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The Effectiveness of Animated Videos in Enhancing Elementary Students' Financial Literacy Understanding and Critical Thinking Skills

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Abstract. This study aims to assess the effectiveness of Cha-Ching animated videos in enhancing elementary students' financial literacy and critical thinking skills. The context of this research is grounded in the low level of financial literacy in Indonesia, which demands more engaging and interactive learning methods. A quasi-experimental method with a pretest-posttest control group design was employed, involving two groups of students: an experimental group taught using animated videos and a control group taught with conventional methods. The study measured the understanding of financial literacy concepts such as saving, budgeting, and distinguishing between needs and wants. The indicators of financial literacy included students' ability to explain the concept of saving, identify sources of income, differentiate between needs and wants, and develop simple financial plans. Critical thinking skills were assessed through students' ability to analyze, evaluate, and create financial strategies in real-life situations. The results revealed that the experimental group showed significant improvements in financial literacy and critical thinking, with a statistically significant difference between the two groups ($p = 0.004$). The N-gain test showed that the experimental group demonstrated a higher improvement (68.31%) compared to the control group (48.26%). The findings suggest that animated videos are an effective tool for enhancing both financial literacy and critical thinking among elementary students.

Keywords: financial literacy, animated videos, critical thinking skills.

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INTRODUCTION

Literacy refers to an individual's ability to access, comprehend, and interpret written information. According to Trianto & Heryani (2021), literacy skills play a crucial role in achieving success in education, as a country's educational performance can be reflected through the literacy levels of its students. There are various forms of literacy, and their scope continues to expand over time one of which is financial literacy. Financial literacy is an essential skill that should be introduced from an early age to equip individuals with the capacity to manage their finances wisely. According to OECD (2023), a low level of financial literacy can lead individuals to experience difficulties in making sound financial decisions, ultimately resulting in economic problems both at the individual and macroeconomic levels. In Indonesia, data from the Financial Services Authority Otoritas Jasa Keuangan (2022) indicate that the national financial literacy index has only reached 49.68%, despite the financial inclusion rate standing at 85.10%. This gap highlights that many people have access to financial services but still lack adequate understanding of how to manage their finances effectively. This situation is becoming increasingly critical due to the growing trend of digital consumption among children, such as the use of digital wallets, *Buy Now, Pay Later* (BNPL) services, and the ease of online

transactions. Without sufficient financial understanding, these developments may increase the risk of excessive and impulsive consumer behavior (Natswa & Subagyo, 2024).

Financial literacy education for elementary school students is expected to be implemented systematically and sustainably through engaging learning approaches that align with the developmental characteristics of young learners (Kemdikbudristek, 2021). The integration of financial literacy into the school curriculum should encompass understanding money management, cultivating saving habits, and making prudent financial decisions developed through innovative and creative methods, including digital media and experiential learning (BSKAP Kemdikbudristek, 2024). Furthermore, Law No. 4 of 2023 on the Development and Strengthening of the Financial Sector emphasizes the government's commitment to improving financial literacy and inclusion through education, with the aim of fostering a generation equipped with strong financial skills from an early age (JDIH Kemenkeu, 2023).

According to Anderson & Krathwohl (2001) in the revised Bloom's Taxonomy, critical thinking is part of higher-order thinking skills (HOTS), which include analyzing (C4), evaluating (C5), and creating (C6). This is in line with the research by Brookhart (2010), which emphasizes that students not only need to understand the concepts of saving and distinguishing between needs and wants (C1–C3), but they also need to be able to analyze financial situations, evaluate the best options for managing money, and create simple financial strategies that align with their personal needs.

In line with this, the OECD (2023) in the *PISA Financial Literacy Framework* emphasizes that financial literacy should be developed through approaches that go beyond rote learning, focusing instead on fostering critical thinking skills for real-life financial decision-making. For example, students should be able to evaluate whether a financial decision provides long-term benefits or merely satisfies short-term desires. Therefore, technology-based financial literacy education, such as the use of animated videos, can serve as an effective strategy to enhance financial understanding while simultaneously promoting higher-order thinking skills (Cholik & Umaroh, 2023).

