

READING DURATION AND FINANCIAL LITERACY IN VOCATIONAL HIGH SCHOOL

Oleh:

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Abstrak

Asesmen Nasional diselenggarakan pada tahun 2021 untuk menggantikan Ujian Nasional bagi seluruh peserta didik di Indonesia. Namun, peserta didik khususnya dari Sekolah Menengah Kejuruan belum siap menghadapi asesmen yang terdiri dari literasi membaca, literasi berhitung, dan literasi finansial tersebut. Penelitian ini bertujuan untuk mengetahui pengaruh durasi membaca teks literasi finansial yang bersifat non visual terhadap kemampuan peserta didik dalam membaca teks visual. Pendekatan kuantitatif dengan studi korelasional diterapkan dalam penelitian ini dan analisis linier sederhana digunakan untuk menguji tingkat hubungan antara durasi membaca teks literasi finansial non visual terhadap kemampuan peserta didik dalam membaca teks visual. Survei daring dan tes menggunakan Formulir Google dilakukan untuk memperoleh hasil tes peserta didik dan data dianalisis menggunakan Microsoft Excel 2016. Uji regresi linier sederhana ($Y = 0,32 + 1,68x$, dengan $r = 0,93$) menunjukkan bahwa durasi membaca teks literasi keuangan non visual berpengaruh sangat kuat terhadap kemampuan membaca peserta didik. Penelitian ini bermanfaat dalam mempersiapkan tingkat literasi Sekolah Menengah Kejuruan khususnya yang berkaitan dengan kemampuan finansial dan numerik dalam menghadapi Asesmen Kompetensi Minimal (AKM) yang dimulai pada tahun 2021.

Keywords: Literasi Membaca, Literasi Finansial, Teks Visual, Asesmen Kompetensi Minimum

1. INTRODUCTION

In this era, students as the next generation of the nation are required to master a variety of competencies or skills as their preparation in the future. In this case, school is the centre and plays an important role as school is a source of knowledge (Hafida, 2018). Therefore, Indonesia has emphasized six types of literacy that must be mastered by students, including reading and writing literacy, numeracy literacy, scientific literacy, ICT literacy, financial literacy, cultural and civic literacy. The six literacies are part of the Minimum Competency Assessment program replacing the National Examination in 2021. To pass the Minimum Competency Assessment test with a great score, students are required to master these literacies so that they are able to think critically of the main competencies to master in this era. (Mardiyah, 2018) revealed that by mastering critical thinking skills, students are expected to be able to solve their problems independently.

The term "21st-century skills" is an overarching description of the knowledge, skills, and dispositions seen as prerequisites for success in the global workplace of the future (Germaine, Richards, Koeller, & Schubert-Irstorza, 2016). The 21st century is an era majorly characterized by the evolution of technology and ICT, globalization,

and a need for innovation, consequently highlighting the need for students to develop relevant skills and competencies (Chalkiadaki, 2018). According to (GLN, 2016) there are 6 basic literacy must be mastered by Indonesian students, they are: 1) reading and writing literacy 2) numeracy literacy 3) science literacy 4) ICT literacy 5) financial literacy 6) cultural and civic literacy. The six literacies are the effort to improve students' critical thinking skills as their preparation to face the future and the present.

The simplest way to be able to improve students' critical thinking skill is by reading. By reading, students will certainly think until finally understand what they are reading. In other words, reading is the process of sharpening our mind. (Wakhidah, 2012,) said that understanding the process of reading helps people to think critically. When reading, students will try to guess the possibilities occurred at the end of the story by linking the revealed cause and effect. However, it seems that Indonesia has obstacles in increasing the students' ability in reading literacy. Based on the study "Most Littered Nation in the World 2016" reading interest in Indonesia was ranked 60 out of 61 countries (Republika, February 20, 2018) in (Mardiyah, 2018). Other data regarding students'

reading ability are also shown from Indonesia's PISA literacy scores, we can see in the Figure 1.



