EFFECTIVENESS OF USING "SYIRA ADVENTURE BOOK WITH AUGMENTED REALITY" TO INCREASE UNDERSTANDING BASIC CONCEPT OF SHARIA FINANCIAL LITERACY AT SD N SEMAGUNG

EFEKTIVITAS PENGGUNAAN "SYIRA ADVENTURE BOOK WITH AUGMENTED REALITY" UNTUK MENINGKATKAN PEMAHAMAN DASAR LITERASI KEUANGAN SYARIAH DI SD N SEMAGUNG

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Abstract

This research aims to examine: (1) Is the use of "Syira Adventure Book with Augmented Reality" effective to increase the understanding basic concept of sharia financial literacy at SD N Semagung; (2) Is there any significant difference in understanding basic concept between students of SD N Semagung who are using "Syira Adventure Book with Augmented Reality" and those who are not using "Syira Adventure Book with Augmented Reality". The subjects of this research were 38 students, 26 students from fourth grade, and 12 students from fifth grade at SD N Semagung. Data collection techniques have used a test to obtain data on understanding the basic concept of sharia financial literacy. The validity of the instrument using expert judgment. The analysis prerequisite test includes the normality test and homogeneity test. Hypothesis testing consists of a t-test and a gain score. The results of this research are: (1) The use of "Syira Adventure Book with Augmented Reality" is effective to increase the understanding basic concept of sharia financial literacy at SD N Semagung. It is proven from the analysis results using the t-test on the pretest and posttest scores of the control and experiment classes. Sig (2-tailed) of control class is 0.555>0.05, while in the experiment class, the value of Sig (2-tailed) is 0.000 <0.05. furthermore, the gain score for the experiment class is greater than the control class, which is 0.570/57% so Ha is accepted in this research; (2) There is a significant difference in understanding basic concepts between students of SD N Semagung who are using "Syira Adventure Book with Augmented Reality" and those who are not using "Syira Adventure Book with Augmented Reality". It is proffered from the t-test posttest score between the control class and the experiment class, the value of Sig (2-tailed) is 0.000 <0.05 so Ha is accepted in this research.

Keywords: Effectiveness, Basic Concept, Sharia Financial Literacy, SD, Book, Augmented Reality

Abstrak

Penelitian ini bertujuan untuk mengetahui: (1) Apakah penggunaan "Syira Adventure Book with Augmented Reality" efektif untuk meningkatkan pemahaman dasar literasi keuangan syariah di SD N Semagung; (2) Apakah terdapat perbedaan yang signifikan dalam pemahaman dasar literasi keuangan syariah antara siswa di SD N Semagung yang menggunakan "Syira Adventure Book with Augmented Reality" dengan siswa di SD N Semagung yang tidak menggunakan "Syira Adventure Book with Augmented Reality". Subjek penelitian ini adalah 38 siswa terdiri dari 26 siswa kelas 4 dan 12 siswa kelas 5 dari SD N Semagung. Teknik pengumpulan data menggunakan tes. Tes digunakan untuk memperoleh data pemahaman dasar literasi keuangan syariah. Uji validitas instrumen menggunakan expert judgment. Uji prasyarat analisis meliputi uji normalitas dan uji homogenitas. Uji hipotesis terdiri dari t-test and gain score. Hasil penelitian ini adalah: (1)

Penggunaan "Syira Adventure Book with Augmented Reality" efektif untuk meningkatkan pemahaman dasar literasi keuangan syariah di SD N Semagung. Hal ini terbukti dari hasil analisis menggunakan uji t pada skor pretest dan posttest kelas kontrol dan eksperimen. Pada kelas kontrol diketahui nilai sig. (2-tailed) sebesar 0.555>0.05. sedangkan pada kelas eksperimen nilai sig. (2-tailed) sebesar 0.000<0.05. serta perolehan gain score kelas eksperimen lebih besar dari kelas kontrol yaitu sebesar 0.570/57%. Sehingga Ha diterima pada penelitian ini; (2) terdapat perbedaan yang signifikan dalam pemahaman dasar literasi keuangan syariah antara siswa di SD N Semagung yang menggunakan "Syira Adventure Book with Augmented Reality" dengan siswa di SD N Semagung yang tidak menggunakan "Syira Adventure Book with Augmented Reality". Hal tersebut dibuktikan dari hasil uji t yang dilakukan pada skor posttest antara kelas kontrol dan kelas eksperimen. Dari perhitungan tersebut diperoleh nilai nilai sig. (2-tailed) sebesar 0.000<0.05. Sehingga Ha diterima pada penelitian ini.

