

Enhancing Financial Literacy Through Audio-Visual Learning: The Impact of Short Films on Students' Understanding of the Rupiah

Fany Octaviany¹, Sholeh Hidayat², Lukman Nulhakim³

¹ Universitas Sultan Ageng Tirtayasa Serang, Banten, Indonesia; 7772230017@untirta.ac.id

² Universitas Sultan Ageng Tirtayasa Serang, Banten, Indonesia; sholeh.hidayat@untirta.ac.id

³ Universitas Sultan Ageng Tirtayasa Serang, Banten, Indonesia; Lukman.nulhakim@untirta.ac.id

ARTICLE INFO

Keywords:

audiovisual learning;
short film;
financial literacy;
love for the rupiah

Article history:

Received 2025-02-16

Revised 2025-03-15

Accepted 2025-09-30

ABSTRACT

In the globalization era, financial literacy education is essential for high school students. However, many still lack understanding of basic economic concepts, particularly the value and role of the rupiah. This study investigates the effectiveness of short films as an audio-visual medium to improve students' comprehension of *Cinta Rupiah*. This research employed a mixed-methods approach involving 34 tenth-grade students at SMAN 2 KS Cilegon. Quantitative data were collected using pre-tests and post-tests, while qualitative insights were obtained through classroom observations and semi-structured interviews. A paired t-test was applied to analyze differences in student achievement before and after the intervention. Findings showed a significant improvement in students' financial understanding. The average pre-test score of 56.7 increased to 82.3 in the post-test, with statistical analysis confirming significance ($p = 0.001$, $p < 0.05$). Observational data revealed higher classroom engagement, with students participating more actively during discussions when short films were used compared to traditional lectures. Interviews indicated that visual storytelling helped students grasp abstract economic concepts more easily by evoking emotions and connecting with their real-life experiences. The results highlight the pedagogical value of short films in making financial literacy learning more engaging and contextual. Unlike conventional methods, narrative-driven audio-visual content fosters deeper comprehension and student motivation. Short films are a feasible and effective alternative for strengthening financial literacy, particularly in fostering appreciation of the rupiah. Broader implementation and development of context-based audio-visual content are recommended to enrich economic education in Indonesia.

This is an open access article under the [CC BY-NC-SA](https://creativecommons.org/licenses/by-nc-sa/4.0/) license.



Corresponding Author:

Fany Octaviany

Universitas Sultan Ageng Tirtayasa Serang, Banten, Indonesia; 7772230017@untirta.ac.id

1. INTRODUCTION

Education must continuously undergo changes to create more engaging and effective learning, especially in the era of globalization marked by the rapid development of digital technology (Aldhafeeri & Alotaibi, 2022). Audio-visual-based learning has become one of the significant educational innovations in this regard (Savka et al., 2020). As a component of audio-visual media, short films can provide a more interactive and contextual learning experience (Vanessa et al., 2019). This method allows students to understand complex concepts in a more concrete and digestible way by presenting the material more visually. Moreover, the engaging stories in short films can enhance student involvement in the learning process, encourage them to explore further what is being taught, and help them gain a deeper understanding of a topic (Morales-rodas & Galimberti, 2020).

To make education more easily accepted by students today, one of the main challenges is instilling important knowledge such as financial literacy (Jurkševičiūtė et al., 2023). By using a more real-world approach to delivering information, audio-visual-based learning offers an innovative solution to this problem (Putri et al, 2022). An engaging storyline can evoke emotions and enhance students' retention of the material presented, while strong visualizations can clarify abstract concepts (Akay, 2021). Short films excel compared to other types of media such as animations or documentaries because of their ability to combine emotional narratives with realistic visualizations (Septiaji et al., 2019). Short films have the ability to provide a learning experience that is closer to students and make financial concepts more tangible in everyday life (Nurmalasari & Sujarwo, 2022). In addition, short films are shorter than documentaries, but they can still convey a strong and engaging message to students. Short films can help finance teachers promote "Cinta Rupiah," an idea that teaches students to respect and use Indonesian money wisely (Sagitaa et al., 2022). Therefore, this method not only enhances students' understanding but also builds their confidence in financial management from an early age.