Figure 1. Indonesia's PISA Scores (2012, 2015, 2018) Source: (Brata, 2019)

The line diagram above compares three Indonesia's PISA literacies scores between 2012, 2015 and 2018 measured in numerical units. Overall, it can be seen that from the three literacies above, students' reading scores decreased drastically in 2018. The low reading literacy of Indonesia has caused our human resources to be uncompetitive due to the lack of mastery of science and technology, as due to weak interest and ability to read and write (Teguh, 2017). Moving on from the score above that shows the ability of students in three literacies, especially reading, Figure 2 is a diagram of the duration of free time spent by various groups in carrying out various activities.

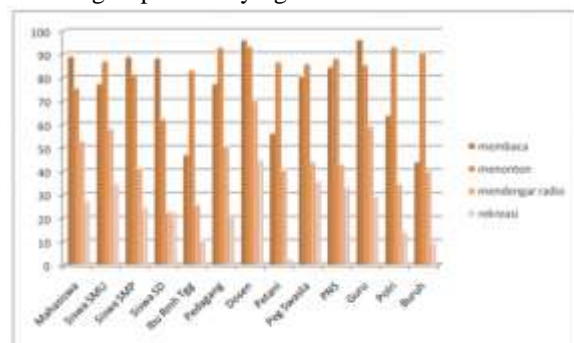


Figure 2. Free Time Utilization Graph Source: (Saleh, Mustafa, & Widiyanto, 2007)

From the bar diagram above, we can see that students tend to spend more of their free time with reading activities. However, seeing their reading literacy scores in Figure 1, it certainly triggers questions. Students' reading ability may be good, but not with their reading literacy. Through reading literacy skills, students will gain knowledge related to the other five literacies, for example, financial literacy. Reading is the key to learn all knowledge, including information and daily instructions that have a major impact on life (Fianto, Prismayani, & Wijaya, 2017). Considering the low financial literacy ability of the majority of Indonesian people, this literacy is strongly emphasized to be controlled by the next generation of the nation with the hope that it meets the country's economy in this increasingly advanced era. The global economy requires people to have an adequate level of financial literacy so that people are able to face

current global competition (Sari, 2019). Based on a survey conducted by the Financial Services Authority in 2013, it showed that Indonesia is a country that has a low level of financial literacy among the surrounding countries (Melmusi, 2017). Melmusi then included data from the results of a survey conducted by the Financial Services Authority in 2016 in 20 provinces with 8,000 respondents. The result showed the level of financial literacy of the Indonesian people at 21.8% with a utilization rate of 59.7%. A country is considered to have a good financial literacy if the level of public literacy of financial products is at least 30%. Thus, it is said that the understanding of financial literacy of the Indonesian society is still relatively low (Sari, 2018).

For this reason, students are still required to increase the duration of their reading as an effort to sharpen their reading literacy and critical thinking skills. By improving their reading duration, students are also expected to improve their reading literacy skill and in other basic literacies, especially financial literacy. The type of writing that reads by general people, especially Indonesian students is non-visual text, though the Minimum Competency Assessment test they will face consists of visual like, diagram, table, etc. Considering the low reading scores of students even though their reading duration is quite high, students are still asked to continue to increase the duration in reading. Therefore, the researcher assumes that it could be students' non-visual text reading duration affects the students' visual text reading ability. In this study the researchers limited the research specifically in financial literacy.

Literacy is the knowledge or basic competencies that must be possessed by someone in accordance with the context of community needs and the development of the times (Nugraha & Octavianah, 2020). Another definition of literacy stated by (Pilgrim, 2013) that in the 21st century, literacy has increasingly reflected the ability to use technology for gathering and communicating information. The broader meaning of the term literacy appears in the "*Peta Dasar Gerakan Literasi Nasional*" book (Ibrahim, 2017: 6) in (Nugraha & Octavianah, 2020) stated that literacy has four definitions, they are: (1) A series of reading, writing and speaking skills, numeracy skills, and skills in accessing and using information, (2) Social practices which application is influenced by context, (3) The learning process with reading activities and writing as a medium for pondering, investigating, asking, and criticizing the science and ideas learned, and (4) Texts that vary according to the subject, genre, and level of language complexity.

