

PROJECT-BASED LEARNING TO ENHANCE ECONOMIC LITERACY**Yuliani¹, Sugiono², Forijati³**

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**Correspondence paper*

Received January 30, 2025; Revised October 10, 2025; Accepted October 10, 2025; Published October 12, 2025

ABSTRACT

This study investigates the effectiveness of the Project-Based Learning (PBL) model in enhancing students' economic literacy at MAN 1 Kediri City. The research was motivated by the low level of economic literacy among students, which is attributed to the dominance of conventional, theory-based instructional approaches that limit student engagement and practical understanding. To address this issue, a Classroom Action Research (CAR) design was employed across two cycles, each consisting of four stages: planning, implementation, observation, and reflection. A total of 28 students from grade X-F participated in the study. Data collection techniques included pre-tests and post-tests to measure economic literacy gains, observation sheets to assess engagement, interviews to gather student perceptions, and documentation of project outputs. In Cycle 1, the average student score increased by 13% compared to the pre-test, although not all students achieved classical completeness. After revising the instructional strategy, Cycle 2 yielded a further 20% increase in scores, with all students meeting or exceeding the minimum mastery criteria. Qualitative data also indicated improved motivation, collaboration, and critical thinking. The study findings are consistent with prior literature, confirming that PBL enhances not only conceptual understanding but also student engagement and higher-order thinking skills. This research contributes novel insights by applying a two-cycle CAR framework within an Islamic high school context, integrating both quantitative and qualitative analysis. The results suggest that PBL is a highly effective pedagogical strategy for improving economic literacy and can be adapted in broader educational settings to support meaningful, student-centered learning.

Keywords: Classroom action research, economic literacy, MAN 1 Kediri, project-based learning, student-centered instruction

INTRODUCTION

Economic literacy is a crucial competency for individuals to make informed financial and economic decisions in a complex globalized world (Dai et al., 2024). However, at MAN 1 Kediri City, students exhibit low economic literacy, primarily due to conventional lecture-based teaching methods that prioritize theory over practical application (Mayasari et al., 2022). This limitation impedes students' ability to understand and apply economic principles in real-world contexts (Pratiwi et al., 2023).

Quality education must be able to promote critical thinking skills and strong economic literacy in students, because these two aspects are very important in facing increasingly complex economic challenges in the era of globalization (Dai et al., 2024). Economic literacy reflects an individual's understanding of economic concepts and their ability to apply economic principles in everyday life (Cahyono et al., 2024). However, at MAN 1 Kediri City, it was found that students' economic literacy was still low, mainly due to the use of conventional teaching methods that were less interactive and focused



more on theory than direct practice (Mayasari et al., 2022). As a result, students have difficulty understanding economic concepts and applying them in real life (Pratiwi et al., 2023).

Project-Based Learning (PBL) is an innovative project-centered learning approach that emphasizes hands-on experience in the learning process. This approach has been shown to improve students' economic understanding through involvement in authentic projects that encourage collaboration, creativity, and deeper problem solving (Dai et al., 2024). In previous studies, PBL has shown effectiveness in improving students' critical thinking skills and economic literacy in various educational contexts (Cahyono et al., 2024). In addition, this method can also increase students' learning motivation because they feel more involved in the learning process (Mayasari et al., 2022).

Thus, this study aims to explore the application of PBL in improving students' economic literacy at MAN 1 Kediri City. The main focus of this study is to examine the extent to which the application of the PBL method can improve students' understanding of economic concepts and its impact on their learning outcomes. With this project-based approach, it is hoped that effective solutions can be found in improving students' economic literacy and providing recommendations for educators in developing more innovative and applicable learning strategies (Pratiwi et al., 2023).