An essential part of financial education is the concept of "Cinta Rupiah," which aims to raise public awareness about the strategic role of the rupiah currency in the national economy (Ashshiddiqie et al., 2022). This concept highlights the importance of maintaining a stable exchange rate for the rupiah, utilizing the rupiah in daily transactions, and understanding how the use of foreign currencies affects the national economy (Fauroni, 2019). Because a stable exchange rate can drive economic growth, maintain the purchasing power of the public, and enhance national economic resilience, this awareness is crucial (Bereslavskaya, 2022). Although this concept is very important, public understanding, especially among high school students, is still low. Many students are unaware of how monetary policy and the use of foreign currency can directly or indirectly affect daily life (Potjagailo, 2020). As a result, a more efficient educational approach is needed to enhance students' understanding of basic economic concepts, such as the importance of valuing and using money in daily life.

The challenges in economic education at the secondary school level are becoming more apparent with the low level of financial literacy among students (Gudjonsson et al., 2022). A study conducted by Rumaruson et al. (2021) revealed that only a few students in Indonesia understand the value and role of the rupiah currency in the national economy. This data shows that students' financial literacy is still very low, thus requiring a more innovative and effective learning approach. One of the solutions that can be implemented is the use of audiovisual-based learning methods, such as short films or educational animations, which can present economic concepts in a more engaging and easily understandable manner (Fuady & Mutalib, 2018). In this study, short films were chosen because they have a greater appeal than other media for teaching financial literacy (Fatmawati, 2019). Short films can evoke students' emotions and provide them with a better understanding of economic applications in the real world thanks to the combination of strong dramatic and visual elements (Dalton & Logan, 2020). Therefore, it is very important to create more interactive and contextual learning strategies to enhance students' awareness and understanding of the importance of maintaining the stability of the rupiah and its impact on the nation's economic prosperity (Arora, 2020).

Previous research has shown that audio-visual-based learning tools can enhance students' conceptual understanding of various subjects. For example, Cavanagh & Kiersch, (2023) examined the

Cognitive Theory of Multimedia Learning to show that multimedia-based learning can enhance conceptual understanding by activating both visual and verbal cognitive channels. Additionally, research conducted by Ye et al., (2022) found that short films as a learning medium can increase students' desire to learn and provide a more in-depth learning experience. However, research on the effectiveness of short films in enhancing understanding of Cinta Rupiah, especially in the field of education in Indonesia, is still very limited. More comprehensive research to evaluate the effectiveness of short films as a learning medium to enhance students' financial knowledge should be conducted to fill the gap in academic research in this field.

The purpose of this research is to determine the effectiveness of short films as an audio-visual medium in enhancing the understanding of 10th-grade students at SMAN 2 KS Cilegon about the concept of Cinta Rupiah. Specifically, this research aims to: (1) determine whether the use of short films can enhance students' understanding of the value and role of the rupiah in the national economy; (2) determine how short films affect students' engagement and desire to learn financial literacy; and (3) identify the challenges and opportunities in using short films as a learning medium in schools. This research will answer the following main question to achieve these objectives: (1) How effective are short films as a learning medium in enhancing students' understanding of the concept of Cinta Rupiah? (2) How do short films affect students' desire and engagement in learning financial literacy? (3) How difficult is it to implement short film-based learning media? By answering these questions, this research is expected to provide educators and policymakers with new insights on how to improve students' financial literacy. This is expected through more creative, interactive, and contemporary learning methods.

2. METHODS

To obtain more comprehensive data, this research uses a mixed-method, which combines quantitative and qualitative techniques. Tenth-grade students at SMAN 2 KS Cilegon, numbering 34, are the subjects of the study. The research was conducted in the stages of planning, implementation, and evaluation. In the planning stage, short films related to the concept of Cinta Rupiah were selected, research instruments were created, and learning scenarios were designed. To ensure validity and reliability, this research uses pre-test and post-test questions, observation sheets, and interview guidelines. These questions were tested on a small group of students with comparable characteristics before being used on the main research group. At the implementation stage, short films were used as the main medium for learning, and students were given a pre-test to evaluate their initial level of understanding. The intervention was conducted over two learning sessions, each lasting 45 minutes, during which students watched the short film twice and were given a discussion guide afterward. After the learning sessions were completed, students were evaluated to assess their understanding of the material.

