



# Development Of An Android-Based E-Booklet On Money And Financial Institutions At SMA Muhammadiyah 1 Sekampung Udik

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Article Info	Abstract
<b>Article History</b> Received: February, 2025 Revised: August, 2025 Published: December, 2025	In today's fast-changing digital world, there is growing interest in using technology to make learning more engaging and meaningful. But at SMA Muhammadiyah 1 Sekampung Udik, economics education still has some problems. Students find it hard to grasp complex economic ideas, there aren't enough interactive tools to help them learn, and the teaching resources don't match the Kurikulum Merdeka. To solve these problems, this study creates an Android-based e-booklet as a useful and effective tool for teaching economics, with a focus on the topic of money and financial institutions. The research uses the Research and Development (R&D) approach based on the 4D model, which has four steps: defining the problem, designing the product, developing it, and sharing it with the target audience. The tools used in this study include interviews with teachers to understand the difficulties students face in learning economics, and questionnaires to get feedback from media experts, subject matter experts, and students. The validation results show that the e-booklet attained an average validity score of 95%, considered highly valid. A small trial with 15 tenth-grade students revealed a practicality level of 92%, classified as highly practical. The e-booklet includes an intuitive navigation system, an attractive visual design, and well-organized interactive content, which improves students' understanding of abstract economic concepts. According to the findings, each section of the e-booklet is effective in supporting innovative and relevant digital learning. It also contributes to creating a more engaging learning environment, thus encouraging students' enthusiasm for learning, in driving the transformation towards sustainable and low-carbon mobility.
<b>Keywords:</b> Android-Based E-Booklet, Interactive Learning Media, Money and Financial Institutions Content	
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## INTRODUCTION

In the fast-moving digital age, technology has become a key part of everyday life, including in education. This change has pushed the education system to keep up by using newer, more creative, and engaging ways to teach that fit the needs of today's world (Iswahyudi et al., 2023; Kertati et al., 2023; Nurhidayah et al., 2024). The use of technology in education, especially through the incorporation of smartphones as learning tools, clearly shows how the educational sector is adapting to the of digitalization (Ariani et al., 2023). Smartphones were first made to help people communicate, but now they are also used for learning. Students can use them to get a lot of information fast and easy, anytime and anywhere (Azizah et al., 2023). The younger generation, raised in the age of technology, anticipates more engaging and interactive learning approaches. As a result, this shift not only broadens educational access but also presents substantial chances to develop innovative and pertinent learning experiences that align with the demands of the times (Kusuma & Muhamrom, 2024; Lisaldy et al., 2023).

The introduction of the Kurikulum Merdeka has also fostered the development of adaptive learning that aligns with technological progress. This curriculum provides flexibility for educators to cultivate students' competencies through more contemporary methods (Amrullah et al., 2024; Hidayatullah & Hilaluddin, 2024; Juwan et al., 2024).

Technologies like educational apps, e-learning platforms, and interactive videos are increasingly being used to enhance teaching and learning. The advanced features of these technologies not only address the shortcomings of traditional methods but also create a more engaging and comprehensive learning experience. Every contour of the land tells a story of journey, and every breeze carries a sense

of longing (Ali et al., 2024).

Switching to the Kurikulum Merdeka brings some difficulties, like there aren't enough learning materials that match the new curriculum's changing needs. In the context of economics education, particularly on the topic of money and financial institutions at SMA Muhammadiyah 1 Sekampung Udik, the primary challenge lies in the abstract nature of concepts that are difficult for students to grasp without the support of innovative and relevant learning media. To address this issue, the development of technology-based learning media, such as an Android-based e-booklet, serves as a strategic solution. This medium supports self-directed learning, enriches students' learning experiences, and ensures that the material remains relevant to the educational needs of the digital technology era (Hariyono et al., 2024).

Several studies related to e-booklets have shown that they are highly practical and effective for the learning process. Rahmawati et al. (2021) stated that the developed e-booklet was deemed valid and highly suitable for use in learning. Another study conducted by Wahyuni et al. (2023) revealed that the link-based booklet produced had high feasibility, with expert assessment scores of 91.66% for media experts, 87.77% for content experts, 89.58% for language experts, and a student response rate of 90.18%. Additionally, Norazijah & Rezeki (2024) examined an Android-based e-booklet on the human circulatory system for 11th-grade high school students. Their findings indicated that the developed e-booklet was highly valid, with content feasibility scoring 3.89%, presentation feasibility 3.82%, language feasibility 3.73%, media feasibility 3.80%, and student responses indicating a high level of practicality, categorized as good to very good. Another study by Amalia et al. (2020) emphasized that e-booklets can enhance students' learning interest, proving them to be an effective, engaging, and relevant learning resource. However, none of these studies have specifically developed an Android-based e-booklet on the topic of money and financial institutions. Therefore, further research is needed to develop an Android-based e-booklet that focuses specifically on money and financial institutions at SMA Muhammadiyah 1 Sekampung Udik.

