between teachers and students. This integration provides a basis for designing social-based teaching materials for the Banjar community that suit students' learning needs, as well as providing guidance for the development of accurate and relevant assessment instruments. (Kafabih, 2020) stated that curriculum integration, teacher enthusiasm, community participation, and access to information technology are effective key points for increasing understanding of financial literacy. This confirms that financial literacy can grow contextually in children by involving the role of parents and teachers (Krisdayanthi & Wijaya, 2023).

Learning objectives

The learning objectives developed by researchers are based on meaningful understanding and competency achievement indicators (GPA) with knowledge domains C5 and C6. This objective is integrated with financial literacy material by applying the SMART (Specific, Measurable, Achievable, Relevant, Time-bound) and ABCD (Audience, Behavior, Condition, Degree) approach to each learning objective. Developing learning tools is the process of preparing syllabi, lesson plans and modules that meet SMART criteria (Noto, 2014). This involves paying attention to the specificity of the material in accordance with the curriculum and student ability level (Specific), measuring indicators related to material selection (Measurable), as well as ensuring that the measurable indicators can be achieved with complete results visible in the final achievement (Achievable). In addition, measurable material needs to be guided by realistic steps, including clarity of scenarios from the beginning to the end of the implementation process, and the use of clear and realistic measuring tools (Realistic). All of this must be achieved within a certain time limit to be more efficient and effective than before (time-bound).

Problem Based Learning (PBL) Learning Model

The learning model applied in developing teaching modules is Problem Based Learning (PBL). The steps of the Problem Based Learning model consist of five steps, namely (1) orienting students to the problem, (2) organizing learning activities, (3) guiding individual and group investigations, (4) developing and presenting work results, (5) analyze and evaluate the problem solving process (Maryati, 2018). The advantage of the Problem Based Learning model is that it creates meaningful learning. Students learning to solve a problem will apply the knowledge they have or try to find out the knowledge needed (Novelni & Sukma, 2021). Researchers chose the scientific approach-TPACK. According to (Safitri et al., 2021)The application of the TPACK approach in learning can increase student understanding and increase positive behavior. The learning methods implemented include discussions, questions and answers, assignments, observations and demonstrations. (Septianti & Afiani, 2020) states that learning strategies are prepared by teachers and implemented through learning methods for students so that learning objectives can be achieved effectively and efficiently.

Designing Social Integration for the Banjar Community

Banjar people are involved in various forms of trade, especially on a small to lower middle scale. They are involved in trading at roadside stalls, small shops, tea stalls in villages, food stalls, fried banana sellers, and farmers who market their own products. Apart from that, the Banjar people are also involved in various other livelihoods, such as gathering forest products, panning for diamonds and gold, processing wood, fishing and processing them (Daud, 2000). Reflecting on the social aspects of the Banjar community, there are several values that can be taken to support increasing students' financial literacy, namely working hard, saving diligently and making the most of their surroundings.

Learning Activity Steps

Researchers developed a learning method that combines students' financial literacy. (Dalimunthe, 2019) stated that it shows the significance of writing, literacy culture and reading ability, emphasizing the need to continue to encourage and guide the younger generation, including developing literacy habits. This process involves collaboration between teachers and students which occurs at the opening, core and closing stages of learning. In (Fitriasari et al., 2020) states that the aim of collaborative learning is to provide opportunities for students to be actively involved in the learning process, which is often referred to as a student-centered approach. During this stage, collaboration between teachers and students is realized through a number of activities and interactions. Researchers designed these learning steps by considering financial literacy content with the aim of ensuring active student involvement throughout the learning process. Providing students with an understanding of the importance of collaborative work is crucial in facing the era of globalization which is filled with challenges and free competition. In this way, strong solidarity will be created between students, making it easier for them to work together to overcome various problems.

Financial literacy as the ability to understand financial terms and concepts, and also appropriately convert this knowledge into behavior in the translation of Kaly, Hudson, & Bush in (Aswita et al., 2022). Students with high financial knowledge tend to feel more satisfied with their financial situation and will continue to improve their quality of life because they understand and fully understand their current financial situation and how to improve it. So if an individual or family has the skills to manage and use finances well and uses money wisely, namely only to meet necessary needs, then other desired goals will be achieved (Halim & Astuti in Aswita et al, 2022).

The personality of students, especially junior high school students (SMP), needs to be shaped and taught when they occupy different positions, the truth about money, spending, savings and other financial matters. Students need more specific skills, attitudes and fundamental knowledge regarding these matters. Financial education now plays a bigger role than before due to changes in work patterns and currently high unemployment rates in several countries (Masnan & Curugan, 2016). The success of the Indonesian economy is our success in preparing our children to prepare for their future economy(Mundir, 2018). Introduction to financial literacy knowledge from an early age will teach children to manage their future finances properly and correctly. In implementing financial literacy education, as shown by the results of previous research, it covers several areas, namely the introduction of transactions, economic resources, the concept of spending, the concept of savings, the concept of sharing and the concept of bad practices in finance (Ariyani, 2018).

