



Students' Financial Literacy Through Educational Materials Based on Banjar Cultural Values

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Abstract: Financial literacy is an essential skill that enables students to manage their finances effectively. However, a significant gap in financial literacy among junior high school students highlights the need for innovative teaching materials. This study aimed to enhance students' financial literacy through the Project-Based Learning (PBL) model. The research employed a Research and Development (R&D) approach using the 4D development model by Thiagarajan. Two expert lecturers validated the teaching module, and two ninth-grade junior high school teachers evaluated its effectiveness. Data analysis utilized qualitative descriptive techniques and descriptive statistics to assess validation results and teacher responses. The findings revealed that the teaching materials achieved high validity, with an average Aiken's V score of 0.90 (Highly valid) for material aspects and 0.89 (Highly valid) for language aspects. Teacher feedback indicated a positive response, with an average score of 85.25% (Very Good). These results demonstrate the success of culturally contextualized teaching materials, specifically those based on Banjar community values, in improving students' financial literacy. This research contributes to educational science by integrating cultural elements into financial literacy education, offering a model for developing impactful and contextually relevant teaching resources.

Keywords: banjar community; financial literacy; socio-economic; teaching materials

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INTRODUCTION

Indonesia is one of the developing countries with a relatively low level of financial literacy (Affandi et al., 2024). This low financial literacy is caused by the need for more public understanding of financial management (Arquero et al., 2024; Rahmayanti et al., 2019). Financial literacy is considered an essential skill of the 21st century (Kain et al., 2024; Sugianto & Farid, 2023). Many obstacles hinder the progress of students' literacy (Khan et al., 2024; Susanti & Dalifa, 2022). Millennials need to gain an understanding of savings, loans, insurance, and investments due to their low financial literacy. Unsurprisingly, many teenagers are trapped in a permissive culture and permissive hedonism (McBride, 2024; Oktaviani et al., 2022). Based on an OJK survey in 2016, financial literacy only reaches 29.7%, while financial inclusion is at 67.8%. Otoritas Jasa Keuangan (OJK) states that ideal financial literacy is balanced with financial inclusion (Otoritas Jasa Keuangan, 2017). Based on the second Survei Nasional Literasi dan Inklusi Keuangan (SNLIK) by the OJK in 2019, the level of Islamic financial literacy in South Kalimantan province is still low, even lower than the national average of 6.82% and 5.25% compared to the national average of 8.93% and 9.10%. Financial literacy education can help people acquire knowledge (Aman et al., 2024; Tomášková et al., 2011). As a result, financial literacy education has become essential and should be started as soon as possible (He et al., 2024; Yuwono, 2020). Saving behavior shown by the younger generation can be considered the first step towards financial independence; there is a relationship between financial habits built at an early age and saving behavior shown in adults, young, and advanced (OECD, 2017). Furthermore, students are expected to understand the six categories of economic transactions and their practices: 1) Understand economic transactions and their various types; 2) Recognize earning; 3) Manage expenditures; 4) Plan for savings; 5) Planning sharing; and 6) Identify bad financial practices and crimes (Satria et al., 2022; Scarth & Novelli, 2024).

Based on practice in the field, teachers often face difficulties in compiling teaching materials; this includes making materials that are according to the curriculum, selecting the suitable teaching model, and designing learning activities that teachers must be able to create an ideal learning environment (Namuddu, 1989; Staudt Willet, 2024). Teachers must create an ideal learning environment (Namuddu, 1989). It is hoped

that teachers understand the basic financial literacy concepts and can teach them to students innovatively and effectively. The purpose of this teaching approach is for students to understand, practice, and relate the concept of financial literacy to daily life (Czech et al., 2024; Lailiyah, 2021). In addition, this need encourages educators to continue to improve their skills (Khoirudin et al., 2023; Li et al., 2024). Teachers must create teaching materials before starting learning in the classroom (ElSayary, 2024; Hidayah & Sunhaji, 2022). The research shows that educational materials must be specifically designed to teach students financial skills through the learning process. The teaching module is essential to improving learning quality and students' critical thinking skills (Arifin et al., 2022; Yuniarti et al., 2024). In addition, teachers need help incorporating financial literacy into the subject matter (Barrot et al., 2024; Darmansyah et al., 2023). The government strongly encourages the realization of an increase in students' critical thinking so that they can compete at the global level (Astini, 2022; Saldıray & Doğanay, 2024). This method emphasizes the importance of the active participation of students in the learning process. Teachers are responsible for implementing the curriculum (Maulida, 2022). The government sets standards for teaching materials, including (1) essential, which means that students understand the concept (2) interesting, significant, and complex so that they can invite students to actively participate in learning based on previous knowledge and experience, (3) relevance and contextual, which means that time allocation must be adjusted and the location of students; (4) sustainability, which means that students continue to learn according to the learning stages (Marlina, 2023; Yin & Zhao, 2024).