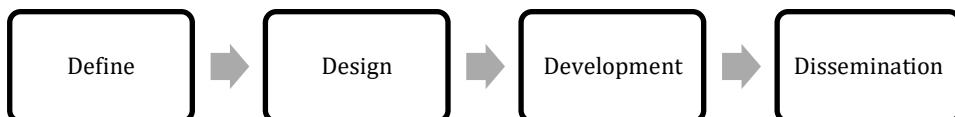
Based on a needs analysis and interviews with the economics teacher, Mr. Catur Setiawan, A.Md, several challenges in teaching economics at SMA Muhammadiyah 1 Sekampung Udik were identified. The primary challenges include students' difficulty in understanding abstract economic concepts, the limited availability of interactive learning media, and the lack of adequate textbooks. A needs analysis involving 79 students revealed that 39.2% of respondents perceived the topic of money and financial institutions as difficult, while 46.8% expressed interest in Android-based learning media. Additionally, 72.2% of respondents hoped for the availability of interactive audio-visual learning media. On the other hand, 98% of students currently have access to digital devices such as Android smartphones, which, if utilized optimally, could serve as an effective solution to address these challenges. The use of Android devices not only offers convenience but also provides students with greater flexibility and access to digital learning resources, promoting independent learning (Budayat et al., 2023).

Therefore, it is essential to develop an Android-based e-booklet with the expectation that the learning process will become more practical and effective. This learning medium is also expected to serve as a solution to enhance students' understanding of economic concepts, particularly in the topic of money and financial institutions. By adopting a technology-based approach, this e-booklet offers an interactive, easily accessible learning resource that aligns with the demands of education in the digital era.

## METHODS

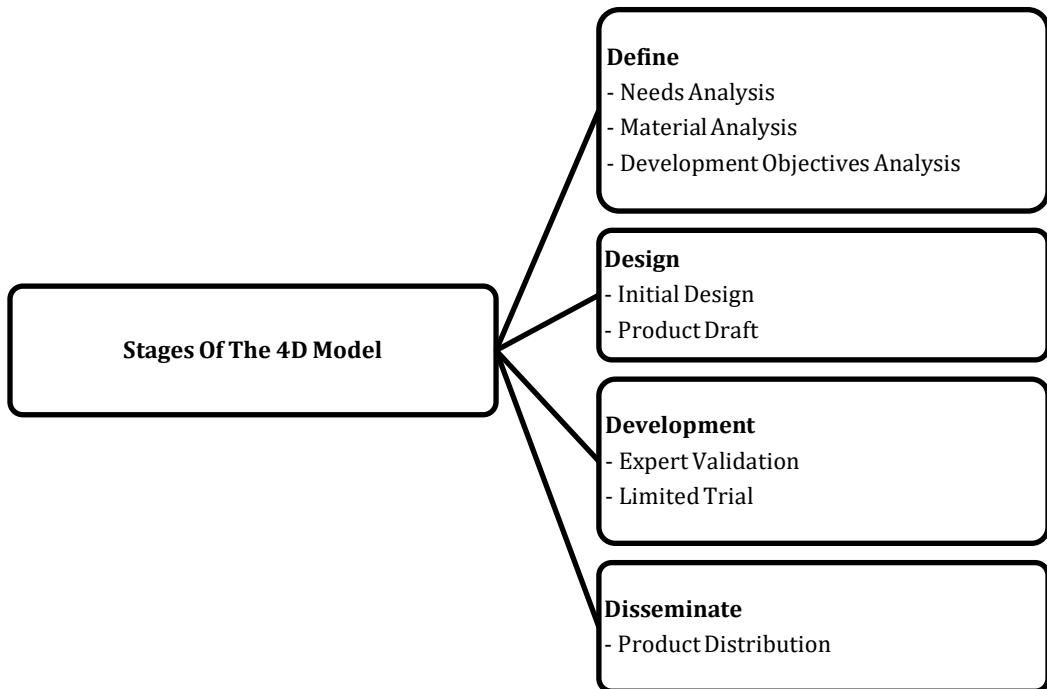
This study uses a Research and Development (R&D) method to create a product and check how well it works. The model used in this research is the 4D model, which was introduced by S. Thiagarajan, Dorothy S. Semmel, and Melvyn I. Semmel in 1974.(Nurhidayah et al., 2024).

