

Money Usage Skills through the Role-Playing Method for Students with Intellectual Disabilities

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Abstract

Students with intellectual disabilities often experience difficulties in using money independently in daily life, particularly in performing basic monetary calculations during buying and selling activities. This study aimed to improve money usage skills through the role-playing method for a tenth-grade student with an intellectual disability at SLB Kemala Bhayangkari Lintau Buo Utara. The research problem focused on the student's limited ability to apply money-related calculations, such as determining payment amounts, calculating change, and managing remaining money in real-life situations. This study employed a quantitative experimental approach using a Single Subject Research (SSR) design with an A-B pattern. The subject was one male student with an intellectual disability, identified by the initial D. Data were collected through observation and performance tests using a checklist instrument, with results expressed in percentages. Data analysis was conducted using visual graph analysis, including within-condition and between-condition analyses to examine changes in level, trend, stability, and improvement. The results showed that during the baseline phase, the student's money usage ability remained stable at 50%. After the implementation of the role-playing intervention, the student's performance gradually improved and reached a stable level of 90%. These findings indicate that the role-playing method is effective in improving money usage skills in students with intellectual disabilities. Therefore, role playing can be considered an effective and practical alternative learning method to enhance functional life skills, particularly money usage, for students with intellectual disabilities.

INTRODUCTION

Money is a tool used by humans to conduct buying and selling transactions; therefore, it plays a very important role in human life (Shohib, 2015). Every individual has needs that consist of primary, secondary, and tertiary needs (Zainur, 2020). To fulfill these needs, individuals must have money as a means of exchange (Guntoro & Thamrin, 2021). The ability to use money is essential for every individual in order to meet daily needs independently (Agustriyana & Undarwati, 2014). However, the ability to use money is not

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easy to master, especially for children with intellectual impairments, commonly referred to as individuals with intellectual disabilities. Individuals with intellectual disabilities have limitations in cognitive functioning and memory, which often causes them to depend on assistance from others in fulfilling their daily needs (Lubis et al., 2023).

Students with intellectual disabilities experience various obstacles, including difficulties in understanding abstract concepts and information. In terms of calculation skills, students with intellectual disabilities are generally only able to perform simple arithmetic operations. In addition, they often face challenges in making appropriate decisions (Mirnawati, 2020). These limitations in basic calculation skills result in restricted money usage abilities. For example, students experience difficulties in paying for purchased items, counting the number of goods, calculating change after a transaction, and managing the remaining money after shopping (Alexander & SE, 2023).

In reality, money usage skills are a form of life skills that support students' independence and social functioning in daily life. Saraswati (2016) states that money usage skills help students with intellectual disabilities develop independence and reduce dependence on others in their surroundings.

Based on field observations conducted at SLB Kemala Bhayangkari Lintau Buo Utara, it was found that one out of four tenth-grade SMALB students still experienced difficulties in using money, particularly in performing and applying money-related arithmetic operations. This problem was observed during buying and selling activities at the school canteen during break time. When making payments, the student directly handed over all of his money to the seller without first calculating the amount that needed to be paid or determining the remaining change. According to the Phase E mathematics curriculum for tenth-grade students with intellectual disabilities, mathematics learning focuses on problem-solving, calculation skills, and their application in daily life situations. The objective of mathematics learning at this level emphasizes the ability to calculate and verbalize factual knowledge with a focus on its practical use. Therefore, students with intellectual disabilities are expected to be able to solve daily problems related to money usage, such as shopping, paying for public transportation, and paying electricity bills.

Based on the assessment results of a tenth-grade SMALB student identified by the initial D, the student was able to recognize money denominations ranging from IDR 500 to IDR 100,000, identify the physical characteristics of currency, and determine equivalent monetary values. However, the student was not yet able to write money denominations and

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was unable to use money effectively in buying and selling transactions. When asked about the operation and application of money-related arithmetic, the student appeared confused and often provided incorrect answers. For instance, the student had difficulty determining the change received when having IDR 5,000 and spending IDR 2,000; calculating the total payment for purchasing bread priced at IDR 1,500 and a drink priced at IDR 1,000; determining the total cost of purchasing four packages of bread priced at IDR 2,000 each; and identifying how many pieces of bread could be purchased with IDR 2,000 when the price of bread was IDR 500. These conditions were further supported by statements from the homeroom teacher during interviews, which confirmed that the student still experienced difficulties in using money, particularly in performing and applying money-related arithmetic operations, although the student was already able to recognize money denominations.