Kata Kunci: Efektivitas, Pemahaman Dasar, Literasi Keuangan Syariah, SD, Book, Augmented Reality

INTRODUCTION

Indonesia is a country with the largest population of Muslims in the world. Of the total population of Indonesia, as many as 270,203,917 people (Badan Pusat Statistik, 2021), 86.88% or as many as 236.53 million people are Muslim (Dukcapil Kemendagri, 2021). With such a large population, Indonesia plays a significant role in the world's halal industry. Based on the Global Islamic Report, 10% of the total world market for halal products is in Indonesia. In addition, Indonesia has the opportunity to lead the world's halal industry. Indonesia got the first rank in the Islamic Finance Country Index (IFCI) in the Global Islamic Report 2021 with 83.35 (Cambridge Institute of Islamic Finance, 2021). In addition, Indonesia also got the fourth rank in the Global Islamic Economy Indicator Score Rank and sixth in the Islamic Finance sector (Dinar Standard, 2021).

These opportunities are not comparable to sharia financial literacy in Indonesia. Based on the National Survey and Financial Inclusion (SNLIK) conducted by the Financial Services Authority (OJK) (2021), the sharia financial literacy rate in 2019 was 8.93%. It can be interpreted that out of every 100 Indonesian population, only nine people know islamic financial services. Although there has been an increase of 0.83% from 2016, this figure is still far below the conventional financial literacy level (37.72) and the composite average financial literacy level (38.03%) (OJK, 2021). Children's financial literacy is also low (Lusardi & Mitchell, 2011), and most financial literacy education is aimed at high school and college students. Surveys also conducted nationally and globally show that young adults display lower financial literacy levels than older generations (Atkinson & Messy 2012; Kempson et al. 2013). In addition, current information on financial literacy, especially sharia financial literacy, is still minimal (Sherraden et al., 2011).

Financial literacy is the ability to read, evaluate, and analyze financial data, manage

money, communicate about personal financial situations that affect material well-being, compute, make independent judgments, and take action as a result of procedures (Vitt et al., 2000). Includes the ability to differentiate between financial options, discuss money and financial difficulties without (or despite) inconveniencing others, prepare for the future, and respond appropriately to life events that affect everyday financial decisions, such as economic events in general. Therefore, sharia financial literacy is the degree to which individuals have a set of knowledge, awareness, and skill to understand the fundamentals of islamic financial information and services that affect their attitude to make appropriate islamic financing decisions (Antara et al., 2017).

There are several dimensions of financial literacy. Chen & Volpe (1998) mention the dimensions of financial literacy, namely general knowledge of finance, savings and loans, insurance, and investment. Meanwhile, Antara, Musa, and Hassan (2017) state that measurements for sharia financial literacy are seen from several dimensions, such as the basic concept (prohibition of riba, prohibition of gharar, and prohibition of maysir), Borrowing concept (Mudarabah, Musyarakah, Ijarah, Murabahah, Istisna, Qard, Rahn, Ujrah), saving/investment concept (Wadi'ah, Waqf), and the concept of protection (Takaful).

One of the ways to overcome the low level of sharia financial literacy is through financial literacy education. Financial literacy education is one method that can improve individual abilities in financial literacy (Huston, 2010; Hung et al., 2009). Sharia financial literacy education aims to increase knowledge about islamic financial concepts and products. Financially literate consumers can make more informed decisions, shop around for products and demand higher quality services, which can, in turn, encourage competition and innovation in the market. They can better protect themselves from the harmful effects of income or expenditure shocks, are more likely to take the proper risk management steps, and are less likely to default on credit commitments if they are financially literate. As a result, they can better withstand macroeconomic shocks and become more economically resilient. Improving financial literacy among vulnerable populations may significantly contribute to reducing wealth inequalities. Financially literate consumers are more likely to have long-term economic attitudes and understand the implications of personal financial decisions on society, the economy, and the environment (OECD, 2021).

