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# The Influence of the Flipped Classroom Learning Model Flipbook Media Assistance for Financial Literacy in Elementary School Students

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**Abstract**
*Financial literacy is an important skill that needs to be possessed from an early age, including in elementary school students. This literacy includes understanding, managing, and making decisions related to finance. The results of observations at SDN 1 Karangsoko, SDN 1 Ngares, and SDN 3 Karangsoko showed that students still had difficulty understanding the concept of financial literacy, and teachers had not integrated it optimally into the learning process. This study aims to determine the effect of the flipped classroom learning model assisted by flipbook media on the financial literacy of fourth grade elementary school students. The method used is quantitative with a quasi-experimental design of the nonequivalent control group design type, involving the experimental class and the control class. The sampling technique used purposive sampling. The data collection instruments were multiple choice and descriptive tests, and data analysis used an independent sample t-test. The results showed that there was a significant difference between the financial literacy skills of students who learned using the flipped classroom model assisted by flipbook media compared to conventional learning, with a significance value of 0.000 <0.05. The flipped classroom model assisted by flipbook media has proven to be effective in improving students' financial literacy. This study recommends the application of this model in learning and suggests the use of flipbook media as an innovation to improve students' financial literacy skills in elementary schools.*

**Keywords:** Project Based Learning Based Video Media, Improving Science Literacy

## 1. INTRODUCTION

Education issues are closely related to economic issues, both directly and indirectly. The progress of a nation is not only determined by the growth of the industrial and technological sectors, but also by the quality of human resources produced through the education system. In the context of Indonesia, although

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economic growth has shown a positive direction since the reform era, economic inequality, poverty rates, and unequal access to education are still major challenges. One important aspect of 21st century education is financial literacy, an essential skill to equip the younger generation in facing an increasingly complex global economic life.

Financial literacy education provides an opportunity for students to understand and manage finances wisely from an early age. This literacy includes the ability to plan finances, save, understand the value of money, and make decisions that have a long-term impact on personal financial well-being. In elementary education, learning about financial literacy is not just about introducing the concept of money, but also teaches students how to make responsible economic decisions and develop an entrepreneurial spirit.

The importance of financial literacy at the elementary level is also reinforced by findings from observations conducted at SDN 1 Karangsoko, SDN 1 Ngares, and SDN 3 Karangsoko. The three schools showed conditions where students still have difficulty in understanding financial literacy as a whole. Although several efforts have been made to integrate financial materials into learning, the approaches used have not been optimal. Teachers have not maximized the use of interactive learning models and available digital technology. This situation shows a gap in the application of appropriate learning strategies to improve students' understanding of financial literacy.

The transformation of education influenced by technological developments has opened up new opportunities to adopt more dynamic and digital-based learning models. The concept of the Independent Learning Curriculum encourages all students to be more active in learning according to the learning methods they need (Setiawan, et al., 2023). One relevant model to implement is the flipped classroom. This model changes the traditional structure of learning where students usually receive material in class and do assignments at home, into a more flexible system. The flipped classroom learning model allows students to access learning materials first through online media such as videos or e-books before participating in more interactive class activities, such as discussions, simulations, and group collaborations (Rusnawati, 2020).

Learning media plays a major role in learning (Yunitasari, et al., 2022). The presence of digital media such as flipbooks as learning aids is also an important component in creating an interesting and effective learning atmosphere. Flipbooks provide visual and interactive displays that make it easier for students to understand the material in more depth. The presentation of material in the form of text, images, sound, and animation on one platform provides a fun learning experience and motivates students to be more active in exploring the material. The use of flipbook media is in line with the characteristics of the digital generation who are accustomed to technology from an early age.

The implementation of the flipped classroom model assisted by flipbook media is a promising approach in improving the financial literacy of elementary school students. The combination of active learning models and the use of interactive media provides opportunities for students to gain meaningful and sustainable learning experiences. This strategy allows teachers to act as facilitators who accompany students in solving real problems and linking material to the context of everyday life.

Previous research results also show the effectiveness of the flipped classroom model in improving understanding of lesson concepts. Research by Olivia Savitri

(2022) which focused on elementary school students' understanding of science concepts proved that the flipped classroom model was able to significantly improve learning outcomes compared to conventional methods. Although the study did not directly examine financial literacy, the findings provide a strong basis that the flipped classroom approach has the potential to be applied to other fields, including financial literacy.