Therefore, it is necessary to develop more adaptive learning methods for students with intellectual disabilities that align with key learning principles for this population, including concrete learning experiences, interactive instruction, active student involvement, repeated practice, and positive reinforcement. One instructional method that aligns with these principles is the role-playing method. This method has the potential to improve independent money usage skills. This is supported by the findings of Puspita and Raharjo (2024) in their study entitled *“Improving Money Value Skills through the Role-Playing Method for Students with Mild Intellectual Disabilities at the Junior High School Level at SLB N 1 Yogyakarta.”* The results of their study concluded that the role-playing method effectively improved money value usage skills among students with mild intellectual disabilities at the junior high school level.

METHOD

The research employed a quantitative approach with an experimental research design. The method used in this study was Single Subject Research (SSR), which is an experimental design aimed at observing behavior and evaluating the effects of a specific intervention or treatment on a single subject through repeated measurements over a certain period (Marlina, 2021). The selection of the SSR method in this study was based on the objective of improving a specific skill in the research subject through a structured intervention. SSR allows for the observation of changes in an individual from the baseline phase to the intervention phase, thereby enabling the effects of the intervention to be clearly measured (Prahmana, 2021).

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This study employed an A–B design, which is a basic design in single-subject research, where (A) represents the baseline condition and (B) represents the intervention condition. During the intervention phase, the target behavior was continuously measured until the data reached stability. If changes in the target behavior occur during the intervention phase compared to the baseline phase, these changes can be attributed to the effect of the independent variable or intervention. The A–B design was chosen because it aligns with the research objective, which is to improve a specific skill or behavior. This design allows for a comparison between the initial condition (baseline) and the condition after the intervention, making it possible to identify changes or improvements in the subject's abilities. In general, the A–B design follows basic procedures, as illustrated in the research design graph.

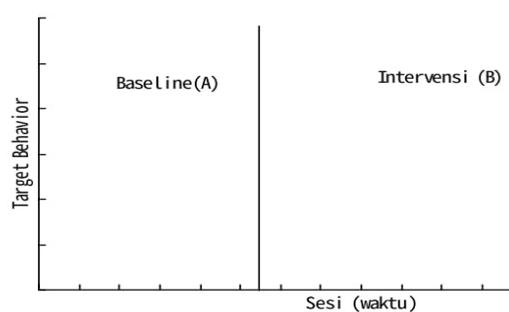


Figure 1. Research Design

This study involved two variables: the independent variable and the dependent variable. The dependent variable was the students' ability to use paper money with denominations of IDR 1,000, IDR 2,000, IDR 5,000, and IDR 10,000 in transactional activities, while the independent variable was the Role-Playing method. The research subject was a 19-year-old male student with intellectual disabilities, identified by the initial D, currently enrolled in grade X SMALB at SLB Kemala Bhayangkari Lintau Buo Utara.

The study was conducted in the classroom of SLB Kemala Bhayangkari Lintau Buo Utara, located at Jl. Simpang Kalumpang, Jorong Dahlia, Linatu Buo Utara District, Tanah Datar Regency, West Sumatra. The research was carried out according to the needs and stability of the data. The sessions were conducted in the afternoon after regular learning hours, from 12:00 to 12:15, with a duration of approximately 15 minutes or adjusted according to field conditions. The research procedures consisted of preparation, core activities, evaluation, and closing. Data collection techniques included observation and performance tests, using observation guidelines and checklist sheets as instruments. After

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the data were collected, they were analyzed using within-condition and between-condition analyses.

FINDINGS AND DISCUSSION

Finding

The study was conducted through several stages, starting with the baseline phase, which consisted of three sessions held on December 4, 6, and 8, 2025. This phase aimed to assess the student's initial ability in using money. The results of the three sessions are presented in the following table.

Table 1. Ability Before Intervention (Baseline)

| Session | Day/Date | Percentage |
|---------|----------------------------|------------|
| 1 | Thursday/ 04 December 2025 | 50% |
| 2 | Saturday/ 06 December 2025 | 50% |
| 3 | Monday/ 08 December 2025 | 50% |

Based on the baseline phase (A), the data indicated a stable result, with a percentage of 50% across sessions 1 to 3. Therefore, observations during the baseline phase (A) were concluded, and the study proceeded to the intervention phase (B) to implement the treatment.

