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Developing Financial Literacy through Illustrated Stories: Implementation of the *Gemini Storybook* for Grade 4 Students

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Abstract

The purpose of this paper is to discuss the use of illustrated stories assisted by Gemini Storybook to develop 4th-grade students' financial literacy. The class has ADHD, ASD, and low-vision students besides regular students. The discussion shows that illustrated stories assisted by Gemini Storybook help students acquire financial literacy skills, i.e., understanding the value and function of money, spending control, saving, and financial planning. The intervention was then conducted to develop students' financial literacy. Gemini Storybooks' narrated written stories enable students with ADHD, ASD, and low-vision students understand the material better. After the intervention succeeds, this study can be a reference for further studies on the strategy of teaching using Gemini Storybook as a teaching assistance.

Keywords: Financial literacy, illustrated stories, Gemini Storybook

INTRODUCTION

Financial literacy is one of the most crucial life skills for students. In Indonesia's curriculum, basic financial literacy concepts, namely concepts of money, saving, and spending money wisely, are among the learning outcomes for 4th-grade elementary school IPAS (Natural and Social Sciences) in the second semester. One of the learning objectives for Grade 4 is for students to distinguish between needs and wants, recognize the value of currency, and demonstrate how money is used to obtain value or benefits that fulfill everyday living needs (Social Studies

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competency). These abilities constitute financial literacy (Hikmah, 2020); (Lahallo et al., n.d.)(Pradani et al., 2023). Hadley, cited in (Ansyari, 2024), stated that providing children with pocket money is an effective method for teaching them the value of money and fostering responsibility in money management. Early financial literacy education aligns with the Law of the Republic of Indonesia No. 20 on the National Education System, which emphasizes the need for educational adjustments to address the challenges of change at the local, national, and international levels (*UU Nomor 20 Tahun 2003-Sistem Pendidikan Nasional*, n.d.). With sufficient financial literacy at an early age, children will be able to make sound financial decisions in the future if their financial literacy skills are developed from an early age (Curugan et al., 2020).

The Deep Learning approach within the Merdeka Curriculum should incorporate key components to achieve learning objectives. One such component is the creation of interactive, collaborative, and contextualized learning through the utilization of digital technologies. This enables learning experiences that are mindful, meaningful, and enjoyable. However, at SDN 02 Taman, these goals had not yet been realized. Instruction remained predominantly one-way, relying on lectures and assignments, and the heterogeneity of Grade 4 students at SDN 02 Taman—some of whom present with ASD, ADHD, low vision, and slow learning—had resulted in learning objectives during the pre-cycle phase not being fully attained. The learning outcome for financial literacy was low. Thus, the researcher planned an action research project.

The teacher observed that students showed interest in the Wednesday morning storytelling routine; consequently, the teacher, acting as the researcher, implemented an intervention using illustrated stories. To accommodate the diversity of students in Grade 4, the teacher employed the *Gemini Storybook*. This study investigates whether illustrated stories supported by the *Gemini Storybook* can improve the financial literacy skills of Grade 4 students at SDN 02 Taman. Accordingly, a research study was conducted. The research focus of this study is whether the illustrated-story learning media supported by the Gemini Storybook can enhance the financial literacy skills of Grade 4 students at SDN 02 Taman.

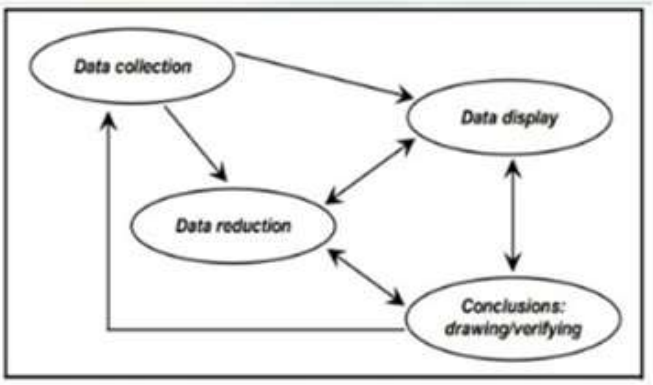
Previous studies relevant to this research include (Pradani et al., 2023)., who examined financial literacy; (Afrilia & Sukartiningsih, 2024), and (Ilyana & Sari, 2016), who investigated how illustrated stories improve students' literacy skills and make classroom learning more meaningful. Research on the use of the *Gemini Storybook* for instructional purposes was conducted by (*Abdelrahim*, 2025.). The novelty of the present study lies in employing the Gemini Storybook specifically to help students understand financial literacy content, an application not previously reported.

