Factor Analysis: Improving People with Visual Impairment's Financial Literacy with the Fintech Marketplace Application

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Abstract. People with visual impairment are socially categorized as unbankable and less literate. As such, it is necessary to increase financial literacy for people with visual impairment. This study aims to implement financial literacy learning using the features of the Fintech Marketplace application. The application being tested is Edufin.id, which connects financial service providers with users. This study applies a mix method approach to the data analysis process. Quantitative data were collected using a time series design without control and analyzed using the Wilcoxon test. The data processing results were analyzed in depth to determine the influencing factors. Three subjects with visual impairments were involved with an age range of 18-20 years. The results of data calculations were carried out using the Wilcoxon test, which obtained a value of 0.109. This value is greater than the specified significance criterion of 0.05. The average score obtained at the pre-test stage was 24, and the post-test average was 76.3. Quantitatively, there was a significant increase in the achievement of the subject's pre-test and post-test scores. The qualitative analysis demonstrates that essential factors influence their knowledge both intrinsically and extrinsically. In conclusion, Edufin.id can increase the financial literacy for people with visual impairments. To get a better impact, it is also necessary to pay attention to the internal and external factors that have a supporting role in learning.

Keywords: Financial Literacy, Fintech, Visual Impairment, MArketplace.

1 Introduction

People with disabilities have several barriers that hinder them from getting a job, causing them to choose entrepreneurship to make a living. In Indonesia, the data from the Central Statistics Agency (BPS) for 2016 shows that the percentage of people with disabilities who become entrepreneurs reaches 70%. The rate of people with disabilities tends to increase. In 2017 the percentage of people with disabilities who are entrepreneurs was 54.66% and then rose to 58.25% in 2020 (Gunawan & Rezki, n.d., 2022). The percentage increase in people with disabilities who are entrepreneurs, and the percentage of people with disabilities who work tends to decrease. Data from the International Labor Organization in 2020 shows a tendency for the rate of disabilities who are self-employed to be 1.5 times more than the rate of non-

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disabilities who are self-employed, and the number of people with disabilities who work is almost as many as that of non-disabled (Maul, 2020).

One of the disability categories who become entrepreneurs is people with visual impairments. They belong to the unbankable group due to a low level of financial literacy (Adib, 2020). A person's level of financial literacy is closely related to their level of education. Meanwhile, the data shows that the education level of people with disabilities in Indonesia is still low, resulting in the tendency for low levels of financial literacy (Thohari & Rizky, 2021). Meanwhile, financial literacy has an important role in entrepreneurial life. Sari (2019) explains that financial literacy describes a series of arrangements to increase the community's knowledge, confidence, and skills to manage finances better. This opinion is supported by statements contained in Winarto (2020), which states that financial literacy is a set of knowledge and abilities that enable a person to make effective decisions with all their financial sources.

The above studies are related to the financial literacy conditions of people with visual impairments and the importance of financial literacy in entrepreneurship. In previous research, it was also explained that people with disabilities show low financial literacy, which includes bookkeeping, financial planning, and financial security (Thohari & Rizky, 2021). Further research findings assert that people with disabilities tend to spend their income they earn for immediate needs (Suryandari et al., 2023). In special schools at the senior high school level, students are taught Social Sciences subjects with minimum discussion on financial literacy. Considering these issues, people with disabilities still experience problems with their financial management (Hopkins & O'Donovan, 2021). Therefore, there is a need to learn about financial literacy that can be given to students in pre-vocational programs (Amagir et al., 2018). Pre-vocational is an effort that is applied to introduce students with job market and can be done to students from an early age so they can have directions for their future (Putra et al., 2021). In previous research, an application was developed and named Edufin.Id. This is a financial technology marketplace application based on screen finger technology collaboration and Optical Character Recognition (OCR), which consists of three features: a money loan feature, a money scan feature, and a financial education feature. This study is focused on studying the effect of the financial education feature found in the Edufin.Id application on the financial literacy of people with visual impairments.

2 Method

This study uses a mix method approach to analyze the data. Data collection was carried out with four pre-tests and four post-tests for students in the form of descriptive questions. The descriptive questions used at this stage have gone through a structured validation process involving experts in the field of financial literacy. The available questions have similarities between the pre-test and post-test and differences at each test stage. Quantitative data analysis used a quasi-experimental design with a time series design without control. The results of processing quantitative data are analyzed in depth to determine the factors that influence change. Each stage of the pre-test and post-test measures the subject's behaviour and problem-solving skills. In the intervention process, an analysis of internal and external factors that play a role in learning outcomes is also carried out. The process of determining the subject is very limited. Therefore, the research subjects are not randomly selected. The subjects involved in

this study were 3 students aged between 18-20 years old with visual impairments in two special schools in Malang, a city located in East Java Indonesia.

