CIEX Journal Año 6 No. 13 Octubre 2021 - Marzo 2022

CIEX JOURN@L

INNOVATION AND PROFESSIONAL DEVELOPMENT

No.13

CRMCYT SISTEMA DE CLASIFICACIÓN DE REVISTAS MEXICANAS DE CIENCIA Y TECNOLOGÍA

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CIEX Journ@l, Año 6 No. 13. (2021), octubre 2021 - Marzo 2022, es una publicación bianual editada por CIEX S.C. Calle Pedro Ascencio 12, Col. Centro, Chilpancingo, Guerrero, México. C. P. 39000, Tel. 7474947973, journal.ciex.edu.mx, Editor responsable: Dra. María del Carmen Castillo Salazar, journal@ciex.edu.mx. Reserva de Derechos al Uso Exclusivo No. 04-2016-081814195600-203, ISSN: 2395-9517, otorgado por el Instituto Nacional de Derechos de Autor. Responsable de la última actualización de este número: Coordinación Editorial de CIEX S.C, Mtro. Hugo Enrique Mayo Castrejón, Calle Pedro Ascencio, 12, Col. Centro, Chilpancingo, Guerrero, México. C. P. 39000. Fecha de última modificación: Octubre, 2021.

Design of a Didactic Intervention to Learn Personal Finance Using Video Games

Diseño de una Intervención Didáctica para Aprender Finanzas Personales Usando Videojuegos

Recibido: Julio 15, 2021 **Aceptado:** Octubre 4, 2021

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ABSTRACT

Learning about personal finance provides tools that allow people to acquire habits to manage their money. This article presents a non-descriptive cross-sectional study of personal finance learning using an existing commercial video game called The Payoff as a didactic intervention for teaching English as a foreign language (L2) at university level. A non-random convenience sampling was carried out that consisted of six different phases that took the students from reflection on the subject of personal finances to the creation of a personal financial management plan through the use of The Payoff, whose primary purpose is in fact to teach its users to make financial decisions. The results show that the use of video games can benefit the acquisition of knowledge about personal finance along with the development of L2 language skills.

KEY WORDS

Video games; personal finance; didactic strategies; educational intervention

RESUMEN

El aprendizaje de finanzas personales brinda herramientas que permiten a las personas la adquisición de hábitos para administrar su dinero. En este artículo se presenta un estudio transversal no descriptivo sobre el aprendizaje de finanzas personales mediante el empleo de un videojuego comercial existente llamado *The Payoff* como una intervención didáctica para la enseñanza del idioma inglés como lengua extranjera (L2) a nivel universitario. Se realizó un muestreo no aleatorio de conveniencia que constó de seis diferentes momentos que fueron desde la reflexión sobre el tema de finanzas personales hasta la creación de un plan personal de

administración de finanzas pasando por el uso del videojuego *The Payoff* cuya finalidad primordial es la de enseñar a sus usuarios a tomar decisiones financieras. Los resultados muestran que el empleo de videojuegos puede beneficiar a la adquisición de conocimientos sobre finanzas personales junto con el desarrollo de habilidades lingüísticas en el L2.

PALABRAS CLAVE

Videojuegos; finanzas personales; estrategias didácticas; intervención educativa

INTRODUCTION

University students frequently use financial resources that allow them to purchase products or services. Occasionally, they have to make financial decisions without knowing the possible consequences they may get involved in. According to Carangui Velecela et al., (2017), the erroneous administration of economic resources brings destabilizing consequences for individuals. Contrastingly, it could be assumed that, if someone has a university degree in the area of Economic-Administrative sciences, they will implicitly be able to manage their personal finances.

Video games can be used as a pedagogical tool to teach personal finance. The way to achieve this is based on the pedagogical theory known as constructivism, in which according to Pozo (1997), knowledge is an interaction between the new information presented to students and that which they already knew. Learning, then, is a process of creating models to construct the information received. To help students do this, it is advisable to create a pedagogical environment in which video games can be used appropriately in the classroom. For Duarte (2003), the ideal environment is one in which favorable learning conditions exist and are developed, while for Herrera (2006), a learning environment is a place where students and teachers come together to interact psychologically with specific content. Similarly, Miranda (2004) describes it as a collection of tools that allow the management of activities proposed for students or that provide an effective communication system and allow better control by the school. Finally, Bravo (2018) defines it as a physical and theoretical medium structured and specifically designed to adapt to the learning needs and the diverse characteristics of students.

