

ABSTRAK

Johanna Dian Natalis. 2023. Pembelajaran Matematika Model *Contextual Teaching Learning* (CTL) Untuk Mengembangkan Literasi Finansial Pada Materi Anuitas Siswa SMA Bhakti Tunas Harapan Magelang Tahun Ajaran 2023/2024. Skripsi. Program Studi Pendidikan Matematika, Jurusan Pendidikan Matematika dan Ilmu Pengetahuan Alam, Fakultas Keguruan dan Ilmu Pendidikan, Universitas Sanata Dharma, Yogyakarta.

Latar belakang penelitian ini adalah kurangnya pemahaman dan penerapan dalam kehidupan sehari-hari pembelajaran materi Anuitas di kalangan siswa Kelas XI SMA Bhakti Tunas Harapan Magelang. Peneliti juga ingin mengukur kemampuan literasi finansial siswa pada sebelum dan setelah pelaksanaan pembelajaran materi Anuitas. Penelitian ini bertujuan untuk: (1) mengetahui rancangan dan implementasi materi Anuitas dengan model *Contextual Teaching Learning* (CTL); (2) mengetahui perkembangan kemampuan literasi finansial siswa sebelum dan setelah pelaksanaan pembelajaran materi Anuitas dengan model *Contextual Teaching Learning* (CTL).

Penelitian yang dilakukan peneliti ialah penelitian deskriptif kuantitatif yang bertujuan untuk melihat gambaran secara deskriptif dari hasil perhitungan data kuantitatif implementasi pembelajaran dan kemampuan literasi finansial siswa kelas XI. Penelitian dilakukan di SMA Bhakti Tunas Harapan Magelang. Subjek penelitian adalah siswa kelas XI SMA Tahun Ajaran 2023/2024 yang berjumlah 27 siswa.

Berdasarkan analisis data dan pembahasan pada penelitian ini telah menghasilkan: (1) Hasil rancangan dan keterlaksanaan pembelajaran materi Anuitas dengan model *Contextual Teaching Learning* (CTL) ialah instrumen pembelajaran dirancang dengan sintaks model *Contextual Teaching Learning* (CTL). Kemudian penyusunan materi dengan mengkolaborasi indikator materi Anuitas dan indikator literasi finansial. Sehingga tampak bahwa dalam kegiatan pembelajaran dapat mengajarkan materi Anuitas menggunakan model *Contextual Teaching Learning* (CTL) sekaligus mengajarkan kemampuan literasi finansial kepada siswa. Selanjutnya hasil implementasi pembelajaran memperoleh hasil yang cukup baik yaitu dengan perolehan persentase keterlaksanaan 85% atau dapat dikatakan memperoleh hasil yang cukup baik. (2) Hasil kemampuan literasi finansial siswa sebelum pembelajaran yaitu 5 siswa tergolong dalam status *Not Literate*, 13 siswa tergolong dalam status *Less Literate*, 6 siswa tergolong dalam status *Sufficient Literate* dengan rata-rata nilai 57,4. Sesudah pembelajaran hasil tingkat kemampuan literasi finansial siswa yaitu 1 siswa tergolong dalam status *Less Literate*, 16 siswa tergolong dalam status *Sufficient Literate*, 8 siswa tergolong dalam status *Well Literate* dengan rata-rata nilai 79,2. Kemudian hasil data angket yaitu 14 siswa tergolong dalam status *Sufficient Literate*, 11 siswa tergolong dalam status *Well Literate* dengan perolehan skor rata-rata 82,4. Berdasarkan dari hasil data di atas dapat disimpulkan bahwa tingkat kemampuan literasi finansial siswa kelas XI Tahun Ajaran 2023/2024 berkembang dengan pembelajaran materi Anuitas model *Contextual Teaching Learning* (CTL).

Kata Kunci: Anuitas, *Contextual Teaching Learning* (CTL), literasi finansial

ABSTRACT

Johanna Dian Natalis. 2023. Contextual Teaching Learning (CTL) Model Mathematics Learning to Develop Financial Literacy in Annuity Material for Bhakti Tunas Harapan Magelang High School Students for the 2023/2024 Academic Year. Thesis. Mathematics Education Study Program, Department of Mathematics Education and Natural Sciences, Faculty of Teacher Training and Education, Sanata Dharma University, Yogyakarta.

The background to this research is the lack of understanding and application in daily life of Annuity material among Class XI students of Bhakti Tunas Harapan Magelang Senior High School. Researchers also want to measure students financial literacy skills before and after implementing the Annuity learning material. This research aims to: (1) determine the design and implementation of Annuity material using the Contextual Teaching Learning (CTL) model; (2) determine the development of students' financial literacy skills before and after implementing the Annuity learning material using the Contextual Teaching Learning (CTL) model.

The research carried out by researchers is quantitative descriptive research which aims to see a descriptive picture of the results of quantitative data calculations on the implementation of learning and financial literacy abilities of class XI students. The research was conducted at Bhakti Tunas Harapan High School, Magelang. The research subjects were class XI high school students for the 2023/2024 academic year, totaling 27 students.

Based on data analysis and discussion in this research, it has resulted in: (1) The results of the design and implementation of the Annuity learning material using the Contextual Teaching Learning (CTL) model, namely a learning instrument designed with the syntax of the Contextual Teaching Learning (CTL) model. Then prepare the material by collaborating on the Annuity material indicators and financial literacy indicators. So it appears that learning activities can teach Annuity material using the Contextual Teaching Learning (CTL) model as well as teaching financial literacy skills to students. Furthermore, the results of the implementation of learning obtained quite good results, namely by obtaining an implementation percentage of 85% or it could be said to have obtained quite good results. (2) The results of students' financial literacy abilities before learning were 5 students classified as Not Literate status, 13 students classified as Less Literate status, 6 students classified as Sufficient Literate status with an average score of 57.4. After learning, the results of the students' financial literacy level were 1 student classified as Less Literate, 16 students classified as Sufficient Literate, 8 students classified as Well Literate with an average score of 79.2. Then the results of the questionnaire data were that 14 students were classified as Sufficient Literate status, 11 students were classified as Well Literate status with an average score of 82.4. Based on the results of the data above, it can be concluded that the level of financial literacy skills of class

Keywords: Annuity, Contextual Teaching Learning (CTL), financial literacy