## DEVELOPMENT OF TECHNOLOGY-BASED GAMIFICATION TO IMPROVE STUDENT FINANCIAL LITERACY

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## **ABSTRACT**

This study aims to (1) generate technology-based accounting gamification that is suitable for D4 FE UNY student's learning and (2) examine the effectiveness of technology-based accounting gamification in improving students' financial literacy. This is a research and development study using ADDIE's model (Analysis, Design, Develop, Implement and Evaluation). The subject of this study consists of one material expert, one media expert, and 84 students of D4 FE UNY. Data were collected using documentation and questionnaires and analyzed using quantitative and qualitative descriptive analysis. Results show that based on the material expert assessment, this gamification is rated as "Very Eligible" meanwhile based on the media expert assessment, it is rated as "Eligible". Moreover, based on the student responses, this gamification is classified as "Very Eligible". Using independent sample t-test to measure the effectiveness of gamification in improving students' financial literacy, this study shows that there are significant differences in the students learning outcome who use gamification and non-gamification. The amount of difference between experimental class and control class is 6.14, which means that gamification-based learning is better than non-gamification learning.

Kata Kunci: Gamification, Financial Literacy, Educational Technology