Five principles make up a learning environment. Duarte (2003), based on the principles proposed by María Isabel Cano in 1995, asserts that the first principle is that the learning space must function in such a way that the students begin to recognize that, in addition to their own needs, tastes, interests, and ideas, are those of many others who coexist with them. Therefore, in the classroom, the development of students' autonomy should be favored. The second principle is that student's learning is fostered through interaction. In this way, the classroom has to be dynamic, and it has to offer the possibility that students can recreate, change, and suppress themselves. The third is that learning also takes place beyond the four walls of the classroom and that, therefore, different scenarios outside the physical environment of the school must be analyzed. Number four is that a learning environment has to offer opportunities oriented towards play and relaxation. Lastly, regarding the fifth principle, the author asserts that the environment must be actively constructed by all the members of the group that inhabits it.

Conversely, for Herrera (2006), the value of learning environments is based on four elements: The first of these is that they facilitate a process of interaction or communication among students. In addition to this, they provide a group of tools or means of interaction to students and teachers. They are also characterized by a series of regulated actions related to certain content. Finally, the

author describes them as spaces where these activities are carried out. Herrera sums this up as a physical and psychological environment of regulated interactivity where people converge for educational purposes.

As regards virtual learning environments, these are utilized not only to replace face-to-face classes, but can also serve to reinforce them. Multiple tools can be integrated into virtual learning environments that facilitate communication and collaboration as well as easy management of learning activities and school administration. Finally, the virtual environment is superimposed on the physical environment such as that of books, the manipulation of instruments, work activities that require interviews and or video conferences, and so on. Bravo (2018) offers a description of the characteristics of the virtual learning environment, both personal and hybrid. First of all, they have a geographic existence that remains different from other geographic spaces during a certain interval of time by educational actors.

The use of video games in learning environments is not new since there are authors such as Garmen et al. (2019) who have used them to study the effect video games have on multiple intelligences. Additionally, Marín-Díaz et al. (2019) found that the use of video games democratizes opportunities for both men and women have to master English as a foreign language. On the other hand, there are other authors, such as Pujol et al. (2016), who confirm that those students who play for one hour a week have a better psychomotor response to visual stimulation than those who play more than two hours a week. One of the variables that benefits most from the use of video games in a learning environment is motivation. Osma-Ruiz et al. (2015) found that video games increase students' motivation and therefore they become more engaged in their learning process. There are also researchers like Bado (2014) who claims that the use of video games in the classroom serves to optimize the players' linguistic abilities in areas such as listening, speaking, and acquiring vocabulary. Finally, apart from improving students' motivation, Shea (2014), asserts that they also help reduce anxiety levels and promote personalized learning.

The aim of this article is to show the results of a didactic intervention using video games to teach English as a foreign language (L2) to university students in the area of Economics and Administration. The first section introduces the concepts of personal finance, the justification for using video games in virtual learning environments, and the various studies that have been conducted using video games in the classroom. Following this, in the Research Methodology section, there is a description of the six phases that comprise the design of the didactic intervention. It then organizes the results to reflect students' level of interest in using video games and, secondly, their perceived impact on the process of learning to make financial decisions. The paper concludes with the conclusion section which highlights the fact that the use of video games can be used to learn to make informed financial decisions.

RESEARCH METHODOLOGY

A descriptive, non-experimental, cross-sectional study was conducted with 79 university students. Study participants were asked to play an existing commercial video game titled The Payoff during the fourth of 17 weeks of the Business Communication course. The video game was part of a specially designed didactic activity divided into six sessions spread over the length of the course. The Payoff is what is known as a non-linear video game; that is, the players were presented with challenges which they completed non-consecutively.

In the three lessons prior to the initial Payoff session, the participants studied the topic of Money. In this teaching activity, the subject of personal finance was tackled, and the subjects were first

asked to reflect on their own and their family's relationship with money in terms of four closed questions.

The second phase required the students to complete two columns of a table known as the K-W-L table, where K stands for Know; W stands for I Want to Know, and L stands for What did I Learn? The first column was titled 'What do I know about personal finance?' and the second 'What would I like to know about personal finance?' Finally, the third column is titled 'What did I learn about the topic?'

In the third part of the lesson, students were given a link to the site running The Payoff and a password for the game. In the first step, each student signed-up on the site and created a new user account to access the main screen of the game (Illustration 1). Here, an introductory video provided an explanation of the instructions and objectives of the game.

