ALBANNA: Jurnal Pendidikan Islam Anak Usia Dini
Available online at: https://e-journal.iainptk.ac.id/index.php/albanna
E-ISSN: 3024-9449 | DOI: https://doi.org/ 10.24260/albanna.v5i2.5136

Exploring the Use of Learning Media to Introduce Financial Literacy in Early Childhood Education

Edy Gustriansyah [1], Nurma Annisa Azzahra [2]

Universitas Tanjungpura Pontianak, Kalimantan Barat, Indonesia[1]
Institut Agama Islam Negeri Pontianak, Indonesia[2]
Email Correspondence: edy.gustriansyah@fkip.untan.ac.id

Abstrak:

Penelitian ini bertujuan untuk mengeksplorasi penggunaan media pembelajaran dalam memperkenalkan literasi keuangan kepada peserta didik usia dini di TK Harapan Indah, Kota Pontianak. Literasi keuangan dini dianggap sebagai keterampilan hidup esensial yang memungkinkan anak-anak memahami konsep sederhana tentang uang, menabung, dan membedakan antara kebutuhan dan keinginan. Penelitian ini menggunakan pendekatan deskriptif kualitatif dengan dua guru dan lima belas anak dari kelompok B sebagai partisipan. Data dikumpulkan melalui observasi, wawancara, dan dokumentasi, serta dianalisis secara tematik. Temuan penelitian menunjukkan bahwa guru memanfaatkan media pembelajaran sederhana dan kontekstual, seperti mainan uang, celengan, permainan jual beli, dan simulasi minimarket, untuk memperkenalkan konsep-konsep keuangan dasar. Strategi yang digunakan meliputi permainan peran, simulasi, dan integrasi literasi keuangan ke dalam tema-tema pendidikan anak usia dini. Penggunaan media kontekstual membantu anak-anak mengkonkretkan konsep-konsep abstrak, sehingga proses pembelajaran menjadi lebih menarik dan sesuai dengan perkembangannya. Namun demikian, beberapa tantangan teridentifikasi, termasuk terbatasnya ketersediaan media, kompetensi guru yang kurang memadai dalam literasi keuangan, rentang perhatian anak yang pendek, dan kurangnya dukungan orang tua dan kurikulum. Untuk mengatasi masalah ini, para guru mengoptimalkan materi yang tersedia, menggunakan perangkat digital sederhana, berpartisipasi dalam pelatihan profesional, dan melibatkan orang tua dalam kegiatan menabung di rumah. Kesimpulannya, penggunaan media pembelajaran yang tepat dikombinasikan dengan strategi pengajaran yang kreatif dapat secara efektif memfasilitasi pembelajaran literasi keuangan pada anak usia dini. Literasi keuangan tidak hanya memperkenalkan anak-anak pada pengelolaan keuangan, tetapi juga menanamkan tanggung jawab, kemandirian, dan kebiasaan keuangan positif yang bermanfaat bagi kehidupan mereka di masa depan.

Kata kunci: *Literasi Keuangan, Media Pembelajaran, Pendidikan Anak Usia Dini*

Abstract:

This study aims to explore the use of instructional media in introducing financial literacy to early childhood learners at TK Harapan Indah, Pontianak City. Early financial literacy is considered an essential life skill that enables children to understand simple concepts of money, saving, and distinguishing between needs and wants. This research employed a qualitative descriptive approach with two teachers and fifteen children from group B as participants. Data were collected through observation, interviews, and documentation, and were analyzed thematically. The findings reveal that teachers utilized simple and contextual learning media, such as play money, piggy banks, buying–selling games, and mini-market simulations, to introduce basic financial concepts. The strategies involved role play, simulation, and the integration of financial literacy into early childhood education themes. The use of contextual media helped children concretize abstract concepts, making the learning process more engaging and developmentally appropriate. Nevertheless, several challenges were identified, including limited availability of media, insufficient teacher competence in financial literacy, children's short attention spans, and the lack of parental and curricular support. To address these issues, teachers optimized available materials, employed simple digital tools, participated in professional training, and involved parents in saving activities at home. In conclusion, the appropriate use of instructional media combined with creative teaching strategies can effectively facilitate financial literacy learning in early childhood. Financial literacy not only introduces children to money management but also instills responsibility, independence, and positive financial habits beneficial for their future lives.