Another study by Darmansyah (2023) who developed a Problem Based Learning-based teaching module to improve financial literacy of elementary school students showed that an innovative approach to learning can effectively improve students' financial understanding and skills. However, no research has been found that combines the flipped classroom model with flipbook media specifically in the context of improving financial literacy. This condition indicates a significant research gap, as well as an opportunity for this study to provide relevant scientific contributions.

This study aimed to examine the impact of the flipped classroom learning model, supported by flipbook media, on the financial literacy of fourth-grade elementary students. The research specifically explored how this instructional approach could enhance students' comprehension of fundamental financial principles relevant to daily life. By employing a more modern and interactive learning format, it is anticipated that students will not only grasp theoretical knowledge but also apply it effectively in practical, real-world contexts. A key component of successful implementation is the active involvement of both teachers and schools. Educators must receive appropriate training on utilizing the flipped classroom model and integrating flipbook media to ensure smooth and effective classroom execution. Furthermore, collaboration with parents in guiding students during home-based learning activities is essential to reinforce the learning process and maximize outcomes.

This research aspires to offer practical solutions to the persistent issue of low financial literacy among elementary school students. The flipped classroom approach, enhanced with flipbook media, is seen as an innovative and suitable method to address this challenge. Moreover, the findings of this study are expected to serve as a valuable reference in the development of curricula and teaching strategies that align more closely with contemporary educational demands.

## 2. LITERATURE REVIEW

### 2.1. Learning Model

The learning model acts as a conceptual foundation for teachers in compiling and implementing a structured learning process. This approach creates a systematic framework in delivering teaching materials in order to achieve the expected learning objectives. Tayeb (2017) explains that the learning model is a teaching and learning design that helps students obtain information, skills, ways of thinking, and ways of expressing ideas. Sueni (2019) adds that the learning model not only functions as a teacher's aid, but also as a basic structure that can be filled with various lesson content according to context. Istarani (2019) emphasizes that the learning model covers the entire process, from presenting teaching materials to managing facilities and supporting strategies in the learning process. This view leads to one conclusion that the learning model is not just a method, but a conceptual pattern that organizes learning experiences so that they are directed, meaningful, and effective in achieving student competencies .

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The right choice of learning model can create an interesting, participatory, and relevant learning atmosphere to students' needs. Tibahary and Muliana (2018) identified several commonly applied learning models, such as the contextual learning model that links material to the realities of students' lives to make it more meaningful and motivating. The cooperative learning model emphasizes collaboration between students in small groups to build shared responsibility in understanding the material. Quantum Teaching focuses on creating a fun learning atmosphere, touching the emotional aspects of students, and maximizing learner potential through active interaction. Joyce et al. (2016) expanded the variety of learning models by introducing approaches such as Direct Instruction which is suitable for mastering basic skills, Problem-Based Learning to train analysis and creativity, Inquiry-Based Learning which encourages exploration, to Project-Based Learning which fosters student independence and responsibility through long-term projects. The implementation of these various models marks the importance of teacher flexibility and innovation in choosing strategies that are appropriate to the characteristics of the material and students.

The use of learning models provides a number of strategic benefits, both for teachers and students. Abdurrahman (2018) stated that learning models act as a guide in designing learning activities that are in accordance with objectives and facilitate the implementation of the teaching and learning process systematically. There are five main benefits of using learning models. First, learning models help develop adaptive curriculum for various levels of education. Second, teachers get practical guidelines in preparing learning plans and strategies. Third, the existence of models facilitates the selection and preparation of relevant and structured teaching materials. Fourth, the effectiveness of the learning process increases through a targeted approach. Finally, learning models facilitate constructive educational interactions between teachers and students. All of these benefits show that learning models are not just technical aids, but also an integral part of the education system that supports the development of students' potential optimally.

### 2.2. Flipped Classroom Learning Model

The flipped classroom learning model emerged as a response to the need for more flexible, active, and student-oriented learning. This approach is a derivative of blended learning which combines face-to-face and online learning in an integrated manner. Sonia (2022) stated that the flipped classroom reverses the traditional learning structure, namely that material is given to students before face-to-face through digital media, while class time is used for discussion, collaboration, and active activities that foster student participation. Meilisa (2020) stated that in this model, students study the material independently at home and do assignments that are usually homework while in class. This process provides more space for the development of critical thinking skills and teamwork. The implementation of the flipped classroom makes the teacher an active facilitator who accompanies students during the exploration and problem-solving process in class. Previous research has noted that this model is effective in increasing student interaction and involvement during the learning process.