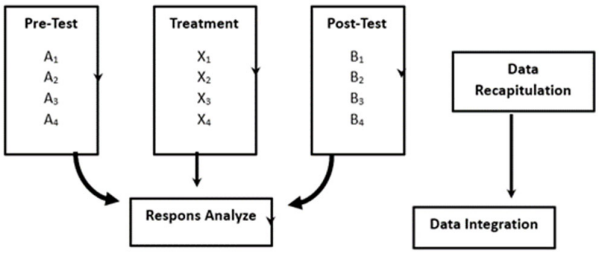

Figure 1. Research Flow.

3 Results and Discussion

The tests were administered toward students with visual impairments with 10 test items. The initial test, or what can be called a pre-test, is carried out to find out students' knowledge before being given an intervention or learning about financial literacy. In the implementation process, two students had difficulty understanding the tests given, while one could do the test independently. Several questions were considered difficult and completely unknown to the three students. With these conditions, the results of the pre-test carried out by students were obtained as follows.

Table 1. Pre-Test Score

No.	Initial	Pre-Test Score				Total	Mean
		I	II	III	IV		
1	MA	14	22	18	32	86	21,5
2	RA	22	28	24	34	108	27
3	DY	27	17	22	28	94	23,5
Total Mean Score							24

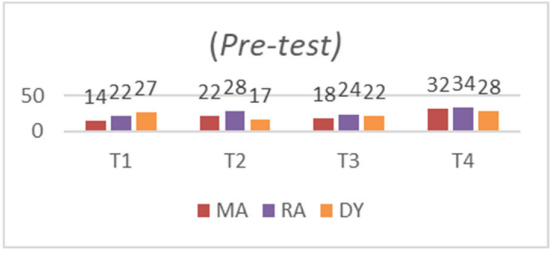

Figure 2. Pre-Test Score

Table. 1 and Figure 2 describe students' financial literacy knowledge scores before being exposed to financial literacy material using Edufin.Id application. In the first pre-test (T1), MA ~~students~~ scored 14, and then 22 for the second pre-test (T2), 18 for the third, and 32 for the last pre-test (T4). From the score obtained by MA, the average result was 21.5. As for RA, he scored 22 for T1, 28 for T2, 24 for T3, and 34 for T4. The average score for RA was 27. Meanwhile, DY got 27 for T1, 27 for T2, 17, 22 for T3, and 28 for T4. The overall score obtained by DY has an average result of 23.5. It can be seen from these data that their score is not stable from pre-test 1 (T1) to pre-test 4 (T4). This score is still low, evidenced by the overall average of 24 points scored by the three students involved in this study.

The application of the financial education features is based on the Individual Learning Program (PPI), which was prepared at the beginning before the implementation of learning toward students with visual impairments. The stages carried out in this process were opening activities, core activities and closing activities. The opening began with greetings, praying, and asking about students' readiness for learning activities. In the opening activities of the first meeting, the subject was in good condition. It was evidenced by the enthusiastic response by RA and MA to follow the instructions given to them. The same enthusiasm was also shown by DY, who seemed curious about the learning that would be carried out. The curiosity expressed by students encouraged them to ask actively about the learning activity. The core activities were done by first introducing the application used for learning. In listening to the material heard through the smartphone, the three subjects had to repeat the material. MA and RA repeated 3 times with normal talkback speed. The learning activities for MA and RA were conducted in a room that was not conducive. At the same time, DY used a speed of 40 and repeated 3 times. If you only listen once, the subject has not been able to answer questions when a review is carried out about the material that has been heard.

During the learning process of the second meeting, students were in good condition, enthusiastic, and attentive during the opening process of the learning. This was indicated by the student's ability to follow instructions and respond when the researchers repeat the lesson from the previous meeting. MA and RA in this learning were quite enjoyable but took a long time to respond. Whereas DY, who were in a conducive room condition, supported students to concentrate. The core activities followed soon after the opening activities were over, in which students started listening to the material independently via a smartphone. In practice, MA and RA had good concentration, but RA shifted its focus several times by looking at his smartphone. Whereas DY was able to follow the core activities well. The researchers had to reprimand him because the students were not serious about participating in learning.