Chen and Volpe (in Aswita et al, 2022) state that financial literacy is generally divided into four (4) aspects, namely: (1) General Personal Finance Knowledge, before students do anything, students/children must make shopping budget plan so as not to get caught up in things that are detrimental, (2) Saving and Borrowing, In the future consumer society, savings programs aim to develop new habits and views in children in the future. Additionally, by contributing to school savings accounts, children become familiar with banking operations (Sosenski, 2014), (3) Insurance, the aim is to provide a sense of security if something happens that we don't want, and (4) investment, a person who has financial literacy knowledge must have a critical and reflective spirit regarding investment, namely planning mature finances for life in the future it is better to postpone monthly expenses and minimize spending on various things that are not important to realizing investment goals.

Planning Information and Communication Technology (ICT) Integration

The learning approach that combines information and communication technology (ICT) designed by researchers involves the formulation of learning objectives, steps in learning activities, as well as the selection of learning media and resources. (Anshori, 2018) stated that the use of technology as a learning medium not only facilitates communication and interaction between teachers and students inside and outside the classroom, but is also a familiar need in the world of education. Technology is the key to creating a conducive and innovative learning environment, and its contribution to the smooth learning process has been proven to be significant. In developing teaching materials, researchers used ICT-based learning media in the form of PowerPoint presentations and learning videos from YouTube sources. To support the use of this technology, researchers use supporting tools such as laptops, projectors or LCDs, and speakers. (Yaniawati et al., 2017) states that teachers benefit from Information and Communication Technology (ICT), which includes ease of accessing information, presenting and delivering lesson material more easily, and helping students understand the material, as well as training students' learning independence. (Nuryana, 2019) also stated that the presence of the integration of information and communication technology in education not only has a positive impact on accelerating computer literacy in Indonesian society, but is also a major driver in the education process.

Planning the Integration of Learning Skills and 21st Century Skills

Researchers designed an integration of learning skills and skills that are relevant to the demands of the times, namely 21st century skills. This approach involves learning activity steps known as 6C, which include character, citizenship, creativity, collaboration, critical thinking, and communication. The aim of this action is to accommodate 21st century learning requirements and adapt to developments in character and competency learning demands (Darise, 2019). (Soleh & Arifin, 2021)states that critical thinking can be integrated in the dimension of cognitive presence, creativity is integrated in the dimension of social presence, while communication and collaboration are integrated in the dimension of teaching presence. Thus, learning not only emphasizes the knowledge aspect, but also develops essential skills to face challenges in this modern era.

Nowadays, quite a few children often ask their parents to buy something or several items that at first glance they need, even though these items are not needs, but only desires. This may be related to children's financial literacy which is still less than optimal, according to related research (Langgi & Susilaningsih, 2022), states that not all junior high schools (SMP) implement financial education programs in their learning. Apart from that, there must be a commitment between the school and parents in introducing various financial literacy values into students' lives, both at the institution and at home (Maulana, 2018). These suboptimalities include differences in what financial education materials teachers teach based on recommendations, a lack of adequate teaching resources, and the absence of a formal assessment system. Apart from material, literacy training can be carried out through play activities or direct practiceclass IX at SMPN 3 Kertak Hanyar, Banjarmasin City.

Designing the Integration of Pancasila Student Profile Elements

Researchers designed the integration of aspects of the Pancasila Student Profile into learning modules with a focus on building independent character and critical reasoning abilities. In the Pancasila Student Profile activity, the dimensions of critical thinking can be improved by using learning media. Teachers can use this media as a tool to help students understand the material and develop critical thinking skills (Susanti & Darmansyah, 2023). This integration is found in the learning objectives, use of learning media, and steps in learning activities in teaching materials based on the social values of the Banjar community, material on Digital Economic Development. In (Istiningsih & Dharma, 2021) stated that in the context of the curriculum, the integration process can be carried out through four key steps: planning, implementation, evaluation, and finally, implementation at the school, teacher, parent and student levels.

3. *Development Stage (Develop)*

Expert Validation Data

The development stage is to obtain a revised draft II of social-based teaching materials for the Banjar community based on input from experts and response data provided by teachers. Activities carried out in this stage include developing research instruments, validation by experts, and assessing responses from teachers. The researcher submitted draft 1 and the research instrument to the material and language expert validator. The validators provide responses, comments, suggestions and assessments of the teaching materials that have been prepared by researchers. The validation process involves submitting teaching modules along with validation instruments. Analysis of expert validation results is used to evaluate the quality of teaching material products that have been developed. The assessment of teaching materials by two validators was based on a validation sheet that had been prepared previously.