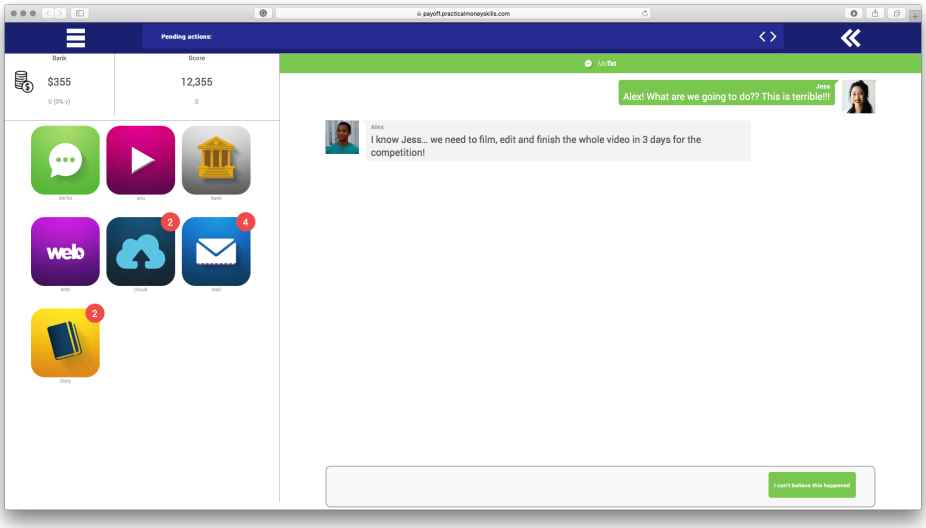

Illustration 1. Main screen of The Payoff video game. Source: Own image.

Once the participants finished the game, they received a score for their participation, which involved listening comprehension, reading comprehension, and finally a brief writing task. The average time spent on the video game is 60 minutes. The students were presented with a sheet similar to the one in illustration 2 where they were shown the score they achieved, the balance in their fictitious bank accounts, and finally a summary of all the financial decisions they made and how they benefited from them (or otherwise).

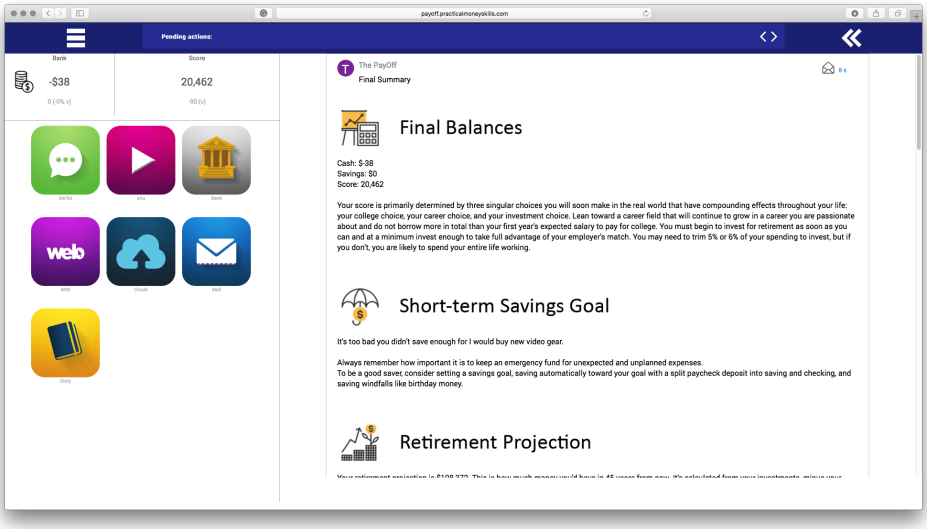

Illustration 2. Final screen of The Payoff video game. Source: Own image.

In the fifth phase of the didactic activity, students were asked to draw a concept for a personal financial plan and to consider how they could control their finances.

In the sixth and final stage, students should answer the third question from the second part of the lesson and fill in the third column with the heading "What have I learned about the topic?".

Once the students finished playing The Payoff, they were sent a survey via email. This consisted of 12 items the responses to which were designed to elicit the participants' preferences regarding video games and whether they would play it again. Another aspect considered in the survey was the playability of The Payoff. Participants were also asked if they had learned how to make financial decisions. With respect to L2 learning, the students were asked if any linguistic skills were now more complicated or easier and what these were. Finally, the participants were asked if they had experienced any technical difficulties in the time they spent playing the video game.