Financial literacy education is crucial and will be very good if it starts from childhood. Danes & Dunrud (2008) argue that the life-long benefits of teaching children good money habits make it well worth the effort. Children who are not trained in these lessons pay the consequences for a lifetime. Another opinion was conveyed by Lucey &

Giannangelo (2006) that financial literacy education is recommended starting at an early age to help children improve their ability to make financial decisions in an increasingly complex economic environment. This opinion is supported by the Credit Union National Association (2005), which states that the habits and practices instilled in very young children about money receipts, expenditures, and savings may form the basis of good money practices when older. In addition, Grody et al. (2008) argue that Introducing elementary school students to basic financial literacy will help them develop the essential foundation they need to make better financial decisions throughout their lives. The above opinion is supported by research in developmental psychology that shows that children can understand simple financial concepts starting from early childhood (Scheinholtz et al., 2011).

At elementary school age, the right strategy is through financial socialization. Financial socialization is the process by young people acquiring and developing values, attitudes, standards, norms, knowledge, and behaviors relevant to their functioning as consumers in the marketplace. It also contributes to the financial viability and well-being of the individual (Danes, 1994; Ward, 1974). Using practical, efficient, and user-friendly learning media is one way to implement this financial literacy learning strategy (in this case, elementary school students). Learning media that are interesting for children are picture/comic storybooks. For obvious reasons, children prefer reading picture books. Cartoon pictures are funny and more interesting for children than realistic photos (Desminta, 2005). The presentation of teaching materials accompanied by animated images attracted their attention (Sormin et al., 2019). In addition, currently being developed is augmented reality. This media utilizes technology that builds interest and provokes user interest because it can combine three-dimensional objects and project them in real-time using a smartphone. The development of augmented reality-based learning media produces innovative and not monotonous media to facilitate understanding of the material and mastery of concepts (Yuliono et al., 2018). This research is supported by Mustaqim (2017), which states that augmented reality makes learning more fun and interactive, can replace modules, and is easy to use. By combining the learning media for picture/comic storybooks and augmented reality, it is hoped that student interest will be more significant, and learning delivery will be easier.

"Syira Adventure Book with Augmented Reality" is a comic-based financial literacy book accompanied by augmented reality technology. This book was developed by the Financial Literacy Research Team Yogyakarta State University, sponsored by LPDP. The sharia financial literacy material in this book has been adapted to the needs of elementary school students. In addition, this

book uses illustrations of daily activities, materials, practice questions, and augmented reality so that students will find it easier and more interested in learning sharia financial literacy.

The results of the pre-research conducted on students, teachers, and school conditions at SD N Semagung showed that students' understanding of basic sharia financial literacy was low. Because at home and school, students are not taught in-depth about it. At school, students are only taught the basic concepts of financial literacy in saving. However, the idea of sharia financial literacy is not introduced. Due to the absence of these materials in the curriculum. In addition, books or other learning media regarding financial literacy are minimal. Only three titles of textbooks related to conventional finance were found in the library. The absence of learning media regarding sharia financial literacy is because schools' BOS funds are more focused on purchasing learning support books. Sharia financial literacy books have not been prioritized because they are not urgent. However, teachers and students are aware of the importance of sharia financial literacy. They are interested in learning sharia financial literacy if there is an exciting and appropriate media to study it.

Based on several existing problems, it encourages researchers to conduct research with the title Effectiveness of Using "Syira Adventure Book with Augmented Reality" to Increase Understanding Basic Concept of Sharia financial literacy at SD N Semagung.

METHODS

This research is an experiment research type with a quantitative approach. Experiments are a way to find a causal relationship (causal relationship) between two factors that researchers intentionally cause by eliminating or reducing or setting aside other disturbing factors (Arikunto & Suharsimi, 2010). The research design used in this study was the pretest-posttest control group design with two groups of subjects, namely the control class and the experiment class. Before starting the treatment, both groups were given a pretest or pretest in this design. Furthermore, the experiment class was given treatment (X), and the comparison class (control) was not given any treatment. After being given treatment, both groups were given another posttest test. This research was conducted in SD N Semagung. The subjects of this research are 38 students including 26 students in fourth grade and 12 students in fifth grade. The technique used in this study was a test which validated using expert judgment. The data analysis technique in this study used the t-test and gain score. The analysis prerequisite test includes the normality test and homogeneity test.

