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Development of the Interactive Storybook "Uang Pertamaku" as a Financial Literacy Learning Media for Early Childhood

Deria Suryani[1*], Imamah[2]
[1,2] Universitas Panca Sakti, Bekasi, Indonesia

A B S T R A C T

Financial literacy needs to be introduced as early as possible, not only limited to the introduction of money, amounts, functions and how to use it. Financial literacy activities at Almira Preschool and Kindergarten are still not running optimally. This shows the need for financial literacy education for students at Almira Preschool and Kindergarten. This study aims to develop interactive storybooks as a medium for teaching financial literacy to early childhood. This study uses the ADDIE (Analysis, Design, Development, Implementation, and Evaluation) model approach. The targets in this study were 16 K2 students at Almira Preschool and Kindergarten, along with a teacher and the principal. Data collection techniques used observation sheets, questionnaires, and interviews. Based on the results of expert validation, a score of 86% was obtained from media experts, 88% from language experts, and 76% from subject matter experts. These results indicate that the interactive storybook "Uang Pertamaku" is suitable for use as a financial literacy learning medium for early childhood, with opportunities for improvement in terms of media appearance, language clarity, and depth of material for optimal results.

Key Word:
Interactive Storybook, Financial Literacy, Learning Media

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*Corresponding author.
E-mail addresses: emailnyaderia@gmail.com

Introduction

Introduction In today's increasingly advanced digital era, literacy has become one of the most important skills for every individual to possess. All types of knowledge possessed by humans, critical thinking skills, good quality human resources, and other forms of intelligence and abilities always begin with a strong culture of literacy (Saryono, 2019). Data from the Organisation for Economic Co-operation and Development (OECD) in 2023 shows that Indonesia's financial literacy score is still below the world average. Meanwhile, the global average is 60. When compared to neighbouring countries, Indonesia's score of 57 is still far behind Thailand (71) and Malaysia (61) (Badan Standar, Kurikulum et al., 2024).

One of the main reasons for low financial literacy is the lack of formal education on finance in the education curriculum in many countries, including Indonesia (Wibowo, 2025). Schools often do not include topics such as money management, savings, or investment in their curriculum. This means that children are not accustomed to and do not have sufficient understanding of financial management from an early age (Anggraeni, 2022).

In the implementation of financial literacy activities at Almira Preschool and Kindergarten, the programme has not yet been fully optimised. The enthusiastic response from parents to the School Literacy Programme has not been matched by engaging and innovative teaching materials and activities from teachers. Almira Preschool and Kindergarten has not yet integrated financial literacy into its curriculum, and there is a severe lack of storybooks or teaching materials on financial management and the value of money. Children are only taught through storybooks that focus more on imagination or adventure stories without any relation to financial education. Books that teach children how to save, share, or manage money wisely are not yet available in the library's collection. Preliminary studies also show that nearly 98% of parents do not give their children pocket money because they are afraid it will be lost. 60% of children are familiar with physical money, but they do not understand its nominal value, how to obtain it, or its function.

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In this regard, financial literacy learning media is needed at Almira Preschool and Kindergarten. One learning medium that can be used for financial literacy is interactive storybooks (Christian, 2016). Basically, children like pictures. For children, cute cartoon pictures are more attractive than realistic photos (Desminta, 2005). Teaching materials accompanied by animated pictures are very attractive to them, especially if they are made in two dimensions. According to research, books with attractive illustrations are a reading medium that can stimulate children's interest (Imamah, 2024). Storybooks with financial literacy themes for kindergarten children play an important role in instilling a basic understanding of money, values, and how to manage finances in a simple and enjoyable way (Baihaqqy et al., 2020).

At kindergarten age, children begin to learn about the value of objects, how to share, and recognise money as a tool for exchange. There are several books that address financial literacy, one of which is the storybook Rubi Mencari Uang (Liudmila, 2022), but this book is not fully interactive and does not maximise the stimulation of children's critical thinking. The study 'The Effectiveness of Financial Literacy Book Series in Early Childhood Education Level on Increasing Children's Financial Knowledge in Kindergarten' by Finanti & Waluyo (Finanti, 2014) shows that after using a series of financial literacy books for early childhood at Bustanul Athfal Islamic Kindergarten, the average financial knowledge score increased from 48.97 to 70.27, with moderate effectiveness (n-gain ~0.59). In addition, the study 'Improving financial literacy through interactive read-aloud with children's picture books' found that interactive reading methods with picture books improved the financial literacy attitudes and behaviours of third-grade primary school students compared to the control group who only read normally (Çetinkaya, 2023). Based on this evidence, the development of interactive storybooks with a financial literacy theme is considered necessary to fill gaps such as those found in Rubi Mencari Uang so that children not only listen to stories but also think critically about financial decisions, consequences, and moral values in money management.

