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Developing a Financial Literacy Guidebook for Families Using the ADDIE Model: A Nonformal Education Approach

Nining Purwaningsih¹, Rosana Bernarda Sihaloho², Silvi Amalia³, Layla Hurriah⁴, Iin Inayah⁵, Isna Syafnahayati⁶

^{1,2,3,4,5,6}Universitas Sultan Ageng Tirtayasa

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ABSTRACT

This study aims to develop a non-formal educational guidebook titled *'Mengelola Keuangan Keluarga dengan Bijak'* to enhance financial literacy, particularly among housewives, using the ADDIE instructional design model. The research employed a Research and Development (R&D) approach through the five phases of ADDIE: Analyze, Design, Develop, Implement, and Evaluate. Expert validation was conducted by two assessors, yielding average scores of 3.47 and 3.94, categorized as "very valid," indicating the guidebook's feasibility for use in non-formal educational contexts. A limited implementation involving 15 housewives demonstrated that 93.3% of participants understood the material, while 80% found the guidebook highly beneficial in managing family finances. In addition to theoretical content, the guidebook integrates contextual and reflective worksheets based on real-life financial scenarios, promoting experiential and transformative learning. This approach allows learners to not only acquire knowledge but also reflect on financial behaviors and make informed decisions in their household economy. The guidebook's structure aligns with the principles of adult learning, emphasizing flexibility, relevance, and problem-solving orientation. The findings suggest that the guidebook is an effective, practical, and accessible educational tool that empowers adult learners and supports family resilience. Furthermore, it offers a replicable model for expanding financial literacy within community-based non-formal education initiatives and aligns with national efforts to reduce the gap between financial inclusion and financial understanding.



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Corresponding Author:

Nining Purwaningsih,

Universitas Sultan Ageng Tirtayasa

Email: nining.purwaningsih@untirta.ac.id

Introduction

Family finances are the main foundation in maintaining household stability and well-being. Poor financial management can lead to a lack of household budget planning, excessive debt, insufficient savings, limited knowledge about emergency funds, weak family resilience, and a consumerist lifestyle, which often triggers financial imbalances that impact family conflicts, emotional instability, and even economic vulnerability.

Financial literacy is a crucial aspect of wise family financial management. However, a global survey by Standard & Poor's Global Financial Literacy Survey in 2015 revealed that only about 33% of the world's

population has basic financial literacy, with Indonesia's literacy rate at 32%. Nevertheless, the 2022 National Survey of Financial Literacy and Inclusion (SNLIK) by the Financial Services Authority (OJK) shows an increase in Indonesia's financial literacy index to 49.68%, up from 38.03% in 2019. The financial inclusion index also increased to 85.10% from previously 76.19%. The gap between financial literacy and financial inclusion decreased from 38.16% in 2019 to 35.42% in 2022. Although there has been an increase, this gap shows that many individuals use financial services without adequate understanding, highlighting the importance of effective and accessible financial education.

The low level of financial literacy directly impacts decision-making in households, especially regarding budgeting, debt management, investments, and future savings. This situation is further exacerbated by the limited access to practical, affordable learning resources that are relevant to the daily context of the community. Especially in non-formal education, educational media regarding family finance is still very limited in terms of availability and its suitability for the characteristics of adult learners. This is in line with the thoughts of Rosmilawati, Purwaningsih, and Tanzil (2024) in their book "Pendidikan Orang Dewasa", which emphasizes that learning for adults must be based on real needs, life experiences, and a contextual and applicative approach. The development of learning modules in non-formal education must be relevant to the social roles and responsibilities of adult learners, including in family financial management. Therefore, the development of a family financial guidebook that uses andragogical principles and is designed through a systematic approach like the ADDIE model becomes very strategic for empowering families in facing everyday economic challenges.