FINDINGS AND DISCUSSION
Findings
1. Validity Test

Instruments Research instruments in

the form of pretest and posttest tests were validated by three experts covering fourth and fifth grade teachers and one lecturer who concentrated on sharia financial literacy. The results of the validity analysis using the Aiken-V formula show a score between 0.58 to 0.83. it can be concluded that the validity of the test instrument is moderate to high. Of the 35 items that were tested for validity, 25 questions were taken with the highest validity. The validity was based on suggestions from the class teacher, who revealed that only 25 questions should be made.

2. Descriptive Analysis of Data

Data from the pretest and posttest results from the experiment and control classes can be seen in the following table.

Table 1 Descriptive Analysis

Data	N	Mean	Median	Mode	Min	Max
Pretest Control Class	19	34.74	36	36	24	44
Posttest Control Class	19	33.26	32	40	16	48
Pretest Experiment Class	19	34.32	36	28	24	48
Posttest Experiment Class	19	71.79	72	76	56	92

Source: Primary data that has been processed

From the pretest results, 19 students in the control class had an average score of 34.74, with the highest score of 44, the lowest score of 24, and the mode score of 36. After the posttest was carried out, 19 students in the control class did not experience an increase. The average posttest in the control class was 33.26, with the highest score of 48, the lowest score of 16, and the mode score of 40. Meanwhile, the 19 experiment class students averaged 34.32, with a highest of 48, a lowest of 24, and a mode of 28. After the posttest was conducted on 19 students, the experiment class increased. The average posttest in the experiment class is 33.26, with the highest score of 48, the lowest score of 16, and the mode score of 76.

3. Data Analysis Requirements Test

The data analysis requirements test was carried out before data analysis was carried out. This requirement test consists of two components: a check for normality of the data distribution and variance homogeneity. The data normality test is used to test whether the data is normally distributed or not. The analysis can be carried out if the data is normally distributed. The following are the normality test results for the data distribution and the homogeneity of variance test.

a. Normality Test

The data on the normality test were obtained from the pretest and posttest scores in the control class and the experiment class using Kolmogorov Smirnov. The condition for

the data to be said to be normally distributed is the Asymp value. The Sig obtained from the calculation results is greater than the alpha level of 0.05 (5%).

Table 2 Normality Test

Data	N	Sig.count	Sig.	Result	Description
Pretest Control Class	19	.200	0.05	Sign.count > Sig.	Normal
Pretest Experiment Class	19	.099	0.05	Sign.count > Sig.	Normal
Posttest Control Class	19	.200	0.05	Sign.count > Sig.	Normal
Posttest Experiment Class	19	.084	0.05	Sign.count > Sig.	Normal

Source: Primary data that has been processed

From the result of normality test, all the significancy is higher than 0.05 at (p>0.05), so it can be concluded that all the pretest and posttest variables in the experiment class and the pretest and posttest variables in the control class were normally distributed. With details, the sig value (2-tailed) for the control class pretest is 0.200, the sig (2-tailed) pretest value for the experiment class is 0.099, the sig (2-tailed) value for the control class is 0.200, and the sig (2-tailed) value is posttest experiment class of 0.84. With the calculation results showing the normality of the distribution, the data has met the requirements for analysis.

b. Homogeneity Test

After the normality test of the data distribution was carried out, the variance homogeneity test was then carried out. The variance requirement is homogeneous if the calculated significance value is greater than the significance level of 0.05 (5%). The results of the homogeneity test of data variance (Levene statistics) can be seen in the following table.

Table 3 Homogenity Test

Data	df1	df2	Sig.count	Sig.	Result	Description
Pretest	1	36	.308	0.05	Sign.count > Sig.	Homogenous
Posttest	1	36	.571	0.05	Sign.count > Sig.	Homogenous

Source: Primary data that has been processed

As seen from the table above, it can be seen that the pretest and posttest data in the experiment class and control class in this study have homogeneous variance because the significance value is higher. Greater than the level of significance (Sig. > alpha). With details of the value of Sig. Pretest of 0.308 and the value of Sig. Posttest of 0.571.