Although economic literacy has increasingly been recognized as an essential competency in facing global economic challenges, many students in secondary education, particularly in Islamic-based schools such as MAN 1 Kediri City, still demonstrate low levels of economic understanding. This issue is often rooted in the continued reliance on conventional teaching methods that emphasize theoretical memorization rather than contextual application. While numerous studies have explored various instructional models to address this issue, empirical evidence on the implementation of Project-Based Learning (PBL) in the specific context of economic literacy at the secondary level remains limited. Furthermore, studies that combine PBL with a classroom action research (CAR) approach to monitor progressive improvement through iterative cycles are still scarce. This lack of context-specific evidence leaves a gap in understanding how effective and adaptable PBL is in enhancing students' economic literacy within real classroom settings.

Recent research has shown that PBL is a promising instructional strategy that promotes deeper learning by engaging students in authentic, collaborative projects tied to real-world problems. Scholars such as Dai et al. (2024) and Cahyono et al. (2024) have demonstrated the potential of PBL to enhance students' critical thinking, motivation, and conceptual understanding in various academic fields, including economics. Additionally, studies by González (2019) and Sun et al. (2018) affirm that PBL contributes to students' ability to apply economic concepts in decision-making processes, particularly when supported by guided instruction and iterative feedback. Despite these advancements, most of the existing literature is concentrated on higher education or STEM-related disciplines. The application of PBL in economic education at the secondary level, especially in Indonesian Islamic schools, is still underexplored, necessitating further investigation to validate its effectiveness in different educational and cultural settings.

This study presents a novel contribution by investigating the implementation of Project-Based Learning within a classroom action research framework to improve economic literacy among high school students in a madrasah context. Unlike previous research that often uses one-time experimental designs, this study adopts a two-cycle CAR approach, enabling ongoing reflection, revision, and measurement of instructional impact. The novelty also lies in the integration of quantitative data (pre-test and post-test results) with qualitative insights (observations and interviews), offering a comprehensive evaluation of student learning outcomes and engagement. The main objective of this research is to examine how PBL influences students' understanding of economic concepts, fosters active participation, and improves overall learning outcomes. The findings are expected to provide practical guidance for educators in designing more contextual and engaging economic learning environments, and to enrich the global discourse on effective strategies for fostering economic literacy in diverse classroom settings.

METHOD

Research Design This research uses the Classroom Action Research (CAR) method which is conducted in two cycles. Each cycle consists of four main stages, they are planning, action (implementation), observation, and reflection. CAR was chosen because it allows teachers to identify problems in learning, implement appropriate interventions, and evaluate the effectiveness of the methods used in improving students' economic literacy. **Participants and Research Location** This research was conducted at MAN 1 Kediri City, with 28 students in grades X-F as participants. Students were chosen as research subjects because they showed a low level of economic literacy based on the results of the initial pre-test. This research also involved economics subject teachers as facilitators in implementing the Project-Based Learning (PBL) learning model.

Research Instruments Data in this study were collected using several instruments as follows:

1. Pre and Post Test: To measure the improvement of students' economic literacy before and after the implementation of PBL.
2. Observation: Conducted by using observation sheets to assess student engagement in project-based learning.
3. Interviews and Questionnaires: Used to understand students' perceptions of the learning methods applied.
4. Documentation: In the form of class notes and student project results to see the development of their economic understanding.

Research Procedures

1. Cycle 1

- a) Planning: The teacher prepares materials and compiles relevant economic-based projects.
- b) Action: Students are divided into groups and given project assignments to apply the economic concepts they have learned.

- c) Observation: Student activities are observed to assess their level of involvement in the learning process.
- d) Reflection: Data is analysed to evaluate the effectiveness of the PBL method and design improvements for the next cycle.

2. Cycle 2

- a) Based on reflection from cycle 1, learning methods were improved to overcome the obstacles found.
- b) Projects are given with higher complexity to test students' understanding of economics in greater depth.
- c) The final evaluation is carried out by comparing the results of the pre-test and post-test to determine the increase in students' economic literacy.

