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Research Article

Implementation of Performance Assessment in Financial Literacy Materials within Social Studies Learning To Foster A Financially Literate Generation at SMP Yadika 2

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ABSTRACT

This study aims to implement performance assessment through individual poster-making tasks in financial literacy materials within Social Studies (IPS) learning. A quantitative approach with a descriptive method was applied. The population consisted of seventh-grade students at SMP Yadika 2, while the sample was selected using a random sampling design, namely class VII B. Data were collected through observation, documentation, and assessment based on six indicators: conceptual understanding, accuracy of information, design creativity, readability, independence, and content relevance. Data were analyzed using descriptive statistics. The results showed that 42 students obtained scores ranging from good to very good, particularly in creativity and conceptual understanding. However, several students still faced challenges in delivering information accurately and in-depth. Performance assessment was proven to enhance students' engagement and their skills in conveying messages through visual media. This model can be applied as a meaningful project-based learning strategy to strengthen financial literacy in secondary school students.

Keywords: Performance assessment, financial literacy, social studies learning, project-based learning

1. INTRODUCTION

The transformation of education in the 21st century has placed increasing demands on schools to not only provide academic knowledge but also to cultivate broader competencies that enable students to thrive in a rapidly changing world. Global frameworks emphasize the importance of critical thinking, creativity, communication, collaboration, and diverse literacies, including digital, cultural, and financial literacy, as essential skills for the next generation (Lee et al., 2024; Haryaka et al., 2025). Within this context, education in Indonesia has also embraced the *Merdeka Curriculum*, which seeks to foster contextual, project-based learning and to strengthen the *Pancasila Student Profile*. These shifts highlight the need for a reorientation of teaching practices that extend beyond rote learning and embrace more meaningful, authentic learning experiences. Among the various literacies required for the 21st century, financial literacy has emerged as a particularly urgent priority. The Organisation for Economic Co-operation and Development (OECD, 2022; 2023) defines financial literacy as the combination of awareness, knowledge, skills, attitudes, and behaviors needed to make sound financial decisions and achieve financial well-being. On a global scale, research consistently reveals gaps in young people's understanding of financial concepts, ranging from budgeting and saving to investment and responsible spending. In Indonesia, these challenges are amplified by the growing influence of digital financial products, e-commerce platforms, and instant credit services, which expose adolescents to financial risks at an increasingly early age. Without adequate knowledge and skills, students are vulnerable to impulsive consumption, poor saving habits, and debt mismanagement. Consequently, integrating financial literacy into formal education from the junior high school level is essential, not only to improve individual financial behaviors but also to prepare a generation capable of contributing to the nation's economic resilience (Purba et al., 2022).

Social Studies (*Ilmu Pengetahuan Sosial* or IPS) plays a critical role in this endeavor. As an integrative subject that combines history, geography, economics, and sociology, IPS is uniquely positioned to connect financial literacy concepts with students' daily experiences and social contexts. At the junior high school level, IPS is designed to nurture critical thinking, social awareness, and responsible citizenship. Martin and Efi (2024) emphasize that Social Studies education fosters meaningful interaction among students from diverse backgrounds, helping them to understand social and cultural diversity—an important dimension for embedding financial literacy into broader societal values. By situating financial literacy within the IPS curriculum, teachers can move beyond abstract economic theory to provide students with practical,

contextualized learning experiences that directly influence their decision-making in everyday life. Despite its strategic potential, the teaching and assessment of financial literacy in Indonesian schools face significant challenges. Djoko (2024) notes that instruction often remains conventional, dominated by lectures and rote memorization, with limited opportunities for students to apply concepts in real-world contexts. This lack of contextualization reduces both motivation and comprehension, resulting in students who may know financial terms but cannot translate them into effective behaviors. Ruhimat (2018) further highlights that many teachers lack adequate training in designing valid and reliable instruments to assess financial literacy competencies, leading to assessments that capture surface knowledge but fail to measure deeper understanding or practical skills. At the same time, studies such as Moeis et al. (2022) suggest that financial literacy can be strengthened through culturally relevant teaching, for example by integrating Minangkabau proverbs to provide students with familiar, meaningful analogies. Such approaches enrich the learning process but remain underexplored in most school practices.