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RESEARCH METHOD

This study is a descriptive qualitative investigation in the form of classroom action research (CAR) designed to determine whether illustrated-story learning media supported by the Gemini Storybook can improve students' financial literacy skills. Qualitative research is descriptive in nature and primarily employs an inductive approach to data analysis (Creswell, 2013). Classroom Action Research (CAR) is defined as a form of practical research conducted within the classroom to improve the quality of the teaching and learning process, enhance students' learning outcomes, and develop innovative instructional models to address the challenges encountered by both teachers and students, as described by Tampubolon (as cited in (Machali, 2022). The CAR was implemented to enhance the quality of teaching and student learning outcomes using the Kemmis and McTaggart cycle and was conducted in two cycles. The research focus is whether the illustrated-story learning media supported by the Gemini Storybook can enhance the financial literacy abilities of Grade 4 students at SDN 02 Taman. Data were collected using tests and observations. The study's performance indicator is that the illustrated-story media supported by the Gemini Storybook can increase financial literacy skills such that at least 75% of Grade 4 students at SDN 02 Taman City of Madiun achieve a good category.



Picture 1. Qualitative Data Analysis (Interactive Model)
Miles dan Huberman, 2012

Data were collected by administering tests to students, conducting classroom observations, and distributing questionnaires. Using a pre-established assessment rubric, the collected data were organized for subsequent analysis and conclusions. The data-analysis technique employed was the qualitative model of Miles and Huberman, consisting of data collection, data reduction, data display, and conclusion drawing. The questionnaire was

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constructed using a five-point Likert scale to measure students' financial literacy. Quantitative data were processed in Excel and then presented to support conclusions regarding improvements in students' financial literacy.

RESULTS AND DISCUSSION

RESULT

At this stage, the research data were analyzed after obtaining students' pretest results and initial questionnaires. Descriptive analysis was employed to assess the financial literacy competency of Grade 4 students. To facilitate interpretation, the following categories were used:

Table 1. Categories of Students' Literacy Competence

Jumlah Skor	Kategori
1-5	sangat kurang
6-10	kurang
11-15	cukup
16-20	baik
21-25	sangat baik

The table above categorizes financial literacy into five levels: very poor, poor, adequate, good, and very good. These categories serve as the basis for interpreting students' financial literacy competencies.

Table 1 displays the financial literacy outcomes for fourth-grade students. The findings demonstrate an increase in students' financial literacy following the interventions implemented in Cycle 1 and Cycle 2. The improvement in financial literacy is presented in the table below:

Table 2. Improvement in Students' Financial Literacy

	Nilai Uang	Fungsi Uang	Pengendalian Diri	Menabung	Perencanaan
Pra Siklus	2.67	2.00	2.00	1.50	1.50
Siklus 1	3.50	3.58	2.75	2.83	2.83
Siklus 2	4.33	3.83	3.75	4.17	4.00

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Based on Table 2, the findings indicate that the use of illustrated story-based instructional media assisted by Gemini Storybook can enhance students' financial literacy. In Cycle 1, students' financial literacy improved; however, further gains were required on the indicators of self-control, saving, and financial planning. Consequently, an intervention was implemented in the subsequent cycle. Illustrated stories were developed using prompts that emphasized the indicators needing improvement and were then applied via Gemini Storybook. Following the revisions carried out in Cycle 2, students' financial literacy further increased: students demonstrated better self-control, improved ability to distinguish needs from wants, and greater skill in financial planning. This improvement was also supported by enhancements in the quality of teacher activity in managing instruction. Therefore, the use of illustrated story-based instructional media assisted by Gemini Storybook can increase the financial literacy of fourth-grade students at SDN 02 Taman.

Each cycle comprised four stages: planning, implementation, evaluation, and reflection. During the planning stage, the researcher prepared the lesson plans, illustrated story-based instructional materials assisted by Gemini Storybook, student worksheets (LKPD), and research instruments. Cycle 1 consisted of three meetings, while Cycle 2 comprised two meetings. The illustrated stories delivered via Gemini Storybook were presented in class using an Interactive Flat Panel (IFP), enabling students to see, read, and listen clearly. This presentation format was adapted to the needs of inclusive fourth-grade students at SDN 02 Taman, which included learners with ASD (Autism Spectrum Disorder), ADHD (Attention Deficit Hyperactivity Disorder), and low vision in addition to regular students. The illustrated story media were personalized to align with the intended learning objectives, rendering the financial literacy content more contextualized and concrete.

