



# Implementing PROFIT syntax for authentic financial literacy writing instruction

Author Name(s): Yani Andriyani Gustina, Yeti Mulyati, Vismaia S. Damaianti, Andoyo Sastromiharjo

Publication details, including author guidelines

URL: <https://jurnal.iicet.org/index.php/jppi/about/submissions#authorGuidelines>

Editor: Harwati Hashim

## Article History

Received: 28 Jan 2026

Revised: 09 Feb 2026

Accepted: 30 Mar 2026

## How to cite this article (APA)

Gustina, Y.A., Mulyati, Y., Damaianti, V.S. & Sastromiharjo, A. (2026). Implementing PROFIT syntax for authentic financial literacy writing instruction. *Jurnal Penelitian Pendidikan Indonesia*, 12(1), 90-105. <https://doi.org/10.29210/020266719>

The readers can link to article via <https://doi.org/10.29210/020266719>

## SCROLL DOWN TO READ THIS ARTICLE



Indonesian Institute for Counseling, Education and Therapy (as publisher) makes every effort to ensure the accuracy of all the information (the "Content") contained in the publications. However, we make no representations or warranties whatsoever as to the accuracy, completeness, or suitability for any purpose of the Content. Any opinions and views expressed in this publication are the opinions and views of the authors and are not the views of or endorsed by Indonesian Institute for Counseling, Education and Therapy. The accuracy of the Content should not be relied upon and should be independently verified with primary sources of information. Indonesian Institute for Counseling, Education and Therapy shall not be liable for any losses, actions, claims, proceedings, demands, costs, expenses, damages, and other liabilities whatsoever or howsoever caused arising directly or indirectly in connection with, in relation to, or arising out of the use of the content.

JPPI (Jurnal Penelitian Pendidikan Indonesia) is published by Indonesian Institute for Counseling, Education and Therapy comply with the [Principles of Transparency and Best Practice in Scholarly Publishing](#) at all stages of the publication process. JPPI (Jurnal Penelitian Pendidikan Indonesia) also may contain links to web sites operated by other parties. These links are provided purely for educational purpose.



This work is licensed under a [Creative Commons Attribution 4.0 International License](#).

Copyright by Gustina, Y.A., Mulyati, Y., Damaianti, V.S. & Sastromiharjo, A. (2026).

The author(s) whose names are listed in this manuscript declared that they have NO affiliations with or involvement in any organization or entity with any financial interest (such as honoraria; educational grants; participation in speakers' bureaus; membership, employment, consultancies, stock ownership, or other equity interest; and expert testimony or patent-licensing arrangements), or non-financial interest (such as personal or professional relationships, affiliations, knowledge or beliefs) in the subject matter or materials discussed in this manuscript. This statement is signed by all the authors to indicate agreement that the all information in this article is true and correct.

## JPPI (Jurnal Penelitian Pendidikan Indonesia)

ISSN: 2502-8103 (Print) | ISSN: 2477-8524 (Electronic)



# Implementing PROFIT syntax for authentic financial literacy writing instruction

**Yani Andriyani Gustina<sup>1)</sup>, Yeti Mulyati, Vismaia S. Damaianti, Andoyo Sastromiharjo**  
Universitas Pendidikan Indonesia, Indonesia

## Article Info

### Article history:

Received Jan 28<sup>th</sup>, 2026

Revised Feb 09<sup>th</sup>, 2026

Accepted Mar 30<sup>th</sup>, 2026

### Keyword:

Authentic learning,  
Financial literacy,  
Sintaks PROFIT,  
Writing,  
Vocational Education.

## ABSTRACT

This study examines the implementation of the PROFIT (Problem Orientation, Reflection, Organization, Facilitation, Interaction, Transformation) syntax, developed from the Authentic Learning Experiences model with Financial Literacy content (ALE-LF), in vocational writing instruction. The ALE-LF model supports real-life, experience-based learning relevant to vocational students, particularly in connecting writing skills with financial contexts. Using a Research and Development (R&D) approach, the study involved preliminary research, prototype development, and assessment phases with 32 eleventh-grade students and two Indonesian language teachers at SMK Sinar Parahyangan. Financial literacy was integrated through observation report writing based on simple financial projects, with teachers acting as facilitators and reflective partners. The model was validated by vocational education academics and practitioners. Challenges included teachers' adaptation to project-based approaches and time limitations. The PROFIT syntax was most effective during the Organization, Interaction, and Transformation stages, improving writing structure, idea cohesion, and reflective expression. The model is pedagogically feasible, though findings are limited to similar vocational contexts.



© 2025 The Authors. Published by IICET.

This is an open access article under the CC BY-NC-SA license (<https://creativecommons.org/licenses/by-nc-sa/4.0>)

## Corresponding Author:

Yani Andriyani Gustina,  
Universitas Pendidikan Indonesia  
Email: [andrianigustina20@upi.edu](mailto:andrianigustina20@upi.edu)

## Introduction

Vocational education plays a strategic role in preparing skilled and job-ready human resources. In this context, vocational writing refers not only to the mastery of linguistic structures, but also to the development of students' ability to analyze, reflect, and communicate ideas relevant to real work challenges and socioeconomic life (Rohmah et al., 2021). One important genre is the Observation Results Report (LHO), which requires students to report their field findings objectively using structured language and appropriate linguistic characteristics (Hyland, 2003; Irfandi et al., 2021).

However, various studies show that students still have difficulty in developing ideas, choosing diction, maintaining structural coherence, and understanding communicative goals in LHO writing (Laila E, 2023; Mustika et al., 2023; Rahimi & Selian, 2022). These challenges are exacerbated by teacher-centered learning practices, lack of scaffolding, and lack of contextual learning approaches

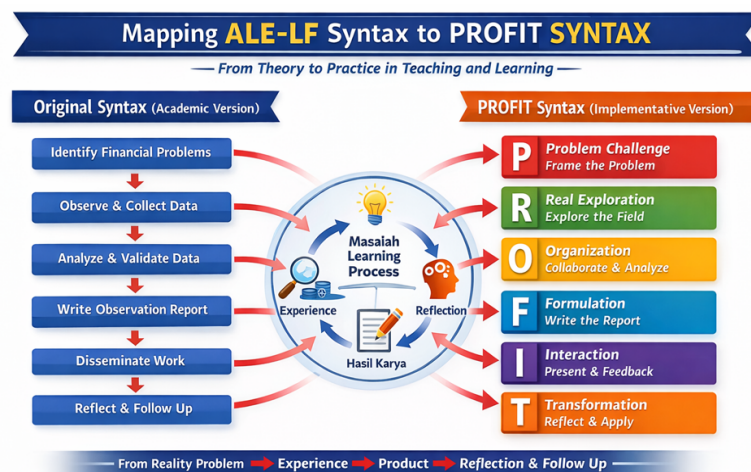
(Budiasih Y et al., 2025; Yasmar et al., 2023). In addition, vocational school students are generally low in reflective awareness, which is the ability to interpret experiences and express insights meaningfully through writing.