Keywords: Financial Literacy, Instructional Media, Early Childhood Education

Introduction

Early Childhood Education (ECE) plays a fundamental role in laying the foundation for children's development across cognitive, social, emotional, and moral dimensions. At the age of 0–6 years, children are in what is often referred to as the "golden age," characterized by a rapid and flexible ability to learn (Santrock, 2021). The stimulation provided during this stage is highly influential in determining the quality of a child's future development. One life skill that has increasingly gained attention in the context of ECE is financial literacy. Financial literacy is defined as the ability to understand basic financial concepts and to manage economic resources in daily life (OECD, 2020).

Introducing financial literacy from an early age is considered essential, as children are naturally exposed to simple economic activities in their everyday environment. For instance, they observe parents making transactions at the market, receive pocket money, or save coins in a piggy bank. These experiences present both opportunities and challenges to instill an initial understanding of money, the habit of saving, sharing, and distinguishing between needs and wants. Research by Amagir et al. (2018) emphasizes that early exposure to financial literacy contributes to the development of sound financial behavior in adulthood. For example, children who are accustomed to saving from a young age are more likely to practice effective money management later in life.

Moreover, financial literacy is recognized as part of the 21st-century competencies that highlight essential life skills. According to the World Bank (2021), limited financial literacy can lead to long-term social and economic challenges, such as excessive consumerism and poor resource management. Therefore, nurturing financial awareness in early childhood is not merely an additional skill, but a long-term investment to prepare a financially responsible and intelligent generation.However, introducing financial literacy to young children cannot rely solely on cognitive approaches. At this stage, children are in the concrete operational phase (Piaget, 2013), meaning they learn more effectively through hands-on experiences, play, and engaging media. Vygotsky's sociocultural theory further highlights that children acquire knowledge through interactions with adults and

ALBANNA: Jurnal Pendidikan Islam Anak Usia Dini
Available online at: https://e-journal.iainptk.ac.id/index.php/albanna
E-ISSN: 3024-9449 | DOI: https://doi.org/ 10.24260/albanna.v5i2.5136

enriched environments (Bodrova & Leong, 2020). Thus, learning media becomes a crucial tool to bridge abstract financial concepts and make them accessible for young learners.

Appropriate learning media not only serve as instructional aids but also create enjoyable and meaningful learning experiences. Examples include picture storybooks with characters who practice saving, role-play activities using play money, or simple animated videos illustrating the values of sharing and frugality. Putri et al. (2021) found that contextual storybooks effectively foster financial literacy values through relatable characters and narratives. Similarly, Rahmawati and Hidayati (2020) demonstrated that role-playing with play money enhances children's understanding of basic transaction concepts.

Despite positive findings from various studies, the implementation of financial literacy in ECE institutions still encounters challenges. First, many teachers lack adequate knowledge of financial literacy and strategies for introducing it to children (Sari & Handayani, 2021). Second, the learning media used are often limited in variety and not always developmentally appropriate. Third, financial literacy is frequently treated as a supplementary topic rather than an integral part of the curriculum. Furthermore, parental involvement in supporting children's financial literacy activities remains suboptimal (Yuliani, 2022).

These gaps highlight the need for further research on how ECE teachers utilize learning media to introduce financial literacy. Using a qualitative approach, this study aims to explore teachers' experiences, the types of media employed, children's responses, as well as the challenges and opportunities encountered in practice. Based on this background, the present study is entitled "Exploring the Use of Learning Media to Introduce Financial Literacy in Early Childhood Education." It is expected to provide theoretical contributions to the field of early childhood education—particularly in financial literacy—and offer practical recommendations for teachers and ECE institutions in integrating appropriate media tailored to children's developmental characteristics.