Education must be applied through learning in families, schools, and communities (Aragón et al., 2024; Nguyen, 2016). Not only are learning outcomes taken into account in learning, especially in secondary schools, but cultural elements also support the achievement of learning objectives. Local culture-based learning has improved students' cognitive and metacognitive abilities (Ordin et al., 2024; Widada et al., 2018). This method also improves students' abilities in communication, problem-solving, abstraction, concepts, representation, and metacognition (Julita et al., 2019; Wang et al., 2024). However, learning based on the nation's culture should be addressed. On the contrary, many learnings still adopt materials from outside (Liu et al., 2024; Torro et al., 2021). Research shows that teachers only teach knowledge in general and provide little depth about the local community's culture ethno-pedagogy (Asmayawati et al., 2024; Nofiana & Julianto, 2018). The study results show that teaching materials or content, including learning strategies, approaches, and teaching methods, still need to fully adapt to the local culture (Torro et al., 2021; Yu et al., 2024). Teachers can integrate local culture-based learning into teaching (Hidayati et al., 2020; Sakti et al., 2024). Using subject matter based on local wisdom can increase the nature and awareness of local community knowledge (Lestari et al., 2024; Safruddin & Ahmad, 2020). Character formation is closely linked to national education goals (Baderiah & Munawir, 2024; Cohen et al., 2020). Learning that uses local culture can increase students' desires (Nambiar et al., 2020), and only effective education can solve the problems of local communities (Razali et al., 2024; Yamin, 2012). Financial literacy education helps students better understand financial issues to make better money management decisions (Loza et al., 2023; Özdemir, 2022). The Banjar people live in the Banjar area, South Kalimantan. This area extends to Martapura City, the capital of Banjar Regency, and the surrounding areas, which are part of South Kalimantan Province. Banjar people use the Banjar language, a derivative of Malay (Syakhrani & Nafis, 2022). They usually focus on the afterlife and tend to limit their hard work. They usually stick to traditional and magical beliefs reflected in various magics to attract customers or ensure their business will succeed. In addition, Banjar people tend to be competitive individuals. According to Daud (2000), relaxed behavior and other social habits in public places are part of the Banjar community. Banjar people do various things: trading, farming, gardening, processing forest products, panning diamonds and gold, processing wood, looking for fish, and traditional beliefs in nature, as well as spirit creatures. Religion is considered to have a significant role in encouraging Banjar people to work hard and remain diligent (Daud, 2000). Religion is also considered an essential factor in social change efforts in the Banjar community.

Financial literacy has become essential for students in today's increasingly complex economic landscape. Numerous studies have explored financial education through various approaches, focusing on digital learning, conventional financial literacy curricula, and behavioral economic models. However, a significant gap remains in integrating local cultural values into financial education, particularly within Banjar cultural values, such as thriftiness, cooperation, and ethical economic practices, which shape students' financial behaviors and decision-making processes. Previous research has predominantly emphasized Western-centric financial literacy models, neglecting the potential of indigenous knowledge systems in shaping students' financial behaviors (Gilenko & Chernova, 2021; Sharif & Naghavi, 2020; Raut, 2020). The existing body of literature broadly highlights the role of formal financial education in schools, emphasizing standard economic principles, investment strategies, and personal finance management (Carpena et al., 2019; Gerrans & Heaney, 2019; Salas-Velasco et al., 2021). While these approaches have proven effective in specific contexts, they often fail to resonate with students with deeply rooted cultural identities. In contrast, recent discussions on culturally responsive pedagogy suggest that embedding financial education within cultural values can enhance students' comprehension and retention of financial concepts (Hanesworth et al., 2019; Nash et al., 2024; Shultz et al., 2022). However, empirical evidence

supporting this claim remains scarce, as highlighted by [Jumriani et al. \(2023\)](#), [Rosilawati et al. \(2020\)](#), and [Wardhani et al. \(2023\)](#), especially in regions where cultural heritage plays a pivotal role in daily economic decision-making, such as the Banjar community.

