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Financial Literacy Learning through Socio-Drama of Buying and Selling

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ABSTRACT

Financial literacy is a critical life skill that needs to be introduced from an early age. This community engagement activity aimed to enhance elementary school students' understanding of money management through an engaging, participatory approach. The program was conducted in March 2024 at SDN Bujel 3, Kediri City, involving 43 student participants. The primary objectives were to develop students' comprehension of the value of money, improve their transaction-related skills, and strengthen their basic financial calculation abilities. The method used was Participatory Action Research (PAR), employing a socio-drama approach centered around buying and selling scenarios. This interactive method enabled students to role-play as buyers and sellers, thus learning practical financial concepts in a realistic and enjoyable context. The activity also fostered students' negotiation skills and social interaction. Evaluation was carried out through a comparison of pre-test and post-test scores, analyzed using the Wilcoxon Nonparametric Statistical Test due to the non-normal distribution of the data. The results indicated a statistically significant improvement in students' financial literacy, particularly in terms of understanding money value, arithmetic calculations, and transaction management. Furthermore, students displayed increased confidence and improved social interaction skills. In conclusion, the integration of socio-drama in financial literacy education proved effective in fostering not only cognitive understanding but also essential life skills in elementary school students. This method presents a promising alternative approach for future financial literacy programs in primary education settings.

ABSTRAK

Literasi keuangan merupakan keterampilan hidup penting yang perlu diperkenalkan sejak usia dini. Kegiatan pengabdian kepada masyarakat ini bertujuan untuk meningkatkan pemahaman siswa sekolah dasar tentang pengelolaan uang melalui pendekatan partisipatif yang menarik. Program ini dilaksanakan pada bulan Maret 2024 di SDN Bujel 3, Kota Kediri, dengan melibatkan 43 peserta siswa. Tujuan utamanya adalah untuk mengembangkan pemahaman siswa tentang nilai uang, meningkatkan keterampilan terkait transaksi, dan memperkuat kemampuan perhitungan keuangan dasar mereka. Metode yang digunakan adalah Participatory Action Research (PAR), dengan menggunakan pendekatan sosiodrama yang berpusat pada skenario jual beli. Metode interaktif ini memungkinkan siswa untuk bermain peran sebagai pembeli dan penjual, sehingga mempelajari konsep keuangan praktis dalam konteks yang realistis dan menyenangkan. Kegiatan ini juga menumbuhkan keterampilan negosiasi dan interaksi sosial siswa. Evaluasi dilakukan melalui perbandingan skor pra-tes dan pasca-tes, dianalisis menggunakan Uji Statistik Nonparametrik Wilcoxon karena distribusi data yang tidak normal. Hasilnya menunjukkan peningkatan yang signifikan secara statistik dalam literasi keuangan siswa, khususnya dalam hal pemahaman nilai uang, perhitungan aritmatika, dan manajemen transaksi. Lebih jauh lagi, siswa menunjukkan peningkatan kepercayaan diri dan peningkatan keterampilan interaksi sosial. Sebagai kesimpulan, integrasi sosiodrama dalam pendidikan literasi keuangan terbukti efektif dalam menumbuhkan tidak hanya pemahaman kognitif tetapi juga keterampilan hidup yang penting pada siswa sekolah dasar. Metode ini menyajikan pendekatan alternatif yang menjanjikan untuk program literasi keuangan di masa mendatang dalam lingkungan pendidikan dasar.

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1. Introduction

Financial literacy education is an essential component in preparing students to face future economic challenges and make informed financial decisions [1]. One of the foundational elements of financial literacy is the introduction to currency—recognizing denominations, understanding the value of money, and applying that knowledge in real-life economic contexts [2-4]. Early exposure to currency and its uses plays a crucial role in shaping students' cognitive and behavioral attitudes toward money management [5].

In the current era of globalization and rapid technological advancement, children encounter increasingly complex choices related to consumption and financial behavior. As such, equipping students with financial literacy—beginning with the basic knowledge of currency—can facilitate their understanding of core economic concepts, including exchange systems, transactional processes, and resource allocation [6-8]. This foundational knowledge not only improves students' ability to perform simple calculations but also fosters responsible decision-making in managing personal finances. Financial literacy instruction should not be confined to theoretical frameworks but must be delivered through interactive, experiential learning strategies. One such effective method is socio-dramatic play that simulates real-world buying and selling activities. Through this method, students actively engage in role-playing scenarios that mimic everyday economic interactions, thereby improving their skills in money counting, value judgment, and transaction execution [9-10].

Furthermore, integrating socio-dramatic role-play in financial literacy education has been shown to enhance learning engagement and retention [11-13]. By recreating common market or shop scenarios, students are given the opportunity to identify currency types, practice arithmetic operations, and cultivate soft skills such as communication, negotiation, and teamwork. These activities also promote social-emotional learning by encouraging peer interaction in a cooperative and enjoyable environment [12, 14]. At SDN Bujel 3, Kediri City, this approach is implemented based on four key objectives: (a) enhancing students' practical understanding of currency, (b) supporting social and emotional development, (c) strengthening mathematical competence, and (d) fostering awareness of the value and responsible use of money.

2. Method

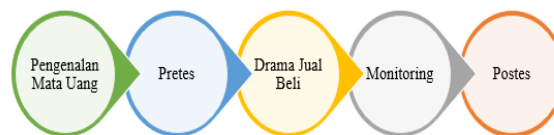


Figure 1. Stages of community service (PkM) implementation.