Based on the background presented, this study emerges from several issues that require in-depth exploration. First, there is still limited information regarding the types of learning media used by teachers to introduce financial literacy to young children. Second, the strategies employed by teachers in utilizing such media have not been widely examined, even though appropriate strategies play a crucial role in determining the success of the learning process. Third, children's responses to the media used are also important to understand, as the meaningfulness of learning experiences is strongly influenced by active child engagement. Fourth, the practice of using learning media is inseparable from the various challenges and opportunities faced by teachers in the field. Therefore, this study seeks to address the main research question of how early childhood teachers make use of learning media to introduce financial literacy, as well as how children respond and what challenges and opportunities accompany this practice.

Method

This study employed a qualitative approach with a descriptive-exploratory design, deemed appropriate to thoroughly investigate the phenomenon of using learning media to introduce financial literacy in early childhood. This approach allowed the researcher to gain a comprehensive understanding of teachers' instructional practices, children's responses to the media used, as well as the challenges and opportunities encountered in the field. The research was conducted at TK Harapan Indah in Pontianak City, an early childhood education institution that has initiated the introduction of basic financial

ALBANNA: Jurnal Pendidikan Islam Anak Usia Dini
Available online at: https://e-journal.iainptk.ac.id/index.php/albanna
E-ISSN: 3024-9449 | DOI: https://doi.org/ 10.24260/albanna.v5i2.5136

literacy through learning media. The study involved two teachers from Group B classes and fifteen children aged 4–6 years who directly participated in the learning activities. The site and participants were selected purposively, considering that the school and teachers had prior experience in applying learning media relevant to financial literacy.

Data were collected through multiple techniques. First, participant observation was conducted to capture how teachers designed and implemented learning media, as well as how children interacted during the activities. Second, in-depth interviews with both teachers were carried out to obtain insights into strategies, experiences, and challenges in introducing financial literacy through media. Additional interviews with parents were also considered, if needed, to enrich perspectives. Third, documentation in the form of activity photos, instructional media, and learning notes was used to complement the observation and interview data. In this study, the researcher acted as the primary instrument directly involved in the data collection process. To support this role, semi-structured interview guides, observation sheets, and field notes were also employed to ensure data were systematically obtained. The data were analyzed using the model of Miles, Huberman, and Saldaña (2018), which consists of three stages: data reduction, data display, and conclusion drawing. Data reduction was carried out by selecting information relevant to the research focus, followed by data presentation in the form of narrative descriptions and tables to facilitate interpretation. The final step involved inductive conclusion drawing, based on emerging patterns from the field and their connection to existing theories and previous research findings.

Result and Discussion

Types of Learning Media Used by Teachers

The findings at TK Harapan Indah, Group B, indicate that teachers utilized a variety of learning media to introduce financial literacy to young children. The media employed included concrete media, visual media, and educational play media. Concrete media, such as play money, plastic coins, and everyday objects, were used to introduce the form and value of currency. These tools enabled children to simulate simple buying and selling activities that reflect real-life experiences. This approach aligns with Piaget's theory (in Santrock, 2019), which emphasizes that young children learn more effectively through direct interaction with tangible objects. Visual media, including pictures, flashcards, and simple posters illustrating daily economic activities, were used to strengthen children's understanding through symbolic representation. Arsyad (2020) asserts that visual media can clarify the delivery of concepts and enhance the attractiveness of learning for young children.