The importance of this research lies in its potential to offer a culturally relevant approach to financial education, aligning with students' lived experiences and socio-economic realities. By incorporating Banjar cultural values into educational materials, this study seeks to bridge the gap between abstract financial concepts and real-world applications within a familiar cultural framework. Additionally, the findings may inform policymakers and educators of the benefits of localized financial literacy programs by guiding the development of culturally relevant curricula, incorporating traditional Banjar financial principles into lesson plans, and implementing community-based learning initiatives. These strategies can foster deeper engagement among students, ensuring that financial education aligns with their socio-cultural backgrounds while promoting sustainable financial practices. Ultimately, this approach contributes to more effective and inclusive financial education strategies in culturally diverse settings. This study aims to develop teaching materials based on the cultural values of the Banjar community to increase financial literacy. The teaching materials developed in this study provide an understanding of financial concepts to junior high school students and explore practical skills derived from the socio-economic community of Banjar that can be applied in daily life. This teaching material is focused on financial policy, money management, savings management, and basic economic concepts. The goal is to allow learners to discover financial problems, formulate questions, conduct research, find solutions, and present the results of their research in their learning environment. It will help overcome the limitations in students' knowledge of finance in junior high school, improve their knowledge of financial management, and help teachers create exciting and valuable learning strategies.

METHODS

The research method used in this study is research and development, or Research and Development (R&D). According to [Creswell and Creswell \(2018\)](#), the R&D method aims to create a specific product and test the effectiveness of that product. The development model applied is a 4-D model developed by Thiagarajan, Semmel, and Semmel in 1974. The 4-D model consists of four main stages: define, design, develop, and disseminate. The development of teaching materials based on Banjar cultural values of the Banjar community in this study follows four main stages: *define*, design, develop, and *disseminate*. The researcher follows a structured procedure to achieve the desired results in each stage. The development procedure includes a series of systematic steps researchers take to create a product. The Banjar cultural values-based teaching module for social studies learning materials on Theme 02, Digital Economy Development, was developed to improve the financial literacy of junior high school students. This development process has been modified from the 4-D model with some adjustments to ensure conformity with the focus of the research. The study subjects were two class teachers from ninth-grade junior high schools in Banjarmasin. They were asked to respond to the teaching materials based on the cultural values of the Banjar community that have been developed. Collected data consists of qualitative and quantitative data. Qualitative data includes criticisms, notes, inputs, and improvements obtained from the results of the teachers' validation, while quantitative data is in the form of assessment scores from teachers' responses to the socio-economic-based teaching materials of the Banjar community that have been developed. [Figure 1](#) presents the steps of the 4D model for developing teaching modules.

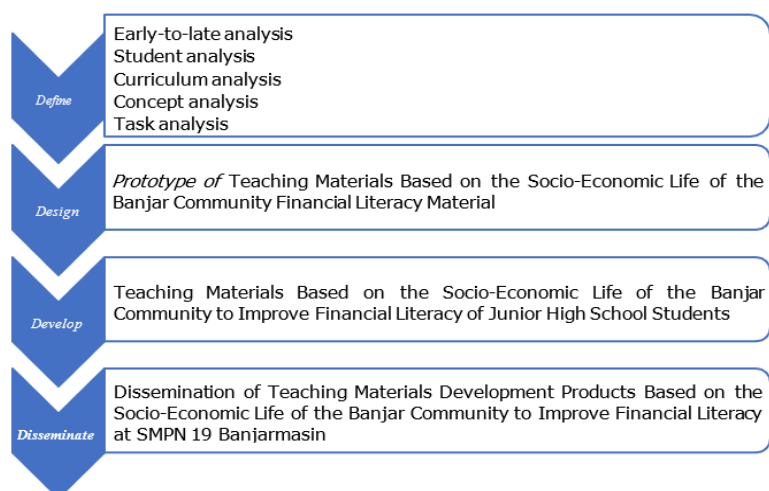


Figure 1. Steps of the 4-D Model of Teaching Materials Development

The researcher developed his instrument by examining the steps in preparing teaching materials for the

independent curriculum. Some of these instruments include (1) a Document Analysis Sheet, (2) Results of needs analysis (observation, questionnaire, and interview of ninth-grade junior high school teachers), and (3) a Validation Sheet. Data were analyzed using the following methods: (1) Descriptive analysis to process the needs analysis results derived from the assessment results in the expert validation sheet, and (2) Descriptive statistical analysis to analyze data in the form of teacher response scores to social-based teaching materials of the Banjar community that have been developed. This analysis provides an overview of teaching materials based on the Banjar cultural values of the Banjar community that have been developed to meet the expected standards or not.

RESULT AND DISCUSSION

The data from the expert validation test is evaluated through the analysis of comments and suggestions given, which is considered qualitative data. The validity of teaching material products must be ensured before being submitted to teachers as users. The validity of the product is measured based on the content of the material, language, and completeness of the components contained in the teaching materials.