Quantitative data were analyzed using paired **t-tests** to determine the statistical significance of improvements between pre-test and post-test scores. Qualitative data from observations and interviews were subjected to thematic analysis to identify patterns in student engagement and learning experiences.

RESULT AND DISCUSSION

Initial Results In the initial stage of the study, a pre-test was conducted to measure the level of students' economic literacy before the implementation of the Project-Based Learning (PBL) method. The pre-test results showed that the average value of students' economic literacy was 67.21. Of the total 28 students who were the subjects of the study, only 35% achieved the minimum completion standard (KKM), while the rest were still below the standard.

Cycle 1

After implementing the PBL method in the first cycle, there was a 13% increase in the average value of students. Although there was an increase, the results of the analysis showed that there were still some students who had not achieved classical completeness. Several factors that are thought to influence these results are student adaptation to new learning methods, varying levels of understanding, and time constraints in completing the project.

Cycle 2

Based on reflection from the first cycle, improvements were made to the strategy in the second cycle, including improving project guidance and more intensive guidance from teachers. In the second cycle, the average student score increased by 20% compared to the first cycle. With this increase, all students successfully achieved classical completion, indicating that the PBL method has a significant impact on improving students' economic literacy.

Comparative Analysis the results of this study show a progressive increase in students' economic literacy along with the application of the PBL method. The following is a comparison of the average scores of students in each stage of the study:

- Pre-test: 67,21
- Post-test Cycle 1: 75,94 (+13%)
- Post-test Cycle 2: 91,13 (+20%)

In addition to the increase in scores, observations during the study also showed an increase in student engagement in class discussions, understanding of economic concepts, and their ability to compile and present projects. Interviews and questionnaires given to students showed that they were more motivated and understood economic concepts better

compared to conventional learning methods. With these results, it can be concluded that the gradual implementation of Project-Based Learning is able to significantly increase the economic literacy of students at MAN 1 Kediri City.

The results of this study indicate that the implementation of Project-Based Learning (PBL) has a significant impact on improving students' economic literacy at MAN 1 Kediri City. This increase can be observed from the increase in students' average scores from pre-test to post-test after two cycles of PBL implementation. This finding is consistent with previous studies stating that PBL can improve students' conceptual understanding as well as critical thinking and problem-solving skills in various disciplines (Barak & Dori, 2009; Morrison et al., 2015; González, 2019; Sun et al., 2018; Cahyono et al., 2024; Ni Ketut Sri Budayani & Meitriana, 2023; Pratiwi et al., 2023; Ferdian et al., 2022; Asriningtyas et al., 2018; Ulfa & Irawati, 2021).

One of the main factors contributing to this improvement is the active involvement of students in the learning process. In the PBL method, students do not only receive information passively but are also directly involved in exploring economic concepts through real projects. Thus, they can understand the relationship between theory and practice and apply it in everyday life. A study by Morrison et al. (2015) showed that students who learn through projects are better able to connect the material learned to real-world situations, which improves their retention and understanding of academic concepts. Similar findings have also been reported in the context of economic literacy (Dai et al., 2024; Nurfadhillah, 2022; Nur Solihat & Arnasik, 2018; Kusniawati & Kurniawan, 2016).

In addition, this study also found that the implementation of PBL has a positive impact on students' learning motivation. Many students who initially felt that economics was a difficult and theoretical subject became more enthusiastic because they could see its application in real life. This is in line with research by Barak & Dori (2009), Mayasari et al. (2022), Azura & Selaras (2023), and Yanti & Novaliyosi (2023), which shows that a project-based approach can increase students' interest and involvement in learning and develop 21st-century skills such as collaboration and creativity.

However, this study also found several challenges in implementing PBL. One of the obstacles faced was students' adaptation to the new learning method. In the first cycle, some students still had difficulty adjusting to the project-based approach, especially in terms of time management and collaboration in groups. Over time, they began to become more accustomed to this method and showed improvements in teamwork and critical thinking skills. This is in line with the research of Dai et al. (2024), Ummah (2019), and Suparman & Husen (2015), which emphasized that the effectiveness of PBL can increase along with students' experience in working with more complex projects and with sufficient scaffolding from educators.