This is problematic considering that writing in a vocational context is supposed to encourage authentic student involvement, namely active and meaningful participation in real-world tasks. Today's classroom practice actually limits this potential because it emphasizes more grammatical aspects than content, and ignores the process of forming meaning (Aldiyah & R, 2023). This limitation is increasingly crucial in Indonesia, where adolescent financial literacy is still below the national average, which is 65.43% (OJK & BPS, 2024). Although important, the integration of financial literacy into writing learning has not developed both conceptually and pedagogically. The National Literacy Movement (GLN) does establish financial literacy as one of the six basic literacy, but its implementation in Indonesian language learning in vocational schools still lacks a clear pedagogical direction (Tim GLN Kemendikbud, 2017).

Some studies have confirmed the role of financial literacy in shaping economic responsibility and job readiness (Budiasih Y et al., 2025; Sidiq et al., 2023), however, very few offer a learning model that actually embeds these competencies in writing activities such as LHO. On the other hand, although authentic learning has been proven to be able to improve the quality of writing content and students' reflective abilities (Lindawati, 2019; Rizky Fadilla et al., 2023), This approach can be difficult to apply to students with low writing skills because it demands critical thinking, field observation, and repetitive revision.

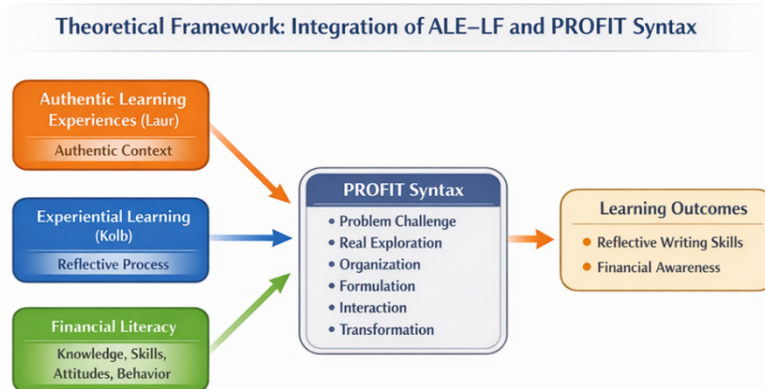
This research responds to the gap of integrated learning models that can incorporate the Authentic Learning Experiences (ALE) approach Laur, (2013), Experiential Learning Kolb, (1984), and Financial Literacy Framework OECD, (2023) adaptively in vocational writing pedagogy. Although ALE and Kolb's model both emphasize real and reflective experiences, their application in Indonesian vocational schools is still limited and not yet operational. In addition, the existing writing learning model has not made financial literacy the main contextual theme. The comparative advantage of ALE over other models is its emphasis on project based cross disciplinary engagement, a characteristic that is very relevant for vocational schools but has not been optimally utilized in current practice.

To bridge this gap, this study introduces the ALE-LF (Authentic Learning Experiences with Financial Literacy) model which is implemented through a six-stage syntax called PROFIT: Problem Challenge, Real Exploration, Organization, Formulation, Interaction, and Transformation. This syntax is not only designed as a linear framework, but also as a flexible guide that teachers can adjust based on classroom conditions and student readiness. The role of the teacher is strategically positioned as a facilitator as well as a reflective partner who guides every stage of learning from exploration, text production, to reflection.



**Figure 1.** Mapping the ALE-LF Syntax to the PROFIT Syntax  
Source: (Processed Researcher, 2025).

In this model, students start from formulating real financial problems (Problem Challenge), conducting direct observations (Real Exploration), analyzing data collaboratively (Organization), compiling LHO texts (Formulation), presenting findings (Interaction), and reflecting on financial implications and decisions (Transformation). This pedagogical structure not only improves writing skills, but also builds reflective and financial competencies that are aligned with students' vocational realities.



**Figure 2.** Research Theoretical Framework: ALE-LF Integration and PROFIT Syntax  
Source: (Laur, 2013; Kolb, 1984; and OECD/INFE, 2023).

Theoretically, this model offers conceptual novelty because it fully integrates Laur's authentic learning, Kolb's reflective cycle, and the OECD's financial literacy framework into a single workable structure. The PROFIT syntax translates these abstract principles into structured classroom practices that are appropriate for the context of vocational schools in Indonesia.

Although this model is pedagogically promising, its implementation still depends on the readiness of the institution, the capacity of teachers, and the diversity of students. Therefore, the scope of this research is limited to one SMK, with the hope that it can be replicated and adapted in other schools in the future.

## Method

This research uses a research and development (R&D) approach with the development model of Plomp (2013) which consists of three main stages, namely preliminary research, development or prototyping phase, and assessment phase. The Plomp model is used because it emphasizes the balance between theoretical validation and implementive testing, making it suitable for testing the practicality and effectiveness of new learning syntax (Plomp & Nieveen, 2013).

The preliminary research stage was carried out through literature study, needs analysis, and conceptual validation of the Authentic Learning Experiences model with Financial Literacy content (ALE-LF). The results of this stage are the basis for the development of models that are relevant to the context of writing learning in vocational education.

The development or prototyping phase focuses on designing, compiling, and testing limited PROFIT syntax as an implementation innovation of the ALE-LF model. At this stage, syntax adjustments are made so that it is easy to apply by vocational teachers and still maintains authentic principles and financial literacy.

The assessment phase aims to assess the implementation, practicality, and response of users (teachers and students) to the developed model. The results of this stage provide an empirical picture of the effectiveness of the model's implementation in the field. Data collection instruments include interviews with educators, questionnaires for students and educators, and student writing ability tests to evaluate the impact of the application of this model on learning outcomes (Prihatin et al., 2023).

### The Relationship of the Stages of the Plomp Model with the Research Objectives

To clarify the relationship between each stage of development and the research objectives, Table 1 is presented which illustrates the logical relationship between the [Plomp \(2013\)](#) model, research activities, and expected outcomes.