In addition to statistical data and empirical practices, a broader conceptual approach can enhance understanding of the urgency of financial literacy in the context of family education. According to Huston (2010), financial literacy is not just about basic financial knowledge, but includes the ability to understand, evaluate, and make appropriate financial decisions in various life contexts. In the context of the family, financial literacy plays a crucial role in shaping sustainable economic behavior, including the ability to save, manage debt, and plan rationally. When this literacy is not possessed by the main manager of household finances—generally the housewife in this case—the risk of economic instability and family conflict becomes more complex.

In addition, a family-based approach in non-formal education has proven to be an effective means to enhance life skills and individuals' critical awareness of their socio-economic roles. UNESCO (2017) emphasizes that family and community education is one of the key strategies in achieving inclusive and sustainable education (SDGs 4), especially in areas with limited access to formal education. Therefore, the provision of family-based financial learning media, such as this guidebook, is not only important from the perspective of the technical needs of money management but also forms part of efforts to empower families and strengthen the socio-economic literacy of the community.

Based on a preliminary study conducted on 40 respondents aged between 15 and 17 years in several regions in Banten Province, it was found that the level of financial literacy is still relatively low. Only 40% of respondents (16 people) have the habit of recording family income and expenses, which is a basic indicator of financial literacy. This indicates that most respondents are not yet accustomed to keeping simple financial records, even though this practice is important in building awareness of household financial conditions. Furthermore, 65% of respondents (26 people) stated that they experienced difficulties in managing expenditures or creating a monthly budget. This finding strengthens the indication that financial management skills remain a major challenge among teenagers or young families in the area. The lack of understanding and practice of healthy finances has the potential to create instability in family economic management. This finding emphasizes the urgency of educational interventions that are practical and contextual, such as the development of a family financial literacy guidebook based on a non-formal education approach that is suitable for the age characteristics and social environment of the respondents.

Method

This research is a research and development (R&D) study aimed at developing a nonformal guidebook titled "Managing Family Finances Wisely" designed to meet the learning needs of adults in the family and community environment. This study uses the ADDIE development model (Analysis, Design, Development, Implementation, and Evaluation), which is a systematic instructional model widely used in the field of education to produce effective and applicable learning products.

The R&D method is chosen because it is suitable for creating and testing the feasibility of educational products that can be used in a non-formal context. Sugiyono (2015) explains that development research aims to produce certain products and test the effectiveness of those products. Meanwhile, Branch (2009) stated

that the ADDIE model is a systematic and flexible approach to developing teaching materials that is highly applicable in user-needs-based educational contexts, such as in adult education.

The use of andragogy principles also becomes an important foundation, as stated by Knowles (1984) that adult learning must be contextual, experience-based, and oriented towards solving real problems. Thus, the use of the ADDIE model-based R&D method in this research is deemed appropriate to produce a practical, contextual guidebook that aligns with the characteristics of adult learners and can be widely implemented in non-formal educational settings.

This research has significant importance in strengthening family education through a contextual and needs-based financial literacy approach. Amid the increasing complexity of household economics, the limited access to practical financial learning media that aligns with adult learner characteristics remains a challenge. The guidebook developed in this research directly addresses this gap by providing non-formal teaching materials that are easy to understand, applicable, and relevant to the real conditions of housewives as the primary managers of domestic finances. In the context of education, this work expands the scope of learning from formal spaces to family and community settings, while also strengthening financial literacy as an integral part of lifelong education.

The novelty of this work lies in the integration of systematic learning design approaches through the ADDIE model with adult learning principles (andragogy), transformative learning (Mezirow), experiential learning (Kolb), and community-based learning (Lave & Wenger). This guidebook not only conveys theoretical information but also includes reflective worksheets and activities based on real experiences, thus enabling behavioral change and decision-making in daily life. This approach has not been widely used in the development of financial literacy teaching materials in the nonformal education sector. Thus, this product not only contributes to community-based family education practices but also offers an innovative model in the development of financial learning media that is based on local needs, socially relevant, and oriented towards empowerment.

The trial phase of this research involved 15 housewives aged between 19 and 54 years, residing in various cities and regencies in Indonesia. Participants were selected using purposive sampling based on their role as primary financial managers in the household and their willingness to be involved in the implementation stage. The research was conducted in a non-formal education context, with learning activities facilitated through online discussions and independent study using the guidebook.