Through interactive storybooks, children not only gain knowledge but also useful social skills, such as learning to share, appreciating money, and understanding the importance of planning how to use money (Suryani & Nurmiah, 2024). Financial literacy activities that begin at an early age will equip them with a strong foundation for managing their finances wisely when they are older. Overall, financial literacy in kindergarten through interactive storybooks is highly relevant, as it can teach values that will be useful throughout their lives and help prepare them to become more intelligent and wise individuals in making financial decisions.

Methods

According to Sugiono (Sugiono, 2012) research and development methods are research methods used to produce specific products and test their effectiveness. The ADDIE model (Analysis, Design, Development, Implementation, and Evaluation) is known as the most commonly used development model in the field of instructional design as an effective guide for producing products.

This study utilised the ADDIE approach. With sequential and interrelated stages, the ADDIE approach was used to ensure that the learning products or programmes developed were truly in line with needs, easy to implement, and effective in achieving learning objectives. The research was conducted at Almira Preschool and Kindergarten Tangerang. Located in Kp. Candu Gita, Curug District, Tangerang Regency, Banten Province. The research was conducted over a period of 7 months, from August 2024 to February 2025. In this study, the researcher conducted a needs analysis, created a model design, conducted validation and revision, and implemented the model.

The ADDIE model is known as the most commonly used development model in the field of instructional design as an effective guide for producing products. According to Robert Maribe Branch (Branch, 2009), the ADDIE model is a systematic, interactive, and flexible approach to learning design. ADDIE consists of five stages, namely analysis, design, development, implementation, and evaluation, which are interrelated and can be used repeatedly. Branch emphasises that ADDIE is not a rigid procedure but rather an adaptive guide for designing, developing, and evaluating learning to be effective and appropriate to the needs of learners.

The final product of this research is an interactive storybook entitled "*Uang Pertamaku*" about financial literacy for early childhood. The development of this media aims to facilitate children's financial literacy knowledge on the concept of money and its functions.

Results and Discussion

The results of the needs analysis in this study were obtained through interviews with the principal and teachers at Almira Preschool and Kindergarten Tangerang. From the interview results, it was found that financial literacy for early childhood has begun to be introduced in schools, but its implementation is still informal and does not yet have official guidelines. Some of the main findings from this needs analysis are as follows: (1) Financial literacy has been introduced at the school, but it is still in the form of unsystematic learning; (2) children are introduced to basic financial concepts through play activities, such as buying and selling and saving in class piggy banks; (3) the learning media used include educational videos and buying and selling games. However, these media are not sufficient to provide children with a deeper understanding of financial literacy.

One of the main challenges in financial literacy education is the limited availability of teaching materials that are appropriate for children's ages (Wati, 2023). Teachers often have to develop their own teaching methods to suit their students' level of understanding. Parents play a vital role in supporting their children's financial literacy, but not all parents understand how to teach these concepts at home. Some parents also have financial habits that do not support the development of their children's financial understanding. From these findings, it can be concluded that more structured and systematic learning media are needed so that children can understand financial literacy in a fun way that is appropriate for their cognitive development. One solution designed in this study is the interactive storybook "*Uang Pertamaku*", which is expected to be an effective learning medium in helping children learn basic financial concepts.

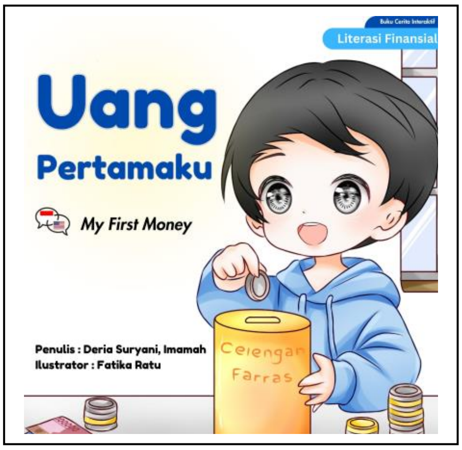
Based on the needs analysis that has been used, the model development in this study focuses on developing interactive storybooks that teach basic financial literacy concepts in a gradual and enjoyable manner. These books are designed with consideration given to visual aspects, language, and learning methods that are appropriate for the cognitive development of early childhood (Cunaya & Imamah, 2023).

In developing interactive storybooks as a learning medium for financial literacy for early childhood, several systematic steps were used. The target of this study was 16 K2 students at Almira Preschool and Kindergarten, consisting of 8 boys and 8 girls aged 5-6 years. This stage began with a needs analysis, which identified that financial literacy for early childhood had been introduced informally but did not yet have structured learning media. In addition, most of the students, namely 87.5%, did not yet have basic knowledge of financial literacy. Next, a preliminary model (Draft 1) was developed in the form of story concepts, characters, illustrations, and financial literacy material appropriate for the children's age. This model was then refined into Draft 2, which underwent revisions based on suggestions from experts. After going through a process of validation and refinement, a final model was obtained that was ready to be used as an interactive storybook to improve early childhood understanding of financial literacy in a fun and educational way.