Through the use of technology such as animated videos, financial literacy education can be delivered in a more interactive, engaging, and effective manner, enabling students to more easily comprehend financial concepts and analyze the impacts of their financial decisions (Laila & Hadi, 2019). The successful implementation of financial literacy education at the elementary school level will not only contribute to the creation of a more financially aware generation but also help students manage their finances responsibly and avoid the pitfalls of

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consumptive behavior that may harm them in the future (Kafabih, 2020). Moreover, it can foster the development of critical thinking skills that will support them in making wiser financial decisions throughout their lives (Kemdikbudristek, 2021).

Financial literacy education in elementary schools faces various challenges, including those related to curriculum design, teaching methods, and the use of technology in learning (Ayanto et all., 2022). Although financial literacy is one of the six core literacies promoted under the *National Literacy Movement*, its implementation at the elementary level remains suboptimal (Aryanto, 2023). This is reflected in students' limited understanding of prudent financial management, which may affect their financial well-being in the future (Shafar et all., 2022). Research by Kafabih (2020) indicates that children who do not receive financial literacy education from an early age tend to struggle in managing money and are more vulnerable to financial problems later in life. Unfortunately, in Indonesia, financial literacy has not yet become an integral part of the elementary school curriculum and is rarely taught through engaging and effective instructional strategies (Krisdayanthi & Wijaya, 2023). According to Aryanto (2023), financial literacy education in Indonesia remains limited and is often not accompanied by attractive learning approaches, leading to low student interest in financial topics because they fail to perceive their relevance or practical benefits.

To address the gaps in financial literacy education at the elementary level, innovative solutions are needed to enhance students' understanding in an effective and engaging manner. One promising approach is the use of animated videos as instructional media, which has been proven to improve students' comprehension of financial concepts. Research by Wulandari et all., (2022) found that the use of animation-based learning media can help students better understand the learning process. Animated videos not only enhance students' understanding but also encourage them to think critically and systematically (Cakiroglu & Yilmaz, 2017). In addition, Songkhro et all., (2022) demonstrated that there is a significant difference in learning outcomes between students who use animated videos and those who learn through conventional methods. Therefore, schools need to integrate financial literacy into the curriculum by leveraging digital technology, including the development of animation-based video modules that teach financial concepts interactively, narratively, and in relation to real-life situations.

Thus, financial literacy education can become more enjoyable, easier to understand, and have a lasting impact by helping students develop wise financial habits from an early age (C. & B., 2023). Through the use of animated videos that depict real-life situations and financial

concepts, students can learn in an engaging and interactive manner while also developing their critical thinking skills (Drábeková et all., 2022). These abilities are essential in enabling students to analyze, evaluate, and create solutions to financial problems they may encounter. Given the urgency of improving financial literacy among elementary school students, it is necessary to conduct research exploring the effectiveness of animated videos in enhancing students' understanding of financial literacy and their critical thinking skills. This study aims to analyze the extent to which animated videos can help students comprehend basic financial concepts such as saving, managing pocket money, and distinguishing between needs and wants. The animated video used in this study is *Cha-Ching*, which contains educational materials on earning money, saving, spending, and donating specifically designed for elementary school learning. Based on its learning outcomes, the *Cha-Ching* video is particularly suitable for fourth-grade students in Phase B. Furthermore, this study seeks to explore specific aspects of the animated video that most contribute to improving students' understanding and critical thinking skills, such as the use of characters, storytelling, and interactive visualizations. Therefore, the findings of this research are expected to provide empirical evidence supporting the implementation of animated videos as an innovative learning strategy in financial literacy education. In addition, the study aims to offer recommendations for curriculum development in elementary schools to make it more adaptive to technological advancements and the evolving needs of students in addressing financial challenges in the digital era.

METHODOLOGY

This study employed a quantitative approach with a quasi-experimental design to examine the effectiveness of using animated videos in improving students' understanding and higher-order thinking in financial literacy learning (Sugiyono, 2017). The instruments used included a financial literacy understanding test (pretest–posttest), a student response questionnaire, and a student engagement observation sheet. The research utilized a pretest–posttest control group design, involving two groups of students: (1) an experimental group that received instruction through animated videos, and (2) a control group that was taught using conventional methods (Sugiyono, 2017).