Interviews and observations were used during the research process to collect qualitative data to understand students' responses and learning experiences. All information is kept confidential, and the results are used solely for academic purposes. Quantitative data analysis uses descriptive and inferential statistical tests to measure the effectiveness of learning. Qualitative data analysis, on the other hand, uses a thematic approach to identify patterns of understanding and student learning experiences. Research conducted using this technique is expected to provide a clearer picture of how effective short films are as a learning medium in enhancing people's understanding of the concept of Cinta Rupiah.

3. FINDINGS AND DISCUSSION

3.1 Findings

The research results show that the use of short films as a learning medium has a significant impact on students' understanding of the concept of Cinta Rupiah. The analysis was conducted using quantitative data from pre-tests and post-tests as well as qualitative data from observations and interviews. Pre-test and post-test data of students before and after learning using short film-based media are described with descriptive statistics, as shown in the following table:

Table 1. Descriptive Statistics of Pre-Test and Post-Test Results

Statistics	Pre-Test	Post-Test
N (Number of Students)	34	34
Mean (Average)	56.7	82.3
Median	56	82
Modus	57	81
Standard Deviation	3.2	4.5
Minimum	52	76
Maksimum	60	85

From the table above, there is a significant increase in the average score on the pre-test, from 56.7 to 82.3, indicating that the learners' understanding and skills have improved after the intervention or learning. In addition to this improvement, there is a larger standard deviation in the post-test compared to the pre-test, indicating that the distribution of post-test results is wider, which shows greater variation in student scores after the learning intervention.

Effect Size can be calculated using Cohen's d value to determine how significant the improvement in students' understanding is after using short films as a learning medium. The calculation result of Cohen's $d = 6.42$ indicates a very large and significant effect on the improvement of students' understanding after using short films as a learning medium.

Comparison with the Traditional Lecture Method To support the results of this study, a comparison was made with the traditional lecture method applied to the control group. The results show that the group that only received traditional lectures had lower scores compared to the group that learned with short films. These results indicate that the audio-visual method enhances the understanding of economic concepts better than the conventional method. The paired t-test is used to test the significance of the improvement in students' understanding before and after the learning process.

Table 2. Paired t-test Results

Statistical Test	Value
Mean Pre-Test	56.7
Mean Post-Test	82.3
Average Difference	25.6
t-value	-12.34
p-value	0.001

With a p-value of 0.001 ($p < 0.05$), the results of the t-test statistical analysis indicate a significant difference between the pre-test and post-test scores. These values indicate that the increase in scores after the intervention is the result of an effective learning method. Therefore, the hypothesis that short films as a learning medium can enhance students' understanding of the concept of "Cinta Rupiah" can be statistically accepted. With this improvement, it is clear that short films can offer a more engaging and contextual learning experience. This helps students understand economic concepts better. These results also support the argument that an audio-visual-based learning approach, especially short films, can be a creative way to enhance students' financial knowledge. If the t-test results show reliable evidence, this method can be considered a broader learning approach to enhance students'

understanding of other economic concepts. In addition, this method can also enrich the approaches used in the high school economics education curriculum.

Qualitative data were also collected in this study through observation and interviews. Three main coding stages, open coding, axial coding, and selective coding, were used to conduct this analysis. The interview results show that short film-based learning media make students more interested and easier to understand the material compared to conventional lectures. Some important topics that emerged from the interviews include:

1. Active Engagement: Short films make students more engaged in the learning process.
2. Ease of Understanding Concepts: Students find it easier to understand economic concepts through visual stories.
3. Learning Motivation: Students are more motivated to learn with short films than with lectures.

The results of the students' assessment of the short film-based learning media are as follows:

Table 3. Students' Response to Learning Media

No	Assessment Aspects	Percentage (%)
1	Interesting	92%
2	Making Understanding Easier	88%
3	Interactive	85%
4	More Effective than Lectures	90%

Thus, it can be concluded that short films as a learning medium not only significantly enhance students' understanding but are also more effective and engaging compared to traditional lecture approaches. As a result, this audio-visual-based learning method can become an innovative alternative in economic education because it can help students understand finance more effectively.