The design discussed here explains the design of financial literacy learning media developed for children aged 5-6 years in the form of interactive storybooks. The design of the interactive storybook model, "*Uang Pertamaku*", contains story content that has been designed with consideration of the main points of learning media in stimulating financial literacy knowledge for children. This is in accordance with Slamet's (Slamet, 2022) explanation that the design was carried out using the following references. (a) For whom is this lesson designed? (students); (b) what skills do you want to learn? (competencies); (c) how can the material or basic skills be learnt in the best possible way? (learning strategies); (d) how to determine the level of mastery of the lesson that has been achieved? (assessment and evaluation).

Development, according to Slamet, is an activity that essentially involves translating design specifications into physical form, thereby producing a prototype of the product under development. Everything that has been used at the design stage, namely the selection of materials in accordance with the characteristics of the students and competency requirements, the learning strategies applied, and the forms and methods of assessment and evaluation used, is realised in the form of a prototype. In this study, the development of the interactive storybook media "*Uang Pertamaku*" was made into a final model.

The interactive storybook "*Uang Pertamaku"* is designed with various important components in mind to make it interesting and useful for those who read it. The cover features bright colours to attract children's attention, along with the title, author and illustrator details on the front, and a summary of the book's contents on the back.



Picture 1. Front cover design

Next is an introduction that provides an overview of the benefits of the book for those who read, especially parents and children. The usage section contains brief guidelines on how this book can be used interactively so that children are more interested in following the story. Then, the characters in the story are introduced with pictures of the characters who will accompany the storyline. The main content of the book tells the story of a child named Farras, who receives Rp50,000 in cash from his grandmother on his birthday. At first, he does not understand the meaning of money and wants to buy a toy from a shop, but his mother does not immediately grant his request. From there, Farras began to look for ways to earn money, such as by selling things and helping his mother. He eventually realised that earning money is not easy and that it is important to manage the fruits of one's labour through planning and saving. This story instils financial literacy values in children from an early age. In the closing section, the book includes testimonials from expert reviews confirming that the content of the story is in line with the objectives of teaching children financial literacy.

Picture 2. Back cover design

Before the interactive storybook "*Uang Pertamaku*" was trialled as a learning medium with the research subjects, the researchers validated the feasibility of the book as a financial literacy learning medium for early childhood (Maydiantoro, 2020). This was tested by three experts, namely subject matter experts, language experts, and media experts.

Table 1. Validity test results from experts

No.	Aspect	Validity Results	Category
1	Subject matter expert	88%	Highly Feasible
2	Language expert	86%	Highly Feasible
3	Media expert	76%	Possible to use

The validation results for the interactive storybook "*Uang Pertamaku*" show that in terms of content, it received a score of 88% and was categorised as highly suitable. This indicates that the content of the book is in line with the concept of financial literacy, although improvements are still needed in the story structure to make it more

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systematic. In terms of language, it received a score of 86% and was categorised as highly suitable. The book was assessed as using effective, communicative language that is easy for children to understand, although some spelling improvements are still needed to comply with the Indonesian Spelling Guidelines (PUEBI). Meanwhile, in terms of media, the book scored 76% and was deemed acceptable. The design was considered quite attractive through the use of appropriate colours and illustrations, although the typography still needs to be adjusted to the characteristics and reading abilities of children of an early age. After revisions were made based on expert suggestions, this interactive storybook was declared suitable for use as a learning medium for teaching financial literacy to children of an early age.

When viewed from a theoretical perspective, the results of this study are in line with Branch's (Branch, 2009) ADDIE model, which emphasises the importance of repeated evaluation and revision at each stage of learning media development. In terms of content, this book supports Lusardi and Mitchell's (Lusardi, 2014) theory of children's financial literacy, which emphasises the need for a basic understanding of the value of money, its use, and simple management from an early age. The language aspect is in line with Vygotsky's (1978) theory on the role of language as a thinking tool that needs to be adapted to children's proximal development zone to make it easy to understand. Meanwhile, the media aspect is in line with the opinion of Sadiman et al. (Sadiman, 2002) that effective learning media must have visual appeal, typographical suitability, and illustrations that support understanding. Thus, the results of this validation show that the interactive storybook "*Uang Pertamaku*" has fulfilled the principles of learning media development that are relevant to the theory, although it still requires refinement to be optimally used in financial literacy learning for early childhood.

Conclusion

The results of this study indicate that the interactive storybook "*Uang Pertamaku*" is suitable and can be used as effective learning media for introducing basic financial concepts to early childhood. With this book, teachers can more easily teach financial literacy concepts in a systematic and interesting way. In addition, this book also provides guidance for parents in introducing financial concepts to children at home. This study shows that financial literacy should be a more structured part of the early childhood education curriculum. Therefore, educational institutions and policymakers in the education sector may consider using interactive storybooks as an effective learning medium to support early financial literacy education.

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