4. Data Analysis

The data analysis is intended to test the hypothesis, namely to test the effectiveness of

the use of "Syira Adventure Book with Augmented Reality" effective to increase the understanding basic concept of sharia financial literacy at SD N Semagung. Additionally, data analysis was used to determine whether there is a significant difference in basic concept comprehension between students of SD N Semagung who use the "Syira Adventure Book with Augmented Reality" and those who do not. Data analysis using a t-test is presented as follows.

a. T-test Pretest Scores for Experiment Class and Control Class

T-test of pretest data on understanding the basic concept of sharia financial literacy was used to determine the initial ability of the two classes and whether or not there is a difference in understanding the basic concept of sharia financial literacy between each other. The following table represents the conclusions of the t-test on pretest data comparing the experiment and control classes.

Table 4 T-Test Results from Pretest and Posttest Scores for Experiment Class and Control Class

Data	t	df	Sig.count	Sig.	Result	Description
Pretest	-198	36	.844	0.05	Sign.count > Sig.	No difference

Source: Primary data that has been processed

According to the table above, with a Sig. (2-tailed) of 0.844>0.05, there is no difference in the average understanding of the basic concept of sharia financial literacy between the experiment and control classes, implying that the two classes begin with the same level of understanding.

b. T-test Posttest Scores for Experiment Class and Control Class

T-test from posttest score yielded some results for both the experiment and control class. After learning about sharia financial literacy, participants in the experiment and control class took a test. They were curious to see if there was a difference in their abilities, particularly how well they understood the fundamental concept of sharia financial literacy. The results of the t-test data on posttest understanding of the basic concept of sharia financial literacy in the experiment and control classes are presented in the following table.

Table 5 T-Test Results from Posttest Scores of Experiment Class and Control Class

Data	t	df	Sig.count	Sig.	Result	Description
Posttest	12.625	36	.000	0.05	Sign.count < Sig.	Difference

Source: Primary data that has been processed

On the table above, the Sig. (2-tailed) of 0.000 <0.05, it can be concluded that there is a difference in the average understanding of the basic concept of sharia financial literacy between the experiment class and the control class. The result shows that the final state of

understanding the basic concept of sharia financial literacy between the two classes is different.

c. T-test Pretest and Posttest of Experiment Class and Control Class

T-test for the pretest and posttest data for the experiment class and control class was conducted to determine the difference between the initial ability and the final ability of the class, and whether there is a difference in understanding the basic concept of sharia financial literacy or not. The results of the T-test of pretest and posttest data in the experiment class and experiment class are presented in the following table.

Table 6 T-Test Results from Pretest and Posttest of Experiment Class and Control Class

Data	t	df	Sig.count	Sig.	Result	Description
Pretest-Posttest Experiment Class	- 15.056	18	.000	0.05	Sign.count < Sig.	Difference
Pretest-Posttest Control Class	0.601	18	.555	0.05	Sign.count > Sig.	No difference

Source: Primary data that has been processed

Based on the table above, the Sig. (2-tailed) of experiment class 0.000<0.05. Thus, the results of the t-test on the pretest and posttest scores showed a difference, namely an increase in the posttest score on understanding basic concept of sharia financial literacy. The result shows that the experiment class's initial and final conditions for understanding the basic concept of sharia financial literacy are different.

On the other hand, the Sig. (2-tailed) of control class is 0.555>0.05. Thus, the T-test results on the pretest and posttest scores did not show any difference. Namely, there was no increase in the posttest score on understanding basic concept of sharia financial literacy. The result shows that the initial and final conditions of understanding the basic concept of sharia financial literacy in the control class are the same.

d. Calculation of Gain Score

To see how effective it is for SD N Semagung to use the "Syira Adventure Book with Augmented Reality" to improve understanding basic concept of sharia financial literacy, it was measured using a gain score.

Table 7 Gain Score Result

Data	Experiment Class	Control Class
Pretest Average	34.32	34.73
Posttest Average	71.79	33.26
Maximum Score	100	100

	34.47	-1.47
Increase/Decrease Average Score	34.47	-1.47
Gain Score	0.570/57%	-0.023/-2.3%

Source: Primary data that has been processed

Based on the table above, it can be seen that the average score of the experiment class is increasing by 34.47, while the decrease in the average score of the control class is -1.47. Furthermore, the gain score of experiment class is 0.570 or 57%, so the criteria for the gain score, according to (Hake, 2012), is "Quite Effective". Whereas, the gain score of control class is -0.023 or -2.3%, so the gain score criteria, according to (Hake, 2012), is "Not Effective". The result shows that using "Syira Adventure Book with Augmented Reality" media is more effective than not using it.