In the opening session of the third meeting, MA and RA were less enthusiastic about participating in the activities. This went on even until the core activities, in which students could not concentrate properly when listening to the teaching material. DY, the more expressive subject, followed the lesson from the opening to core well and with full attention, even though the students made jokes in the middle of learning. While at the fourth meeting, all students had the enthusiasm to learn and had good concentration. Even though they were learning core lessons, RA and MA experienced a decrease in their enthusiasm and motivation to study during the day. In contrast, DY could follow the core activities with good concentration and enthusiasm.

The condition of students at the time of opening sessions influences further learning. It is not uncommon that there is a decrease in several aspects of students in core and closing activities. The conditions in the students' closing activities were that at the first and second meetings,

MA and RA attended the closing activities properly and listened to what was conveyed by the researchers. This condition decreased in the third and fourth meetings, where students were no longer conducive as they play with their smartphones and asked when the class would be over. Whereas DY was mostly in a conducive learning process. He could still be managed and enthusiastic so, and he could still respond well to what was conveyed by researchers.

Based on the entire series of learning process above, there are research findings which might have an influence on the implementation of learning, including the time of implementation and the learning environment, which influence student concentration during learning. Concentration will decrease in an environment that is not conducive to student learning. The three series of learning, starting from opening, core, until the closing activities, are one unit that influences one another psychologically, cognitively, and environmentally. It can be seen from the fact that during the opening activities students are happy, enthusiastic, excited, and have a great sense of curiosity. Students do well in learning, and learning is more interactive. Cognitively, students with poor concentration and who are not focused during opening session will impact the implementation of core activities, where students will be slow in absorbing the material presented during learning. Consequently, students must do the repetition to understand the content of the material and be able to answer questions posed by researchers during the implementation of interventions or learning.

The final post-test was carried out after the intervention activity using the same items as the pre-test. The results show that students tend to score significantly higher compared to the scores of the pre-test. Based on Table 2 and Figure 3, the average score obtained by students is 76.25. This is a drastic increase compared to the pre-test, in which students only scored an average of 24 points. But with high average results, the result of each student's score on each test did not exhibit a continuous increase. The scores they got tend to be unstable. Of the three students who were the research subjects, DY had an average score of 89.25, 73 for RA , and MA had the lowest average compared to the other two subjects, with 66.5 points.

Table 2. Post-Test Score

No.	Initial	Post-Test Score				Total	Mean
		I	II	III	IV		
1	MA	60	69	63	74	266	66,5
2	RA	85	74	63	70	292	73
3	DY	88	84	85	100	357	89,25
Total Mean Score							76,25

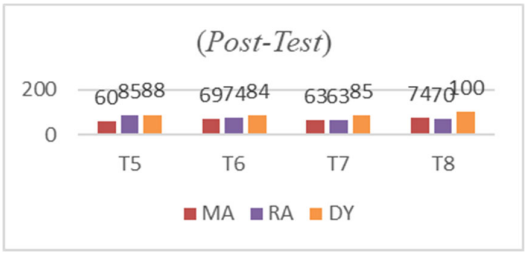

Figure 3. Post-Test Score

This activity resulted in several responses from each student with a different character. The scores for each student were also different. However, all students' pre-test (T1 to T4) tended to be low. MA is a rather quiet student compared to the other two and he tends to have difficulties in learning, as evidenced by the implementation of T1 toward him. So special treatment like repeated instruction is needed to encourage him to answer questions.The second student, RA, gave an unfavourable response. This can be seen from his tendency to give short answers for questions addressed to him. MA's lack of concentration when given questions made the researchers repeat the questions several times. The response given by the two students above was inversely proportional to the response given by the third student, DY. During T1 activities, DY seemed to enjoy. However, students did not understand several questions. Consequently, some questions were left unanswered .

In the implementation of T2, MA and RA were in a better condition for learning and better concentration compared to the previous meeting. This resulted in the increase of the score they obtained. In contrast, DY who constantly performed better in the previous tests, experienced a decrease due to not taking the questions seriously. The condition of students experienced a change in the implementation of T3. When the class was over, MA and RA became tired and consequently lost their concentration and motivation to learn. At the same time, DY could solve problems with good concentration. At the last meeting, namely T4, the three students involved in this study experienced an increase in their final pre-test score (T4). This is because the three students could enjoy the learning process, have good concentration, are supported by conducive environmental conditions, and can understand the questions given to have a type that resembles one another.