The participants were fourth-grade students from a public elementary school in Bandung, with a total of 58 students involved in the study. The research was conducted over a period of three months, covering the stages of instrument preparation, pretest administration, instructional intervention, posttest, and data analysis. The selection of fourth-grade students as research

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subjects was based on the consideration that children at this age begin to develop a concrete understanding of basic financial concepts, such as recognizing the value of money, understanding simple transactions, and managing their own pocket money (Amadi, Suwarta, Sholikha, & Amrullah, 2023). The collected data were analyzed using quantitative descriptive techniques with the assistance of IBM SPSS Statistics version 26.

RESULTS AND DISCUSSION

Financial literacy education in fourth-grade elementary classrooms plays a crucial role in equipping students with the skills to manage money wisely from an early age (Rahma et al., 2022). In this study, financial literacy instruction was implemented using the *Cha-Ching* animated video as an interactive and engaging learning tool. Animated videos were chosen because of their ability to visually illustrate abstract concepts, which is expected to facilitate students' understanding of topics such as money management, saving habits, and distinguishing between needs and wants (Carvalho, Silva, & Silva, 2015). The characters, simple storylines, and appealing visuals in the videos encouraged greater student engagement with the learning content.

In the experimental class, the *Cha-Ching* animated videos were used as the primary method for teaching financial literacy. After watching the videos, students were given opportunities to engage in discussions, analyze situations presented in the stories, and evaluate the financial decisions made by the characters. This learning approach aimed not only to enhance students' understanding of financial concepts but also to foster their critical thinking skills—specifically in analyzing and evaluating financial decisions. In contrast, the control class received financial literacy instruction through conventional methods, in which students read from textbooks and discussed the material without the support of interactive media such as animated videos.

The teaching method used in the experimental class was designed to provide students with an active and enjoyable learning experience. In addition to watching the animated videos, students participated in group discussions to explore how the concepts they learned could be applied in their daily lives. Meanwhile, the control class followed a more traditional learning approach without the use of visual media that could assist in understanding the material. Evaluation was conducted through a pretest administered before instruction and a posttest

administered after the learning process, with the aim of measuring the extent of improvement in students' understanding of financial literacy and their critical thinking skills (Sugiyono, 2015).

Financial Literacy Understanding and Critical Thinking

The instruments used to measure students' understanding of financial literacy and critical thinking consisted of essay-based tests administered before and after the learning intervention. The pretest was conducted prior to the use of the *Cha-Ching* animated video to assess students' initial understanding of fundamental financial literacy concepts such as saving, financial planning, and distinguishing between needs and wants. The following table presents the test blueprint for the essay-based assessment instrument.

Table 1. Indicators of Financial Literacy Understanding and Critical Thinking

No	Components	Indicators	Bloom's Taxonomy	Purpose of Measurement
1.	Understanding the basic concepts of financial literacy	Explaining the concept of saving	C1-Remember	Financial literacy understanding
2.	Sources of Income for Children	Identifying ways to earn money other than from parents	C2-Understand	Financial literacy understanding
3.	Difference Between Needs and Wants	Explaining the difference between needs and wants and providing examples	C2-Understand	Financial literacy understanding
4.	Simple Financial Planning	Allocating daily allowance for various needs	C3-Apply	Financial literacy understanding
5.	Financial Decisions in a Social Context	Analyzing a situation and making decisions related to helping a friend in need	C4-Analyze	Critical thinking
6.	Financial Management Strategies	Evaluating the best way to manage money to be able to buy desired items	C5-Evaluate	Critical thinking
7.	Financial Priorities and Decision Making	Choosing the best decision in money management by considering priority needs	C5-Evaluate	Critical thinking
8.	Weekly Financial Planning	Creating a spending and saving plan for one week	C6-Create	Critical thinking

After participating in the learning activities using animated videos that presented the material in an interactive and engaging way, a posttest was administered to measure students' improvement in understanding. In the posttest, students were expected to provide more detailed and applicable responses, such as explaining the benefits of saving or giving real-life

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examples from their daily experiences. In addition to assessing financial literacy understanding, this instrument was also used to evaluate students' critical thinking abilities in making financial decisions.