5. Hypothesis Testing
a. First Hypothesis Testing

Table 8 The Result of First Hypothesis Testing

Data	Pretest-Posttest Experiment Class	Pretest-Posttest Control Class
t	15.056	0.601
df	18	18
Sig.count	0.000	.555
Sig.	0.05	0.05
Increase/Decrease Average Score	34.47	-1.47
Gain Score	0.570/57%	-0.023/-2.3%
Result	Sign.count < Sig. = difference Average score Increase Quite Effective	Sign.count > Sig. = no difference Average score decrease Low effective

Source: Primary data that has been processed

The first hypothesis of this research reads the use of "Syira Adventure Book with Augmented Reality" effectively increases the understanding basic concept of sharia financial literacy at SD N Semagung. This hypothesis was tested by performing a t-test on the experiment and control classes' pretest and posttest score data and calculating the gain score. Based on the t-test in the experiment class, there was an increase in the posttest

score on understanding the basic concept of sharia financial literacy. The result shows that the experiment class's initial and final conditions for understanding the basic concept of sharia financial literacy are different. This is indicated by the value of Sig. (2-tailed) of 0.000<0.05. Meanwhile, based on the t-test in the control class, there was no increase in the posttest score on understanding basic concept of sharia financial literacy. The result shows that the initial and final conditions of understanding the basic concept of sharia financial literacy in the control class are the same. It is indicated by the value of Sig. (2-tailed) of 0.555>0.05.

The increase in the average score of the experiment class or class that uses "Syira Adventure Book with Augmented Reality" media is 34.47, while the decrease in the average score of the control class or class that does not use "Syira Adventure Book with Augmented Reality" media is -1.47, implying that using "Syira Adventure Book with Augmented Reality" media is more effective than not using it. Furthermore, it is demonstrated by an increase in gain value in the experiment class than in the control class. The gain value in the experiment class is 0.570/57% (quite effective), and the control class is -0.023/-2.3% (Low).

Based on the result, it can be concluded that H0 "The use of "Syira Adventure Book with Augmented Reality" is not effective to increase the understanding basic concept of sharia financial literacy at SD N Semagung" is rejected. Meanwhile, Ha "The use of "Syira Adventure Book with Augmented Reality" is effective to increase the understanding basic concept of sharia financial literacy at SD N Semagung" is accepted.

b. Second Hypothesis Testing

Table 9 The Result of Second Hypotesis Testing

Data	t	df	Sig.count	Sig.	Result	Description
Posttest	12.625	36	.000	0.05	Sign.count < Sig.	Difference

Source: Primary data that has been processed

The second hypothesis of this research reads, "There is a significant difference in understanding basic concept between students of SD N Semagung who are using "Syira Adventure Book with Augmented Reality" and those who are not using "Syira Adventure Book with Augmented Reality". First tested by looking at the results of the t-test on the posttest score data for the experiment class and the control class.

Based on the t-test on the posttest score data for the experiment class and the control class, it can be seen that there is a difference in the average understanding of the basic concept of sharia financial literacy between the experiment class and the control class. The

score shows that the final state of understanding the basic concept of sharia financial literacy between the two classes is different. It can be seen from the sig (2-tailed) score of 0.000 <0.05.

Based on the result, it can be concluded that H0 "There is no significant difference in understanding basic concept between students of SD N Semagung who are using "Syira Adventure Book with Augmented Reality" and

Discussion

This study aims to examine whether using "Syira Adventure Book with Augmented Reality" effectively increases the understanding basic concept of sharia financial literacy at SD N Semagung and to examine there any significant difference in understanding Basic concept between students of SD N Semagung who are using "Syira Adventure Book with Augmented Reality" and those who are not using "Syira Adventure Book with Augmented Reality". This research was conducted on students in grades 4 and 5 at SD N Semagung. The basic material for islamic financial literacy presented in this study is usury ba'I, maysir, halal and haram transactions, zakat maal, false transactions, investment, and insurance. This material was delivered in 4 meetings.