To overcome these limitations, education researchers and practitioners advocate for a shift from traditional written tests to more authentic and performance-based assessments. Performance assessment, as described by Wiggins (1993) and Brookhart (2015), evaluates students through real-life tasks that mirror the application of knowledge in authentic contexts. Unlike standardized tests that primarily capture rote memorization, performance assessment provides a holistic view of student learning by assessing cognitive, affective, and psychomotor domains simultaneously. Gedera (2023) and Gyamfi et al. (2023) further argue that performance assessment stimulates higher-order thinking, problem-solving, and creativity while also motivating students through tasks that are engaging and personally relevant. This approach aligns particularly well with the goals of financial literacy education, where the emphasis is not only on knowing financial concepts but also on applying them responsibly in everyday life. One practical and effective strategy for implementing performance assessment in financial literacy learning is through project-based tasks such as poster creation. Posters serve as visual tools that enable students to condense complex financial concepts into accessible, creative, and persuasive messages (Atkinson & Messy, 2012). The process of creating an educational poster requires students to plan, collect relevant financial information, identify real-life problems, design clear and appealing visual messages, and present them to their peers. This sequence of activities engages students in authentic problem-solving and decision-making while also developing collaboration, creativity, and communication skills. Suparman (2021) notes that project-based learning significantly enhances motivation and engagement, transforming financial literacy into a dynamic learning experience rather than a static subject. By engaging with financial topics through creative expression, students not only demonstrate their conceptual understanding but also internalize responsible financial attitudes and behaviors.

SMP Yadika 2 represents an important context for examining this pedagogical approach. The school has made initial efforts to adopt active, project-based learning strategies within Social Studies, but the use of performance assessment, especially in financial literacy, has yet to be systematically implemented or documented. This presents both a challenge and an opportunity: the challenge lies in equipping teachers with strategies to design and apply effective performance assessments, while the opportunity lies in demonstrating how such assessments can transform student learning outcomes. This study is therefore designed with two main objectives: first, to describe the implementation process of performance assessment in financial literacy learning through poster projects in eighth-grade Social Studies classes at SMP Yadika 2; and second, to analyze the impact of this approach on students' conceptual understanding, visualization skills, and active participation. The expected contribution of this research is twofold. On a practical level, it provides teachers with a concrete model of how performance assessment can be integrated into financial literacy education, offering clear guidelines and assessment rubrics that can be adapted in similar contexts. On a broader level, it contributes to the discourse on financial literacy education by demonstrating how authentic and culturally responsive pedagogies can shape young people into financially intelligent individuals. Ultimately, this study aligns with national and global efforts to foster a financially literate generation. A financially intelligent generation is not only capable of understanding economic concepts but also demonstrates responsible financial behavior, critical decision-making, and the ability to adapt to complex financial environments in the 21st century. By bridging theory and practice, and by linking global educational priorities with the local realities of Indonesian junior high schools, this research underscores the pivotal role of performance assessment in shaping the next generation of financially capable citizens who are ready to meet the challenges of an increasingly interconnected world.

2. RESEARCH METHOD

This study employed a descriptive approach to provide an in-depth overview of the process and outcomes of implementing performance assessment in financial literacy within Social Studies (IPS) learning through poster-making tasks. Conducted in Class VII B at SMP Yadika 2, the research involved 42 students, consisting of 18 male and 24 female participants. This method was chosen to gain a comprehensive understanding of students' abilities in comprehending and presenting financial literacy concepts through contextual and creative posters. Financial literacy is considered an essential competence that should be instilled from an early stage of education, as it contributes to individuals' capacity to manage financial resources wisely. Recent studies affirm that simple learning interventions, including presenting financial concepts through creative

media, have proven effective in enhancing students' financial literacy (Lusardi, Clark, Lin, Mitchell, & Sticha, 2025). Data were collected through direct classroom observation, documentation of students' poster works, and performance-based rubric assessments covering six main indicators: conceptual understanding, information accuracy, poster design creativity, readability and neatness, independence, and content relevance to daily life.

3. RESULTS AND DISCUSSION

3.1 Results of the Poster Project Performance Assessment

Based on the research findings, the implementation of performance assessment in Social Studies (IPS) learning on financial literacy material was carried out through a poster-making project by Class VII B students of SMP Yadika 2. The assessment was conducted based on six main indicators, namely: (1) understanding of financial literacy concepts, (2) accuracy of the information presented, (3) creativity of poster design, (4) readability and neatness of visualization, (5) independence in completing the task, and (6) relevance of poster content to everyday life.