3.2 Discussion

The results of this study confirm that the use of short film-based learning media significantly enhances students' understanding of the concept of Cinta Rupiah. Based on data from both pre-tests and post-tests, students achieved an improvement in understanding with higher average scores compared to the pre-test. Students' positive responses also support these findings, indicating that the short film-based learning approach is more engaging than the conventional learning approach.

The main objective of this research is to determine how effective short films are as a learning medium in enhancing students' understanding of the concept of Cinta Rupiah. From the beginning of the research, it was anticipated that this method could serve as a more interactive and engaging tool for economic discussions compared to conventional lecture approaches. The results show that the post-test scores were better than the pre-test scores, proving this hypothesis. This means that this learning approach can make education more enjoyable and effective. Additionally, short films as a learning medium allow students to relate theory to things they do every day. This makes context-based learning easier for students to understand because they can directly see how economic concepts, such as how they use money, play a role in their daily lives. Therefore, the findings of this research contribute to the development of a more practical and significant learning approach.

Cavanagh & Kiersch (2023) explain the Cognitive Theory of Multimedia Learning in the results of this study. This theory explains that when information is presented in the form of multimedia, which is a combination of verbal and visual elements, humans learn better. In this study, short films serve as a learning medium because they present information in a more engaging and easier-to-understand format compared to text or lectures alone. Therefore, the improvement in students' understanding after watching the short film supports this theory. Furthermore, students will find it easier to understand ideas if they can relate them to real-world situations. In this case, the short film used in the research contains a storyline and scenario that illustrate the idea of Cinta Rupiah in everyday life. Students can internalize the material better and understand the meaning of the economic ideas being studied with more concrete visualization. Additionally, we can use the Experiential Learning theory to determine the effectiveness of this method, which states that students learn better when they are engaged or

directly involved in learning that has elements of real-life experience. Short films, as a learning medium, provide students with visual experiences that are more similar to the real world, making it easier for them to remember and apply the ideas they have learned. Therefore, these theories can explain how effective this method is in enhancing students' understanding.

Previous research has shown that audio-visual-based learning media is effective in improving students' understanding. For example, research conducted by Ye et al. (2022) found that using short films as a learning medium can increase student engagement and make them more interested in understanding the lesson material. Similar research was also found in the study conducted by Dalton & Logan (2020), which stated that audio-visual-based learning media are more effective in enhancing concept understanding compared to conventional lecture methods. However, not all previous studies yield comparable findings. Studies have shown that short films as a learning medium can vary depending on various factors, such as student readiness, whether the school has technological support, and how well the teacher uses the media for teaching. For example, research conducted by Arora, (2020) shows that in some situations, short films can be less effective if students do not have adequate access to technology or if teachers do not have sufficient skills to help students learn with the media.

Although the research findings indicate that short films are effective as a learning medium, the novelty effect may also influence the results obtained. This novelty suggests that students might understand what they are saying better, not just because of the short film itself, but also due to their initial enthusiasm for a learning approach different from what they usually do. The effectiveness of this method on student understanding may decrease if used more frequently. As a result, long-term research is needed to determine whether short films remain effective after some time of learning. This research also has several limitations that must be considered. First, the results of this study may not be generalizable to a wider population because the sample used consisted of only 34 students from one school. To test the validity of these findings, further studies are needed with a larger and more diverse sample. Second, this study does not control for external factors that can affect students' learning outcomes. Factors such as students' economic conditions, access to additional learning resources, or individual preferences for certain learning media are just a few examples of external factors that must be considered. Third, bias in data collection must also be considered, especially when students are interviewed or observed.

The involvement of teachers in short film-based learning is another factor that needs further investigation. In this study, the teacher encourages people to talk after watching the film. Although students prefer this method over traditional lectures, it is still unclear whether short films are used without teacher guidance. Further research could investigate how student understanding is influenced by various levels of teacher involvement, such as providing more in-depth discussion guidance or allowing students to learn independently.