Švrpková in (Delgadova, 2014) defines that reading literacy is an effort to utilize the skills that someone gets from a social context. Therefore,

reading literacy does not only refer to the mastery of reading skills, but also the ability to process and understand a text, understand communication that is conveyed in writing, obtain, and process information contained in the text they read. The UNESCO Declaration states that literacy is also related to the ability to identify, determine, find, evaluate, create effectively and regularly, utilize and convey information in order to overcome various problems (Saryono, Ibrahim, & Muliastuti, 2017).

For the purpose of measuring financial literacy in the adult population, the OECD/INFE developed the following working definition: "Financial literacy is combination of awareness, knowledge, skill, attitude, and behaviours necessary to make sound financial decisions and ultimately achieve individual financial well-being" (Atkinson and Messy, 2012) in (OECD, 2014).

Based on the supporting issues above, the researchers focused their study on the students' visual reading duration and non-visual text reading ability in financial literacy. Then, some problems are identified related to the students' financial literacy skills and students' entrepreneurial skills. The research question is "To what extent does the students' non-visual text reading duration affect the students' visual text reading ability in financial literacy?"

The objective of this research is to investigate the extent to which the students' non-visual text reading duration affects the students' visual text reading ability in financial literacy. Theoretically, this research is to contribute related knowledge of reading literacy and financial literacy, especially among vocational students. In addition, this research is also expected to be used as a reference for further research that examines the similar literacy related to the students' non-visual text reading duration and the students' visual text reading ability in financial literacy. Practically, this research is expected to be useful for teachers and students who will face Minimum Competency Assessment that consists of some basic literacies, especially reading literacy and financial literacy in 2021.

2. METHOD

Based on the above problems, this research applied a quantitative approach with correlational study. Correlational research aims to find the extent of significance of the relationship between one variable to another. (Djaelani, 2010) explained that the correlation study is a causal relationship that shows the dependence of one variable on another variable, and a linear relationship in the form of a relationship between two or more variables. The variables of this research are the students' non-visual text reading duration in financial literacy (X) as the independent variable and the student's visual-

reading ability in financial literacy (Y) as the dependent variable. The population of this research was the 10th-grade students of SMK Swasta Al-Washliyah Serbalawan majoring in accounting and motorcycle engineering. The total number of the population was 130 respondents. Using random sampling technique, the sample obtained in this research was 98 respondents.

The instruments used by the researchers were a survey and a timer to obtain the data of independent variable as well as a test to obtain the dependent variable data. The test had met the validity requirements with biserial correlation formula and the reliability requirements by using KR-20 formula. To analyse the data, researchers implemented regression analysis. A hypothesis test was carried out using Microsoft Excel 2016 and the decision making was carried out with a significance level of 0.05.

Before distributing the test, the researcher distributed the survey to each sample regarding the samples' duration of reading the financial literacy for seven consecutive days in order to obtain the samples' accumulated duration of reading the financial literacy in a week. Afterwards, the researchers tested the validity of the items given to students. The type of validation used by the researchers was logic validity because this instrument was a test aimed to measure the level of student knowledge of a particular field of knowledge. In this case, the knowledge in reading visual text was related to financial literacy.

This research was carried out in the mid of January 2020 at SMK Swasta Al-Washliyah Serbalawan. The population of this research was all 10th grade students of Accountancy and Motorcycle Engineering majors 2019/2020 academic year. There are two important reasons why the researchers selected the 10th grade students. First, Minimum Competency Assessment is administered to the 11th grade students. It means that, the 10th graders in 2020 will be the 11th graders in 2021. Thus, this research also aims to introduce the 10th graders to the model of items in Minimum Competency Assessment especially in reading literacy and financial literacy. Second, the researchers intended to introduce the teachers teaching the students with Minimum Competency Assessment questions and learning models. The Minimum Competency Assessment test consists of several literacies and one of them is financial literacy in which the research instruments in the form of test were distributed to each sample.

3. RESULT AND DISCUSSION

Result 1

Validity and Reliability

An instrument is valid when it meets the requirements or conditions. A validity test was used to test the question items given and to

measure each item in the multiple-choice and essay test. The researcher provided 10 questions in the form of multiple choices distributed to the respondents. To calculate the validity of the questions, the researchers used Biserial Correlation formula in Ms. Excel to calculate the validity value.