**Table 1.** The Relationship between the Stages of the Plomp Model and Research Objectives

Plomp Model Stages	Focus of Research Activities	Specific Research Objectives Achieved	Types of Data Generated
Preliminary Research	<ul style="list-style-type: none"> <li>▪ Analysis of needs and literature study of writing and financial literacy in vocational schools.</li> <li>▪ Kajian teoritis model Authentic Learning Experiences (ALE) dan teori Experiential Learning Kolb.</li> <li>▪ Conceptual validation of the ALE-LF model.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Identify the need for the development of authentic financial literacy-based learning models in vocational education.</li> <li>▪ Formulate the conceptual basis and initial design of the PROFIT syntax.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Field needs data</li> <li>▪ Literature Review</li> <li>▪ Conceptual validation results</li> </ul>
Development or Prototyping Phase	<ul style="list-style-type: none"> <li>▪ Design and compile the PROFIT syntax as an implementation of ALE-LF.</li> <li>▪ Conduct limited trials and revisions based on the results of teacher reflection and classroom observation.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Develop and test the practicality of the PROFIT syntax in the context of vocational writing learning.</li> <li>▪ Improve the syntax so that it is applicable for vocational teachers.</li> </ul>	<ul style="list-style-type: none"> <li>▪ PROFIT model design</li> <li>▪ Notes of reflection and class observation</li> <li>▪ Practitioner validation results</li> </ul>
Assessment Phase	<ul style="list-style-type: none"> <li>▪ Carry out implementive tests in the classroom.</li> <li>▪ Collect data on syntax implementation, teacher and student responses, and model effectiveness.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Assess the validity, practicality, and effectiveness of the implementation of the ALE-LF model with the PROFIT syntax in writing learning in vocational education.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Implementation observation data</li> <li>▪ Teacher and student response questionnaire</li> <li>▪ Reflection and interview data</li> </ul>

Source: Adapted from [Plomp \(2013\)](#) and [Plomp & Nieveen \(2013\)](#), with adjustments to the research context of the development of ALE-LF learning models based on the PROFIT syntax.

Through this mapping, each stage in the [Plomp \(2013\)](#) model has direct relevance to the research objectives, ensuring that the development process of the ALE-LF model with the PROFIT syntax takes place in a systematic, tested, and empirical results-oriented manner.

The implementation of the PROFIT syntax was conducted sequentially. The Problem Challenge stage introduced students to real financial issues relevant to their school context. In the Real Exploration stage, students conducted direct observations to collect authentic data. The Organization stage guided students to collaboratively analyze and organize findings. During the Formulation stage, students developed the Observation Report (LHO) texts based on analyzed data. The Interaction stage facilitated presentation and peer feedback, while the Transformation stage encouraged reflection on both writing outcomes and financial decision making awareness.

The design of this study is descriptive, quantitative and qualitative (mixed-methods design). Quantitative data was obtained from the results of expert validation, observation of learning implementation, and questionnaires of teacher and student responses. Qualitative data was obtained through field notes, interviews, and student reflections that were used to reinforce the interpretation of the results. This mixed methods approach was chosen to gain a comprehensive understanding of the effectiveness, practicality, and relevance of the PROFIT syntax in the context of writing learning in vocational education.

The research was carried out at SMK Sinar Parahyangan, Cianjur Regency, West Java, which has an Accounting expertise program. The research location was selected purposively not only for practical considerations, such as the school's implementation of a literacy strengthening program and support for Indonesian language learning innovations, but also because its vocational characteristics, accounting expertise program, and literacy oriented learning environment align with the theoretical assumptions of authentic learning, experiential learning, and financial literacy integration underlying the ALE-LF model. Participants consisted of 32 eleventh grade students aged 15–17 years and two Indonesian language teachers. One teacher acted as the main facilitator, while the other served as an observer, with the researcher accompanying the implementation process. Participant selection employed purposive sampling based on research needs, specifically classes with prior experience in learning to write Observation Report (LHO) texts. The study was conducted over three weeks in three meetings of 3 × 45 minutes. All research activities adhered to educational research ethics, including official permission from the school, informed consent from teachers, voluntary student participation, and strict data confidentiality to ensure research integrity.

Data were collected triangulatively through expert validation, observation of learning implementation, teacher and student response questionnaires, semi-structured interviews, and field notes.

**Table 2.** Data Types, Data Sources, Instruments, and Research Data Collection Objectives

<b>Data Type</b>	<b>Data Source</b>	<b>Instruments</b>	<b>Purpose of Collection</b>
Validitas Model	3 academics and 2 practitioners (total 5 validator)	Expert validation sheet	Assess the feasibility of the content, constructs, and syntax integration of PROFIT
Syntax Implementation	Teachers and students (during 3 meetings)	Implementation observation sheet	Assess the suitability of the implementation with the stages of the PROFIT syntax
User Response	Teachers and students	Likert response questionnaire 4 points	Measuring the perception and practicality of the learning model
Reflection and Perception	Teachers and students	Semi-structured interviews & field notes	Exploring experiences, reflections, and constraints in the application of the model

The research instruments were developed based on the theory of Authentic Learning Experiences (Laur, 2013) which emphasizes the context of authentic and meaningful learning, the theory of Experiential Learning (Kolb, 1984) which emphasizes the cycle of reflective experiences in learning, and the Financial Literacy Framework (OECD, 2023) which provides financial literacy indicators as reflective content in learning.

Content validity of the questionnaires was established through expert judgment involving academics in vocational education and Indonesian language practitioners. The reliability of the response questionnaires was examined during the limited trial phase using internal consistency analysis to ensure stability and consistency of responses.

Four types of instruments were used in this study: 1) Expert validation sheets were used to evaluate the feasibility of the content, constructs, and integration of the PROFIT syntax based on the validity criteria of the development model (Plomp & Nieveen, 2013); 2) The implementation observation sheet is used to identify the suitability of learning implementation with the stages of PROFIT syntax in the classroom; 3) The teacher and student response questionnaire, using a four point Likert scale, was employed to avoid neutral responses and to encourage clearer evaluative judgments regarding the practicality and acceptability of the developed model; 4) Semi-structured interviews and field notes were used to elaborate the learning experience, participant reflection, and dynamics of the application of the PROFIT based ALE-LF model.

The triangulative approach used combines a variety of sources (teachers, students, experts) and various methods (validation, observation, questionnaires, interviews) to ensure the depth of interpretation and validity of the findings. Each data source makes a complementary contribution to the interpretation of the results, resulting in a comprehensive and empirically valid picture.

Data analysis was carried out using a mixed methods approach that combines descriptive statistical analysis and interactive qualitative analysis (Miles M & Huberman A, 1994). Quantitative data obtained from expert validation sheets, observations, and questionnaires were analyzed using averages and percentages to determine the level of validity, practicality, and effectiveness of the ALE-LF model with the PROFIT syntax. Meanwhile, qualitative data derived from interviews, field notes, and student reflections were analyzed through three stages: (1) data reduction, which involved selecting and focusing relevant data; (2) data display in the form of thematic narratives; and (3) conclusion drawing to explain the dynamics of learning implementation in the classroom. Examples of emerging qualitative themes include authentic student engagement, reflective awareness, implementation constraints, and the role of teacher facilitation during the application of the PROFIT syntax.

The integration of the two types of data is carried out through complementary interpretation, where qualitative results are used to explain, confirm, or interpret quantitative findings. The validity of findings is maintained through triangulation of sources, methods, and researchers, while reliability is ensured with standardized instruments and consistent data collection procedures.

This methodology is designed to provide a balance between numerical accuracy and interpretive depth, allow replication by other researchers, as well as produce an accurate empirical understanding of the effectiveness and practicality of the ALE-LF model with the PROFIT syntax in the context of writing learning in vocational education.

This analysis follows the principles of educational design research (EDR) which demands integration between empirical analysis and theoretical reflection (Plomp & Nieveen, 2013), so that the results of the research not only answer the effectiveness of the model, but also strengthen the theoretical construction of authentic learning in vocational education.