Flipped classrooms have characteristics that distinguish them from traditional approaches. The main characteristics involve the use of technology as the primary medium in delivering material, independent learning by students before class

activities, and class activities that emphasize interaction and collaboration. Zainuddin and Halili (2016) stated that this approach not only encourages independent learning but also allows for a deeper and more meaningful learning process. Bergmann and Sams (2012) added that this model supports flexibility and prioritizes a humanistic approach, because it considers the individual needs of students through the use of various digital learning resources. The teacher acts as an active facilitator, not as the center of material delivery, thus creating a more democratic and open classroom for exploration. These characteristics foster students' responsibility for learning and strengthen social relationships through group discussions and joint problem solving.

The steps in implementing the flipped classroom learning model start from preparing the material before face-to-face activities. The teacher provides videos, readings, or other digital media so that students can learn independently before entering the class. During the class session, students are divided into small groups which are then encouraged to discuss, solve problems, and answer questions from the teacher. The teacher plays a role in facilitating the discussion process while monitoring student understanding through quizzes or exercises that are formative. Krismawati (2021) emphasizes the importance of student activity through participation in assignments, problem solving, asking questions, seeking additional information, and reflecting on their learning outcomes. This process not only encourages students' intellectual involvement but also fosters social, communication, and collaboration skills that are very important for 21st century learning. This kind of learning structure provides ample opportunities for students to learn contextually, creatively, and adaptively to the challenges they face.

Advantages and disadvantages are an inseparable part of every learning model, including the flipped classroom. Zainuddin and Halili (2016) mentioned several main advantages, such as increased student activity, flexibility in accessing materials, optimization of technology use, and increased interaction during class activities. These benefits make the flipped classroom a suitable model for high-skill-based learning. However, challenges cannot be ignored. Problems with technology access, the digital divide, and students' unpreparedness for independent learning are significant obstacles (Zainuddin & Halili, 2016). Manuk (2019) added that limited electronic devices, weak internet connections, and low digital literacy are obstacles that are often faced in implementation in the field. The success of implementing this model is highly dependent on the readiness of the infrastructure, support from schools and parents, and teacher training in managing technology-based learning. Despite facing several limitations, the flipped classroom remains an innovative learning model that is worth considering, especially in the context of today's education which demands adaptability and independent learning.

### 2.3. Flipbook Media

Flipbook media is one of the innovations in the world of digital learning that is designed to resemble printed books, but is equipped with interactive features such as text, images, sound, and video. Flipbooks are arranged in a structured and attractive manner to create a more active and enjoyable learning experience (Sari & Ahmad, 2021). The interactive design allows students to turn pages virtually, so they feel like they are reading a real book, but richer in multimedia (Masitoh, 2022). Kalalo (2021) added that flipbooks can display a series of images that appear animated when the

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pages are opened quickly, making them a visual aid that greatly supports distance learning. The ease of access offered by flipbook media makes it a relevant learning solution in the era of the industrial revolution 4.0, where teachers and students are required to adapt to using technology in the learning process. Flipbooks can also replace printed books because of their flexibility, so students can read the material whenever and wherever they are. The digital and interactive nature of this media makes it easier to understand the material while increasing student active involvement in the learning process.

The characteristics of flipbooks are very distinctive because they are able to integrate various media such as text, images, audio, and animation into one interactive digital container. The multimedia features embedded in flipbooks help convey information more comprehensively and adapt to the needs of various student learning styles, both visual, auditory, and kinesthetic. In addition, this media is designed to present material efficiently, allowing for faster understanding compared to using traditional textbooks. Flipbooks are an effective learning tool that is able to present information in an interesting, flexible way, and can increase learning motivation. Other advantages are seen in the ease of creation, its ability to present abstract content, and the potential to increase student learning activities. The use of flipbooks is not without its drawbacks, such as only being effective for small groups and requiring adequate technological facilities and skills. This indicates that the use of flipbooks needs to be adjusted to school conditions, teacher readiness, and student access to ICT devices so that they can be applied optimally.

