

ABSTRAK

Fita Maula. 2026. *Efektivitas Penerapan Kurikulum Cha-Ching dalam Meningkatkan Literasi Finansial dan Sikap Hemat Murid Kelas V SDN 03 Madiun Lor, Manguharjo, Kota Madiun*: Program Studi Magister Pendidikan Ilmu Pengetahuan Sosial, Sekolah Pascasarjana, Universitas PGRI Madiun. Pembimbing (I) Prof. Dr. Muhammad Hanif, MM, M.Pd, (II) Prof. Dr. H. Parji, M.Pd

Kata Kunci: Kurikulum *Cha-Ching*, Literasi Finansial, Sikap Hemat

Penelitian ini bertujuan untuk menguji efektivitas penerapan Kurikulum *Cha-Ching* dalam meningkatkan literasi finansial dan sikap hemat murid kelas V SDN 03 Madiun Lor, Kecamatan Manguharjo, Kota Madiun. Kesenjangan antara kemampuan finansial dan perilaku konsumtif generasi muda menjadi latar belakang dilakukannya intervensi terstruktur ini. Metode penelitian menggunakan eksperimen semu (*Quasi-Experimental Design*) dengan desain *Nonequivalent Control Group Design*. Sampel penelitian melibatkan 56 murid yang terbagi menjadi kelompok eksperimen (Kelas V A, $N=28$) yang mendapatkan Kurikulum *Cha-Ching*, dan kelompok kontrol (Kelas V B, $N=28$) dengan pembelajaran konvensional. Data dikumpulkan melalui tes pilihan ganda, angket skala Likert, dan lembar observasi, kemudian dianalisis menggunakan ANCOVA dan uji *Normalized Gain* (N-Gain). Hasil pengujian hipotesis dengan ANCOVA menunjukkan bahwa Kurikulum *Cha-Ching* berpengaruh sangat signifikan terhadap literasi finansial murid ($F_{hitung} = 91,910$; $p = 0,000$) dengan kontribusi efektivitas 63,4% dan peningkatan N-Gain berkategori sedang (0,661). Kurikulum ini juga berpengaruh signifikan terhadap sikap hemat murid ($F_{hitung} = 165,353$; $p = 0,000$) dengan kontribusi dominan sebesar 75,7% dan peningkatan N-Gain berkategori tinggi (0,716). Kesimpulannya, penerapan Kurikulum *Cha-Ching* efektif secara signifikan, baik secara parsial maupun simultan, dalam meningkatkan literasi finansial serta membentuk sikap hemat tindakan nyata harian murid.

ABSTRACT

Fita Maula. 2026. Effectiveness of the Cha-Ching Curriculum Implementation in Improving Financial Literacy and Thrifty Attitudes of Fifth-Grade Students at SDN 03 Madiun Lor, Manguharjo District, Madiun City: Master of Social Sciences Education Study Program, Graduate School, Universitas PGRI Madiun. Supervisors: (I) Prof. Dr. Muhammad Hanif, MM, M.Pd, (II) Prof. Dr. H. Parji, M.Pd

Keywords: Cha-Ching Curriculum, Financial Literacy, Thrifty Attitudes

This study aims to test the effectiveness of the Cha-Ching Curriculum implementation in improving financial literacy and thrifty attitudes of fifth-grade students at SDN 03 Madiun Lor, Manguharjo District, Madiun City. The gap between financial capabilities and the consumptive behavior of the younger generation is the background for this structured intervention. The research method used was a quasi-experimental design with a nonequivalent control group design. The research sample involved 56 students divided into an experimental group (Grade V A, N=28) who received the Cha-Ching Curriculum, and a control group (Grade V B, N=28) with conventional learning. Data were collected through multiple-choice tests, Likert scale questionnaires, and observation sheets, then analyzed using ANCOVA and the Normalized Gain (N-Gain) test. The results of hypothesis testing with ANCOVA showed that the Cha-Ching Curriculum had a very significant effect on students' financial literacy (F count = 91.910; $p = 0.000$) with an effectiveness contribution of 63.4% and a moderate increase in N-Gain (0.661). This curriculum also had a significant effect on students' thriftiness (F count = 165.353; $p = 0.000$) with a dominant contribution of 75.7% and a high increase in N-Gain (0.716). In conclusion, the implementation of the Cha-Ching Curriculum is significantly effective, both partially and simultaneously, in improving financial literacy and forming a thrifty attitude in students' daily real actions.