## Results and Discussions

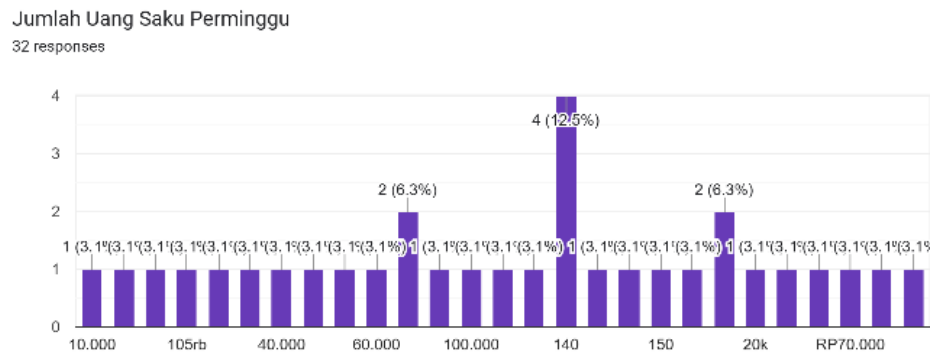
The results of this study describe the implementation of the PROFIT syntax in the Authentic Learning Experiences model with financial literacy content (ALE-LF) in writing learning in vocational education. The analysis was carried out to answer the main questions of the research regarding the level of validity, practicality, and effectiveness of the implementation of the model in the field, accompanied by theoretical and empirical reflection on the results obtained.

In addition to the average score, the assessment results showed that most scores were in the range of 3.5–4.0 with a tendency for relatively consistent high scores between validators and respondents. This shows a good level of agreement on the quality and implementation of the model. In this study, the effectiveness of the model is interpreted operationally as the implementation of syntax according

to the design, positive user response, and an improvement in the quality of structure and coherence of LHO texts produced by students.

### Description of the Research Context

Based on preliminary surveys, the majority of students come from families with lower-middle economic backgrounds and work in the informal sector, such as small traders, farmers, or day laborers. Most students receive a weekly allowance of between Rp100,000-Rp140,000, with only about 18% regularly saving. This socioeconomic condition is an important context for the implementation of financial literacy based learning because it allows students to reflect on their real experiences in managing personal finances. This picture reinforces the relevance of the ALE-LF model that focuses on authentic learning based on life experiences.



**Figure 3.** Distribution of the Amount of Allowance per Week of the Participant  
Source: (SMK Sinar Parahyangan field data, 2025).

The weekly allowance distribution in Figure 3 shows that most students are in the lower middle economic range, with limited financial allocation and simple management patterns. This condition becomes an authentic context that is relevant for the implementation of the ALE-LF model, because writing activities and financial reflection depart from students' real experiences. The direct linkage between personal economic experiences and LHO writing tasks allows students to build conceptual and reflective understanding in a more meaningful way, which contributes to active engagement during the learning process.

Beyond serving as background information, students' socioeconomic conditions functioned as a pedagogical amplifier of the ALE-LF model. Because financial issues such as allowance management, saving practices, and daily spending decisions were embedded in students' lived realities, learning tasks were perceived as personally relevant rather than abstract academic exercises. This relevance strengthened cognitive engagement and reflective depth in students' LHO writing, contributing to the overall effectiveness of the PROFIT based learning implementation.

### Model Validation

#### Academic Expert Validation

The results of the validation conducted by three academic validators showed that the Authentic Learning Experiences model with Financial Literacy content (ALE-LF) implemented through the PROFIT syntax obtained an average score of 3.83 with the excellent category. These findings suggest that the model has a high validity of content and constructs, especially in the aspects of syntax clarity, social systems, and instructional impact. Academics consider that the PROFIT syntax has represented the principles of experiential learning (Kolb, 1984) and authentic learning (Laur, 2013), which place students as active subjects in the learning process.

All validators stated that the model is feasible to use with minor revisions, especially in strengthening theoretical justification and optimizing learning support systems. The highest-scoring aspects included syntax, social systems, and instructional impact, indicating that the model design has been consistent and applicable to the vocational education context.

**Table 3.** Results of Expert Validation of Academics of the ALE-LF Model with PROFIT Syntax

Aspects Assessed	V1	V2	V3	Average	Category
Rationalization	3,3	4,0	3,5	3,6	Excellent
Theory	3,7	3,5	4,0	3,7	Excellent
Purpose	3,5	4,0	4,0	3,8	Excellent
Basic principles	3,8	4,0	4,0	3,9	Excellent
Syntax	3,9	4,0	4,0	3,96	Excellent
Principle of reaction	3,8	4,0	4,0	3,93	Excellent
Social systems	3,8	4,0	4,0	3,93	Excellent
Support system	3,8	3,7	3,8	3,77	Excellent
Instructional & accompanying impact	3,8	4,0	4,0	3,93	Excellent
Evaluation	3,75	4,0	4,0	3,91	Excellent
Overall average	3,75	3,9	3,83	3,83	Excellent

### Academic Expert Validation

The validation results of the two practitioner validators showed that the ALE-LF model with the PROFIT syntax obtained an average score of 3.94, which also falls into the excellent category. Both validators assessed that this model is practical, relevant, and easy to implement by vocational teachers because each stage of the syntax has a clear guide to the role of the teacher and student activities.

**Table 4.** Results of Expert Practitioner Validation of the ALE-LF Model with PROFIT Syntax

Aspects Assessed	Practitioner Validator 1	Practitioner Validator 2	Average	Category
Material Aspects	3,7	3,9	3,8	Excellent
Language Aspects	4,0	4,0	4,0	Excellent
Learning Aspects	4,0	4,0	4,0	Excellent
Aspects of Facilities and Infrastructure	3,8	3,8	3,8	Excellent
Aspects of Usefulness	4,0	4,0	4,0	Excellent
Time and Efficiency Aspects	4,0	3,9	3,95	Excellent
Aspects of Conformity with the Characteristics of Vocational Students	4,0	4,0	4,0	Excellent
Sustainability Aspect	3,9	4,0	3,95	Excellent
Overall Average	3,92	3,95	3,94	Excellent

The validation results from practitioners show that the ALE-LF model with the PROFIT syntax is considered practical, relevant, and easy to apply in learning to write in vocational classes. Both validators emphasized that each stage of the PROFIT syntax has a clear guide to teacher roles and student activities, making it easier to implement in various expertise programs. In addition, this model is considered to be able to strengthen 21st century competencies, namely communication, collaboration, critical thinking, and creativity (4C) which are urgently needed in the vocational workforce. These findings reinforce the validation results of academics who show that the PROFIT-based ALE-LF model is not only theoretically valid, but also effective and pedagogically realistic. Thus, this model has high practical validity and has the potential to be implemented sustainably in various vocational learning contexts.

