

Tele-education: Mobile applications based on Augmented and Virtual Reality as transformative media in the digital era to increase financial literacy

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ABSTRACT

The Tele-education research team consists of five research lecturer teams and a number of student research assistants collaborated with PT Eduraya Teknologi Nusantara as a research partner provides innovative solutions to problems of will low financial literacy in Indonesia by developing and disseminating media for financial literacy education based on Augmented and Virtual Reality, mobile applications, and provide literacy training to increase community financial literacy. The series of activities begins with product development. Manufacturing of innovative products financial literacy media is carried out by a team of researchers and developers. In order to To support product manufacturing activities, a Focus Group Discussion (FGD) is required product system design to obtain literacy education media product designs finance. In carrying out this series of research, the team has compiled journal articles entitled "Responding to Islamic Finance Anomalies in Indonesia Sharia Financial Literacy using Virtual Reality Context" which is currently under revised status. In order to introduction of financial literacy media products to the public, the research team and partners carry out socialization activities, training, and product workshops that are attended by people parents/guardians of students and students from several elementary schools in the Yogyakarta area. From every activities that have been carried out, product evaluation is needed in order to create a product quality. The evaluation was attended by the research team and partners. At the final stage of the activity In this research, substance report preparation and monitoring and evaluation were carried out. Reporting is done to report every activity that has been carried out as a form of accountability. Meanwhile, monitoring and evaluation is carried out to evaluate research innovation products that have been created. The implementation of MBKM as an output in this study was carried out with involving students in research activities as well as internship activities at partner PT Eduraya Teknologi Nusantara for manufacturing research products. Successful product created from a series of this research amounted to six products. Implementation of activities This was faced with various obstacles, including the process of being accepted by mobile applications on the Play Store takes a long time, the process of adjusting the MBKM procedure for MF activities with Accounting and Management Education study program, article adjustments according to revision of the reviewer, there were several smartphone participants that did not support the application learning financial literacy, adjusting the time of product dissemination activities with participants, adjustment of substance reporting systematics, and alignment of monitoring time between the research team and partners. The total budget absorbed by DIKTI is IDR 654,051,883.00.

Kata Kunci: *Financial Literacy, Tele-Education, Augmented Reality, Virtual Reality*