The development model employed in this study is depicted in Figure 1.



**Figure 1.** The 4D Model Development Steps by Thiagarajan

This model has four steps: Define, Design, Development, and Dissemination. The four stages of the 4D development model used in this study are described below.



**Figure 2.** 4D Development Model

This study employs the 4D research and development model, which encompasses four primary stages, as outlined below:

- a. Define (Definition Stage): This stage includes looking at what is needed, the content, and the goals for development. The needs analysis finds out the problems students have with understanding abstract ideas and the lack of interactive learning materials, showing the need for an Android-based e-booklet to solve these issues. Also, there is a review of related materials, and clear development goals are set to create a useful and easy-to-use learning resource.
- b. Design (Design Stage): This stage includes the first step of designing and making a preliminary version of the product. In the beginning, a simple structure is created, covering how the layout looks, the order of learning, and how the content is organized. Once this is done, a main plan is made that serves as a guide for building the product, making sure it meets the original goals and requirements.
- c. Development (Development Stage): This stage involves expert validation and limited trials to guarantee the quality of the e-booklet. Expert validation includes assessments from media experts, subject matter experts, and students. Media experts offer input on the design and visual appeal to ensure the e-booklet is engaging and user-friendly. Subject matter experts review the content for accuracy, relevance, and alignment with the curriculum to enhance the learning experience. Student validation is carried out to collect feedback on the ease of understanding, attractiveness, and effectiveness of the e-booklet in supporting learning. Afterward, limited trials are conducted with a small group of students to identify any shortcomings and make improvements before the product is used more widely.
- d. Dissemination (Dissemination Stage): This stage involves distributing the developed e-booklet to the target schools. The aim is to ensure that the e-booklet can be widely used by educators and students in accordance with learning needs.

This study was conducted at SMA Muhammadiyah 1 Sekampung Udk, with research subjects consisting of 79 grade X students enrolled in the economics subject and the economics subject teacher. A limited trial was conducted in class X2, involving 15 students. The study took place from July to November 2024 and included an analysis of student needs, product introduction, and the evaluation of its practicality. Sample selection was based on the characteristics of the students in alignment with the

research objectives and the time frame that allowed for comprehensive testing. The developed content focused on the topic of money and financial institutions.

The data collection instruments used in this study include interviews and questionnaires. Interviews were conducted with the economics subject teacher to gain insight into issues related to economics education, as well as views on the effectiveness of teaching methods and challenges in achieving learning objectives. Questionnaires were used to systematically gather data on the feasibility and effectiveness of the developed product. Three types of questionnaires were employed: the Media Expert Validation Questionnaire, used to assess the feasibility of the developed learning media, with assessments made by Mr. Dani Anggoro, S.Kom., M.Kom., a Lecturer at the Faculty of Computer Science, Universitas Muhammadiyah Metro; the Subject Matter Expert Validation Questionnaire, used to evaluate the feasibility and quality of the developed learning content, assessed by Mr. Catur Setiawan, A.Md., the economics subject teacher at SMA Muhammadiyah 1 Sekampung Udk; and the Student Questionnaire, used to evaluate the product from the students' perspective.

The data analysis methods employed in this study combine both qualitative and quantitative strategies. Qualitative analysis was utilized to investigate needs and gaps via interviews, whereas quantitative analysis was implemented to evaluate the product's validity and practicality by examining numerical data from the questionnaires. The validity analysis results were used to assess the feasibility of the product, while the practicality analysis was employed to evaluate the ease of use and effectiveness of the product in supporting the learning process.

## RESULTS AND DISCUSSION

### A. Results

This development research begins with the stage of defining the issues in economics learning at SMA Muhammadiyah 1 Sekampung Udk. Based on interviews with Mr. Catur Setiawan, A.Md, the economics teacher, and the analysis of student needs, it was found that 39.2% of students face difficulties in understanding abstract concepts in economics. This indicates a significant challenge in teaching economics, especially for theoretical and complex topics such as money and financial institutions. In addition, 72.2% of students expressed a desire to use audio-visual-based learning media to support their learning process. The students' interest in this type of media reflects their expectation of more engaging and easier-to-understand teaching methods. On the other hand, 46.8% of students showed an interest in using Android-based learning media, as it is considered flexible and easily accessible. This is also supported by field data showing that 98% of students own Android smartphones, which allows them to access learning materials independently, anytime and anywhere. As a result, they can study outside formal class hours, which can enhance their understanding of the material being taught.