### Implementation of the PROFIT Syntax

The implementation of the PROFIT syntax demonstrated very positive results, with an overall average score of 3.75 (excellent category). All stages, from Problem Challenge to Transformation, were implemented in alignment with the conceptual design of the ALE-LF model. Students were able to

identify real financial problems, conduct field exploration, collaboratively analyze data, produce observation reports, and reflect on their personal financial practices. This learning process reflected strong cognitive, social, and emotional engagement, consistent with constructivist perspectives that emphasize meaning-making through direct interaction with authentic contexts.

**Table 5.** Average Implementation of PROFIT Syntax

Syntax Stages	Average	Category
Problem Challenge	3,44	Excellent
Real Exploration	3,44	Excellent
Organization	4,00	Excellent
Formulation	3,58	Excellent
Interaction	4,00	Excellent
Transformation	4,00	Excellent
Overall average	3,75	Excellent

To complement the average implementation scores in Table 5, a frequency distribution analysis was conducted to examine the consistency and variation of PROFIT syntax implementation across observation indicators and learning sessions. The results are presented in Tables 6 and 7.

**Table 6.** Distribution of Observation Score Frequencies of PROFIT Syntax Implementation by Teachers

Observation Score	Frequency	Percentage (%)
4 (Very well implementation)	25	89.29
3 (implemented)	3	10.71
2 (less implemented)	-	-
1 (not implemented)	-	-
Total	28	100

Source: (Classroom observation data, 2025).

**Table 7.** Distribution of Observation Score Frequencies of PROFIT Syntax Implementation by Students

Observation Score	Frequency	Percentage (%)
4 (Very well implementation)	19	73.08
3 (implemented)	7	26.92
2 (less implemented)	-	-
1 (not implemented)	-	-
Total	26	100

The frequency distribution results indicate that most observation scores fall within the highest category (score 4), both for teacher and student activities. Teacher observations demonstrate a very high level of consistency, with nearly 90% of scores classified as “very well implemented.” Student observation scores show slightly greater variation, particularly during the early stages of the PROFIT syntax (Problem Challenge and Real Exploration), suggesting an adjustment process as students engaged with inquiry-based and authentic learning activities. Importantly, these distributions indicate that the observed effectiveness was not driven by isolated high scores, but by stable implementation across stages and meetings.

These results confirm that the PROFIT syntax was implemented not only at a high level on average but also with minimal extreme variation across stages and meetings. This consistency indicates that the observed effectiveness was not driven by isolated high scores, but by stable implementation throughout the learning process.

In this study, the effectiveness of the ALE-LF model was operationalized not as a quantified gain score in writing performance, but as the convergence of three indicators: (1) the consistent implementation of the PROFIT syntax as designed, (2) positive teacher and student responses toward the learning process, and (3) observable improvements in the structural organization and coherence of students' LHO texts as reflected in classroom products and observations. While these improvements were not measured through a standardized writing rubric or pre or post statistical comparison, they represent meaningful pedagogical effectiveness within the scope of a design-based implementation

study. Future research employing experimental designs and explicit writing assessment instruments is therefore necessary to quantify the magnitude of writing skill improvement.

Several important findings emerged from classroom observations: 1) Dominant and contextual student activities. During the Problem Challenge and Real Exploration stages, students successfully connected financial concepts with real experiences in school and their surrounding environment. This supports the principles of experiential learning; 2) Collaboration and effective communication. High levels of participation were observed during the Organization and Interaction stages. Teachers functioned effectively as facilitators, while students demonstrated the ability to discuss, argue, and work collaboratively; 3) Improvement in writing quality. The Formulation stage resulted in LHO texts that were more structured and contextually grounded compared to students' prior writing, indicating improvement in academic writing skills based on authentic experience; 4) Meaningful financial reflection. The Transformation stage revealed increased awareness of financial behavior, such as saving habits, expense recording, and more critical consideration of financial decisions.

Although the overall implementation of the PROFIT syntax showed high consistency and positive outcomes, several implementation challenges and pedagogical considerations emerged, particularly during the initial phases of classroom application. The relatively lower student scores on writing improvement indicate that, while authentic tasks increased engagement and relevance, students still required more explicit and sustained scaffolding to strengthen technical aspects of LHO writing, such as linguistic accuracy, cohesion, and textual refinement. This finding suggests that authentic learning tasks alone are insufficient without systematic writing guidance, especially for learners with limited prior writing proficiency.

In addition, the early stages of implementation especially during Problem Challenge and Real Exploration revealed an adaptation period as students adjusted to inquiry based and reflective learning practices. This pattern points to a possible novelty effect, where heightened enthusiasm during initial exposure may gradually stabilize as students become more familiar with the learning model and its expectations.

From the teacher's perspective, while the PROFIT syntax was perceived as clear and manageable, classroom observations revealed practical implementation challenges during the early phases, particularly related to additional preparation time required for designing authentic problem scenarios and coordinating field exploration activities. This highlights the importance of viewing teacher practicality not only in terms of ease of classroom execution, but also in relation to realistic instructional workload during the initial adoption phase. However, as teachers became more familiar with the syntax structure and learning flow, the preparation process gradually became more efficient and integrated into routine instructional practices.

Importantly, while this study did not explicitly measure 4C competencies through independent indicators, the observed learning processes provide strong qualitative evidence of communication, collaboration, and critical reflection within authentic writing activities. Although the present study primarily reports average scores, the inclusion of frequency distributions and visual representations demonstrates the stability of implementation and indicates that the observed effectiveness was not driven by extreme or isolated scores. While no comparative experimental design with other instructional models commonly used in vocational schools was employed, these findings offer an initial empirical benchmark for PROFIT-based implementation in authentic writing instruction. In alignment with the Merdeka Curriculum, the ALE-LF model operationalizes project-based, contextual, and reflective learning principles in Indonesian language education, although more detailed mapping of specific learning outcomes remains an important direction for future research.

In relation to the Merdeka Curriculum, the implementation of the ALE-LF model through the PROFIT syntax aligns structurally with several core learning components. The Problem Challenge and Real Exploration stages support the achievement of learning outcomes (Capaian Pembelajaran) related to critical literacy and contextual understanding, while the Organization and Interaction stages correspond to collaborative competencies and communication skills emphasized in the curriculum. The Formulation stage directly contributes to the learning objectives (Tujuan Pembelajaran) of producing structured observation reports (LHO) with coherent organization and appropriate language features. Furthermore, the Transformation stage reflects the development of the Pancasila Student

Profile, particularly the dimensions of critical thinking, independence, and contextual awareness, as students reflect on personal financial practices and responsible decision-making. Although this study does not present a detailed mapping matrix of CP and TP, the PROFIT-based ALE-LF model operationalizes the principles of the Merdeka Curriculum through project-based, contextual, and reflective writing activities embedded in authentic learning experiences.