Table 1. Results of Validation of Material Aspects Phase 1

Indicator	Assessment Item Number	Aiken's V	Criteria concerning Aiken's V
Suitability of Learning Outcomes with Learning Competency Indicators	1	0,83	Highly Valid
Suitability of Learning Competency Indicators with Learning Objectives	2	0,67	Valid
Suitability of the material with the developed indicators	3	0,67	Valid
The accuracy of the facts is based on the theory of earning, saving, spending, and donating.	4	0.83	Valid
Accuracy of images and illustrations	5	0.33	Less Valid
Accuracy of examples and definitions	6	0.33	Less Valid
Adaptation of teaching modules with the steps of the Problem-Based Learning model (PBL)	7	0.67	Valid
The teaching module is presented with learning materials in a sequential and systematic manner	8	0,67	Valid
The suitability of the material with the social values of the Banjar community	8	0,87	Highly Valid
Accuracy of library references	10	1	Highly Valid

Based on [Table 1](#), the first validation results for the material aspect, two indicators are included in the "Less Valid" category, five indicators are in the "Valid" category, and three indicators are classified as "Highly valid." An average Aiken V score of 0.68 was obtained with the "Valid" coefficient criterion from all the indicators used as a guideline in assessing validity. Therefore, the validation process continues to the second stage.

Table 2. Results of Validation of Material Aspects Phase 2

Indicator	Assessment Item Number	Number Aiken's V	Criteria concerning Aiken's V
Suitability of Learning Outcomes with Learning Competency Indicators	1	1	Highly Valid
Suitability of Learning Competency Indicators with Learning Objectives	2	1	Highly Valid
Suitability of the material with the developed indicators	3	1	Highly Valid
The accuracy of the facts is based on the theory of the concepts of earning, saving, spending, and donating.	4	0.83	Highly Valid
Accuracy of images and illustrations	5	0.67	Valid
Accuracy of examples and definitions	6	0.83	Highly Valid
Adaptation of teaching modules with the steps of the Problem-Based Learning model (PBL)	7	0.83	Highly Valid
The teaching module is presented with learning	8	0,83	Highly Valid

Indicator	Assessment Item Number	Number Aiken's V	Criteria concerning Aiken's V
materials in a sequential and systematic manner			
The suitability of the material with the social values of the Banjar community	9	1	Highly Valid
Accuracy of library references	10	1	Highly Valid

Table 2 shows that in the second validation result for the material aspect, one indicator is in the "Valid" category, and nine are in the "Highly valid" category. From all the indicators used as a validity assessment guideline, an average Aiken V score of 0.90 was obtained with the coefficient criterion "Highly valid."

Table 3. Results of Validation of Language Aspects Phase 1

Indicator	Assessment Item Number	Aiken's V	Criteria concerning Aiken's V
Relevance of information to messages	1	0,83	Highly Valid
Accuracy of sentence structure	2	0,67	Valid
The Availability of Terms in Finance	3	0.83	Highly Valid
Consistency in the use of symbols/emoles	4	0,67	Valid
Use of language by EBI	5	0.33	Inalid
The language used is clear and easy to understand	6	0.67	Valid
Suitability with the intellectual development of students	7	0,67	Valid
Conformity with the level of development	8	1	Valid

Based on Table 3, the first validation results on the language aspect show that one indicator is in the "Less Valid" category, seven indicators are in the "Valid" category, and two indicators are classified as "Highly valid." From all the indicators used as a guideline for assessing validity, an average Aiken V value of 0.76 was obtained with the coefficient criterion of "Moderate." Therefore, the validation process continues to the second stage.

Table 4. Results of Language Aspect Validation Phase 2

Indicator	Assessment Item Number	Aiken's V	Criteria concerning Aiken's V
Relevance of information to messages	1	1	Highly Valid
Accuracy of sentence structure	2	0,83	Highly Valid
The Availability of Terms in Finance	3	1	Highly Valid
Consistency in the use of symbols/emoles	4	0,83	Highly Valid
Use of language by EBI	5	0,83	Highly Valid
The language used is clear and easy to understand	6	1	Highly Valid
Suitability with the intellectual development of students	7	0,83	Highly Valid
Conformity with the level of development	8	1	Highly Valid

Based on Table 4, the results of the second validation on the language aspect show that all indicators are in the "Highly valid" category. An average Aiken V score of 0.89 was obtained with the coefficient criterion of "Highly valid" of all the indicators used as a validity assessment guideline. After the teaching module is revised based on the results of expert validation into draft 2, the next step is to collect responses from teachers. This study involved teachers of grades 9 A and B at Junior High Schools in Banjarmasin as research subjects. Plan 2 and a questionnaire are submitted to the teacher to evaluate the teaching material. The teacher's response is evaluated in the school, and the results are summarized in Figure 2.