Expert validation test data is evaluated through analysis of comments and suggestions provided by validators, and this data is considered qualitative data. The validity of teaching material products must be ensured before being presented to teachers as users. The validity of teaching material products is measured based on the material content, language and completeness of the components contained in the teaching material.

Table 1. Results of Validation of Material Aspects Stage 1

Indicator	Assessment Item Number	Aiken's V numbers	Aiken's V coefficient criterion
Conformity of Learning Achievements (CP) with Learning Competency Indicators (GPA)	1	0.83	Very Valid
Suitability of Learning Competency Indicators (GPA) with Learning Objectives	2	0.67	Valid
Suitability material with the indicators developed	3	0.67	Valid
Accuracy fact with theory concept of getting (earn), save, spend, and donate.	4	0.83	Valid
Accuracy picture And illustration	5	0.33	Invalid
Accuracy of examples and definitions	6	0.33	Invalid
Suitability of teaching modules with the steps of the Problem Based Learning (PBL) model	7	0.67	Valid
Module teach served with learning materials sequentially and systematically	8	0.67	Valid
Suitability of the material with the social values of the Banjar community	8	0.87	Very Valid
Accuracy of library references	10	1	Very Valid

Based on Table 1, information is obtained that in the results of the first validation on the material aspect there were two indicators in the "Less Valid" category, five indicators in the "Valid" category, and three indicators in the "Very Valid" category. Of all the indicators that serve as guidelines for assessing validity, an average Aiken's V figure of 0.68 was obtained with the coefficient criteria being "Valid". For this reason, the validation process continues in the second stage.

Table 2. Results of Phase 2 Material Aspect Validation

Indicator	**Assessment Item Number**	**Aiken's V numbers**	**Aiken's V coefficient criterion**
Conformity of Learning Achievements (CP) with Learning Competency Indicators (GPA)	1	1	Very Valid
Suitability of Learning Competency Indicators (GPA) with Learning Objectives	2	1	Very Valid
Suitability material with the indicators developed	3	1	Very Valid
Accuracy fact with theory concept of getting (earn), save, spend, and donate.	4	0.83	Very Valid
Accuracy picture And illustration	5	0.67	Valid
Accuracy of examples and definitions	6	0.83	Very Valid
Suitability of teaching modules with the steps of the Problem Based Learning (PBL) model	7	0.83	Very Valid
Module teach served with learning materials sequentially and systematically	8	0.83	Very Valid
Suitability of the material with the social values of the Banjar community	9	1	Very Valid
Accuracy of library references	10	1	Very Valid

Based on Table 2, information is obtained that in the results of the second validation on the material aspect, one indicator was in the "Valid" category. Nine indicators are in the "Very Valid" category. Of all the indicators that serve as guidelines for assessing validity, an average Aiken's V figure of 0.90 was obtained with the coefficient criterion being "Very Valid".

Table 3. Results of Phase 1 Language Aspect Validation

Indicator	**Assessment Item Number**	**Number Aiken's V**	**Coefficient criteria Aiken's V**
Conformity of information with the substance of the message	1	0.83	Very Valid
Accuracy of sentence structure	2	0.67	Valid

Standardity of terms in finance	3	0.83	Very Valid
Consistency in the use of symbols/symbols	4	0.67	Valid
Use of language in accordance with EBI	5	0.33	Invalid
The language used is clear and easy understood	6	0.67	Valid
Compliance with intellectual development learners.	7	0.67	Valid
Suitability with level development	8	1	Valid

Based on Table 3, information is obtained that in the results of the first validation on the language aspect, there was one indicator that was in the "Less Valid" category, seven indicators were in the "valid" category, and two indicators were in the "Very Valid" category. Of all the indicators that serve as guidelines for assessing validity, an average Aiken's V figure of 0.76 was obtained with a "Medium" coefficient criterion. For this reason, the validation process continues in the second stage

Table 4. Results of Phase 2 Language Aspect Validation

Indicator	**Assessment Item Number**	**Number Aiken's V**	**Coefficient criteria Aiken's V**
Conformity of information with the substance of the message	1	1	Very Valid
Accuracy of sentence structure	2	0.83	Very Valid
Standardity of terms in finance	3	1	Very Valid
Consistency in the use of symbols/symbols	4	0.83	Very Valid
Use of language in accordance with EBI	5	0.83	Very Valid
The language used is clear and easy understood	6	1	VeryValid
Compliance with intellectual development learners.	7	0.83	Very Valid
Suitability with level development	8	1	Very Valid

Based on Table 4, information is obtained that in the results of the second validation on the language aspect, all indicators were in the "Very Valid" category. Of all the indicators that serve as guidelines for assessing validity, an average Aiken's V figure of 0.89 was obtained with the coefficient criterion of "Very Valid".