Taken together, the results presented in this section describe the empirical patterns of PROFIT syntax implementation, including levels of consistency, observed variations, and contextual challenges encountered during classroom application. These findings provide descriptive and analytical evidence regarding how the ALE-LF model functioned in practice, without yet extending to broader interpretive or comparative claims. The implications of these results, including their theoretical significance, pedagogical meaning, and relevance to vocational writing instruction, are further examined in the Discussion section.

### Teacher and Student Responses

From the results of the questionnaire, teachers gave an average score of 3.92 and students 3.62, both in the very good category. The teacher assessed that the PROFIT-based ALE-LF model is easy to implement, relevant, and able to increase student participation. While students find learning more interesting, meaningful, and close to real life. Students' reflections show that they are able to relate personal financial experiences, such as saving and managing expenses, to the writing process they do. These findings corroborate the view that financial literacy is most effectively developed through contextual and reflective learning experiences (Lusardi & Mitchell, 2011).

Two teachers who were respondents showed a very good perception of all model indicators. All items earned a score of 4 (Excellent), reflecting the belief that the model: 1) Have easy to understand and scalable syntax steps; 2) Able to integrate financial literacy in Indonesian learning in a relevant manner; 3) Improve experiential writing; 4) It is feasible to be applied and recommended in various vocational schools because it is in line with the demands of the Independent Curriculum.

**Table 8.** Recapitulation of Teachers' Responses to the ALE-LF Model with PROFIT Syntax

No	Aspects Assessed	Average Score	Category
1	The suitability of the model with the purpose of learning to write in vocational schools	3,50	Excellent
2	Clarity and integration of PROFIT syntax steps	3,75	Excellent
3	The relevance of financial literacy integration in Indonesian learning	3,50	Excellent
4	Model ability increases student motivation and participation	4,00	Excellent
5	Model ability improves students' writing skills	4,00	Excellent
6	Model suitability with the characteristics of vocational school students	4,00	Excellent
7	Ease of teachers in applying the model in the classroom	4,00	Excellent
8	Availability of learning tools and support	3,80	Excellent
9	The benefits of the model in shaping students' reflective attitudes and financial literacy	4,00	Excellent
10	Model qualifications to apply in other majors and schools	4,00	Excellent
	Average	<b>3,92</b>	Excellent

The aspects that received the highest scores included the model's ability to increase student motivation and participation, the teacher's ease of applying the PROFIT syntax, and the relevance of the model to the characteristics of vocational students. Teachers assess that this model provides a more lively learning experience because students are actively involved in authentic activities, such as field observation and financial reflection. This reinforces the finding that real-life experiential learning is able to foster students' curiosity, responsibility, and critical thinking skills.

Some aspects that scored slightly lower (3.5–3.8), such as the availability of supporting facilities and the integration of financial literacy in Indonesian learning, showed that there was room for improvement, especially in the provision of facilities and cross-field training. However, both teachers stated that the ALE-LF model with the PROFIT syntax is feasible to use without substantial revisions, as the steps are clear, contextual, and easily adaptable to various language and vocational subjects.

Teacher reflection quotes reinforce quantitative results:

*"The PROFIT model helps students write with real context. They learn from their own experiences, not just theories."*

(Indonesian Language Teacher, SMK Sinar Parahyangan)

*"The steps are clear and can be implemented immediately. I feel this model is suitable for vocational learning."*

(Research Partner Teacher, SMK Sinar Parahyangan)

The teacher's reflection also strengthens the quantitative results. One teacher stated that the PROFIT model "helps students write based on real experience, not just theory," while another teacher judged that "the steps are easy to follow and suitable for vocational learning." This statement shows that the PROFIT-based ALE-LF model has succeeded in bridging the gap between authentic learning theory and classroom practice, while supporting the implementation of the Independent Curriculum that emphasizes project-based learning and contextual learning. Thus, the results of the teacher's response confirm that the ALE-LF model with the PROFIT syntax has high practical validity, encourages active student involvement, and is relevant to be applied as a writing learning innovation in vocational education.

A total of 32 students gave positive responses to the implementation of the model. An average score of 3.62 (Excellent category) indicates that students feel real benefits from the application of this model. The highest scoring indicators include:

**Table 9.** Recapitulation of Results of Student Responses to the Ale-LF Model with PROFIT Syntax

Yes	Aspects Assessed	Average	Category
1	Learning with the PROFIT model is interesting and fun	3.85	Excellent
2	Easy to understand learning steps	3.70	Excellent
3	Learning fosters motivation to learn to write	3.60	Excellent
4	This learning helps to understand the concept of financial literacy	3.75	Excellent
5	Learning activities are relevant to daily life and the world of work	3.80	Excellent
6	Collaboration with friends goes well during learning	3.65	Excellent
7	Teachers facilitate learning well and clearly	3.70	Excellent
8	Learning to improve the ability to write observation reports	3.55	Excellent
9	Learning helps with self-reflection on money management	3.68	Excellent
10	Overall, this learning model is beneficial for learning to write	3.62	Excellent
	Average	3,62	Excellent

All aspects are in the "Excellent" category, indicating that students receive and enjoy learning using the ALE-LF model with the PROFIT syntax. The highest scores were obtained in the aspects of learning attractiveness (3.85) and relevance to real life (3.80). This shows that students feel that learning is more meaningful and close to their own lives, especially in field observation activities (Real Exploration) and reflection (Transformation). Meanwhile, aspects with relatively lower scores, such as the improvement of LHO writing skills (3.55), showed that there was room for strengthening in technical writing guidance.

---

The students' reflection quotes show that they feel a direct connection between financial experiences and writing activities:

*"I learned how to manage money and write reports from observations at the TEFA (Teaching Factory) in the school."* (Student, Class XI of SMK Sinar Parahyangan)

*"Learning is exciting, because I can immediately see real examples and learn about how to manage my own money, then I, who has been wasteful, often shop online, so I am aware of which ones are desires and needs".* (Student, Class XI of SMK Sinar Parahyangan)

Across student reflections, three dominant themes were consistently identified: increased awareness of personal financial habits, heightened relevance of writing tasks to real-life experiences, and a growing sense of responsibility in organizing observational data into coherent LHO texts. Most students also perceived the Real Exploration and Interaction stages as the most memorable, as these stages provided opportunities for direct field engagement and active peer discussion.

The results of the study show that the Authentic Learning Experiences model with financial literacy content (ALE-LF) through the PROFIT syntax is proven to be valid, practical, and feasible to be applied in writing learning in vocational education. The average validation of academics was 3.83 and practitioners 3.94 (very good category), while the implementation of syntax in the classroom reached 3.76 (very good category). Teachers responded positively with an average score of 3.92 and rated this model as relevant, easy to apply, and effective in increasing students' motivation and writing skills. Meanwhile, students feel that learning becomes more meaningful because it is associated with real financial experiences. Pedagogically, the implementation of the six stages of PROFIT syntax shows the success of the ALE-LF model in integrating students' cognitive, social, and reflective processes. Thus, this model is considered effective in strengthening authentic experience-based writing skills while fostering financial literacy awareness in vocational education. Overall, the results of this study show that the ALE-LF model with the PROFIT syntax is theoretically valid, practically implemented, and effective in improving students' authentic writing learning experience and financial awareness. This model successfully integrates cognitive (concept comprehension), social (cooperation and communication), and reflective (financial awareness and personal responsibility) aspects in one meaningful writing learning cycle.