The validity score of 10 multiple choice questions had to meet a significance level of 5%, and then the r_{table} for 98 respondents was 0.165. The item was valid if r_{count} is greater than r_{table} ($r_{count} > r_{table}$). The results of the validity of the multiple-choice and essay tests are shown in Table 1.

Table 1. Multiple Choice Validity

Number of items	r_{count}	r_{table}	Result
1	0.717	0.165	Valid
2	0.549	0.165	Valid
3	0.608	0.165	Valid
4	0.634	0.165	Valid
5	0.641	0.165	Valid
6	0.678	0.165	Valid
7	0.780	0.165	Valid
8	0.693	0.165	Valid
9	0.766	0.165	Valid
10	0.744	0.165	Valid

Table 1 shows the calculations of the validity test of the 10 multiple-choice test used by the researcher using Ms. Excel. The coefficient of r_{count} was greater than 0.165 indicating all the questions used in this research were valid. The reliability test was used to determine the consistency of the instrument's answers. Good instruments have relatively the same or consistent results when distributed to different respondents at different times. To measure the reliability of the test, the researchers used KR-20 formula. The test's reliability value between 0.70 and 0.90 indicates high reliability. The results of the reliability calculation on 10 items obtained 0.874 reliability value concluding that the test was highly reliable as is shown in Figure 3.

Figure 3. Reliability Test

Hypothesis Testing

Simple Linear Regression

Simple linear analysis is a linear relationship between one independent variable (X) and the dependent variable (Y). This analysis is to determine the direction of the relationship between two variables.

Regression Statistics	
Multiple R	0.96592076
R Square	0.93300292
Adjusted R Square	0.93230504
Standard Error	0.88434549
Observations	98

Figure 4. Simple Linear Regression Value (R_{value})

As is shown in Figure 4, the correlation value is 0.97. This value can be interpreted that the relationship between the two research variables is high. It was also obtained that R^2 or the coefficient of determination was formed by the interaction of independent variables and dependent variables. The value obtained was 0.93.

Figure 5. Simple Linear Regression Table (Significance)

Table 5 shows the significance test level of significance or linearity of the regression. The criterion was determined based on the significance value test provided that the significance value is less than 0.05. Based on Figure 5, the significance value was 0.00 which indicated that the regression equation model based on research data was significant.

Figure 6. Regression Equation Table

The simple regression coefficient calculation in Figure 6 shows the value of the intercept coefficient (constant value) of 0.32 and the coefficient of the independent variable (X) of 1.68. Then, the regression equation was formulated as $Y = 0.32 + 1.68X$. Based on the equation, the constant value was 0.32 or mathematically, the value stated that when the duration of reading students was 0, then their reading ability was 0.32.

Furthermore, the positive value (1.68) existed in the regression coefficient of the independent variable (duration) illustrates that the direction of the relationship between the independent variable (duration) and the dependent variable (reading ability) is unidirectional where every increase of a single independent variable causes an increase in the dependent variable by 1.68. The interpretation of the relationship degree between two variables using the can be seen in Table 2.

Table 2. Correlation Coefficient Description

Correlation Coefficient	Description
$R=0$	No correlation
$0 < R < 0.2$	Very weak
$0.2 < R < 0.4$	Weak but sure
$0.4 < R < 0.7$	Middle
$0.7 < R < 0.9$	Strong
$0.9 < R < 1$	Very strong
$R=1$	Perfect

Note:

$R = 1$ shows a perfect positive relationship, whereas

$R = -1$ shows a perfect negative relationship.

From Figure 4, it is concluded that degree between the students' duration of reading non-

visual texts financial literacy (X) and the students' ability in reading visual texts financial literacy (Y) was very strong since the value obtained was 0.97.

There are two hypotheses formulated in this study, they are: (1) H_0 : There is no significant effect of non-visual text reading duration on the visual text reading ability in the financial literacy of the 10th grade students of SMK Swasta Al-Washliyah Serbalawan and (2) H_1 : There is a significant effect of non-visual text reading duration on the visual text reading ability in the financial literacy the 10th grade students of SMK Swasta Al-Washliyah Serbalawan.