Teacher Response Data

After the teaching module has undergone revision based on the results of expert validation, known as design 2, the next step is to get a response from the teacher. The subjects of this research were class IX A and IX B teachers from SMPN 3 Kertak Hanyar. Draft 2 is submitted to the teacher along with a teacher response questionnaire which is used to assess the teaching material. The process of evaluating teacher responses is carried out in schools, and the summary results of teacher responses are presented in Table 5.

Table 5. Teacher Response Results

Practical Aspect				
Banjar Community Social Based Teaching Materials	Number	Respondent	Average Percentage	Category
	1	Teacher 1	83.5%	Very good
	2	Teacher 2	87%	Very good
	Average Score Percentage		85.25%	Very good

Based on Table 5, the level of practicality of social-based teaching materials for the Banjar community seen from teacher 1's response questionnaire shows an average percentage of 83.5% in the very good category and teacher 2's response shows an average percentage of 87% in the very good category. The average percentage score is 85.25% in the very good category. This shows that the social-based teaching materials for the Banjar community, the digital economic development materials that have been developed, can already be used.

4. *Dissemination Stage (Disseminate)*

Researchers carried out the stage of disseminating social-based teaching materials for the Banjar community at SMPN 3 Kertak Hanyar. (Rahayu et al., 2022) stated that 21st century education focuses on developing and empowering students' maximum potential, with the intention of forming superior character. So in this process, researchers prepare the final version of teaching materials after considering validation results, suggestions for improvement, and necessary revisions. The dissemination plan was determined with the target aimed at class IX teachers at SMPN 3 Kertak Hanyar. Researchers held meetings and discussions with class IX teachers at the school to introduce Banjar community social-based teaching materials on Digital Economic Development in the Independent Curriculum social studies learning. On this occasion, the researcher also explained the benefits of using this teaching material in improving students' financial literacy skills. The activity ended with the delivery of teaching material document products to the teacher. Through these steps, the dissemination of social-based teaching materials for the Banjar community regarding Digital Economic Development succeeded in achieving relevant targets and had a positive impact in increasing students' financial knowledge and skills.

The actions mentioned previously are very limited if we want to achieve optimal training results, especially in the field of financial literacy. There is also a great need to use media to promote financial literacy, for example Money Kid is one example of media that can be used for teaching. Students become familiar with money, types and amounts of money and use it as a medium of exchange. When students learn in the learning process there is a learning process of buying and selling. Some alternative activities that can be carried out as a complement to financial literacy education, especially among junior high school (SMP) students, include the following: (1) Buying and selling games, this activity can be done with their classmates, some students act as sellers, and some as buyer. In the buying and selling process, students use the exchange tools provided such as: money kid. At first glance, this buying and selling game looks ordinary, but in fact there is much more in it that students can develop in the learning process, for example: practicing basic mathematics, learning to accept decision making, practicing communication and being careful when buying the items they need. . (2) Field work practice, this field practice can be very interesting, students will immediately start working, for example shopping for certain needs, learning to buy and asking questions as if the students were carrying out a sales transaction. This trading activity teaches students the need to buy according to their needs, calculate and decide what to buy, make a shopping list, awareness of money, money exchange rates, transaction processes, social ethics in buying and selling. Everything needs to be experienced by children, not just taught through stories or demonstrations.

4. CONCLUSION

This research succeeded in developing a teaching module based on Problem Based Learning to increase the financial literacy of junior high school (SMP) students. Through 4 development stages, namely (1) definition, (2) design, (3) development, and (4) dissemination. This teaching module is designed using a method that involves beginning-to-end analysis, student analysis, curriculum analysis, concept analysis, and task analysis in class IX of SMPN 3 Kertak Hanyar, Banjarmasin City. The validation results of the material and language aspects show a high level of validity in the material aspect with an average Aiken's V reaching 0.90 (Very Valid) and in the language aspect with an average Aiken's V reaching 0.89 (Very Valid). Teacher responses to the teaching module reached an average percentage of 85.25% (Very Good). This research shows that teaching modules based on Problem Based Learning can be effective in increasing the financial literacy of junior high school (SMP) students. Suggestions from this research include improving the supporting images for the material and simplifying the content of the material, preferably using concrete images or animations that are more relevant and looking for material from various sources to make it easier for students to understand. In improving financial literacy education for junior high school (SMP) students, learning must be carried out in a way that is fun and can be felt directly, for example in the practice of buying and selling, children will act as if they were sellers or buyers transacting with their peers.

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