The Business Communication learning course was taught remotely in a virtual learning environment based on the Moodle learning platform, and the didactic intervention described in this study was also published there. A non-random convenience sampling was carried out because the activity was shared with all the participants of the course.

At the beginning of the survey, participants were made aware of its scope and details through an informed consent letter, as well as via acceptance of the Google Forms privacy policies. The survey included six multiple-choice questions. These questions were made to find the following information:

1. Students' attraction in playing The Payoff.
2. Their interest in playing The Payoff.
3. Their opinion about the playability of The Payoff.
4. The most difficult linguistic skill when playing The Payoff.
5. The easiest linguistic skill when playing The Payoff.
6. To know if students felt that they learned to make financial decisions after having played The Payoff.

RESULTS

Once the survey had been administered using the Forms tool, a spreadsheet was generated with the Spreadsheets tool, both from Google. A separate descriptive analysis was carried out of the 6 multiple-choice questions, ordering the answers in a grouped and an individual manner. The first question refers to the level of interest students showed in the lesson after playing The Payoff. Figure 1 shows that 22.22% of men found the game very good compared to 14.75% of women. Conversely, fewer men (66.67%) of men found the game interesting as compared with 77.05% of women. So, it is obvious that both men and women enjoy playing video games, which contradicts the popular belief that video games are a purely male pastime.

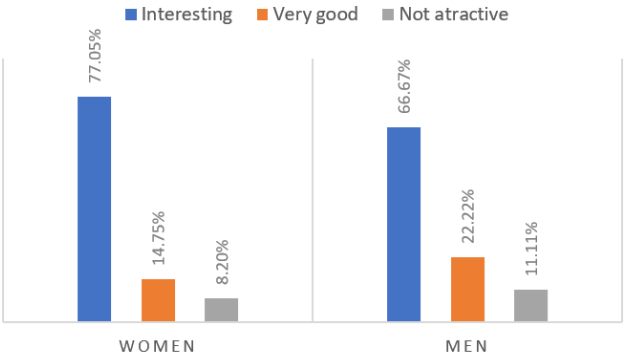

Figure 1. University students' attraction to the game The Payoff.
Source: Own work.

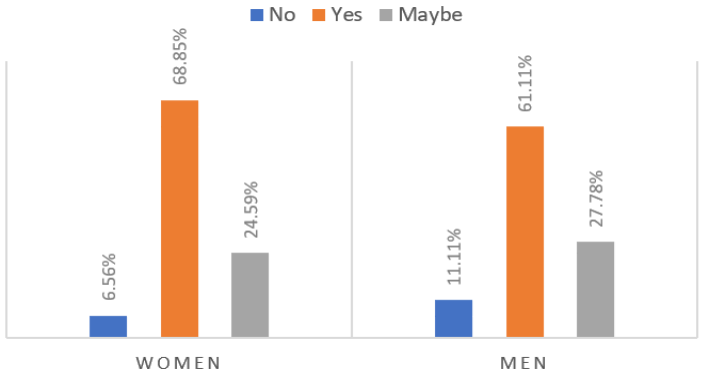

Figure 2. Number of university students interested in playing The Payoff again.
Source: Own work.

68.85% of the women said they would play The Payoff again, while 61% of the men expressed the same opinion. Only 11.11% of men and 6.56% of women would not play it again (Figure 2). It was also found that interest in playing video games did not depend on gender and that the video game created such an expectation in students that they were willing to play again to either improve their score in the game or to learn L2 as well as to improve their financial decisions.

Regarding the game's playability, 33.33% of the men, together with 13.11% of the women thought that the video game seemed very easy. On the other hand, 75.41% of women and 50% of men commented that The Payoff was neither easy nor difficult (Figure 3). To promote learning, a video game should not be either too complicated or too easy to play, as both of these would alienate potential stakeholders. In this regard, The Payoff turned out to be a balanced game in terms of its playability in such a way that it motivates students to want to use it again.

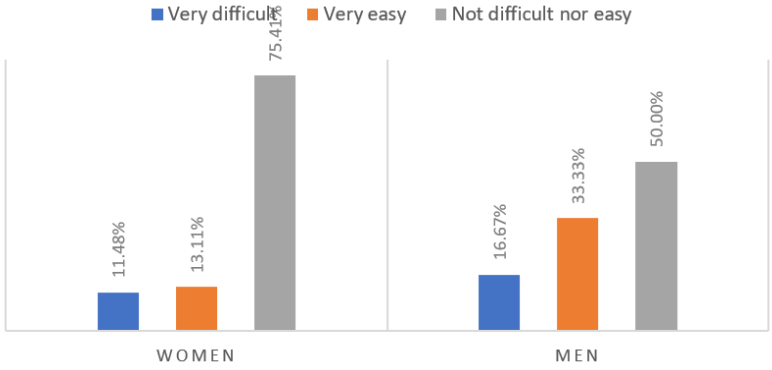

Figure 3. Opinion about the playability of The Payoff.
Source: Own work.