Based on the analysis of the data above, H_1 was accepted and H_0 was rejected. Thus, it can be concluded that the variable X has a significant effect on the Y variable. In other words, the results of the hypothesis testing proves that there is a significant effect of non-visual text reading duration on the visual text reading ability in financial literacy of students at grade X SMK Swasta Al-Washliyah Serbalawan.

Result 2

Determinant Coefficient

After obtaining R_{count} coefficient (0.97), the next step is to find out the degree of variable X influence on variable using the determinant coefficient R^2 in percentage. the result is as follows:

$$\begin{aligned} R^2 &= (0.97)^2 \times 100\% \\ &= 94.09 \times 100\% \\ &= 94\% \end{aligned}$$

From the calculation above, it can be concluded that the influence of variable X on Y is 94%.

Discussion

The degree of determination 94% or a positive effect interprets that the longer the students' duration in reading non-visual texts in financial literacy, the higher their ability in reading visual text related to financial literacy would be. The remaining 6% is a factor that influenced Y variable from other factors not examined by the researchers. the degree of how a variable impact on the other variable is illustrated in Figure 7.

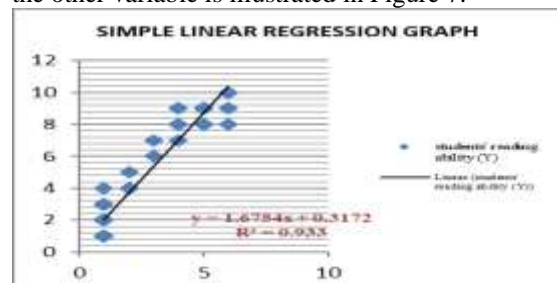


Figure 7. Simple Linear Regression Graph

In Figure 7, it is shown that the simple linear regression equation is $Y = 0.32 + 1.68X$ with R-value of 0.93. Thus, the effect of the variable X on variable Y is categorized as very strong degree.

Table 3. Descriptive Statistics

Desc.	Score
Min	1
Max	10
Average	4.74
STDEV	3.4

Table 3 shows the descriptive statistics of the students' scores from the test. The average score indicates the minimum criteria of mastery learning or passing grade which was 4.74 with standard deviation 3.4. Thus, the scores of students with high reading ability were greater than 8.14 while students with low reading ability were less than or equals to 1.34. Then, the duration of reading required by students in achieving high, medium, or low scores can be seen in Figure 8.

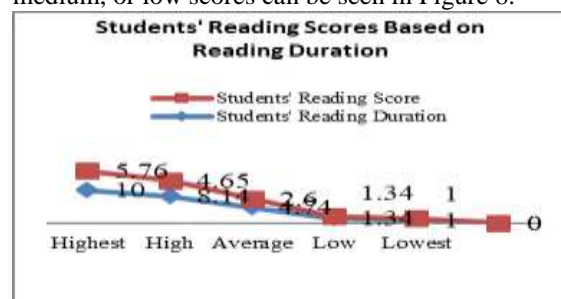


Figure 8. Students' Reading Scores Based on Reading Duration

Figure 8 presents information about the students' scores based on their reading duration. It is shown that to obtain a perfect score (10), the students must have a reading duration of at least 6 hours per week and in order to achieve the passing grade, they must read at least almost 5 hours per week. In short, reading duration less than 4 hours a week result in low score of reading ability. In other words, the requirement of Minimum Competency Assessment is achieved only with at least 5-hour reading duration per week.

In the background of this study, the authors include data, in the form of leisure time usage of various groups, including high school students, which are juxtaposed with data in the form of Indonesian's PISA scores (Figure 2). From Figure 2, it was concluded that although students spend their free time to read, their reading literacy scores are still very low. Slightly different from the results obtained from this study, the scores of students' reading ability, especially in the field of financial literacy was strongly affected by their reading duration. The result of this study also reinforces the results of an earlier study by Olynda Ade Arisma (2012) entitled "Peningkatan Minat dan Kemampuan Membaca Melalui Penerepan Program Jam Baca Sekolah di Kelas VII SMP Negeri 1 Puri" that the students' reading duration had an influence on their reading ability. The higher duration of the students' reading will increase the students' reading ability, and vice versa if the reading duration of students decreases, their reading ability will be low.