This community service initiative employed the Participatory Action Research (PAR) approach, which emphasizes active engagement of participants in the learning process. The core strategy implemented was socio-dramatic role-playing, where students assumed roles as buyers and sellers in simulated market scenarios. This method was designed not only to introduce the concept and function of currency but also to enhance students' numeracy skills and financial literacy through experiential learning. The program was carried out in March 2024 at SDN Bujel 3, Kediri City, involving 42 students from Grades 3 and 4. The implementation followed five structured stages, as depicted in Figure 1. The stages consisted of: (1) preparation and coordination, (2) currency introduction and recall, (3) pretest administration, (4) socio-dramatic role-play of buying and selling, and (5) posttest and reflection.

Prior to the main activity, students underwent an introductory session that reintroduced the Indonesian rupiah and its various denominations. This session aimed to strengthen students' basic understanding of currency recognition and value differentiation. Immediately following the introduction, a pretest was conducted to assess students' initial comprehension and skills related to currency use and simple arithmetic calculations. The pretest comprised 10 multiple-choice questions and was completed within 15 minutes. Subsequently, the students participated in the socio-dramatic role-play activity, where they simulated real-life buying and selling situations using play money to transact goods such as snacks and school supplies. During this stage, students were divided into small groups to assume the roles of sellers and buyers. The community service facilitators observed the interactions and provided guidance, ensuring accuracy in transaction calculations and encouraging negotiation and communication among peers. The final stage involved a posttest aimed at measuring the knowledge gained following the intervention. The posttest was structurally similar to the pretest and served to evaluate the effectiveness of the role-playing activity in improving students' financial and numeracy literacy.

3. Results and Discussion

The community service activity was conducted in March 2024 at SDN Bujel 3, Kediri City, targeting 42 students from grades 3 and 4, aged 9–10 years. This age group was selected due to their developmental readiness to engage in basic numeracy and financial literacy activities. The activity was structured into five stages: (1) currency introduction, (2) pretest administration, (3) socio-drama role-playing on buying and selling, (4) monitoring of student interactions, and (5) posttest evaluation.



Figure 1. Introduction to Rupiah Currency.

During the currency introduction phase, students were familiarized with Indonesian currency denominations using visual aids such as posters and real-size replicas. Students easily recognized denominations commonly used in daily transactions (Rp500, Rp1,000, Rp2,000, Rp5,000, Rp10,000, Rp20,000, and Rp50,000). However, they showed lower familiarity with the Rp75,000 and Rp100,000 notes, likely due to their limited circulation. This activity successfully recalled students' existing knowledge while introducing new information about less frequently used currency.

Following the introduction session, a pretest consisting of 10 multiple-choice questions was administered to assess the students' baseline understanding of financial literacy concepts. This assessment was aimed at evaluating students' initial competencies in identifying currency, performing basic calculations, and understanding the value of money.



Figure 2. Pretest implementation.

In the socio-drama stage, students were divided into groups and assigned roles as buyers and sellers. Using play money, students engaged in simulated market transactions, such as purchasing kripik pedas (spicy crackers) priced at Rp 3,000 per portion. This activity was conducted to enhance not only students' numerical and calculation skills but also soft skills such as communication, confidence, negotiation, and honesty. The facilitators monitored student interactions to ensure appropriate role behavior and accurate transaction handling.



Figure 3. Implementation of buying and selling socio drama.

Subsequent to the socio-drama, a posttest—identical in structure to the pretest—was administered to measure students' learning outcomes. Prior to analysis, a normality test was conducted, revealing that the data were not normally distributed. Consequently, the Wilcoxon Signed-Rank Test was used to analyze the paired data.

Tests of Normality						
	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Pretes	.195	43	.000	.928	43	.010
Postes	.429	43	.000	.602	43	.000
a. Lilliefors Significance Correction						

Figure 4. Results of normality test.

The Wilcoxon test results indicated a significant improvement in posttest scores compared to pretest scores. This finding supports previous studies [15-16] which show that role-playing-based learning models are effective in enhancing financial literacy and communication skills in early childhood. The findings further affirm that experiential learning through socio-drama enables students to internalize abstract concepts, such as money management, in a more practical and engaging manner.

Wilcoxon Signed Ranks Test

Ranks				
		N	Mean Rank	Sum of Ranks
Postes - Pretes	Negative Ranks	0 ^a	.00	.00
	Positive Ranks	42 ^b	21.50	903.00
	Ties	1 ^c		
	Total	43		

a. Postes < Pretes

b. Postes > Pretes

c. Postes = Pretes

Test Statistics^a

Postes - Pretes	
Z	-5.669 ^b
Asymp. Sig. (2-tailed)	.000

a. Wilcoxon Signed Ranks Test

b. Based on negative ranks.

Figure 5 Results Wilcoxon Test.

Overall, the results demonstrate that interactive and contextual learning models—such as socio-drama buying and selling—have a positive impact on the development of students' financial literacy, numeracy, and social interaction skills. This activity not only addressed curriculum objectives but also fostered life skills that are applicable in daily life situations.

4. Conclusion

The implementation of socio-drama buying and selling has been shown to be an effective pedagogical strategy in enhancing financial literacy among elementary school students. By integrating theoretical knowledge with practical simulations, students gained a deeper understanding of key financial concepts through active participation. The analysis of the pretest and posttest scores, using the Wilcoxon non-parametric test, indicated a statistically significant improvement, affirming the effectiveness of this method in improving students' financial comprehension.

This learning model provides an interactive and enjoyable experience, enabling students to internalize essential financial principles such as needs vs. wants, saving, and transactional practices. The role-playing activities also contributed to the development of students' communication, social, and decision-making skills, which are integral to their holistic growth and real-world readiness. Given the success of this approach, the socio-drama buying and selling method can be recommended as an innovative and replicable model for financial literacy education in elementary schools. It not only meets curriculum standards but also equips students with lifelong financial skills, preparing them to face the economic demands of the future more confidently and responsibly.

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