The results of the study show that the application of the Authentic Learning Experience model with Financial Literacy content (ALE-LF) through the PROFIT syntax is able to provide a more lively, meaningful, and relevant learning atmosphere to students' lives in vocational schools. Each stage in the PROFIT syntax indicates that students are not only cognitively involved, but also emotionally and socially in the process of learning to write. Activities such as observing economic practices in the neighborhood, writing observation reports, and presenting findings to a real audience make them feel that writing is not just an academic task, but a means to understand everyday life.

Rather than simply being a descriptive characteristic of learning design, authenticity in the PROFIT based ALE-LF model serves as a causal mechanism that shapes student engagement and learning processes. When writing assignments depart from students' real financial experiences such as pocket money management, observation of economic activities in the school environment, or reflections on personal spending decisions, students show higher levels of cognitive investment and emotional engagement. In the context of vocational school students with middle-to-lower socioeconomic backgrounds, the proximity between daily financial experience and writing tasks further strengthens the relevance of learning, so that authenticity not only increases engagement, but also accelerates the process of reflection and meaning in LHO writing. This increased engagement encourages students to move beyond surface descriptive reporting towards a more in-depth organization of ideas, reflective interpretation of data, and a more coherent construction of LHO texts. Thus, authenticity not only makes learning meaningful, but also actively mediates the way students process experiences, build knowledge, and transform real-world observations into structured written discourse.

These findings are in line with the idea of Laur (2013) who places authentic learning as a process that fosters students' contextual awareness and social responsibility. The Problem Challenge and Real Exploration stages in the PROFIT syntax prove that when students are faced with real financial problems, they are encouraged to think critically and explore the root of the problem with high

curiosity. This process reflects the principle of challenging inquiry that is a key feature of the ALE model. In addition, student involvement in field exploration strengthens the relationship between the learning experience and the world of work, as described in the principles of community relations and careers. (Lusardi & Mitchell, 2011; OECD, 2023).

In this study, financial literacy not only functions as a thematic content embedded in the writing task, but operates as a mediating pedagogical variable that shapes students' cognitive and reflective processes. Financial concepts such as benefits management, saving behavior, and spending decisions serve as concrete cognitive anchors that encourage students to evaluate experiences, make judgments, and articulate reasoning in written form. Through this mechanism, financial literacy acts as a catalyst for reflection, encouraging students to move beyond descriptive reporting toward evaluative and interpretive writing. As a result, the integration of financial literacy reinforces the depth of student engagement with the writing process and the learning experience itself, mediating how authentic experiences are transformed into coherent and reflective LHO texts rather than serving as neutral discussion topics.

Emotional engagement emerged as an important mediating factor that linked authentic learning experiences to improved student writing outcomes. When students engage with financial issues that directly reflect their personal lives such as benefits management or spending decisions so they show stronger emotional investments, including curiosity, caring, and personal relevance. This affective engagement encourages sustained attention during observation, deeper reflection during the Transformation stage, and a greater commitment to organizing ideas during the writing process. As a result, students are more willing to revise, elaborate, and clarify their LHO texts, rather than simply completing assignments procedurally. In this sense, emotional engagement does not serve as a byproduct of authentic learning, but as a pedagogical driver that favors cognitive processing, reflective depth, and increased coherence in students' written work.

While the study did not use detailed linguistic rubrics, students' classroom observations and LHO text analysis showed improvements in some specific aspects of writing. These include a clearer organizational structure of the report (introduction, observational findings and conclusions), the development of more coherent paragraphs supported by chronological and causal connectors, and more precise lexical choices related to financial activities and economic contexts. In addition, students showed increased consistency in presenting observational data and aligning written explanations with field findings. This improvement shows that the PROFIT-based ALE-LF model not only supports general writing involvement, but also the concrete textual quality dimension that is generally expected in LHO writing in vocational schools.

The findings of this study are largely aligned with authentic learning theory and real experience however, they also reveal important contextual extensions of authentic and experiential learning, they also reveal important contextual extensions and limitations of these frameworks when applied in vocational education. Laur's (2013) concept of authentic learning emphasizes real-world relevance and social responsibility. However, current findings suggest that authenticity operates more strongly when learning tasks are directly embedded in a student's direct socioeconomic reality, such as personal financial management, rather than real-world simulations in general. Similarly, the experiential learning cycle of Kolb (1984) is supported by the student's reflective writing process in the Formulation and Transformation stages, but the results show that reflection alone is not enough without a structured linguistic scaffolding to translate the experience into a high-quality written text. These findings highlight the contextual limitations of experiential learning theory in writing teaching, especially for vocational students with limited prior writing proficiency. In this regard, the PROFIT-based ALE-LF model not only confirms existing theoretical assumptions but also expands on them by showing how authenticity, reflection, and scaffolding should interact to support the development of effective writing in vocational contexts.

## Conclusions

This study aims to examine the validity, practicality, and effectiveness of the application of the Authentic Learning Experiences model with Financial Literacy content (ALE-LF) through the PROFIT

syntax in writing learning in vocational education. The results of the study show that the PROFIT-based ALE-LF model is valid and practical, and effective in supporting learning to write contextual and reflective observation report (LHO) texts for vocational school students. Through six structured stages, namely Problem Challenge, Real Exploration, Organization, Formulation, Interaction, and Transformation in this model, students are cognitively engaged, emotionally, and socially in writing tasks departing from their real financial experiences, thereby improving the quality of text organization, coherence, and depth of reflection. The findings of the study indicate that the integration of financial literacy as an authentic context is able to strengthen student involvement and facilitate a meaningful writing process that is in harmony with the characteristics of vocational education. Although implemented in a limited scope and duration, this study confirms that the ALE-LF model with the PROFIT syntax is a pedagogical approach that is feasible to be applied in Indonesian vocational schools because it is able to bridge authentic learning theory with classroom learning practices, as well as become a foundation for further research related to long-term impacts and wider application in various vocational skills programs.