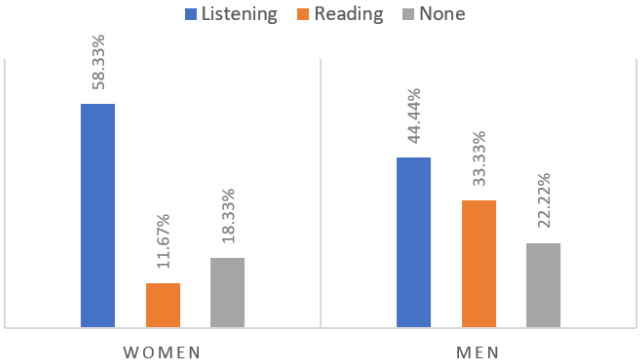

Figure 4. Opinion about the most difficult linguistic skill when playing The Payoff.
Source: Own work.

58.33% of the women and 44.44% of the men reported that the linguistic skill that was most difficult for them was listening, while 18.33% of the women and 22.22% of the men commented that none of the skills was difficult (Figure 4). In general, the receptive linguistic skill of listening is one that can be easy to master, and the video game offers various opportunities to listen to the characters interact with each other in English.

65% of the women and 38.89% of the men believed that the language skill they found easiest when playing was reading. In addition, 44.44% of men and 26.67% of women said that listening was also easy for them (Figure 5). Reading comprehension, the other passive linguistic skill also develops relatively easily; in fact, for most people who are learning L2, it is the skill they master most quickly.

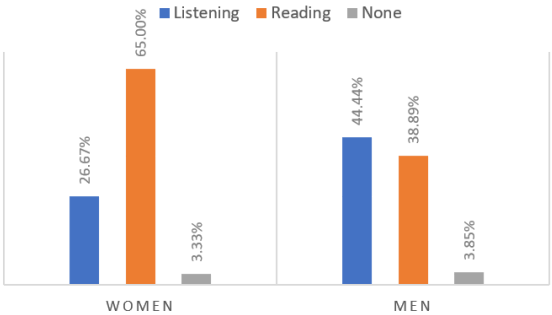

Figure 5. Opinion about the easiest linguistic skill when playing The Payoff.
Source: Own elaboration.

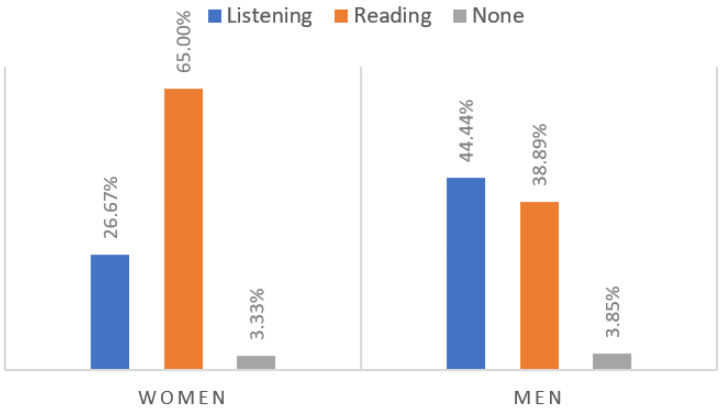

Figure 6. Percentage of university students who learned to make financial decisions.
Source: Own work.

College students were asked to write down the new vocabulary they had come across while playing The Payoff. 29 words were identified and the nubedepalabras.es software was used to illustrate them in the form of a word cloud (figure 7). As Figure 7 shows, the new words that the students encountered most were "investment" and "insurance", since in the game they are two of the concepts that are most frequently talked about when players are shown videos or reading exercises.

73.77% of women and 76.47% of men affirmed that they learned to make financial decisions with the video game The Payoff, while 4.92% of women and 5.88% of men asserted that they had not learned to do this (Figure 6). It can be seen that students express their confidence in the video game and therefore feel the confidence to express the opinion that The Payoff taught them to make better financial decisions compared to a very low percentage that declared that they did not feel they had benefited.