The integration of flipbook media in the flipped classroom learning model offers a more flexible and in-depth learning approach. Flipped classroom is a learning model that reverses the order of the traditional learning process; students first study the material independently outside the classroom, then conduct discussions, problem solving, or collaborative activities when they meet in class (Zainuddin & Halili, 2016). The presence of flipbooks in this model provides interactive and easily accessible learning resources, allowing students to understand the material before face-to-face. The flipped classroom model can increase student engagement, especially when accompanied by media such as flipbooks that present material visually, attractively, and multimedia. The learning process becomes more effective because class time is focused on exploration, discussion, and project-based assessment. Teachers are no longer the only source of knowledge, but rather facilitators in guiding understanding and application of concepts. The main benefits of this approach are increased student learning autonomy and the creation of a more active and meaningful classroom atmosphere, because learning does not stop at mastering the material, but also at developing critical and collaborative thinking skills based on direct experience through the use of technology.

### 2.4 Financial Literacy

Literacy is a basic skill that is very important to equip students to face global challenges. Reading and writing are no longer just passive activities, but have developed into an active process in processing information and thinking critically. Literacy is an important foundation in creating meaningful and contextual learning. Literacy is the ability to process and understand information when reading and writing, which is closely related to students' critical thinking skills. Literacy also

involves utilizing individual potential and skills in understanding information, and includes aspects of technology, politics, social sensitivity, and environmental awareness. The literacy process in schools needs to be designed to support reading activities from various sources, integrate problem-solving strategies, and train students to be able to make decisions independently in dynamic situations. Literacy that is developed comprehensively can help students build high-level thinking skills and form reflective and adaptive characters to the rapid changes of the times.

The types of literacy that are currently developing cover various aspects of life, not limited to reading and writing alone. Helaludin (2019) groups basic literacy into six types, namely: literacy in reading and writing, numeracy, science, digital, financial, and cultural and civic literacy. Each literacy has a strategic role in equipping individuals to think analytically, make decisions, and actively participate in society. Literacy in reading and writing develops an understanding of text and the ability to evaluate information, while numeracy literacy helps students process numbers in the context of everyday life. Digital literacy is very much needed in the modern era, because it requires students to be able to use and evaluate technology-based information wisely (Helaludin, 2019). Meanwhile, cultural and civic literacy instills national values, tolerance, and an attitude of social responsibility. Early childhood literacy also includes aspects such as health literacy, the environment, and writing and science skills. All of these forms of literacy direct students to become individuals who think critically, are sensitive to social issues, and are able to make the right decisions in various situations.

Financial literacy is one form of literacy that is increasingly important to introduce from an early age. Yuwono (2021) stated that financial literacy is a child's basic knowledge about managing money and financial assets, including how to manage them responsibly. Safitri emphasized that financial literacy involves knowledge, skills, and beliefs that shape wise economic behavior, so that it can support the quality of financial decision-making towards well-being. Important aspects of financial literacy include understanding budgets, expenses, savings, investments, and long-term planning. Yanti (2019) put forward several indicators of financial literacy such as general knowledge about finance, saving and borrowing practices, understanding insurance, and the ability to invest. Good financial decisions not only impact individuals but also support the economic stability of families.

## 3. METHODS

This research method uses a quantitative approach with a *quasi-experimental nonequivalent control group design*, involving two groups, namely the experimental group and the control group without random assignment. This design was chosen because in practice it is difficult to obtain a control group that is completely isolated from external variables that can affect the results of the study. This study was conducted on fourth-grade students in three elementary schools, namely SD Negeri 1 Karangsoko, SD Negeri 1 Ngares, and SD Negeri 3 Karangsoko with a total sample of 58 students obtained through *purposive sampling techniques* based on certain criteria such as low financial literacy skills and limited use of the flipped classroom learning model. The data collection method was carried out through documentation and test techniques using instruments in the form of pretest and posttest questions that had passed validity, reliability, difficulty level, and discrimination tests. The collected data

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were analyzed using prerequisite tests in the form of normality tests (Shapiro-Wilk) to determine data distribution, homogeneity tests (Levene Test) to ensure equality of variance between groups, and hypothesis tests using *independent sample t-tests* to determine significant differences between the experimental and control classes. The analysis was carried out using SPSS software version 25 at a significance level of 0.05.