This research is a quasi-experiment study using two classes in its application, namely the experiment class and the control class. The experiment class was given treatment using "Syira Adventure Book with Augmented Reality". While the control class

those who are not using "Syira Adventure Book with Augmented Reality" is rejected. Meanwhile, Ha "There is a significant difference in understanding basic concept between students of SD N Semagung who are using "Syira Adventure Book with Augmented Reality" and those who are not using "Syira Adventure Book with Augmented Reality" is accepted.

was not given treatment using "Syira Adventure Book with Augmented Reality". The results of the pretest experiment class and control class showed no difference in the level of understanding basic concept of sharia financial literacy between the two classes. This shows that the experiment and control class depart from the same starting point of ability. Then the experiment class was given treatment using "Syira Adventure Book with Augmented Reality", while the control class was without using "Syira Adventure Book with Augmented Reality". Both classes were then given a posttest. Giving posttest is intended to see the achievement of the results of understanding the basic concept of sharia financial literacy of students.

1. Effectiveness of using "Syira Adventure Book with Augmented Reality" to Increase Understanding Basic Concept of Sharia Financial Literacy at SD N Semagung

Effectiveness of using "Syira Adventure Book with Augmented Reality" to Increase understanding basic concept of sharia financial literacy at SD N Semagung can see

from t-test on the pretest and posttest score data of the experiment class and control class, and also through the calculation of gain scores. The t-test was used to determine the difference in understanding basic concept before and after treatment, both in the control and experiment classes.

Based on the t-test in the experiment class, it can be concluded that the initial and final conditions of understanding the basic concept of sharia financial literacy in the experiment class were different, with an increase in the posttest score of understanding the basic concept of sharia financial literacy, as evidenced by the sig value (2-tailed) of 0.000<0.05. Meanwhile, based on the t-test in the control class, it can be concluded that the initial and final conditions of understanding the basic concept of sharia financial literacy in the control class are the same as there is no increase in the posttest score of understanding the basic concept of sharia financial literacy. This is evidenced by the value of Sig. (2-tailed) of 0.555>0.05.

Figure 1 The Result from Pretest and Posttest of Experiment Class and Control Class

Based on the graph above, it can be seen that in the control class or class that does not use the "Syira Adventure Book with Augmented Reality" media, the average pretest and posttest scores are 34.73 and 33.26, respectively. so, it can be seen that there is an average increase of -1.47. While in the experiment class or the class that uses the media "Syira Adventure Book with Augmented Reality", the average pretest and posttest scores are 34.32 and 71.79. so that the increase in the average score of the experiment class is 34.47, which means that the use of "Syira Adventure Book with Augmented Reality" is effective to increase the understanding basic concept of sharia financial literacy at SD N Semagung "Sharing with Syari" than who are not use media.

In addition, to find out the results of the gain score analysis for both classes can be seen in the following table:

Table 10 Gain Score Result

Class	Gain Score	Gain Score %
Control	-0.023	-2.3%
Experiment	0.570	57%

Based on the table above, it can be seen that the gain score in the class control class -0.023/-2.3%, so the criteria for a gain score, according to (Hake, 2012), is "Not Effective". This shows that in the control class that does not use "Syira Adventure Book with Augmented Reality", the understanding basic concept of sharia financial literacy does not increase. While in the experiment class, the gain value in the experiment class is 0.570/57%, so the gain score criteria, according to (Hake, 2012) is "Effective Enough". This shows that the use of "Syira Adventure Book with Augmented Reality" is quite effective in increasing the understanding basic concept of sharia financial literacy at SD N Semagung.

The effectiveness of the use of "Syira Adventure Book with Augmented Reality" to increase the understanding basic concept of sharia financial literacy at SD N Semagung supports a previous study entitled Augmented Reality (AR)-Based Sharia Financial Literacy System (AR-SFLS): A Novel Approach to Virtual Sharia Financial Socialization for Young Learners by Ratna Candra Sari, P.L. Rika Fatimah, Sariyatul Ilyana, dan Hardika Dwi Hermawan (2021). The difference between this study and the author's research is the media used, research subjects, and data analysis used.