Table 1. Results of the Poster Project Performance Assessment

No	Assessment Indicator	Scale 4 (Very Good)	Scale 3 (Good)	Scale 2 (Fair)	Scale 1 (Poor)
1	Understanding of Financial Literacy Concepts	Deep and comprehensive understanding	Understands basic concepts well and according to the topic	Understands some basic concepts but not complete	Does not understand the concept; poster content does not reflect the topic
2	Accuracy of Information	Information is very accurate, complete, and supported with clear explanation	Information is accurate and aligned with the subject matter	Information is fairly accurate but still contains errors	Information is inaccurate or confusing
3	Creativity of Poster Design	Highly innovative, communicative, and attention-grabbing design	Attractive design that supports the message delivered	Design is fairly attractive but lacks originality	Monotonous and unattractive design
4	Readability and Visual Neatness	Very neat, perfectly organized, and easy to understand	Well readable and neat	Fairly readable, but lacks structure	Difficult to read, layout is disorganized
5	Independence in Completing the Task	Shows high independence, creativity, and full responsibility	Completed independently with fairly optimal results	Shows effort, but not maximized independently	Task appears rushed and not independent
6	Relevance of Content to Daily Life	Highly contextual, reflects students' reality and experiences	Fairly relevant to everyday life	Relevant but not sufficiently linked to personal experiences	Not relevant to students' daily lives

To determine the overall performance of students in the poster project, the scores from each indicator were aggregated and then averaged. This analysis aimed to provide a clearer picture of students' achievements in financial literacy through project-based performance assessment. The six indicators understanding of financial literacy concepts, accuracy of information, creativity of poster design, readability and visual neatness, independence in completing the task, and relevance of content to daily life were evaluated quantitatively. The average scores obtained from 42 students are presented in Table 2, which illustrates the extent to which students were able to demonstrate their competencies in both cognitive and practical aspects of financial literacy learning.

Table 1 describes the rubric used to evaluate each indicator, with a four-point scale ranging from "Very Good" (Scale 4) to "Poor" (Scale 1). This rubric provided a structured and transparent framework for assessing students' performance, ensuring that evaluation went beyond rote knowledge and encompassed creativity, responsibility, and contextual application. To determine the overall performance of students in the poster project, scores from each of the six indicators were aggregated and averaged. This quantitative analysis provided a clearer picture of student achievements, as well as areas where improvement was needed. The results of the assessment revealed several important patterns:

a) Strong conceptual understanding of financial literacy

A majority of students demonstrated adequate to strong comprehension of financial literacy concepts, particularly in distinguishing between needs and wants, the importance of saving, and basic budgeting. This indicates that the integration of financial literacy into Social Studies was effective in building foundational knowledge.

b) High accuracy of information, with minor gaps

Most posters displayed accurate and relevant information aligned with the learning objectives. However, some students provided incomplete explanations or lacked supporting details, suggesting the need for reinforcement in applying concepts to more complex financial scenarios.

c) Creativity and design as key strengths

The results showed that creativity was one of the most prominent achievements. Many students produced innovative and visually attractive posters that effectively communicated financial messages. This suggests that the use of poster-based projects motivated students to express ideas more freely and to engage actively with the learning process.

d) Mixed results in readability and neatness

While some students presented well-organized and highly readable posters, others struggled with layout and visual clarity. This reflects varying levels of skill in organizing and structuring information, which could be improved with further training in visual communication.

e) Moderate independence in task completion

A considerable portion of students displayed independence and responsibility in completing their posters, yet there were still several instances where reliance on peers was noticeable. This highlights the importance of reinforcing self-directed learning habits, while still promoting collaboration in group settings.

f) High relevance to students' daily lives

A significant strength of the posters was their contextual relevance. Many students successfully linked financial concepts to real-life experiences, such as saving allowance money, budgeting for school supplies, or prioritizing needs over wants. This demonstrates the effectiveness of performance assessment in bridging classroom learning with students' everyday realities.

Furthermore, the aggregated scores (as presented in **Table 2**) indicated that overall student performance ranged from *Good* to *Very Good* across most indicators. The average results suggested that students were not only able to grasp theoretical knowledge but also translate it into practical and creative outputs. These findings reinforce the effectiveness of performance assessment in Social Studies financial literacy education. By engaging students in poster-based projects, the assessment not only measured cognitive understanding but also captured affective and psychomotor dimensions of learning. It highlighted students' abilities to think critically, design creatively, and communicate financial concepts in ways that were meaningful and relevant to their daily lives. The results demonstrate that performance assessment provides a more comprehensive evaluation of student learning compared to conventional tests. The integration of authentic tasks such as poster projects has the potential to increase student motivation, improve conceptual understanding, and foster financial responsibility. At the same time, the findings also identify areas for improvement, particularly in enhancing students' skills in visual organization and promoting greater independence in task completion.