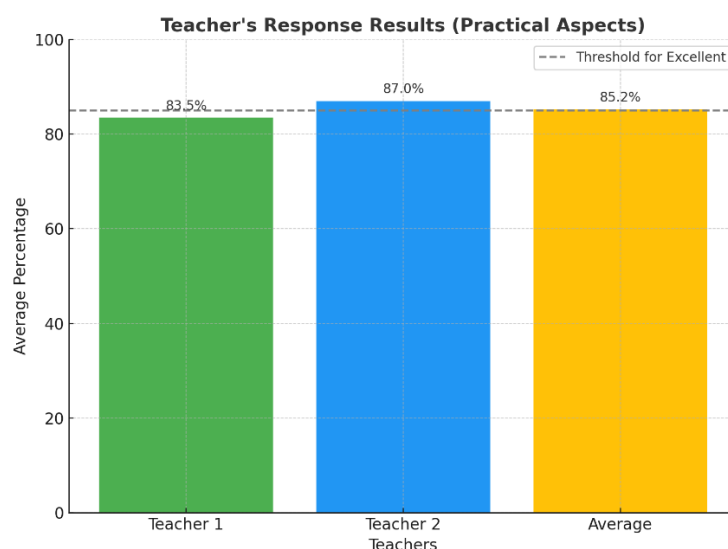


Figure 2. Teacher's Response Results

Based on [Figure 2](#), the level of practicality of teaching materials based on Banjar cultural values of the Banjar community, according to the questionnaire response of teacher 1, showed an average percentage of 83.5% with the category of very good. In comparison, the response of teacher 2 showed an average percentage of 87% with the category of very good. The overall average score is 85.25%, which is in the category of very good. This shows that teaching materials based on Banjar cultural values of the Banjar community with digital economic development materials that have been developed are ready to be used. The researcher conducted an initial to final analysis of ninth-grade junior high schools in Banjarmasin to find the main problems that arose during the learning process of the independent curriculum at the school. Researchers found several problems: (1) Although teachers have used independent curriculum teaching materials, only a few modules are designed to improve students' financial literacy. (2) Modules used in classroom learning often show that the applied model is less effective in solving problems. (3) Many teachers choose the easier path by relying on the "copy-paste" method, which is taking material from the internet or using teaching modules created by teachers from other schools.

After that, this module is only used as a technical or routine administrative tool without improving the quality of learning. This can affect learners' lives because early knowledge of finance is essential for their future lives. Literacy is understanding, interpreting, creating, and communicating using printed and written materials in various situations ([Dewayani et al., 2020](#); [Reading Turchioe & Mangal, 2024](#)). The understanding of literacy has developed in the last three decades and can be described as follows: (a) literacy as a set of skills in reading, writing, speaking, counting, and using information; (b) literacy as a social practice that is influenced by its context; (c) literacy as a learning process that includes reading and writing and functions as a forum for thinking, researching, questioning, and criticizing technology and science; and (d) literacy as a text that varies in subject, genre, and level of language complexity ([Fianto et al., 2017](#); [Getenet et al., 2024](#)).

The ability to manage income wisely, including saving, investing, spending responsibly, and bequeathing money to others, is known as financial literacy skills. This ability increases social awareness and encourages people to act wisely and responsibly, essential for junior high school education ([Dewayani et al., 2020](#); [Reading Turchioe & Mangal, 2024](#)). Ninth-grade students of junior high schools in Banjarmasin are the current generation responsible for future economic development and must learn more about finance. Financial education should consider these elements to avoid problems for individuals and society. Those who do not understand finance may experience debt problems, which can affect financial stability, poor financial decisions, and the advancement of society and living standards. As a result, social problems and budgetary needs may increase ([Fabris & Luburic, 2016](#); [Shiva, 2024](#)). Not only do learners learn about money, but they also learn how to save money and control their spending, which requires the ability to distinguish needs from wants. Financial literacy is essential for the global economy and the future of individuals ([Novieningtyas, 2018](#); [Osman et al., 2024](#)).