In the case-based questions, students were not only required to understand the concepts of saving or allocating money but also to analyze situations and make appropriate financial decisions (Lusardi & Mitchell, 2024). These questions were designed to train students in analyzing and evaluating financial situations they might encounter and to make wise decisions based on their prioritized needs. Thus, the pretest and posttest not only measured students' financial literacy understanding but also served to train and assess the development of their critical thinking skills in financial management. By comparing the results of the pretest and posttest, the effectiveness of the *Cha-Ching* animated videos in enhancing students' financial literacy understanding and critical thinking skills particularly in the context of money management and prudent financial decision-making could be analyzed.

Based on the results of the students' pretest and posttest data analyzed using IBM SPSS Statistics version 26, it was found that the data were normally distributed and homogeneous; therefore, a hypothesis test was conducted (Adams, 2020). The hypothesis testing employed a parametric *Independent Samples t*-Test, with the decision criterion determined by a significance value (2-tailed) of less than 0.05. This indicated a statistically significant difference in students' understanding of financial literacy and their critical thinking skills (Mubarak, 2020). The results of the hypothesis testing are presented in Table 2 below.

Table 2. Hypothesis Test Results

Class	Sig. (2-tailed)	
	Sig.	Description
Post Test Experiment-Control	0,004	Significant

Based on the results presented in the table above, the significance value (2-tailed) was found to be 0.004, which is less than 0.05. Therefore, it can be concluded that there is a statistically significant difference in the mean scores between the experimental class where students learned using the *Cha-Ching* animated video and the control class, which did not use the *Cha-Ching* video. The findings of Maharani et al. (2024) also indicate that the use of audio-visual media contributes significantly to students' learning outcomes by identifying various factors that influence the effectiveness of such media. To further illustrate the difference in the average posttest scores between the experimental and control groups, the data are presented in Table 3 below.

Table 3. Posttest Average Score

No	Class	Mean
1	Post Test Experiment	81
2	Post Test Control	68

The mean posttest score of the experimental class was 81, while the mean posttest score of the control class was 68, indicating that the control class achieved lower results than the experimental class. This finding demonstrates that the *Cha-Ching* animated video used in the experimental class had a more positive impact on students' understanding of financial literacy and their critical thinking skills compared to the control class, which did not receive the same media intervention. Although the overall posttest mean score of the experimental group was higher, the improvement in critical thinking–related questions was not yet highly significant, even though the experimental group still outperformed the control group.

Next, an N-gain test was conducted to measure the difference in the improvement of students' understanding of financial literacy and critical thinking between the two groups (Priyatno, 2014). In addition, the N-gain test aimed to determine the extent of students' learning improvement based on their test results (Mubarak, 2020). The N-gain formula is presented as follows:

$$N\ Gain = \frac{Posttest\ Score - Pretest\ Score}{Ideal\ Score - Pretest\ Score}$$

The N-gain analysis was performed using IBM SPSS Statistics version 26, and the output results are presented below.

Table 4. N-Gain Test for Experimental-Control Classes

No	Class	Mean (%)	Description
1	Experiment Class	68,31	Quite Effective
2	Control Class	48,26	Not Effective

Based on the N-gain test results shown in the table above, the mean score of the experimental class using the *Cha-Ching* animated video reached 68.31%. This indicates that the media was moderately effective in improving students' understanding of financial literacy and their critical thinking skills. In contrast, the N-gain score for the control class was only 48.26%, suggesting that conventional learning without the integration of animated video media was less effective in enhancing students' understanding of financial literacy and critical thinking.

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Therefore, it can be concluded that the use of the *Cha-Ching* animated video is more effective in improving students' financial literacy understanding and critical thinking skills compared to the use of conventional learning methods without animated video support.

Students' Responses to Learning

The student response indicators aimed to measure how students reacted to the use of the *Cha-Ching* animated video in financial literacy learning. Using a questionnaire, these indicators were designed to assess students' interest, comprehension, and critical thinking skills, as well as to determine the extent to which the animated video was effective in enhancing their understanding and engagement with the material being taught (Reed, Hagen, Bukach, & Couperus, 2021).