Data were collected through a combination of expert validation, participant observation, and structured questionnaires. Expert validation was conducted using an instrument to assess the content and media aspects of the developed guidebook. During the implementation phase, observation focused on participant engagement and comprehension. The structured questionnaire distributed post-implementation aimed to evaluate user understanding, perceived usefulness, and behavioral intention to apply the financial concepts taught.

Two types of instruments were used:

1. Expert Validation Form, which consists of 19 items assessing four dimensions: content accuracy, instructional design, language clarity, and media layout.
2. User Response Questionnaire, comprising Likert-scale items (Strongly Agree to Strongly Disagree) that assess dimensions such as clarity, usefulness, applicability, and motivation to adopt new financial behaviors. Open-ended questions were also included to capture qualitative feedback and suggestions.

All instruments were developed based on theoretical frameworks from instructional design, adult education, and financial literacy education, and were reviewed by education and media experts before implementation.

The Stages of the ADDIE Model in Research:

Table 1. Stages of the ADDIE Model in Research

Stage	Goal	Action
<i>Analyze</i>	Identifying the main problems of families in managing finances wisely.	<ol style="list-style-type: none"> 1. Identifying the main causes of the lack of financial literacy in families. 2. Conducting a needs analysis of the contents of the guidebook. 3. Identifying the characteristics of the target audience (parents/housewives). 4. Analyzing relevant financial literacy materials for a non-formal context.
<i>Design</i>	Preparing the outline, reflective learning, and	<ol style="list-style-type: none"> 1. Formulating learning objectives for the guidebook. 2. Designing the content flow based on respondent needs.

	presentation strategies for the guidebook.	<ol style="list-style-type: none"> 3. Choosing the format of the presentation (written, infographic, case study). 4. Designing a delivery strategy that is easy to understand and applicable.
<i>Develop</i>	Developing and validating the draft of the guidebook.	<ol style="list-style-type: none"> 1. Prepare the initial draft of the family financial literacy guidebook. 2. Involve material and media experts for content validation as expert judgement. 3. Adjust the language and visuals to match the target users. 4. Revise based on feedback from expert judgement.
<i>Implement</i>	Applying the guidebook in a non-formal setting	<ol style="list-style-type: none"> 1. Involving participants (families/homemakers) in limited trials. 2. Facilitating learning activities using guidebooks. 3. Observing user interactions and engagement in understanding the material.
<i>Evaluate</i>	Assessing the effectiveness and quality of the guidebook.	<ol style="list-style-type: none"> 1. Develop evaluation instruments to measure understanding and changes in financial attitudes/habits. 2. Collect feedback from users. 3. Make final revisions based on evaluation results.

The validity in this study is tested through construct validity and content validity assessed by experts (expert judgement) to evaluate the quality of the developed instruments and media. The assessment was performed by two expert lecturers, namely Siska Resti Maysara, S.Psi., M.Pd (lecturer 1) and Sri Marlia, S.Pd., M.Sc (lecturer 2). The results of the assessment serve as the basis for proceeding to the trial stage. The scores given by each expert are then averaged and converted into statements to determine the level of validity and feasibility of 'Managing Family Finances Wisely: Development of a Nonformal Guideline Book based on the ADDIE Model'. The scoring conversion process is adjusted according to the following assessment criteria.

Table 2. Conversion of Validity Scores for Learning Media

Average Score Range	Category	Report
3,25 – 4,00	Very Valid	Suitable for use without revision
2,50 – 3,24	Valid	Suitable for use with minor revisions.
1,75 – 2,49	Quite Valid	Need to be revised before use
1,00 – 1,74	Not Valid	Not suitable for use

Data from expert validation were analyzed quantitatively by calculating the average score of each item and converting it into qualitative categories using the predetermined scoring rubric (see Table 2). Descriptive statistics such as frequencies and percentages were used to summarize questionnaire responses from the participants. Qualitative responses were analyzed using thematic analysis to identify recurring patterns related to participants' learning experiences and behavioral changes. The results from expert validation and participant feedback were triangulated to draw conclusions about the effectiveness, feasibility, and potential scalability of the guidebook. This multi-method approach strengthens the credibility and reliability of the findings in assessing the practicality and educational impact of the developed product.