Teachers feel overwhelmed with administrative tasks and often choose the fastest and easiest way to use existing materials without regard for sustainability or improving the quality of learning. As a result, this method does not help learners become more financially conscious, which is an essential skill for using money wisely and understanding financial concepts in depth. More relevant and effective learning materials are needed because no teaching materials specifically discuss improving financial knowledge. Suitable teaching materials must include all aspects of learning, such as materials, teaching methods, limitations, and evaluation methods,

and be adjusted to the level of understanding and needs of students in the classroom. [Nurdyansyah \(2018\)](#) and [Osman et al. \(2024\)](#) also emphasize that teaching materials must include all aspects needed in learning, such as materials, teaching methods, limitations, and evaluation methods, which are structured and attractive. The goal is to achieve the expected competencies. Therefore, students can learn more effectively, acquire financial skills, and prepare to face future financial challenges.

At this point, the researcher made observations about the activities of students and the characteristics related to the design and development of teaching modules. The students who were the Object of observation were between 14 and 15 years old and in the ninth-grade of junior high school. Because many students need help following instructions in social sciences lessons, students' understanding of financial literacy still needs to be improved. Providing thoughtful financial education early is essential to equip students with financial management skills ([Ip, 2024](#); [Nanda et al., 2023](#)). Learners' absorption varies, with some learners understanding the material according to high, medium, or low potential. The observation results also show that many students still need help participating in learning and being more active. Learning activities still depend on the role of teachers, so students are less actively involved in learning activities.

The independent curriculum that is applied is used to conduct curriculum analysis. The results of the analysis show that relevant social science learning can be added to improve the financial knowledge of junior high school students. The learning objectives identified are as follows: (1) students can assess their abilities and the surrounding environment when using the basics of financial literacy (C5), and (2) students can plan collaborations to improve adolescent financial literacy (C6). At this point, the researcher examines the ideas taught during the learning to find, explain, and compile relevant concepts to be developed in the teaching module. The researcher included Social Sciences learning materials in Theme 02: Digital Economy Development. This material covers money and financial institutions, 21st-century community interactions, the development of digital economy transactions, and financial literacy. This analytical method allows researchers to identify relevant and essential ideas for learners in the designed teaching modules.

Researchers analyze tasks and skills that will be built as learning progresses. The purpose of this activity is to find students' skills that need to be improved during learning. Two essential skills in daily life are the child's ability to manage their own money and an understanding of financial concepts ([He et al., 2024](#); [Yanuarsari & Latifah, 2023](#)). As a result, financial literacy education has become an exciting topic and requires special attention. An in-depth understanding of residual competencies such as critical thinking, creativity, communication, and collaboration is included in the analysis of this task. Researchers find the abilities needed for students to understand, apply, and develop financial literacy knowledge. According to [Rakhmawati et al. \(2021\)](#) and [Zhang et al. \(2024\)](#), improving financial knowledge must continuously focus on achieving the best results. This analysis helps researchers detail and formulate relevant tasks, which allows learning to be designed with skill development in mind. This method can make the learning process more meaningful for students. This method can help them understand financial concepts and teach them how to manage money wisely.

At the moment, researchers are concentrating on designing the integration of financial literacy into the system. Setting learning objectives, selecting learning models, and developing learning activity procedures are all part of this process. The main goal is to ensure that students understand how to manage money wisely, achieve learning goals, and that the social values of the Banjar community are integrated into the educational process. By integrating these modules, the researcher ensures that the educational modules developed are not only on the topic of Digital Economy Development but also encourage cooperation between teachers and students. Based on this integration, teaching materials based on the social values of the Banjar community can be created to meet students' learning needs and create relevant and accurate assessment instruments. [Kafabih \(2020\)](#) and [Menberu \(2024\)](#) emphasized that essential elements to improve financial literacy understanding are curriculum integration, teacher enthusiasm, community involvement, and access to information technology. This indicates that parents and teachers also increase financial literacy contextually ([Barrot et al., 2024](#); [Krisdayanthi & Wijaya, 2023](#)). For each learning objective, the researcher uses the SMART (Specific, Measurable, Achievable, Relevant, Time-bound) and ABCD (Audience, Behavior, Condition, and Degree) approaches to integrate competency achievement indicators (GPA) in the C5 and C6 knowledge domains. The development of learning tools includes creating modules, syllabi, and lesson plans that meet SMART standards ([Noto, 2014](#); [Wicaksana et al., 2024](#)). In this process, attention is paid to the specifications of the material by the curriculum and the level of students' abilities (Specific), the measurement of indicators relevant to the material (Measurable), and ensuring that the measured indicators can be achieved with visible results in the final achievement (Achievable). In addition, the material being measured must follow realistic steps, including clarity from the beginning to the end of the implementation process and using clear and realistic measuring tools, which must be achieved within a specific time limit to increase efficiency and effectiveness (Time-bound).