The intervention phase consisted of seven sessions, conducted on December 9, 10, 12, 13, 15, 16, and 17, 2025. During this phase, the student's ability to use money improved significantly following the intervention using the role-playing method. The results of these sessions are presented in the following table.

| Session | Day/Date | Percentage |
|---------|----------------------------|------------|
| 4 | Tuesday/09 December 2025 | 60% |
| 5 | Wednesday/10 December 2025 | 60% |
| 6 | Thursday/11 December 2025 | 70% |
| 7 | Friday/12 December 2025 | 70% |
| 8 | Monday/15 December 2025 | 90% |
| 9 | Tuesday/16 December 2025 | 90% |
| 10 | Wednesday/17 December 2025 | 90% |

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Table 2. Ability During the Intervention Phase

The data observed during the intervention phase (B), from session 8 to session 10, showed a stable percentage of 90%. Therefore, observations of the student were concluded. The following figure illustrates the overall progression of the student's money usage skills:

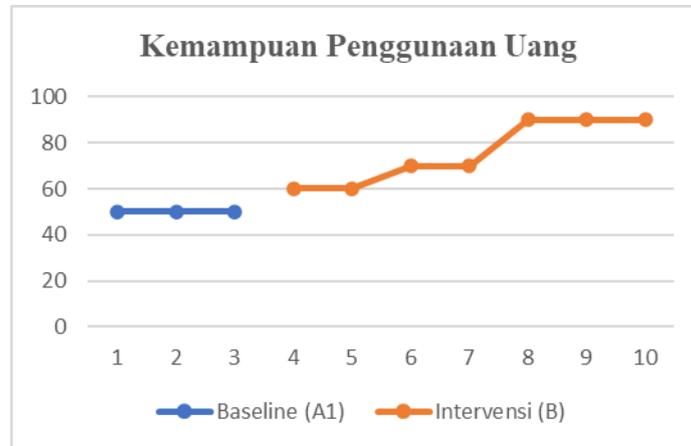


Figure 2. Money Usage Ability from Baseline to Intervention Phase

The results of the intervention phase analysis indicated an improvement in the student's money usage ability. The data showed that the stability range during the intervention phase increased to 13.5%. Out of the seven sessions included in the stability analysis, only two sessions—sessions 6 and 7—fell within the stability range. A comparison of stability conditions is presented in the table below.

Table 3. Comparison of Stability Trends

| Condition Comparison | A/B |
|----------------------|--------------------|
| Trend Change | Stable to Unstable |

Although the conditions from baseline to intervention were not fully stable, the improvement in the student's money usage ability was clearly evident and showed substantial progress.

Discussion

The results of this study indicate that the role-playing method can effectively enhance money usage skills in students with intellectual disabilities. During the baseline phase, the student's ability remained stable at 50%, indicating that prior to the intervention, the student's money management skills had not developed significantly. The stability of the data

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during this phase provides a strong foundation for evaluating the impact of the implemented intervention. Throughout the intervention phase, a significant improvement was observed, increasing from 60% at the beginning of the intervention to 90% in the final session, with a mean level of 75.71%. This change demonstrates that the role-playing method provides a concrete and practical learning experience, enabling students to better understand the concept of money value and its practical usage.

These findings are consistent with previous research indicating that simulation-based and role-playing learning approaches are effective in enhancing functional skills in students with intellectual disabilities (Mulyati, 2021). Role-playing emphasizes hands-on practice, allowing students to simultaneously develop cognitive and social skills. The consistent improvement, despite some variability in the intervention data, reflects a dynamic and adaptive learning process. This variability should not be viewed as a limitation; rather, it indicates that the student is adjusting to the new method and gradually building their skills.

The shift in data trends from stable during the baseline phase to upward during the intervention phase demonstrates a clear positive effect of the role-playing method. Additionally, the 0% overlap between baseline and intervention phases reinforces the conclusion that the improvement in the student's ability is directly attributable to the intervention. Although the stability percentage during the intervention phase was lower compared to the baseline, this reflects a process of adjustment and progressive skill development.

CONCLUSION

Based on the results of this study, it can be concluded that the implementation of the role-playing method is effective in improving money usage skills in tenth-grade students with intellectual disabilities at SLB Kemala Bhayangkari Lintau Buo Utara. During the baseline phase, the student's money usage ability was stable at 50%. After receiving the intervention using the role-playing method, the student's ability gradually increased, reaching a peak of 90% during the intervention phase. This improvement indicates that the role-playing method can assist students in understanding and applying money usage skills more accurately and independently. The implications of this study suggest that the role-playing method can serve as an alternative and effective functional learning strategy in special education, particularly for enhancing money usage skills as part of essential life skills. This method supports

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concrete, contextual, and participatory learning, aligning with the characteristics and learning needs of students with intellectual disabilities.

This study has several limitations. First, the sample size was limited to a single participant, which restricts the generalizability of the findings. Second, the duration of the intervention was relatively short, and the study did not examine the generalization or long-term retention of money usage skills in real-life contexts outside the school environment. Based on these limitations, it is recommended that future research involve a larger and more diverse sample, extend the intervention duration, and investigate the generalization and retention of money usage skills across various daily life contexts. Such efforts would allow for a more comprehensive evaluation of the effectiveness of the role-playing method and contribute more broadly to the development of functional learning for students with intellectual disabilities.

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