Figure 6. Most frequently cited words found in The Payoff.
Source: Own work employing the software of the webpage nubedepalabras.es.

CONCLUSIONS

The results obtained from this study enable us to understand the impact of playing The Payoff on university students' knowledge of personal finance. It is very important to highlight the fact that these results give us sufficient grounds to observe—in a general sense—that, simply by playing this video game, students can expand their knowledge of personal finance.

Given that this research was prepared to collect impressions about the game, the need arises to design a prior and a subsequent exam on students' knowledge of personal finance. This, in turn, will make it possible to find reliable results demonstrating the usefulness of using video games to teach personal finance in university classrooms.

This work shows that students affirm they have learned how to make financial decisions by playing an existing commercial video game title. Only a small percentage stated that they did not succeed. For this reason, it is essential to develop a study that measures knowledge before and after playing the game.

In general, university students show great interest in the use of video games for learning personal finance and L2, this being one of the strengths of this study according to the results obtained from the survey. Another of the strengths of this didactic intervention is that it is not necessary for a teacher to have deep technical knowledge to be able to start using the game and even less need to invest money since it is free software that works on PCs, laptops, and tablets. Teaching personal finance becomes easy, entertaining, and motivating through using video game titles

like the one used in this experiment.

The L2 learning process benefits as the practice of passive language skills such as listening and reading comprehension is fostered. Added to this, Players are exposed to personal finance vocabulary and their vocabulary can be enhanced. Finally, as Reinders (2016) suggests: if teachers want to increase their students' motivation, it is highly recommended to integrate the experience of playing video games into teaching practice, as this is consistent with previous theories demonstrating their positive effects on learning motivation.

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b) Literature review: Present the main terms, concepts, and theoretical claims or principles, models, etc. analyzing and discussing the ideas presented by the main authors who have studied the topics related to the research or study presented. The references should not be more than 10 years old.
c) Research methodology: Describe the research approach: qualitative, quantitative or mixed.
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e) **Main findings.** Synthesize, present, interpret and argue the most significant results found.
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- Pagar el derecho de examen de selección.
- Presentar el examen de selección y una evaluación de valores y actitudes en el lugar, día y hora señalados, mediante previa cita.
- Ser aceptados mediante un concurso de selección, dentro de los periodos que al efecto se señalen.
- Recibir una carta de aceptación por parte del Comité Evaluador de la institución.
- En caso de ser seleccionado en la **Licenciatura en Letras Inglesas,** contar con Certificado de Bachillerato con un promedio mínimo de ocho (8.0) o su equivalente y entregarlo con la demás documentación solicitada el día y en el lugar establecidos, de acuerdo con los términos señalados en la institución.

Informes:
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Correo electrónico: info@ciex.edu.mx

El Centro de Idiomas Extranjeros “Ignacio Manuel Altamirano”

CONVOCA

A los aspirantes interesados en cursar la **Licenciatura en Letras Inglesas** o la **Maestría en la Enseñanza del Idioma Inglés y Lingüística Aplicada** a participar en el Concurso de Selección para el ingreso al Ciclo Escolar 2022-2023, presentando el examen de admisión que se realizará los días sábados hasta el 27 de agosto de 2021, conforme a los siguientes:

REQUISITOS

Los interesados en participar deben realizar todos los trámites y procedimientos institucionales, además de cumplir con los requisitos descritos en el cronograma y el instructivo correspondiente a esta Convocatoria, los cuales son:

- Leer y aceptar los términos y condiciones de la convocatoria y su instructivo.
- Realizar el registro en las fechas establecidas en esta Convocatoria.
- Comunicarse a la institución para realizar una cita para el examen de admisión.
- Pagar el derecho de examen de selección.
- Presentar el examen de selección y una evaluación de valores y actitudes en el lugar, día y hora señalados, mediante previa cita.
- Ser aceptados mediante un concurso de selección, dentro de los periodos que al efecto se señalen.
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- En caso de ser seleccionado en la **Licenciatura en Letras Inglesas,** contar con Certificado de Bachillerato con un promedio mínimo de ocho (8.0) o su equivalente y entregarlo con la demás documentación solicitada el día y en el lugar establecidos, de acuerdo con los términos señalados en la institución.
- En caso de ser seleccionado en la **Maestría en la Enseñanza del Idioma Inglés y Lingüística Aplicada,** contar con Título de Licenciatura, Cédula Profesional, Carta de motivos, Certificación TOEFL (500 puntos mínimo).

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