Problem-Based Learning (PBL) is an effective learning model for developing teaching modules. This model consists of five main steps: (1) orientation of students to problems; (2) organizing the learning process; (3) guidance in individual and group investigations; (4) development and presentation of works; and (5) analysis

and evaluation of the problem-solving process (Ates & Aktamis, 2024; Maryati, 2018). Researchers use the TPACK-scientific approach in this process. Applying the TPACK approach to learning can increase students' positive behavior and improve their understanding (Al-Adwan et al., 2024; Safitri et al., 2021). Some learning techniques are discussion, question and answer, assignment, observation, and demonstration. Teachers design and apply learning strategies (Malahlela & Johnson, 2024; Septianti & Afiani, 2020). Trade is part of the life of Banjar people, especially on a small to medium scale. They sell in small shops, roadside stalls, tea stalls in the village, food stalls, and sell fried bananas. Farmers also market their products. Banjar people trade and do various other types of work (Daud, 2000; Joni et al., 2024). For example, they concocted forest products, panned diamonds and gold, processed wood, and searched for and processed fish. Hard work, saving habits, and maximum use of resources are some of the essential values of the Banjar people's social life that can be used to help students learn more about finance.

Researchers use students' knowledge of finance in their learning process (Dalimunthe, 2019; Watkins et al., 2024). They emphasized that literacy culture, reading ability, and writing are crucial in encouraging the younger generation to develop literacy habits. In this process, teachers and students work together in the learning's opening, core, and closing stages (Farrow et al., 2024; Fitriasisari et al., 2020). Learning objectives are designed collaboratively to allow students to participate actively in learning. This approach is also known as the student-centered approach. Various activities and interactions show cooperation between teachers and students during these steps. Researchers consider the content of financial literacy when creating this learning strategy. Their goal is to ensure the activeness of students during learning. According to Kaly et al. (in Aswita et al., 2022), financial literacy is understanding financial terms and concepts and using this knowledge to act correctly. Because they understand their current financial situation and how to improve it, students who understand finance tend to be happier and continue to improve their quality of life. Individuals or families can achieve their goals by managing and using money wisely to meet needs (Aswita et al., 2022).

Students should be educated about money management, savings, and other financial issues, especially junior high school students. Financial education is more important than ever, so students need skills, perspective, and foundational knowledge. Financial education is critical in overcoming changes in work patterns and high unemployment cases in several countries (Leone & Thompson, 2024; Masnan & Curugan, 2016). According to Mundir (2018), our ability to prepare future generations to face future economic challenges is critical to Indonesia's economic success. Children will better manage their money and prepare for their future if they know about finances early on. According to Ariyani (2018) and Masrizal et al. (2025) financial literacy education includes many things, such as knowing transactions, economic resources, views on spending, savings, sharing, and poor financial practices. According to Chen and Volpe (in Aswita et al., 2022), financial literacy consists of four main components: (1) *General Personal Finance knowledge*, which suggests that students make a budget plan to avoid losses; (2) *Saving and Borrowing*, where the savings program aims to form new habits and views in children, as well as introduce them to banking operations through school savings accounts (3) *Insurance*, which aims to build confidence against possible undesirable risks; and (4) *Investments*, which must be able to do careful financial planning, including deferring monthly expenses and reducing expenses for investment purposes.

Researchers have made an approach based on information and communication technology (ICT). This approach includes setting learning objectives, planning learning activities, and selecting learning media and resources. Using technology as a learning tool has become a general need in education (Anshori, 2018; Selwyn, 2024). Not only has this facilitated interaction and communication between educators and learners, but it has also become a common way for learners to interact with each other. Technology dramatically contributes to the smooth learning process and creates an innovative and enjoyable learning environment. Researchers use information technology (ICT)-based media such as PowerPoint presentations and learning videos from YouTube to create subject matter. Researchers utilize tools such as laptops, projectors, LCDs, and speakers to support the use of this technology. ICT has many benefits for teachers, such as easy access to information, presenting and delivering subject matter more effectively, helping students understand lessons, and training them to learn independently (Kim, 2024; Yaniawati et al., 2017). The application of information and communication technology in education makes Indonesian people more familiar with computers and functions as the main driver of the educational process (Nuryana, 2019; Peng et al., 2024).