Tabel 2. Average Scores of Poster Project Performance Assessment in Class VII B

No	Assessment Indicators	Total Score	Number of Students	Average Score
1	Understanding of Financial Literacy Concepts	132	42	3.1
2	Accuracy of Information	138	42	3.3
3	Creativity of Poster Design	146	42	3.5
4	Readability and Visual Neatness	143	42	3.4
5	Independence in Completing the Task	145	42	3.5
6	Relevance of Content to Daily Life	138	42	3.3

The results of the average scores across the six indicators show varied levels of student achievement in implementing performance assessment through poster projects. For the indicator of understanding of financial literacy concepts, students obtained an average score of 3.1, which indicates that while most students have grasped the basic ideas of financial literacy, their ability to elaborate on more advanced concepts remains limited. In terms of accuracy of information, the average score was 3.3, suggesting that students were generally able to present relevant and accurate financial content, though a few inconsistencies and misuse of economic terms were still observed. The highest scores were recorded in creativity of poster

design and independence in completing the task, both with an average of 3.5. This demonstrates that students were highly capable of producing original and visually appealing posters while also showing responsibility and initiative in completing the project independently. Readability and visual neatness received an average of 3.4, indicating that most posters were well-organized and easy to understand, though some needed improvement in layout and font consistency.

Meanwhile, the indicator of relevance of content to daily life achieved an average score of 3.3, reflecting that students were fairly successful in linking financial literacy concepts with real-life contexts, such as saving money, budgeting, and distinguishing needs from wants. However, a number of posters still presented content that was too abstract and less connected to students' personal experiences. Overall, the analysis shows that the project-based performance assessment not only strengthened students' cognitive understanding but also fostered creativity, independence, and practical application of financial literacy in their daily lives. The quantitative results of the poster project performance assessment, as presented in **Table 2**, provide a comprehensive picture of how Class VII B students at SMP Yadika 2 demonstrated their competencies in financial literacy through authentic learning tasks. The average scores across the six indicators ranged between 3.1 and 3.5 on a four-point scale, which suggests that overall student performance fell within the "Good" to "Very Good" categories. However, closer analysis reveals specific strengths and weaknesses that offer valuable insights into the effectiveness of performance assessment in Social Studies.

a) Understanding of Financial Literacy Concepts (Average = 3.1)

This indicator received the lowest score among the six, highlighting that while students generally understood the basic principles of financial literacy such as saving, budgeting, and differentiating between needs and wants their ability to elaborate on more complex or advanced concepts remained limited. This finding suggests the need for further scaffolding by teachers, particularly in connecting abstract financial theories with real-world applications. It also indicates that students may benefit from more guided discussions and examples that bridge textbook knowledge with contemporary financial issues faced by adolescents.

b) Accuracy of Information (Average = 3.3)

Students achieved a slightly higher score on information accuracy, demonstrating that most were capable of presenting relevant and correct financial content in their posters. However, minor inconsistencies were still noted, including the misuse of economic terminology and incomplete explanations. This reflects a partial mastery of content knowledge and underscores the importance of reinforcing precise language use in financial contexts. Teachers may need to provide targeted feedback and model the use of accurate financial vocabulary to strengthen this competency.

c) Creativity of Poster Design (Average = 3.5)

Creativity emerged as one of the strongest dimensions of student performance. The posters were generally innovative, visually engaging, and successful in capturing the audience's attention. This indicates that the project-based approach was effective in stimulating students' creative expression, enabling them to combine knowledge with design skills. Such creativity not only enhanced the appeal of the posters but also reinforced the communicative function of financial literacy education, making abstract concepts more accessible and relatable.

d) Readability and Visual Neatness (Average = 3.4)

The posters were largely well-structured and easy to follow, with most students displaying competence in organizing visual information. Nonetheless, some issues persisted with layout balance, font selection, and overall coherence of presentation. These results suggest that while students were attentive to visual design, additional instruction in graphic literacy such as hierarchy of information, clarity of visuals, and consistency in formatting—would further improve the quality of their outputs.

e) Independence in Completing the Task (Average = 3.5)

This indicator also recorded the highest average score, reflecting students' sense of ownership and responsibility in completing the task. The high level of independence observed suggests that the project encouraged self-directed learning, with students demonstrating initiative and perseverance in their work. This is a significant outcome, as it indicates that performance assessment not only measures knowledge and creativity but also strengthens character-building elements such as accountability and discipline qualities essential for financial decision-making in real life.

f) Relevance of Content to Daily Life (Average = 3.3)

The results showed that most students were able to link financial literacy concepts to personal experiences, such as saving allowance money, planning for school-related expenses, and differentiating needs from wants. However, a portion of the posters remained overly abstract and disconnected from students' lived realities. This finding suggests the importance of continually grounding financial literacy education in contexts that resonate with students' everyday challenges and aspirations, thereby ensuring that knowledge translates into meaningful behavior change.