Results and Discussions

This book is the result of research and development (R&D) that refers to the ADDIE development model (Analyze, Design, Development, Implementation, Evaluation). The aim is to produce a non-formal guidebook that can be used by families to improve financial literacy and the ability to manage family finances wisely. The guidebook titled '*Mengelola Keuangan Keluarga dengan Bijak*' is available for download through the link: <https://bit.ly/Bukupanduanliterasikeuangan>.

Analyze Stage

Analyze stage in the development of this guidebook shows that 70% or 28 out of 40 respondents stated that the respondents understand basic financial concepts. This indicates that most respondents have awareness or initial knowledge about the basic principles of financial management, such as the importance of budgeting, saving, or avoiding consumer debt. However, this data also implies that there are still 30% of respondents who do not understand the concept, indicating the need for more inclusive and easily understandable educational strategies, especially in the context of non-formal education. This finding may indicate positively that most respondents have a basic financial literacy foundation that can serve as a basis for the development of further interventions, such as training or guidebooks.

Survey results show that the main challenges families face in managing finances are uncontrolled spending (72.5%) and insufficient income (32.5%), followed by a lack of knowledge about financial management (15%). A small portion of respondents also mentioned other challenges such as always feeling insufficient, difficulties in managing finances, or not experiencing any challenges at all (each 2.5%). These findings emphasize the importance of financial education, particularly in controlling spending and household budget planning.

Table 3. Respondents' Answers about Family Challenges in Managing Finances

Main Challenge	Frequency	Percentage
Insufficient income	13	32,5%
Lack of financial knowledge	6	15%
Uncontrolled spending	29	72,5%
Always feeling not enough	1	2,5%
Manage finances	1	2,5%
None	1	2,5%

This finding shows that a large majority of respondents (82.5%) have never had access to materials, training, or consultations related to financial literacy. This means that only a small portion has been involved in formal or non-formal educational activities regarding financial management. This condition indicates a significant gap in community empowerment efforts in the financial field, which could lead to low awareness and individuals' ability to manage income, create budgets, and plan family finances. The lack of experience in this training also reflects that access to financial education programs is still limited, both in terms of program reach, service providers, and the attractiveness of the available material. Therefore, there is a need for educational media innovations that are more easily accessible and relevant to people's daily lives. One of them is through the development of non-formal guidebooks based on adult education principles that can address the practical and contextual needs of adult learners in family and community settings.

Design Stage

Design stage in the guidebook presents the main materials covering various important aspects of family financial literacy. It begins with an introduction to the definition and urgency of financial literacy, as well as the negative impacts if families do not have adequate understanding. Next, it discusses the importance of financial planning which includes managing income and expenses with the help of tools such as a monthly budget and expense tracking. This book also explains the difference between needs and wants, as well as strategies for determining the priority scale of expenses. In addition, the basic principles of saving and an introduction to simple investments relevant for housewives are also explained. Other topics include how to avoid consumptive debt along with strategies for responsibly repaying debt. Finally, this book discusses financial risk management by setting up emergency funds and preparing families for unforeseen financial situations.

This guidebook not only presents theoretical material on family financial literacy but is also equipped with various worksheets and reflective activities designed to enhance understanding and encourage practical application. One example is the family budget template that uses the 50/30/20 method, where participants are asked to allocate their expenses into three main categories: needs (50%), wants (30%), and savings or investments (20%). This worksheet provides the opportunity to directly calculate and record income and expenses, while also reflecting on consumption patterns and financial habits that have been practiced. With this approach, readers not only become more aware of their financial condition but also able to identify areas that need improvement to achieve a balance in household finances. Furthermore, the presence of these practical activities supports the participatory and contextual learning styles of adults. Readers can adjust the content of the book to their respective life realities, making this book not only a reading material but also an active learning tool that can be used independently or in non-formal training sessions. This makes this guidebook an applicable, reflective, and empowering learning resource.