Researchers develop learning skills relevant to the demands of the times, namely 21st-century skills, by combining the steps of learning activities known as the 6Cs: *character, citizenship, creativity, collaboration, critical thinking, and communication*. According to Alharbi (2024) and Darise (2019), this integration is carried out to meet the requirements of 21st-century learning and adapt to the development of character and competency learning demands. Critical thinking can be included in the cognitive dimension, creativity in the social dimension, and communication and collaboration in the teaching dimension (Soleh & Arifin, 2021). With this method, learning concentrates on the knowledge aspect and developing skills essential to face the challenges in today's era. Many children today ask for something they perceive as a need, even if it is just a

wish. Children's ignorance of finances may be the cause. According to research, many junior high schools need effective financial education programs (Langgi & Susilaningsih, 2022). Therefore, schools and parents must collaborate to teach students financial literacy at school and home (Maulana, 2018). The ineffectiveness is caused by several problems, including financial education materials that differ from those taught, a lack of teaching resources, and the absence of a formal grading system. Play or hands-on practice activities in ninth-grade junior high schools in Banjarmasin can increase financial literacy training.

By emphasizing the development of independent character and critical thinking skills, the researcher plans to include elements of the Pancasila Student Profile in the learning module. By using learning media in the context of the Pancasila Student Profile, the critical thinking aspect can be strengthened. Teachers can use this media to improve students' understanding of the material and critical thinking skills (Susanti & Darmansyah, 2023). In the Digital Economy Development material, this integration is applied to learning objectives, media use, and learning activities based on the social values of the Banjar community. Curriculum integration can be carried out in four main stages: planning, implementation, evaluation, and implementation. This process can be done at the school, teacher, parent, and student levels (Istiningsih & Dharma, 2021; Mukhibat et al., 2024).

At the development stage, the revision of draft II of teaching materials based on the social values of the Banjar community was made based on the responses of experts and teachers. This stage includes several activities, such as creating research instruments, expert validation, and teacher assessments. The researcher submits the first draft and research instruments to validators who are experts in the material and language. The validators then provide feedback, comments, and suggestions on the materials and teaching materials. During the validation process, instructional modules and validation tools are submitted, and the validation results are used to evaluate the quality of the teaching material products created. The validation sheet prepared in advance is the basis for the assessment carried out by two validators.

At junior high schools in Banjarmasin, the researcher conducted a stage of disseminating subject matter that focused on the Banjar cultural values of the Banjar community. According to Hu (2024) and Rahayu et al. (2022), the focus of the 21st century is to help students maximize their potential and form superior characters. In this way, the researcher drafts the final teaching material, considering the validation findings, recommendations for improvement, and necessary revisions. Lesson materials were given to ninth-grade teachers at junior high schools in Banjarmasin. To introduce subject matter based on Banjar cultural values of the Banjar community into the social sciences of Merdeka curriculum, the researcher held meetings and discussions with teachers at school. The researcher also explained the benefits of the lesson in improving students' financial knowledge. Documents for teaching materials are handed over to teachers when this activity ends. With these steps, education on developing the Digital Economy based on the Banjar community has achieved the set targets. It has a positive effect on improving students' financial knowledge and skills.

More than the earlier actions may be needed to achieve ideal training results, especially regarding financial literacy. To improve financial literacy, the media must be used properly. Money Kid is a usable medium that teaches learners about money, its different types, and how to use it as a medium of exchange. Students can participate in buying and selling activities during the learning process. Junior high school students can learn about financial literacy through various alternative activities, such as (1) Buying and selling games, which can be done with classmates, where some students play the role of sellers and others as buyers. In this activity, students use a toy exchange tool. Although the game seems simple, it offers many educational benefits. In addition to practicing basic math, students learn to make decisions, practice communication, and be careful when buying necessary items. (2) Fieldwork practices can be exciting activities for learners, such as shopping for specific needs and learning to buy while asking questions as if they were making a sales transaction. This trading activity teaches students the importance of buying according to their needs, calculating and determining decisions to buy goods, and understanding the value of money, transaction processes, and social ethics in buying and selling. All these aspects need to be experienced directly by students, not just taught through stories or demonstrations.

CONCLUSION

This study successfully developed a teaching module that enhances middle school students' financial literacy by incorporating Banjar cultural values, such as thriftiness, cooperation, and ethical economic practices. The development process followed a systematic definition, design, development, and dissemination framework grounded in a comprehensive analysis of students, curriculum, concepts, and tasks. The findings demonstrate the module's effectiveness in linking financial literacy education with cultural relevance, fostering conceptual understanding and practical skills. Key areas for improvement include refining visual supports, streamlining content for clarity, and incorporating diverse and engaging media such as animations and real-world images. These recommendations highlight the importance of designing interactive, fun, and contextual learning experiences, such as buying and selling simulations, to make financial education more impactful. The

implications of this study extend beyond its immediate context, offering a replicable model for integrating cultural values into educational materials and paving the way for further innovations in culturally responsive financial literacy education.

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