## 4. RESULTS

### 4.1 Use of Flipped Classroom Learning Model Assisted by Flipbook Media on Financial Literacy in Experimental Class Students

The results of the study showed that the implementation of the *flipped classroom learning model* assisted by flipbook media had an impact on improving students' financial literacy in the experimental class. Data collection was carried out using test instruments given before and after the learning process. In the initial stage, students took a pre-test to measure their initial abilities related to financial literacy. The pre-test results showed that the average student score was 76, with the highest score of 92 and the lowest score of 16. All students at this stage had not reached the specified Minimum Completion Criteria (KKM), indicating that students' initial financial literacy was still relatively low. After learning was carried out using the *flipped classroom approach* and flipbook media that had been prepared in the teaching module, students were given a post-test again to determine the extent to which the improvement had occurred.

In the post-test results, the average student score increased to 80. This increase can also be seen from the distribution of student scores, with the highest score reaching 100 and the lowest score increasing significantly to 56. Comparison of the pre-test and post-test results showed a positive shift in student achievement, indicating that *flipped classroom- based learning* assisted by flipbook media was able to contribute to improving students' financial literacy. With a significant increase in the lowest score and an increase in the average score, it can be seen that the majority of students experienced development in understanding the basic concepts of financial management. This shows that the learning strategy used succeeded in providing a more effective and relevant learning experience to improve students' competence in the field of financial literacy.

### 4.2 The Influence of Conventional Learning Media on Science Literacy in Control Classes

The findings from the control class revealed that even without the use of the flipped classroom learning model supported by flipbook media, there was still an improvement in students' financial literacy, albeit not as significant as in the experimental class. A pre-test was administered before the learning process began to establish baseline data. Results showed that the average score in the control class was 62, with the highest score being 72 and the lowest at 20. Notably, none of the students met the Minimum Completion Criteria (KKM), indicating that their initial understanding of financial literacy was relatively low.

Following the instructional period, which employed conventional teaching methods without the integration of flipbook media or the flipped classroom approach, a post-test was conducted to assess learning progress. The post-test results

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demonstrated an increase in the average score to 75, with the highest score reaching 84 and the lowest at 72. Although there was measurable progress compared to the pre-test, the improvement was less substantial than that observed in the experimental group. Additionally, the relatively narrow gap between the highest and lowest post-test scores suggested uniform progress among students. These results indicate that while traditional teaching methods can contribute to enhancing students' financial literacy, they are not as impactful as the flipped classroom model enhanced with flipbook media used in the experimental setting.

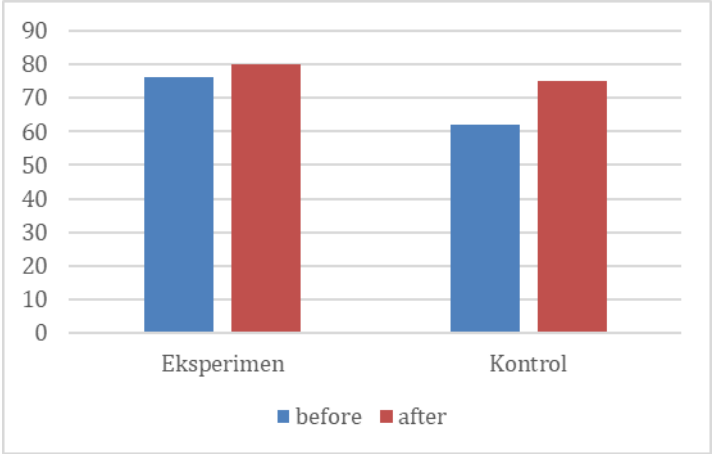



**Figure 1.** Pretest and Posttest Results for Control Class and Experimental Class

### 4.3 Data Analysis

The data analysis in this study aimed to evaluate the influence of the flipped classroom learning model, supported by flipbook media, on the financial literacy of fourth-grade students. The analysis began with a normality test using the Shapiro-Wilk method in SPSS version 26 to assess whether the pre-test and post-test scores from both the experimental and control groups were normally distributed. The results indicated that the significance value for the control class was 0.001 for the pre-test and 0.128 for the post-test, while the experimental class showed 0.016 for the pre-test and 0.212 for the post-test. According to the standard threshold of significance ($p > 0.05$), most of the data were considered normally distributed. Although some values fell below 0.05, the data distribution was still deemed suitable for parametric analysis, particularly given the support of the subsequent homogeneity test. A homogeneity test was then conducted using Levene's Test for Equality of Variances to determine whether the variances between the two groups were equal. The test produced a significance value of 0.367 (> 0.05), indicating that the data from both the experimental and control classes had homogeneous variances. This finding confirmed the appropriateness of using parametric tests in the hypothesis testing phase.