This research also proves that by increasing the duration of reading literacy, students are able to improve their abilities in the field of financial literacy. It is proven from the students' scores in answering visual test questions related to financial literacy. Their scores increased along with the duration they spent in reading, especially reading non-visual text in the field of financial literacy. (Lusardi, Samek, & Kaptein, 2014). In their research entitled "Visual Tools and Narratives: New Ways to Improve Financial Literacy" proves that some media, such as video, visual tools, and narrative texts can improve one's financial literacy skill. Likewise, reading narrative text will improve one's financial literacy ability, although the effect is not as significant as the other two media such as video and visual tools. All in all, visual media such as video and visual text help improve the students' reading ability.

Other studies that are also in line with the results of this study are that the duration of reading affects reading ability in line with the results of the study obtained by (La Ode Muh. Idus Hamis B., 2016) entitled "Developing the Students in Reading Through Speed Reading Technique" which states that reading could increase the students' ability in reading at the first year of SMKN 1 Watunohu. Reading interest has a positive and significant relationship with students' critical reading skills. Hence, the higher the students' interest in reading, the higher the students' ability in critical reading (Sariyem, 2016).

Students' interest in reading can improve their reading comprehension skills (Khofiah, 2015). Students, who often read books, will get a lot of information from their readings (Rahmawati, 2017). Interest in reading and reading intensity is closely related to students' reading comprehension abilities (Sa'diyah, 2015).

Interest in reading, parental facilities, and assignments at school together are positively and significantly related to students' reading comprehension skills (Romafi & Musfiroh, 2015). At present, the world has entered an era of disruption many efforts have been made as a form of anticipation especially in the world of education. This supply and anticipation can then also be useful in other fields besides education.

Anticipatory efforts are by improving the quality of character, competence, and developing abilities in six basic literacies. The six basic literacies are needed by students as a preparation to the present and future so as not to be left behind and one of the six basic literacies is financial literacy. Increasing financial education can improve financial literacy and thereby have a positive impact on savings (Yoshino, Morgan, & Trinh, 2017).

By mastering financial literacy, students will certainly have a prosperous and established

future. Besides, by mastering financial literacy students as the next generation of the nation are expected to improve the country's economy so that they can compete with other countries. From this research, it was found that by reading, students can master the financial literacy. Children and young people who can read well will have the ability to financial literacy four times better than children or adolescents who have low reading abilities (Teravainen-Goff & Clark, 2019). By mastering the six basic literacies, students will be able to face the era of disruption and change the status of the disruption from threats to help a nation to be more advanced and developing.

4. CONCLUSION

Based on the results of the analysis and discussion of "Reading Duration and Financial Literacy in Vocational High School", it is concluded that the students' duration in reading non-visual texts of financial literacy has a very strong effect on students' ability to read visual texts of financial literacy. Having been calculated in more detail, students can achieve a high score if they read at least 36 minutes per day and will get a perfect score with a reading duration of 49 minutes in per day. The average students' score of 4.74 indicates that the students will achieve the least passing grade with only 2.5-reading duration daily.

Therefore, it is recommended that all teachers motivate their students to read more texts related to Minimum Competency Assessment especially in financial literacy. In relation to critical thinking, the texts suggested are the contextual texts related to financial literacy such as content, process, and context. The sub-topics discussed in content are money and transactions, planning and managing finances, risk and rewards, financial landscapes. In process topic, the sub-topics sharpened in identifying financial information, analysing financial information and situations, evaluating financial values, and applying financial values and understanding. While in higher context sub-topics, education and family, home and family, individual and societal knowledge should be presented visually.

Financial literacy skill is inseparable with mathematical skills as the mathematical skills are regarded as necessary to financial skills. In this way, the Mathematics teachers must collaborate with finance teachers, especially in Vocational High Schools. All in all, collaboration between teachers and the students related to daily life problems is required in order to increase financial literacy skills so that every aspect is preparing altogether to face Minimum Competency Assessment is 2021 and in the daily life.

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