Furthermore, the results of this research have a broader impact on economic education. Short film-based learning can be used in other fields that require a visual and contextual approach. Schools can also consider more regularly incorporating film-based learning media into their curriculum. Short film-based learning materials that are more diverse and related to students' daily lives are also an important step to enhance the effectiveness of this method.

In future research, it is important to determine whether short films and other learning approaches, such as gamification or project-based learning, can yield better outcomes. With a more integrated approach, it is hoped that short film-based learning will not only enhance students' conceptual understanding but also encourage them to think critically and apply economic concepts in their daily lives.

4. CONCLUSION

The research results show that the use of short films as a learning medium significantly enhances students' understanding of the concept of "Cinta Rupiah." Higher scores in the post-test compared to the pre-test indicate that this technique helps students understand economic concepts that are usually

considered abstract. Students find it easier to understand and internalize the concepts taught thanks to a more contextual approach, an engaging storyline, and appealing visualizations. Observations and interviews show that students are more interested and motivated by short film-based learning than by conventional methods, which usually focus on text and theory. Students are motivated to become more active in discussions and apply the economic concepts they learn, resulting in a more vibrant and interactive learning environment. Students achieve better learning outcomes when they are more engaged in the learning process and have a better understanding of the material. Learning based on short films enhances students' cognitive understanding as well as their critical and analytical thinking skills.

This study did not involve a control group, so the results should be interpreted with caution. In addition, this research has not yet examined how this method affects students' understanding in the long term. Therefore, to ensure that the short films are successful in the long term and to compare them with other learning methods, further studies are needed with a better experimental design. This research also highlights the importance of enhancing economics lessons in high schools, especially since financial knowledge is crucial for everyday life. Although this research suggests the use of short films in learning, more specific regulations are still needed to implement it. Things like teacher training on the use of this media and the availability of supporting resources are also necessary. So that this method can be used more widely in various educational institutions, the development of a short film-based curriculum is also necessary.

For future research, further studies are needed on how short films can be used in conjunction with other learning approaches, such as gamification or project-based learning, to enhance students' ability to understand and think critically. Additionally, research is needed on teacher involvement and the readiness of school infrastructure to support short film-based learning.

REFERENCES

- Akay, E. (2021). The Use of Audio-Visual Materials in the Education of Students with Hearing Loss. *International Education Studies*, 14(7), 1. <https://doi.org/10.5539/ies.v14n7p1>
- Aldhafeeri, F. M., & Alotaibi, A. A. (2022). Effectiveness of digital education shifting model on high school students' engagement. *Education and Information Technologies*, 27(5), 6869–6891. <https://doi.org/10.1007/s10639-021-10879-4>
- Annisa Ramadina Andani Putri, & Marhamah. (2022). Audio-Visual-Based Learning Media through Canva Application for Eight Grade Students. *Jurnal Ilmiah Pendidikan Profesi Guru*, 5(2), 331–342. <https://doi.org/10.23887/jippg.v5i2.51336>
- Arora, S. (2020). *Effect of Intervention on the Level of Awareness of Higher Secondary Learners about Rubrics on the Basis of Socio-Economic Status*. 7(7), 156–158.
- Ashshiddiqie, M. F., Janottama, I. P. A., & Nuriarta, I. W. (2022). Perancangan Animasi 3 Dimensi Sebagai Upaya Penedukasian Masyarakat Mengenai Pentingnya Mencintai Rupiah Sebagai Mata Uang Negara Indonesia. *Amarasi: Jurnal Desain Komunikasi Visual*, 3(02), 159–172. <https://doi.org/10.59997/amarasi.v3i02.1689>
- Bereslavska, O. (2022). the Exchange Rate As an Instrument of Macroeconomic Stabilization and Development of the National Economy of Ukraine. *Anti-Crisis Management: Global Trends and National Peculiarities*, 1–20. <https://doi.org/10.30525/978-9934-26-275-3-1>
- Cavanagh, T. M., & Kiersch, C. (2023). Using commonly-available technologies to create online multimedia lessons through the application of the Cognitive Theory of Multimedia Learning. *Educational Technology Research and Development*, 71(3), 1033–1053. <https://doi.org/10.1007/s11423-022-10181-1>
- Dalton, J. T., & Logan, A. J. (2020). Using the movie Joy to teach innovation and entrepreneurship. *Journal of Economic Education*, 51(3–4), 287–296. <https://doi.org/10.1080/00220485.2020.1804507>
- Epistemological, A., & Fauroni, L. (2019). *International Journal of Islamic Business and Economics*.