Students often struggle to grasp complex economic ideas like money and financial institutions because the ways they are taught don't work well. Traditional teaching methods, like lectures and textbooks, are not very engaging and don't offer enough visual aids to help explain difficult topics. (Dendodi et al., 2024). This e-booklet was designed as an alternative learning media to address these challenges and improve learning outcomes. The e-booklet has been specifically developed for the topic of money and financial institutions at SMA Muhammadiyah 1 Sekampung Udk. This e-booklet has been tailored to meet the needs of the students, making it suitable for the learning process.

In the design phase, the first step is creating the initial design, which sets up the basic structure and first look of the product. This includes deciding how the content will be shown, how users will move through the information, and how everything is arranged. These choices help guide the development of the e-booklet. Then, a product draft is made, which shows the first version of the product. This draft helps during the e-booklet creation process to make sure each part matches the learning goals and meets what users need.

The next step is getting feedback from experts. Three groups are involved: media experts, subject matter experts, and students. Media experts check the design and look of the e-booklet to make sure it's attractive and easy to use. Subject matter experts review the content to ensure it's correct, relevant, and fits the curriculum. This helps make sure the information is not only right but also helps students learn well. Students also give their input by using the e-booklet and sharing what they think about how clear, interesting, and helpful the content is for their learning.

The media validation questionnaire consists of 15 evaluation items, including material relevance,

visual clarity, ease of use, aesthetics, and user needs (Anesya & Mansurdin, 2023). The media expert validation questionnaire was conducted by Mr. Dani Anggoro, S.Kom., M.Kom, a lecturer at the Faculty of Computer Science, Universitas Muhammadiyah Metro. The subject matter expert validation questionnaire was conducted by Mr. Catur Setiawan, A.Md, an Economics teacher at SMA Muhammadiyah 1 Sekampung Udik, while the student validation was carried out alongside a limited trial phase in class X2, involving 15 students. The results of the validation are as follows:

**Table 1.** Results of Product Validation Questionnaire

Expert	Percentage	Category
Media Expert	97%	Highly Valid
Content Expert	96%	Highly Valid
Students	92%	Highly Valid
<b>Average</b>	<b>95%</b>	<b>Highly Valid</b>

Based on Table 1, the Android-based e-booklet has been considered valid after undergoing a revision process involving subject matter experts, media experts, and students. The revisions were aimed at refining the content to better meet students' needs, clarify concepts, and ensure the material remains aligned with the expected competencies. Moreover, the revisions focused on improving the quality of the media design by optimizing layout, color schemes, and illustrations, as well as enhancing interactivity and functionality. Additionally, feedback from students was incorporated to improve user comfort and engagement in the learning process. The suggestions and revisions from the e-booklet validation trial are as follows:

**Table 2.** Results of Suggestions and Revisions in Validation Testing

No	Suggestion	Revision
1.	Consistency in image layout Add "Back" button on each page Add "Home" menu  The colors and background on the menu page don't look very nice; try using brighter colors and a background that fits the overall theme.	Standardize the placement of images Add a "Back" button on every page Use brighter colors or colors aligned with the economics theme
2.	More detailed explanations are needed for certain subtopics such as the history of money, the functions of money, etc., to align with the learning objectives.	

Based on Table 2, media experts, subject matter experts, and students provided several suggestions for improving the Android-based e-booklet. One of the primary recommendations was to maintain consistency in image layout to ensure a more organized appearance. In terms of navigation, a "Back" button should be added to each page to facilitate users in returning to the previous page, along with a "Home" menu for quicker access to the main page. From a visual perspective, the menu page design was suggested to use bright colors relevant to economic themes, including improvements to the background to make it more visually appealing. Additionally, topics such as the history of money and its functions should be explained in greater detail to ensure that the content aligns with the learning objectives.

After the revisions were made, the product achieved an average practicality level of 95%, categorized as highly practical. The use of the Android-based e-booklet encourages students to become more active and engaged in the learning process while also facilitating their understanding of the presented material. (Hanifah et al., 2020). This Android-based e-booklet is a practical and effective medium for teaching economics, especially in the topic of money and financial institutions. The content has been revised with input from producers, content experts, and students. These revisions have improved the layout, visual presentation, and content to better meet learning needs. As a result, the e-booklet enhances student engagement and helps them understand economic concepts more effectively. The e-booklet has been developed with intuitive navigation features, including "Back" and "Home" options, enabling users to navigate the content smoothly. The color scheme and visual design have been carefully

adjusted to better align with the themes related to economics, thereby increasing student engagement. The content is presented in detail, covering topics such as the history of money, the functions of money, and the role of financial institutions, ensuring that users gain a thorough understanding of the subject. The practicality of the product has also been tested through a limited trial involving 15 users. The results indicate that the radio-based e-booklet is not only user-friendly but also improves the effectiveness of their learning.