## References

- Al Adawiyah H, Arthur R, & Maulana A. (2025). *Penerapan Literasi Vocasional dalam Kemampuan Berpikir Kreatif Siswa SMK*. Jurnal Pendidikan Dasar, Menengah & Kejuruan.
- Aldiyah, M. P., & R, S. (2023). Pengaruh Model SOLE (Self Organized Learning Environment) dan Minat Baca terhadap Keterampilan Menulis Teks Laporan Hasil Observasi. *Jurnal Basicedu*, 7(1), 401–310. <https://doi.org/10.31004/basicedu.v7i1.4650>
- Budiasih Y, Setiawati S, Prakoso T, Aprilliani R, & Widana K. (2025). *LITERASI KEUANGAN SISWA DI ERA DIGITAL CV DUNIA PENERBITAN BUKU*. CV Dunia Penerbitan Buku. [www.duniapenerbitanbuku.com](http://www.duniapenerbitanbuku.com)
- Chrisinta, D., Simarmata, J. E., Sahala, J., & Lestari, A. K. (2024). EDUKASI LITERASI KEUANGAN PADA SISWA SMK. *Jurnal Pengabdian Kepada Masyarakat*, 1(1).
- Darmansyah, A., Susanti, A., & Rahman, A. A. (2023). Pengembangan Modul Ajar Berbasis Problem Based Learning untuk Meningkatkan Literasi Finansial Siswa Sekolah Dasar. *Jurnal Basicedu*, 7(6), 3630–3645. <https://doi.org/10.31004/basicedu.v7i6.6349>
- Herrington, J., & Oliver, R. (2000). An instructional design framework for authentic learning environments. *Educational Technology Research and Development*, 48(3), 23–48. <https://doi.org/10.1007/BF02319856>
- Hyland, Ken. (2003). *Second Language Writing*. Cambridge University Press.
- Irfandi, A., Yulianto, B., & Mintowati, M. (2021). Pengembangan Model Aktualisasi Kepramukaan pada Pembelajaran Bahasa Indonesia di SMA. *Stilistika: Jurnal Pendidikan Bahasa Dan Sastra*, 14(1), 66. <https://doi.org/10.30651/st.v14i1.6561>
- Kolb, D. A. (1984). *Experiential Learning: Experience As The Source Of Learning And Development*. Englewood Cliffs, NJ: Prentice Hall. <http://www.learningfromexperience.com/images/uploads/process-of-experiential-learning.pdf>
- Laila E. (2023). ANALISIS STRUKTUR TEKS LAPORAN OBSERVASI SISWA KELAS X SMA NEGERI 2 SUSUA TAHUN PELAJARAN 2021/2022. *KOHESI Jurnal Pendidikan Bahasa Dan Sastra Indonesia*. <https://jurnal.uniraya.ac.id/index.php/Kohesi>
- Laur, Dayna. (2013). *Authentic learning experiences : a real-world approach to project-based learning*. Routledge, Taylor & Francis Group.
- Lindawati. (2019). PENERAPAN MODEL PEMBELAJARAN EXPERIENTIAL LEARNING UNTUK MENINGKATKAN KETERAMPILAN MENULIS CERPEN. *Jurnal Sains Riset (JSR)*.
- Lusardi, A., & Mitchell, O. (2011). *Financial Literacy around the World: An Overview*.
- Miles M, & Huberman A. (1994). *Qualitative Data Analysis* (second). SAGE Publication.
- Mustika, I., Puspita, R. D., Wardani, D. S., & Satrio, A. (2023). Pemanfaatan Cyberlink PowerDirector Pada Pembelajaran Menulis Teks Laporan Hasil Observasi (Utilization of Cyberlink PowerDirector in Learning to Write Text Observation Reports). *Indonesian Language Education and Literature*, 8(2), 333. <https://doi.org/10.24235/ileal.v8i2.11346>
- Nordin S, & Mohammad N. (2006). THE BEST OF TWO APPROACHES: PROCESS/ GENRE-BASED APPROACH TO TEACHING WRITING. *Meltajournals*.

- OECD. (2023). *OECD/INFE 2023 international survey of adult financial literacy*. <http://www.oecd.org/termsandconditions>.
- OJK, & BPS. (2024). *Survei Nasional Literasi dan Inklusi Keuangan Tahun 2024*.
- Plomp, Tj., & Nieveen, Nienke. (2013). *Educational design research. Part A: an introduction*. Netherlands Institute for Curriculum Development (SLO), Enschede, the Netherlands.
- Puspitasari M, & Farahiba A. (2024). Peningkatan Keterampilan Menulis Siswa Melalui Permainan Edukasi Berbasis Bookwidgets Bermuatan Kearifan Lokal. *Pendidikan Bahasa Dan Sastra Indonesia Metalingua*.
- Rahimi, R., & Selian, S. (2022). Pengembangan bahan ajar menulis berbasis model pembelajaran kolaboratif untuk meningkatkan keterampilan menulis siswa kelas smp. *JRTI (Jurnal Riset Tindakan Indonesia)*, 7(2), 120. <https://doi.org/10.29210/30031680000>
- Rizky Fadilla, A., Suhardi, & Sudiati. (2023). *Implementasi Penilaian Autentik Bahasa Indonesia Bermuatan Literasi Digital-Industri di SMK dalam Paradigma Kebijakan Edukasi 5.0*. 8(2), 277–298.
- Rohmah, W., Uswatun Hasanah, U., & Elysa Setiyana, B. (2021). POLA PEMBELAJARAN AKUNTANSI SEKOLAH MENENGAH KEJURUAN DENGAN MENGADOPSI TEACHING FACTORY. *Jurnal Pendidikan Ilmu Sosial*, 31(2).
- Santoso R, & Binawati L. (2023). PERENCANAAN DAN PENGELOLAAN KEUANGAN UNTUK SISWA SEKOLAH MENENGAH KEJURUAN. *Journal of Public Service*, 66–81. <https://doi.org/10.20473/jilm.v7i1.2023.066-081>
- Saputri, A., Purwanta, E., & Siswanto, S. (2025). Embedding MOMA Digital Learning Media in a Game-Based Learning Framework to Enhance Financial Literacy of Vocational Students. *Salud, Ciencia y Tecnologia*, 5. <https://doi.org/10.56294/saludcyt20252200>
- Setiawan, E., Rahman, D. A., & Kristanto, R. (2020). *Pelatihan Keterampilan Menulis dalam Korespondensi Berbahasa Inggris, Menerjemahkan serta Keterampilan Menggunakan Grammarly, Google Translate, dan Google Drive di Sekolah Menengah Kejuruan KSATRYA, Rawasari, Jakarta Pusat* (Vol. 2, Issue 2). <http://ojs.stiami.ac.id>
- Sidiq, M. F., Nurmeta, I. K., & Maula, L. H. (2023). Model Experiential Learning Dalam Meningkatkan Pemahaman Literasi Finansial Siswa Sekolah Dasar. *Jurnal Educatio FKIP UNMA*, 9(4), 1631–1637. <https://doi.org/10.31949/educatio.v9i4.5482>
- Tim GLN Kemendikbud. (2017). *Pedoman Penilaian dan Evaluasi Gerakan Literasi Nasional*. Kementerian Pendidikan dan Kebudayaan.
- Yasmar, R., Sulaikho, S., Munir, M. S., Asrori, I., & Machmudah, U. (2023). Penerapan HOTS (Higher Order Thinking Skills) dalam Eksplorasi Ide pada Mata Kuliah Kitabah. *An Nabighoh*, 25(2), 225. <https://doi.org/10.32332/an-nabighoh.v25i2.7171>