After the pre-test was carried out to find out students' prior knowledge before given financial literacy material, a post-test was also conducted to find out students' knowledge after the material delivery. The post-test was the same as the pre-test, both in the implementation and the form of the questions given. The students' responses and students' conditions tend to be similar in both the pre and post-test. Giving the same material in both tests resulted in students obtaining better scores. However, the score is not stable. It is rather dynamic. MA and RA took part in the learning on certain days after their normal classes were over. This condition made them tired, causing them to want to go home soon. Eventually, they resorted to their smartphones. This resulted in students being less able to understand the questions given to them, supported by environmental conditions that were not conducive for teaching-learning activities.

On the other hand, in terms of giving answers, students could answer properly and correctly, even though it took a relatively long time to remember and compose the answers. DY also obtained unstable grades, as he was not always in good condition, even though the room was always conducive. But with his smartphones is already installed with the application, it means that he can study independently at home so that his ability to answer factors is better than other students.

4 Discussion

Financial literacy has a positive influence on financial inclusion (Asyik et al., 2022). Having financial literacy, people can use financial products and services according to their needs and skills in financial planning, and they can also avoid losses in investing (Dwiyanti & Jati,

2019). Considering its importance, students need to be given and introduced to financial literacy in school. This agrees with Rifai et al., (2022) which state that literacy for High School students can help them become good human resources in the financial field. In Indonesia, data from the Financial Services Authority (OJK) show that students with financial literacy is only 23.4% (Rifai et al., 2022). Therefore, the researchers conducted the financial literacy lessons for students with visual impairments, especially regarding financial management.

Before using Edufin.Id application, students' financial literacy tends to be low. Previous research also indicated that people with visual impairments were often dubbed as less literate (Adib, 2020), making their financial knowledge also hampered. In term of budgeting, students with visual impairments have not been able to showcase the benefits and uses of money (Henning & Johnston-Rodriguez, 2018). So, this affects the behaviour of people with visual impairments who tend to spend their money at once (Suryandari et al, 2023). Students were also not knowledgeable about financial institutions or banks. Their disability condition renders them from being successful learners. There needs to be an emphasis on delivering materials with remedial concepts so that students can provide responses that are appropriate to learning (Lovett et al., 2021). It is also suspected that students experience delays in understanding questions due to their communication skills, language, or thought processes (Winaya, 2016).

After scoring low in the pre-test, students' score drastically increased in the post-test. The increase is presumably due to students' high motivation in the learning process (Rahman, 2021). This finding is in line with the tendency that high motivation can result in high learning achievement and vice versa. However, the increase in score that students achieved in post-test results was not stable. This instability is believed to be caused by the environmental conditions that support learning which include the tools or media used in the learning process, such as a comfortable atmosphere for discussion that can improve in a better direction (Hidayat & Nuraeni, 2022). In this study, the atmosphere of the room used for learning was not always conducive, rendering the researchers to conclude this as the cause of unstable grades obtained by students. Rowdy and noisy room conditions hinder learning activities (Yuliana et al., 2021). The noisy room situation triggers concentration problems, resulting in students needing to repeat the material. Concentration means students' focus in the learning process without doing anything outside the learning activities (Safitri, 2020). During the learning activities, students' attention was not only focused on learning but also divided by school hours.

In the intervention process, students must have good readiness to carry out learning. This is because student readiness determines students' responses (Hasibuan, A. S.; Nelwati, S.; Mardison, 2020). The opening activities in the intervention process were meant to start learning by fostering motivation so that students are ready to learn (Monica, 2020). This audio optimizes the sense of hearing. This stage is implemented by adjusting the needs based on the characteristics of people with visual impairments, in which they use non-visual senses that are still functioning, such as hearing, touch, smell, and taste (Fakhiratunnisa et al., 2022). Media in auditive form can stimulate thoughts, feelings, and attention and assist in acquiring knowledge, skills, or attitudes (Praptaningrum, 2020).

The opening activities were carried out by explaining the use of Edufin.Id application. The students were so enthusiastic and paid close attention to the explanations from the researchers. The enthusiasm of these students became the motivation for students to implement learning. Meanwhile, learning motivation determines student learning success (Rahman, 2021). The teaching-learning process was carried out by listening to material through Edufin.Id

application. Students needed repetition in listening to the materials, either using media or repetition from researchers. This was presumably due to the lack of students' ability to understand and absorb the material.