At the Dissemination stage, the researcher conducted a limited distribution of the Android-based e-booklet to tenth-grade students at SMA Muhammadiyah 1 Sekampung Udk as the research subjects. This process involved implementing the developed e-booklet and collecting feedback from students regarding its usability and effectiveness as a learning medium. Through this stage, the e-booklet is expected to provide maximum benefits in the learning process. The following figure (Figure 3) presents the interface of the developed Android-based e-booklet.



**Figure 3.** Android-Based E-Booklet Product Menu

Figure 3 displays the menu interface of the Android-based e-booklet, which includes sections such as the preface, learning objectives, learning outcomes, Pancasila student profile, learning materials, quizzes, and author profile.



**Figure 4.** Learning Materials Presented in the Android-Based E-Booklet

Figure 4. The Money and Financial Institutions Material Presented in the E-Booklet, Accompanied by Educational Videos.



**Figure 5.** The Quiz Presented in the Android-Based E-Booklet

Figure 5. The Quiz Presented in the Android-Based E-Booklet, Featuring HOTS and PBL Questions in Group Format.

## B. Discussion

Based on the interview with Mr. Catur Setiawan, A.Md, the economics teacher at SMA Muhammadiyah 1 Sekampung Udik, as well as the analysis of student needs, several key factors contribute to the high levels of validity and practicality in the development of the Android-based e-booklet. The main challenge in economics education, as identified in the interview and needs analysis, is that 39.2% of students face difficulty understanding abstract concepts in economic material, particularly money and financial institutions. Conventional teaching methods, such as lectures and textbooks, are often less engaging and fail to provide adequate visual representations. This factor highlights the need for developing more interactive learning media that align with student needs.

The results of this study align with the research by Ayunda (2024), which revealed that the development of an e-booklet in biology education proved to be valid in terms of content, language use, presentation, and graphic design, with a validity percentage of 90.12%, meeting the criteria for being highly valid. This study indicates that students have a high interest in digital media, with 72.2% expressing a preference for audio-visual learning materials and 46.8% showing interest in Android-based media. 98% of students have access to Android smartphones, although the potential is not fully realized. This is in line with the findings of the study conducted by Muhammad (2024) which highlighted that e-booklets are capable of enhancing learning engagement due to their flexibility and accessibility.

The validation conducted by media experts and subject matter experts indicated that the e-booklet product achieved an average validity rate of 95%, classified as "highly valid." The media expert provided feedback on layout, aesthetics, and navigation, while the subject matter expert confirmed that the content of the e-booklet aligned with the curriculum and was easily understandable for students. This supports the findings of Amalia et al. (2020), which revealed that the developed e-booklet had a very high level of validity and practicality, making it highly applicable in mathematics teaching. These findings also highlight the effectiveness of using e-booklets in other subject areas.

Positive feedback from students played a significant role in the success of this research. A limited trial involving 15 students demonstrated a practicality rate of 92%, classified as "highly practical." Students found the e-booklet more engaging than conventional textbooks because of its easy-to-navigate interface, visually appealing design, and comprehensive content, which included additional educational videos and interactive quizzes. Several revisions were implemented based on user feedback, such as improving the layout for better consistency, adding "Back" and "Home" navigation buttons, and enhancing the page colors and design for a more attractive look. Moreover, certain topics, like the history and functions of money, were elaborated to improve student comprehension. The findings of this study align with those of Hanifah et al. (2020) who concluded that the e-booklet learning medium can enhance student performance in biology.

Because of these reasons, we can say that the Android-based e-booklet is both valid and practical for

this study. This is because it meets the need for interactive learning tools, students like using digital media, it has been checked and approved by experts, and it has been improved based on what users said. Using this Android-based e-booklet, we hope students will learn better and understand difficult economic ideas in a way that is easier and more enjoyable.

## CONCLUSIONS AND SUGGESTIONS

### A. Conclusions

The e-booklet made for Android has shown to be a good and useful tool for teaching topics about money and financial institutions at SMA Muhammadiyah 1 Sekampung Udik. It got an average validity score of 95%, which means it's very valid, and a practicality score of 95%, meaning it's very useful to use. The e-booklet is easy to navigate, has a nice and interesting visual design, and presents information in a clear way. This helps students better understand complex economic ideas. Because of these results, the e-booklet can be used as a different learning tool that helps make learning more interactive and fits with the needs of today's digital world.

### B. Suggestions

The product development can be further advanced by conducting trials with a larger group and assessing the product's effectiveness. This will allow it to be spread more broadly and utilized on a larger scale.

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