The actions in Cycle 1 were carried out as follows: Meeting 1 with the theme "Values and Functions of Money." Meeting 2 with the theme "Self-Control, Needs, and Wants." Meeting 3 with the theme "Saving and Financial Planning." Each lesson began with greetings, a brief rapport-building activity, and an apperception. Theme-aligned trigger questions were posed to stimulate students' curiosity. The illustrated-story media assisted by Gemini Storybook were used during the main instructional activities. The teacher then led a class discussion on the financial literacy topics presented in the stories, followed by completion of student worksheets (LKPD) in Meetings 1 and 2, and preparation of a financial plan in Meeting 3. Observation of teacher activity in Cycle 1 yielded a score of 71 out of 100 (71%), categorized as good. Indeed it needs improvement in the application of Gemini Storybook in improving the students' financial literacy in the next cycle. Findings from Cycle 1 indicated that students were distracted by overly varied color schemes;

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consequently, the number of colors used in the images was reduced in Cycle 2 by adjusting the story prompts. The prompts arranged in detail that they could meet the materials needed to be acquired.

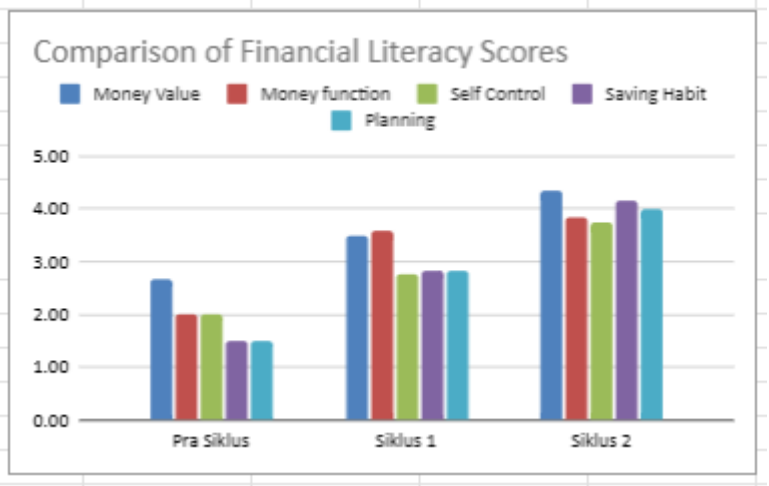


Picture 1. Gemini Storybook

The implementation in Cycle 2 followed the same procedure as Cycle 1 but comprised two meetings and placed particular emphasis on the two financial literacy indicators that remained weak: self-control and financial planning. In the first cycle, Gemini Storybook's sound was too loud and colorful. Thus, in the second cycle, it was developed that made the learning process run better, and the quality of the learning process can be improved. The revised illustrated stories were also designed to strengthen financial literacy indicators that remained weak after Cycle 1, namely self-control, saving habits, and financial planning. The prompts were arranged carefully and suited to the instructional goals. Thus, the students were able to understand the material better. The illustrated stories generated by Gemini Storybooks were suitable with the student' need to enhance their financial literacy weakness on self control needs and wants and future financial planning. In this cycle, based on the observation, the teacher's activity was better with a score 85 out of 100 (85%), that means it is categorized as very good. Consequently, the students' achievement was also improved. The Improvement of students' financial literacy skills is presented in the following graph:

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Picture 2. Comparison of Financial Literacy Graph

From the results of Cycle 1, data indicate that students' financial literacy remains low, with the self-control indicator showing an average score of 2.75 and the financial-planning indicator an average score of 2.85. In Cycle 1, using illustrated story media assisted by Gemini Storybook, of the 12 fourth-grade students at SDN 02 Taman, 6 students (50%) had financial literacy classified as fair, and 6 students (50%) had financial literacy classified as good. The result in Cycle 2 increased as illustrated in picture 2. The data show the following indicator mean scores: recognizing the value of money, 4.33; understanding the function of money, 4.08; saving habits, 3.83; needs versus wants, 4.33; and financial planning, 4.08. It can be concluded that by emphasizing the indicators targeted for improvement, students can achieve clearer understanding and this can positively influence their attitudes toward saving habits, self-control, and financial planning. In the Cycle 2, One student (8%) reached the fair category, four students (33%) reached the good category, and nine students (75%) reached the very good category in financial literacy ability. Therefore, it can be concluded that the performance indicators for the intervention using Gemini Storybook to improve financial literacy among fourth-grade students at SDN 02 Taman have been achieved.