Another presumption for the cause of repetition is the focus and concentration of students. Meanwhile, concentration in learning is one factor that influences the learning process (Basri, 2022). Student's concentration is influenced by several other factors, namely physical, psychological, fatigue, family, school, and learning environment (Hartini, 2022). Meanwhile, in its application, it is not uncommon for students to be in a learning environment or class that is less conducive, such as noise generated from other classes. The noise generated from the learning environment and the disruption of students due to noise causes a lack of student concentration (Hartini, 2022). In addition to these environmental factors, there are other factors, namely the condition of students who are exhausted during the learning process, which can lead to boredom and compulsion.

Some of the factors suspected to be experienced by students become a new hypothesis. This assumption is the decrease in student learning motivation caused by previously described factors. Meanwhile, learning motivation is influenced by health conditions, psychological conditions related to the body and spirit, the learning time, and the quality of the place to study (Melinda Rismawati, 2021). The condition of students during the learning process causes repetition for material delivery. Meanwhile, the repetition for material delivery to students has an important role. Intense repetition of material can improve learning outcomes, and students can record the information into long-term memory so that the material obtained is not easy to forget (Sari et al., 2023). Repetition of the material helped students remember so that students could answer questions when the researchers gave questions related to the material that has been heard. But in answering the questions, the subjects were unable to explain fully. This is because students with visual impairments experience difficulties in understandings concepts related to stimuli or objects outside of themselves that are not fully adjacent or accessible (Satriawan & Sari 2020). The learning process using Edufin.Id application could take place well and with the various responses given by the students. These responses were presumed to be the factors that influenced students in understanding and reviewing the material given to them.

In the analysis of the learning process, several factors are thought to positively or negatively impact student achievement in implementing learning. These can be supporting or inhibiting factors and can be divided into internal and external factors. Supporting factors from the internal aspect include students' cognitive condition. Applying remedial teaching in the learning process helps students improve students understanding and memory (Sari et al., 2023). In principle, repetition of material can help students record incoming information into long-term memory. Second, the psychological aspect and learning motivation play an important role and determine students' success in obtaining grades. Learning motivation is the basis for students to obtain maximum results (Rahman, 2021).

As for the external aspect, the application-based learning media can help students increase their motivation and interest in implementing learning. This finding is relevant to similar studies which prove the benefits of using digital applications (Praptaningrum, 2020; Patok et al., 2022). Then, environment is another external factor that supports the success of learning. A conducive environmental atmosphere has an impact on student learning concentration. The learning atmosphere is a stimulus for students to concentrate more on learning so that there is

an increase and encouragement for students to understand the teaching materials provided (Tambunan et al., 2020).

In addition to the supporting factors, there are inhibiting factors in the implementation of learning which are also divided into internal and external factors. The first internal factor is the cognitive aspect, which relates to the level of student understanding and student memory. Children with visual impairments have difficulty in understanding concepts for stimuli or objects outside of themselves, which are not fully accessible (Satriawan & Sari, 2020). So, students might experience difficulties in learning, remembering, and understanding (Satriawan & Sari, 2020). The second is the psychological aspect, in which students experience boredom and fatigue, which affects students' learning motivation. This is in line with the previous research which stated that learning motivation is influenced by health and psychological conditions, time allotment for learning, and the quality of learning places (Melinda Rismawati, 2021). Meanwhile, the external factors include obstacles to the implementation of learning. The first is related to learning media. The lack of media used during learning causes the learning process ineffective. This is because two subjects must share one device during the teaching-learning activities. In addition, learning media is effective following environmental conditions, facilities, supports and time (Rohani, 2020). Another inhibiting external factor is the learning environment. In several meetings, students were not in conducive learning environment and this is assumed to make students' concentration poor (Tambunan et al., 2020).

5 Conclusion

The implementation of financial literacy learning for people with visual impairments using Edufin.Id results in the increase of student scores upon the completion of the learning process. The factors that are thought to be influential include memory, student understanding, and concentration. Other factors include the motivation to learn about the importance of finance, the condition of the environment that is not conducive, and the media used, both the main media and supporting media. These factors can have a positive or negative influence on students' achievement. The future researchers are suggested to expand the number of respondents to prove other hypotheses about financial literacy in people with visual impairments.

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