Development Stage

This stage consists of a draft of the initial family financial literacy guidebook that has been completed and will next go through a material validation stage by Sri Marlia, S. Pd., M.Sc as an expert judgment who assesses the feasibility of the instrument. Validation of the material against this guidebook includes 19 assessment items spread across four main aspects, namely: content, language, graphic design, and functionality of the

module. Each item is rated on a scale of 1–4, with a maximum total score of 76. Based on the validation results, this guidebook received a total score of 66, resulting in an average score of 3.47.

This average score of 3.47 indicates that, in general, the guidebook has met the 'very valid' standard to be used as a guidebook in non-formal education. This figure reflects the positive assessment from validators regarding: (1) The accuracy of the content and its relevance to the needs of the community; (2) The ease of understanding the material by lay readers; (3) The use of a communicative language that adheres to the rules of the Indonesian language; (4) The consistency in the use of terms and writing formats; (5) A neat visual presentation that supports the content; and (6) The module's ability to encourage reflection and practical application in everyday life.

This means that the results of this general assessment indicate that this guidebook has successfully summarized the conceptual, technical, and practical aspects needed in non-formal learning media based on financial literacy. This high score also serves as a strong indicator that the developed product is worthy of further testing on a broader target. Furthermore, the results of the instrument validation regarding: the suitability of the material with the theory, relevance to the needs of the community, accuracy of concepts, understandability, practicality, presentation systematics, and the ability to encourage reflection and financial decision-making received an average score of 3.6 on a scale of 4. This indicates that the instrument falls into the "very valid" category, making it suitable to be used as an educational material that motivates readers to think reflectively and make financial decisions rationally.

Based on the validation results of the media against the guideline book '*Mengelola Keuangan Keluarga dengan Bijak*' conducted by Siska Resti Maysara, S.Psi, M.Pd, an average score of 3.94 was obtained from a total of 19 assessment items and 3.9 from 10 additional items by expert judgment. This indicates that this guidebook falls into the "very valid" category and meets quality standards for use in non-formal education contexts. The main aspects validated include visual design, layout, quality of illustrations, readability, interactivity, language usage, and the functionality of the module in encouraging participation and family financial decision-making.

All indicators received high ratings, especially on the clarity of structure, ease of use, relevance of the material to family life, and the strength of the modules in encouraging readers to think reflectively and act wisely financially. Overall, the media validation results show that the guidebook is not only effective visually and linguistically, but also functional in delivering applicable educational messages. This guide is deemed capable of facilitating self-directed learning and is relevant to community needs, especially in strengthening family resilience through wise and responsible financial management.

Implementation Stage

The implementation stage of the guidebook '*Mengelola Keuangan Keluarga dengan Bijak*' that has passed the validation test and is declared suitable for use involves 15 housewives in a limited trial through FDG to facilitate learning activities using the guidebook online. Furthermore, 15 respondents were asked to fill out a questionnaire to describe their level of understanding of financial literacy as well as their responses to the visualization and the content of the material that is suitable for large-scale dissemination. The respondents were aged between 19 and 54 years and were distributed across various regions as follows.

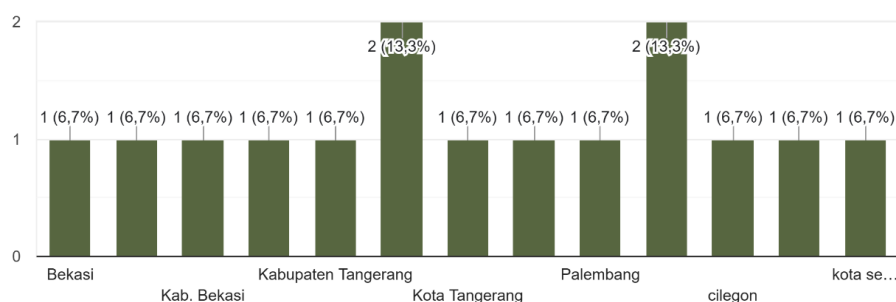


Figure 1. Original Answer Results of City/Regency from Respondents in the implementation stage