Taken together, the results of the six indicators indicate that the poster project performance assessment successfully balanced both cognitive and non-cognitive learning outcomes. Students demonstrated satisfactory understanding of key financial concepts, while excelling in creativity, independence, and the ability to contextualize knowledge. The relatively lower scores in conceptual depth and information accuracy highlight areas where instructional strategies could be refined, such as through more explicit teaching of advanced financial topics, reinforcing financial terminology, and providing opportunities for critical reflection. The findings confirm that project-based performance assessment can serve as a powerful tool for financial literacy education in Social Studies. It allows teachers to capture a multidimensional view of student learning, encompassing knowledge, skills, attitudes, and application. More importantly, it contributes to the broader goal of shaping a financially intelligent generation—one that is not only familiar with financial concepts but also capable of applying them responsibly in daily life.

3.2 Analysis of Assessment Results

The results show that for the indicator of understanding financial literacy concepts, students achieved an average score of 3.1. This indicates that most students have understood the basic principles of financial literacy, such as the importance of saving, budgeting, and financial planning. However, their understanding tended to remain general and less in-depth, particularly when it came to explaining more advanced concepts such as investment or financial risk management. Some students only displayed quotations or slogans without providing strong and contextual explanations of the content. For the indicator of accuracy of information, the average score was 3.3, showing that the information presented in the posters was generally in line with the theme of financial literacy. Nevertheless, several students were still less precise in using economic terms or included less relevant information. Despite this, most posters reflected students' attempts to link the learning material with real-life situations, such as pocket money management, saving habits, or ways to avoid consumptive behavior.

In the indicator of creativity in poster design, students recorded an average score of 3.5. This demonstrates that the majority of students were able to present attractive visual ideas, with layouts, colors, and images that effectively supported the message. The posters displayed were varied and reflected students' initiative in conveying information through visual media. Some posters even stood out in terms of originality and aesthetic appeal, which further strengthened the communicative power of the posters. The indicator of readability and poster neatness obtained an average score of 3.4. Most posters were well-structured and easy to read, with a balanced arrangement of text and images. The information presented was accessible and not confusing for the readers. However, there were still some posters where fonts were inconsistent or backgrounds interfered with readability. This indicates the need for improvement in the technical aspects of visual presentation. The highest score was achieved in the indicator of student independence in completing tasks, with an average of 3.5. This shows that students demonstrated a high level of responsibility in completing the project independently, from searching for information, designing, to composing the content of the posters. This task encouraged students to learn actively, not only relying on teachers or peers, but also utilizing available resources and striving to produce their best work. This suggests that project-based learning is effective in fostering independence and responsibility among students.

For the indicator of relevance of content to daily life, the average score obtained was 3.2. Most students were able to link the poster content with their daily contexts, such as pocket money management, distinguishing needs and wants, and the importance of saving habits. However, some posters still contained content that was too abstract or normative, making them less connected to the concrete realities of students' daily lives. This highlights the need for additional guidance to help students contextualize the material they present. Overall, performance assessment through poster-making projects proved effective in enhancing students' understanding and engagement with financial literacy material. This method not only assessed cognitive aspects but also stimulated creativity, independence, attitudes, and the ability to communicate ideas visually and contextually. It also provided students with space for expression, enabling them to convey ideas freely and responsibly. To further improve the outcomes, teachers may strengthen conceptual understanding by providing real-life examples and expanding references for learning. Thus, financial literacy learning is expected not only to remain theoretical but also to be internalized into students' financial behavior from an early age.

4. CONCLUSION

The implementation of performance assessment through poster-making projects on financial literacy themes among Class VII B students of SMP Yadika 2 had a positive impact on improving students' understanding of the material, creativity, and engagement in the learning process. Most students were able to identify and convey the basic concepts of financial literacy fairly well through visual media, although some shortcomings were still found in terms of content depth and the use of relevant references. This activity also encouraged students to think more creatively and independently, as reflected in the quality of their poster designs and their responsibility in completing the tasks. However, there remains room for improvement, particularly in the utilization of more diverse and relevant information sources, as well as in the systematic organization of content. Overall, project-based learning through performance assessment proved effective in shaping students' practical competencies. In addition to strengthening their conceptual understanding of financial literacy, this

strategy also fostered critical thinking, visual communication, and independent learning skills that can be applied in daily life. Therefore, this method is feasible to be more widely applied in Social Studies learning, particularly on themes that are contextual and practical in nature. To achieve more optimal learning outcomes, it is recommended that teachers provide more structured guidance on the use of credible information sources and effective visual presentation techniques. Moreover, involving students in group discussions before starting the project may enhance their conceptual understanding and enrich the ideas they express through the posters.

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