2. Differences in Understanding Basic Concept of Sharia Financial Literacy between Experiment Class and Control Class

The understanding basic concept of sharia financial literacy using "Syira Adventure Book with Augmented Reality" was measured using pretest and posttest. The initial condition of understanding basic concept of sharia financial literacy was measured using a pretest given to 19 students in the control class and 19 students in the experiment class. Based on the data obtained, the control class has the highest score of 44 and the lowest score of 24, with a mode of 36 and a mean of 34.73. In comparison, the experiment class had the highest score of 48 and the lowest score of 24, with a mode of 28 and a mean of 34.32.

After obtaining the pretest data for the experiment and control classes, a t-test was performed to compare the pretest scores for the two classes. Based on the results of the t-test, it can be concluded that there is no difference in the average ability to understand basic concepts of sharia financial literacy in the experiment and control classes. In other words, the two classes are at the same level of ability. This is evidenced by the obtained value of Sig.

(2-tailed) of 0.844>0.05.

Treatment was carried out in the experiment class 4 times. In the first treatment, students were invited to read and use Augmented Reality in the "Syira Adventure Book with Augmented Reality" to the title "Harta Karun di Kebun Ahmad" individually. In the second treatment, students are invited to continue reading "Syira Adventure Book with Augmented Reality" until the end of the book individually. In the third treatment, students read "Syira Adventure Book with Augmented Reality", role-play to read the dialogues in the book, and take turns explaining the material in the book to the title "Harta Karun di Kebun Ahmad". In the fourth treatment, students read "Syira Adventure Book with Augmented Reality" together. Students role-play to read the dialogues in the book and take turns explaining the material in the book until it's finished. Meanwhile, the control class did not get any treatment.

The two classes were then given a posttest to see the final condition of the understanding basic concept of sharia financial literacy in the control and experiment classes. From the posttest results, it was found that in the control class, the highest score was 48, and the lowest score was 16, with a mode of 40 and a mean of 33.26. while in the experiment class, the highest score was 92, and the lowest was 56, with a mode of 76 and a mean of 71.79. After obtaining the posttest data, a t-test was conducted to compare the posttest scores of the two classes. Based on the results of the t-test,

it was concluded that the final state of the experiment class and control class was different. The experiment class uses "Syira Adventure Book with Augmented Reality". This is evidenced by the acquisition of the value of Sig. (2-tailed) of 0.000<0.05.

The difference in understanding basic concept between students of SD N Semagung who are using "Syira Adventure Book with Augmented Reality" and those who are not using "Syira Adventure Book with Augmented Reality" supports a previous study entitled Sharia Financial Literacy Through Educative Media for Elementary School-Aged Children at SD Muhammadiyah Surabaya by Arin Setyowati & Dian Lailatullailia (2020). The difference between this study and the research conducted by the author is the media used, research methods, research subjects, data collection instruments, and data analysis used.

CONCLUSION

Based on the results of data analysis, hypothesis testing, and discussion described in the previous chapter, it can be concluded

1. The use of "Syira Adventure Book with Augmented Reality" is effective to increase the understanding basic concept of sharia financial literacy at SD N Semagung. It is proven from the analysis results using the t-test on the pretest and posttest scores of the control and experiment classes. Sig (2-tailed) of control class is 0.555>0.05, while in the experiment class, the value of Sig (2-

tailed) is 0.000 <0.05. furthermore, the gain score for the experiment class is greater than the control class, which is 0.570/57% so Ha is accepted in this research.

2. There is significant difference in understanding basic concept between students of SD N Semagung who are using "Syira Adventure Book with Augmented Reality" and those who are not using "Syira Adventure Book with Augmented Reality". It is proven by t-test posttest score between the control class and the experiment class, the value of Sig (2-tailed) is 0.000 <0.05 so Ha is accepted in this research.

Based on the research that has been done, the following suggestions can be submitted:

1. Further research can be carried out on a wider scope.
2. Further research test instrument on elementary school students who have first received basic learning of sharia financial literacy.
3. Subjects can randomize using more effective and easy random tools.
4. Further research also gives treatment to the control class.
5. Teachers are expected to be more active in inserting basic financial literacy knowledge, especially sharia, in schools.
6. Other researchers can use this research as a consideration and reference when conducting similar research or further research.

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