To examine the research hypothesis, an independent samples t-test was applied. This test was designed to determine whether there was a significant difference in financial literacy outcomes between students taught using the flipped classroom model with flipbook media and those taught through conventional methods. The SPSS output yielded a significance value (Sig. 2-tailed) of 0.000, which is below the threshold of 0.05. This result signifies a statistically significant difference between the

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two groups following the intervention. Moreover, the average financial literacy score of students in the experimental class was notably higher than that of the control group, indicating a positive impact of the flipped classroom approach with flipbook media. Consequently, the alternative hypothesis (Ha) is accepted, and the null hypothesis (H0) is rejected, confirming that the flipped classroom model assisted by flipbook media significantly enhances the financial literacy of fourth-grade elementary students.

## 5. DISCUSSION

Based on the research conducted in Class IV of SDN 3 Karangsoko regarding the validation of the test instrument, the validity test results showed that out of 40 test items administered, 26 were categorized as invalid because their calculated correlation values (r count) were lower than the critical value (r table). Conversely, 14 items were declared valid as their r count exceeded the r table (r count 77 > r table). The reliability analysis using Cronbach's Alpha yielded a value of 0.770, indicating that the test instrument falls into the "very high" or "very reliable" category. This suggests that the instrument is appropriate for use in further studies due to its high reliability.

Furthermore, the difficulty level analysis showed that 27 items were classified as easy. In terms of discriminatory power, 10 items were categorized as having very good discriminatory ability, meaning these items effectively distinguish between high-achieving and low-achieving students. These items are considered effective tools for evaluating student mastery and are well-suited for inclusion in assessment instruments. Statistical analysis confirmed that the flipped classroom learning model assisted by flipbook media had a significant impact on students' financial literacy. This effect was demonstrated through the results of an Independent Samples T-Test conducted using SPSS version 26. The test produced a significance value of 0.000 (< 0.05), which met the decision criterion (sig < α). As a result, the null hypothesis ($H_0$) was rejected and the alternative hypothesis ($H_a$) was accepted, indicating that the flipped classroom model supported by flipbook media significantly influences the financial literacy of elementary school students in science subjects.

This finding is consistent with Olivia Savitri's (2022) study entitled *The Influence of the Flipped Classroom Learning Model on Elementary School Students' Understanding of Science Concepts*, which demonstrated that the flipped classroom approach led to improved understanding of science concepts among fifth-grade students. Her study revealed a significant difference in learning outcomes between the experimental class and the control class, with the experimental group outperforming the conventional group. This supports the notion that the flipped classroom model is an effective and suitable learning method for enhancing students' conceptual understanding (Savitri, 2022).

In conclusion, the current study entitled *The Influence of the Flipped Classroom Learning Model Assisted by Flipbook Media on Financial Literacy in Grade IV Elementary School Students*, supported by relevant research, reinforces that the flipped classroom learning model can effectively improve financial literacy among elementary students.

## 6. CONCLUSION

*flipped classroom* learning model assisted by flipbook media has a significant effect on improving the financial literacy skills of fourth grade students at SDN 1 Karangsoko and SDN 1 Ngares. This is evidenced by an increase in the average score from pre-test to post-test in the experimental class, which is from 68 to 73, while the control class using conventional learning only increased from 62 to 75. Although the control class also experienced an increase, the difference between the two classes shows that learning with the *flipped classroom model* is more effective in improving students' understanding of financial literacy. The results of the normality test using the Shapiro-Wilk method show that the data from both classes are normally distributed with a significance value of > 0.05, while the homogeneity test using the Levene Test shows a significance value of 0.367 (> 0.05), which means that the data from both groups are homogeneous. By fulfilling the requirements of normal and homogeneous distribution, and the results of *the t-test* showing a significance of 0.000 (<0.05), it can be concluded that there is a significant difference between the results of financial literacy learning using the *flipped classroom model* compared to the conventional learning model, so this model is feasible to be applied in the learning process to improve the financial literacy skills of elementary school students.

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