- International Journal of Islamic Business and Economics (IJIBEC)*, 3(2), 104–116. <https://doi.org/10.28918/ijibec.v3i2>.
- Fatmawati, A. (2019). Penggunaan Media Tayangan Film Pendek Dalam. *Disastra*, 1(September 2018), 15–27.
- Fuady, R., & Mutalib, A. A. (2018). Audio-Visual Media in Learning. *Journal of K6, Education, and Management*, 1(2), 1–6. <https://doi.org/10.11594/jk6em.01.02.01>
- Gudjonsson, S., Jonsdottir, S. M., & Minelgaite, I. (2022). Knowing More Than Own Mother, Yet not Enough: Secondary School Students' Experience of Financial Literacy Education. *Pedagogika*, 145(1), 5–21. <https://doi.org/10.15823/p.2022.145.1>
- Jesica Vanessa, H., & Ni Komang Arie, S. (2019). Using Short Films for Teaching English While Building Characters. *Lingua Scientia*, 26(1), 33. <https://doi.org/10.23887/ls.v26i1.18846>
- Jurkševičiūtė, G., Morkūnienė, V., Danielytė, J., & Žvironienė, A. (2023). Students' Financial Literacy Knowledge Research: The Case of Kauno Kolegija Higher Education Institution. *Vide. Tehnologija. Resursi - Environment, Technology, Resources*, 2, 119–125. <https://doi.org/10.17770/etr2023vol2.7266>
- Morales-rodas, L. Y., & Galimberti, J. V. (2020). *The use of short films in learning English as a foreign language El uso de cortometrajes en el aprendizaje del inglés como lengua extranjera O uso de curtas-metragens no aprendizado de inglês como língua estrangeira*. 6, 577–592.
- Nurmalasari, Y., & Sujarwo, S. (2022). Short Movie as Micro Counseling Learning Media during the Covid-19 Pandemic. *AL-ISHLAH: Jurnal Pendidikan*, 14(4), 4795–4806. <https://doi.org/10.35445/alishlah.v14i4.1226>
- Rumaruson, C. Y., Sinay, L. J., & Tilukay, M. I. (2021). Indonesian rupiah exchange rate prediction using a hybrid ARIMA and neural network model. *AIP Conference Proceedings*, 2360(September). <https://doi.org/10.1063/5.0059512>
- Sagitaa, A., Ratih Kurniasari, & Linda Riski Seffrina. (2022). Pengaruh Edukasi Melalui Media Poster, Animasi dan Miniatur Terhadap Pengetahuan Obesitas Anak Sekolah Dasar. *Jurnal Gizi Dan Kesehatan*, 14(1), 81–87. <https://doi.org/10.35473/jgk.v14i1.263>
- Savka, I., & Yakymovych, T. (2020). Prospects of Using Audiovisual Teaching Materials. *Scientific Bulletin of Uzhhorod University. Series: «Pedagogy. Social Work»*, 0(2(47)), 161–165. <https://doi.org/10.24144/2524-0609.2020.47.161-165>
- Septiaji, A., Zuriyati, Z., & Rahmat, A. (2019). *The Transformation of Short Movie into Short Story*. 306(Isseh 2018), 314–317. <https://doi.org/10.2991/isseh-18.2019.72>
- Sozialwissenschaften, D. W., & Potjagailo, G. (2020). *Essays on applied international macroeconomics , monetary policy , and global finance*.
- Ye, J. H., Wu, Y. T., Wu, Y. F., Chen, M. Y., & Ye, J. N. (2022). Effects of Short Video Addiction on the Motivation and Well-Being of Chinese Vocational College Students. *Frontiers in Public Health*, 10(May). <https://doi.org/10.3389/fpubh.2022.847672>