From the teacher's perspective, PBL implementation also requires higher readiness compared to conventional methods. Teachers must design projects that are not only relevant to the curriculum but also challenging enough to encourage exploration and innovation among students. In addition, teachers must develop assessment strategies that are able to measure students' understanding holistically, not only based on the final results of the project but also the learning process they go through (Andika Syarif, 2014; Ismawan & Pamungkas, 2022).

In addition to the implications for the learning process, the results of this study also have relevance for the development of educational policies. Given the effectiveness of PBL in improving economic literacy and 21st century skills, schools and educational policy makers may consider integrating PBL more widely into the economics curriculum. Support in the form of teacher training and the provision of learning resources that support project-based methods may

also help in overcoming implementation challenges (Cahyono et al., 2024; Pratiwi et al., 2023; Dai et al., 2024; Ferdian et al., 2022).

As a recommendation, further research can be conducted to explore the effectiveness of PBL in a broader context, for example by comparing the results between schools implementing PBL and those still using conventional methods. In addition, further research can also look at how factors such as students' socio-economic background or the use of technology in PBL can affect learning outcomes (Ummah, 2019; Ulfa & Irawati, 2021; Nur Solihat & Arnasik, 2018).

Overall, this study confirms that PBL is an effective approach in improving students' economic literacy. With active involvement, experiential understanding, and increased learning motivation, this method offers an innovative alternative in economic education that is more applicable and relevant to the real world (González, 2019; Cahyono et al., 2024; Dai et al., 2024).

This study contributes novel insights to the existing literature by implementing a two-cycle Classroom Action Research (CAR) model to assess the effectiveness of Project-Based Learning (PBL) in improving students' economic literacy at the secondary education level. While prior research has highlighted the benefits of PBL in various academic domains (Cahyono et al., 2024; Barak & Dori, 2009), few studies have explored its systematic application in economic education within Islamic senior high schools in Indonesia. Furthermore, this research integrates both quantitative and qualitative data sources to provide a holistic understanding of the learning process and outcomes, thereby offering a methodological advancement over single-method studies. The iterative nature of the CAR design allows for responsive instructional adjustments, which enriches the pedagogical value of PBL in real classroom contexts (Dai et al., 2024).

The findings of this study hold global relevance, particularly for educators and policymakers aiming to enhance economic literacy among youth in culturally and educationally diverse environments. In an era where financial decision-making and economic awareness are crucial life skills, implementing engaging, student-centered pedagogies like PBL can serve as a strategic solution across various educational settings. As demonstrated in this study, students who experience hands-on, project-driven learning not only gain conceptual knowledge but also develop essential skills such as problem-solving, collaboration, and reflective thinking—competencies that are universally valuable (Sun et al., 2018; González, 2019). Thus, the success of PBL in this Indonesian classroom offers a scalable and adaptable model for fostering economic literacy globally, particularly in schools that aim to bridge the gap between theoretical instruction and real-world economic understanding.

CONCLUSION

Based on the results and discussion, it can be concluded that the implementation of Project-Based Learning (PBL) through two cycles of Classroom Action Research (CAR) has proven effective in enhancing students' economic literacy at MAN 1 Kediri City. The increase in scores from pre-test to post-test indicates that students' active engagement in real-world project tasks not only deepened their conceptual understanding of economics but also improved their learning motivation, critical thinking skills, and collaborative abilities. This study reaffirms previous findings on the effectiveness of PBL in improving learning outcomes and 21st-century competencies, while also contributing

new empirical evidence within the context of Indonesian Islamic schools. With adequate teacher support and a conducive learning environment, PBL offers a globally relevant and adaptable instructional model for developing students' economic literacy and practical skills simultaneously.

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