The results of the student response questionnaire toward learning with the *Cha-Ching* animated video showed highly positive outcomes. Most students reported feeling happy and interested in learning through the use of animated videos. Approximately 80% of students stated that they preferred learning with animated videos compared to conventional teaching methods such as reading textbooks or listening to teacher explanations. This was reflected in the statement *"I enjoy learning with animated videos,"* which received an average score of 4 (Strongly Agree) on the provided rating scale. The use of interactive and engaging animated videos successfully captured students' attention and increased their involvement in the financial literacy learning process.

In addition, there was a significant improvement in students' understanding of basic financial literacy concepts, such as saving and distinguishing between needs and wants. Approximately 75% of students reported that after participating in learning activities using animated videos, they had a better understanding of how to save and manage their money. This indicates that animated videos are not only effective in capturing students' attention but also in helping them comprehend the material in a more accessible and applicable way. Furthermore, students expressed greater confidence in managing their pocket money after the lesson, with 80% stating that they felt more confident in making financial decisions after learning through animated videos.

The animated video also succeeded in teaching students the importance of critical thinking in financial management. Most students (approximately 70%) reported that they now tend to think more carefully before spending their money. This finding suggests that the use of animated videos not only helps students understand financial literacy concepts but also fosters

the development of their critical thinking skills in making prudent financial decisions. Overall, students' responses to learning with the *Cha-Ching* animated video were highly positive, and the learning experience was perceived as enjoyable, engaging, and beneficial for the development of both financial literacy and critical thinking skills.

Student Engagement in Active Discussion

Student engagement in active discussion is one of the key indicators in evaluating the effectiveness of learning, particularly in the *Cha-Ching* animated video–based instruction aimed at enhancing students' financial literacy and critical thinking skills. The primary purpose of active discussion is to provide students with opportunities to interact directly with the material taught, deepen their understanding, and practice their ability to analyze and assess financial situations within real-life contexts (Tripambudi & Suparno, 2022). Through discussion, students are not merely passive listeners but active participants who ask questions, provide answers, and engage in conversations about various choices related to financial decision-making (Fiikri, Hilalludin, & Haironi, 2024). Active discussions also serve to facilitate the development of higher-order thinking skills (HOTS), such as analyzing, evaluating, and creating solutions to problems encountered within the context of financial literacy (Nuwa et al., 2023). By engaging students in discussions, they are given the opportunity to connect the concepts learned with their personal experiences and to further develop their cognitive and reflective thinking abilities.

The results of the observation on student engagement during critical discussions revealed that most students were actively involved in responding to the questions posed by the teacher. They were able to provide relevant and accurate answers aligned with the material being taught, indicating a solid understanding of financial literacy concepts. In addition, students were able to offer logical reasoning when responding to probing questions, such as deciding whether to spend all of their allowance or save a portion of it. This demonstrates that students not only retained the information taught but were also able to analyze and evaluate different options a manifestation of higher-order thinking skills (HOTS) that are expected to be developed in financial literacy learning.

However, although students were active in providing answers, observations revealed that they were less active in asking questions. Students tended to wait for the teacher to prompt them with questions or cues before expressing their opinions or inquiries. This was evident from the indicator of questioning activity, which received a lower score compared to other aspects. These findings suggest that while students were engaged in the discussion, they still required

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encouragement or stimulation from the teacher to express their curiosity or confusion about the material being discussed. Nevertheless, students were able to connect the concepts learned with real-life situations, such as relating financial decision-making topics to their personal experiences, indicating that they understood the relevance of the material to everyday life.

CONCLUSION

Based on the research findings, the use of the *Cha-Ching* animated video proved to be effective in enhancing elementary students' understanding of financial literacy and their critical thinking skills. Statistical test results indicated a significant improvement among students who learned through animated videos, particularly in understanding concepts such as saving, financial planning, and distinguishing between needs and wants. Moreover, students became more active in providing logical reasoning and connecting the learning material to real-life contexts during active discussions. However, the observations also revealed that students were still less active in asking questions and tended to wait for teacher prompts. Therefore, it is recommended that more interactive media—such as animated videos—be integrated into financial literacy learning to further increase student engagement and foster their critical thinking skills.

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