Evaluation Stage

The evaluation stage begins with compiling evaluation instruments to measure understanding and changes in financial attitudes/habits, which are distributed to 15 housewives. A total of 93.3% of respondents indicated "Agree" that housewives in the limited test understood the content after reading the guidebook. This

indicates that the delivery of content in the book is sufficiently communicative and relevant to the needs of users. The language used and the structure of the information presentation are assessed to be successful in explaining financial concepts in a simple yet effective manner. Respondents believe that the book's content has successfully provided new insights, such as the importance of tracking expenses, creating a budget, and distinguishing between needs and wants.

Based on the aspect of usefulness, 80% of respondents chose 'Strongly Agree' and the remaining 'Agree', indicating that this book is not only understood but also felt to have a real impact on its users. Respondents feel that there is added value from the book, particularly in helping to think about more systematic household financial management. This indicates a shift in attitude from passive to active in personal financial management, which is one of the indicators of financial literacy success (OECD, 2016).

The analysis of all the questions in the questionnaire shows that the average response of 'Agree' reached 51.8% and 'Strongly Agree' 45.2%, with the remaining (2.5%) divided among 'Disagree'. None of the respondents chose 'Strongly Disagree'. This reflects a very positive reception of the guidebook in terms of content, language, illustrations, and its usefulness. High scores were also obtained on items such as "ease of independent use" and "encouraging financial reflection," reinforcing the position of this book as an applicable educational instrument.

This statistical implication suggests that the book not only meets the academic aspects of expert validation but also has a practical impact on changes in users' attitudes and intentions. If applied on a broader scale (such as in neighborhood communities, family empowerment programs, or MSME training), the potential of this book as a tool for family financial empowerment is immense. As a follow-up, enhancing the visuals and expanding the distribution reach of the book will strongly support the national financial literacy mission.

The results of this study show that 93.3% of the participating housewife respondents stated that they understood the content of the guidebook and 80% said that the book was very useful in managing family finances. This finding shows that the design and content of the guidebook align with the characteristics of adult learners that emphasize real-world context, flexibility, and a problem-solving orientation (Knowles, 1984). Nevertheless, to test the effectiveness of the book more broadly, a critical analysis of the implications of the results, methodological limitations, and possible alternative interpretations arising from the use of this learning media is needed.

One of the main limitations of this study lies in the evaluation method that employs a self-reported approach without the presence of objective instruments such as pre- and post-tests or longitudinal measurements. This opens up the possibility of social desirability bias, where respondents tend to provide answers that are considered 'correct' or expected by the researcher (Nederhof, 1985). In addition, the limited number of respondents (15 people) and the homogeneity of socioeconomic backgrounds narrow the generalizability of the findings. Therefore, the interpretation of the effectiveness of the guidebook must be done carefully, considering the possible influence of external factors such as education level, personal experience in managing finances, and access to digital information.

From a theoretical perspective, the success of this guidebook is not only related to the enhancement of financial knowledge but also indicates the potential for changes in attitudes and household financial decision-making behavior. According to Mezirow (1991), the transformative learning process in adults occurs when individuals reflect on their life experiences and change the perspectives they have long held. In this context, the presence of reflection sheets and practical activities in the guidebook serves as a learning medium that stimulates cognitive and affective transformation, which has a tangible impact on financial literacy awareness within the family. This result is reinforced by the study of Fitri, Wahyuni, and Arsyad (2021) which shows that reflective media can enhance family financial decision resilience independently and sustainably.

This guideline book also contributes to strengthening family-based non-formal education, especially for women as domestic financial managers. Research by Mardiyah, Sulaiman, and Fitriana (2023) shows that increasing household financial literacy has a direct impact on economic resilience, emotional stability, and a family's ability to adapt to socio-economic pressures. Therefore, the value of the usefulness of this guidebook lies not only in cognitive aspects but also encompasses the strengthening of social and emotional dimensions in family life, making it a holistic and contextual family education tool.