DISCUSSION

Based on the study conducted at SDN 02 Taman, financial literacy instruction using illustrated stories assisted by Gemini Storybook produced significant improvements in students' understanding and skills. These findings are consistent with theories asserting that a combination

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of effective instruction, appropriate media, and aligned learning resources can equip students with sound financial literacy competencies (Widayati, 2012). Financial literacy education is essential from an early age, and schools represent a strategic setting for cultivating these competencies, in line with (Aditomo et al., n.d.)

Early development of students' money-management skills—understanding the value and functions of money, distinguishing needs from wants, saving, and financial planning—aligns with the perspectives of (Lahallo et al., n.d.), (Hikmah, 2020), Carpena and Zia(Carpena et al., 2011) , and (Shoffa, 2023)Ismawan (2025). As also stated by Hadley, cited in Ansyari (2024), stated that providing children with pocket money is an effective method for teaching them the value of money and fostering responsibility in money management.

The illustrated-story instructional media assisted by Gemini Storybook, which present virtual realities, visualize abstract concepts, and relate them to real-world contexts, fulfill the functions of instructional media as described by Andi Kristanto in (Shoffa, 2023), (Okta Nur Fadila et al., 2021),. Moreover, such media facilitate students' ability to connect instructional concepts to real-life situations.

The observed improvement in financial literacy through the use of illustrated stories is consistent with findings from previous studies:

1. Consistency with the study by Imelda Rupart (Rupat et al., 2025) The data analysis from SDN 02 Taman indicates a marked increase in students' ability to distinguish needs from wants and in self-control following the intervention. These findings are consistent with the results reported by Imelda Rupart (Rupat et al., 2025)
2. Parallel with the action research of (Nurlela et al., 2023). The gradual increase in the percentage of financial literacy competencies among fourth-grade students at SDN 02 Taman—from pre-cycle, to Cycle 1, to Cycle 2—aligns with the classroom action research conducted by (Nurlela et al., 2023).

The observed trend of improvement confirms that storybook-based interventions implemented through iterative cyclical methods can systematically enhance instructional quality. Furthermore, these improvements demonstrably facilitate progressively increased active student engagement toward achieving the desired performance indicators.

CONCLUSION

This article aims to discuss illustrated stories assisted by Gemini Storybook as an instructional tool to enhance the students financial literacy. Financial literacy is one of the

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essential competencies that students need to develop. The ability to identify the value and functions of money, distinguish between needs and wants, and manage financial resources wisely is fundamental for students' everyday lives. Because financial literacy content should be contextualized and closely connected to authentic real-life situations, its instruction can be supported through the use of illustrated story media developed with Gemini Storybook. The low level of students' financial literacy observed during the pre-cycle phase raises the following research question: *Can the use of illustrated story media supported by Gemini Storybook improve the financial literacy skills of fourth-grade students at SDN 02 Taman?*

This study was conducted over a six-month period. The intervention, which involved the use of illustrated story media supported by Gemini Storybook, was implemented across two action cycles. Each cycle consisted of the stages of planning, implementation, evaluation, and reflection. The findings from the two cycles demonstrated that the use of illustrated story media supported by Gemini Storybook effectively improved the financial literacy skills of fourth-grade students at SDN 02 Taman.

The findings of this study suggest that Gemini Storybook has the potential to be applied to a wide range of instructional materials and subject areas. By enabling teachers to visualize, narrate, and personalize learning content, Gemini Storybook can support the delivery of more engaging, contextualized, and student-centered instruction.

FUTURE DIRECTIONS

The future studies may apply Gemini Storybook in other subjects such as mathematics, science, language, and art to see if it is transferable to any other subjects. Next, further studies can be larger and more diverse sampled from different schools, grade levels, and educational context to enhance generability of the findings.

Finally, future research could explore how teachers design, adapt, and integrate AI-generated illustrated stories into inclusive classrooms, particularly for students with diverse learning needs. Such studies would contribute to the development of evidence-based guidelines for the effective and ethical integration of generative artificial intelligence into teaching and learning practices.

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