To expand the theoretical approach, the development of this guideline book also integrates Experiential Learning Theory (Kolb, 1984) which emphasizes the importance of learning through direct experience. Activities such as budget simulations, expenditure planning, and financial recording are designed to encourage the active-reflective learning cycle from the participants' experiences. In addition, the Situated Learning Theory by Lave and Wenger (1991) also provides a foundation for contextual community approaches, where housewives, as part of the family community, act as active learners in their own social contexts.

Nasution and Fitriani (2019) also emphasize that community-based financial education is capable of fostering a sense of involvement and enhancing the effectiveness of understanding household economic concepts.

Furthermore, the application of Self-Determination Theory (Deci & Ryan, 2000) is also relevant in understanding the motivation of participants in utilizing this guidebook. This theory explains that learning will be more optimal if individuals feel autonomy, competence, and social connectedness. This guidebook provides space for self-learning, enhances financial competencies through practical experience, and encourages social interaction through family discussions. This strengthens the role of family-based educational media as a tool for social transformation that not only enhances knowledge but also shapes mindsets and habits that support family resilience in the long term.

The findings of this study affirm that non-formal educational interventions—when rooted in adult learning theory and contextual relevance—can produce meaningful impacts on financial awareness and behavior. The high levels of user understanding and perceived usefulness reflect not only the clarity of content and instructional design but also the alignment of the guidebook with the learners' lived realities. This supports the notion that adult learners benefit most from materials that are experiential, immediately applicable, and socially relevant (Kolb, 1984; Mezirow, 1991).

Moreover, this guidebook serves as a bridge between formal education frameworks and informal family practices, affirming the potential of community-based, non-formal learning tools to complement national financial literacy programs. In line with UNESCO's (2017) emphasis on family and community learning as drivers of sustainable development, this guidebook can serve as a replicable model for broader family empowerment initiatives. It also contributes to the global agenda of promoting financial inclusion by addressing the gap between access and understanding (OECD, 2016; OJK, 2022).

To fully leverage its potential, further efforts should focus on: (1) translating the guidebook into digital formats; (2) integrating it into national family empowerment programs such as PKK or Bina Keluarga; and (3) establishing partnerships with financial institutions, local governments, or NGOs for wider dissemination. In addition, continuous evaluation through mixed methods—including behavioral observation and financial tracking—can help measure long-term effectiveness and inform future revisions.

Conclusions

This study successfully developed a non-formal guidebook using the ADDIE model, designed to enhance family financial literacy through a contextual, reflective, and learner-centered approach. The validation results from experts indicated a very high level of content and media feasibility, while the limited trial implementation among housewives showed that the guidebook was both well-understood and perceived as beneficial in daily financial decision-making. The integration of adult learning principles, transformative learning theory, and experiential learning methods strengthens the guidebook's pedagogical foundation and practical relevance.

Despite its strengths, the study is limited by the small sample size and reliance on self-reported data, which may affect the generalizability and objectivity of the findings. Future research should involve larger and more diverse populations and include objective pre- and post-intervention measures to evaluate long-term behavioral impact. Expanding the study to include different demographic profiles—such as young families, male household members, or community-based microentrepreneurs—could further reveal the scope and scalability of the guidebook's effectiveness.

Nonetheless, this guidebook contributes significantly to family and community-based education and provides a replicable model for expanding financial literacy in non-formal education contexts. Its strength lies not only in its instructional design but also in its alignment with real-life challenges faced by families in managing household finances. The practical activities, reflective tools, and accessible language allow the guidebook to serve as both a learning resource and an empowerment tool. In light of national efforts to increase financial literacy and resilience at the grassroots level, this guidebook holds potential for integration into broader programs such as PKK (Family Welfare Movement), local government initiatives, or NGO-based community training. The model presented in this study can therefore be a valuable reference for policymakers, educators, and practitioners in developing responsive, inclusive, and sustainable financial education strategies.

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