Educational play media, such as role-play activities in "market day" games, were employed to integrate the concepts of buying, saving, and sharing. Children acted as buyers and sellers, which not only fostered basic numeracy skills but also instilled values of honesty and money management. Astuti & Wahyuni (2021) demonstrated that such role-playing activities effectively improve children's understanding of simple economic transactions. In addition, teachers made use of simple digital media, such as animated videos about saving, to provide variety in learning and to enhance children's motivation and concentration (Putra et al., 2022). Children's responses to the use of these media were largely positive. Observations revealed that children were more actively engaged when concrete media and role-play activities were used. They showed enthusiasm in simulating buying and selling, putting money into a piggy bank, or distinguishing between needs and wants through role-play activities. This positive response is consistent with Bruner's principle of learning by doing (in Woolfolk, 2020), whereby real experiences and interaction with media enable children to grasp concepts more deeply.

Furthermore, visual media and educational games also improved children's ability to recall and imitate the behaviors being taught, such as the habit of saving or sharing. Marlina (2020) found that children introduced to financial literacy through concrete media understood the concept of saving more quickly than those taught through verbal explanation alone. Similarly, Indriani & Kurniawati (2021) reported that role-play market activities enhanced children's numeracy skills and decision-making abilities, while also fostering honesty and responsibility. More recent research by Rachmawati (2023) adds that experiential learning media have a positive impact on children's motivation and engagement in financial literacy activities.

In conclusion, the combination of different forms of media at TK Harapan Indah, Group B, created an interactive and contextual learning environment in which children were able to understand financial literacy concepts through direct experiences, visual observation, and role-play activities. The children's positive responses highlight that appropriate media selection not only facilitates conceptual understanding but also fosters interest and active participation in the learning process. Conclusions should answer the research objectives formulated briefly and effectively. Conclusion is not a resume of discussions that have been done. Without a clear conclusion, your partners and readers will find it difficult to judge your work. Instead, you should also suggest the next research and show the researchers what to do, answer the goals, and comment on the findings and provide recommendations and/or implications. Conclusions do not need references and data that are statistical in nature.

Teachers' Strategies in Utilizing Learning Media to Introduce Basic Financial Concepts in Early Childhood Education

At TK Harapan Indah, Group B, teachers implemented several strategies to maximize the use of learning media in introducing basic financial literacy to young children. These strategies included contextualization of activities, role play, simple projects, and repetition with positive reinforcement.First, teachers applied a contextual strategy by linking financial media to children's everyday experiences, such as buying snacks with play money or saving coins in a piggy bank. This approach aligns with the principles of Contextual Teaching and Learning, which emphasize that learning becomes more meaningful when connected to real-life situations (Johnson, 2019). Second, teachers employed role-play strategies through "market day" simulations. Children took on the roles of sellers and buyers, allowing them to practice simple transactions while also developing social skills. Vygotsky (in Berk, 2018) highlights that social interaction through play can extend children's zone of proximal development. Supporting this, Astuti & Wahyuni (2021) found that role-play market activities effectively enhance children's understanding of money and basic transactions.

Third, teachers introduced small project-based activities, such as creating piggy banks from recycled materials. This activity instilled the habit of saving while teaching children responsibility for their own money. Hidayati & Nurbaiti (2021) reported that simple creative projects, like making piggy banks, can improve children's financial literacy skills from an early age. Fourth, teachers used repetition and positive reinforcement. Financial concepts were repeatedly introduced across various activities—playing, singing, and storytelling. Teachers also provided praise when children demonstrated positive behaviors, such as saving or choosing to buy items according to needs. Skinner's reinforcement theory (in

E-ISSN: 3024-9449 | DOI: https://doi.org/ 10.24260/albanna.v5i2.5136

Slavin, 2020) states that positive reinforcement strengthens desired behaviors. Similarly, Indriani & Kurniawati (2021) found that repeated reinforcement through educational play consolidates children's understanding of financial concepts.

In addition, teachers' strategies that integrated concrete, visual, play-based, and project-based media showed that financial literacy learning in ECE is conducted through enjoyable habituation. Rachmawati (2023) emphasized that experiential media, when combined with appropriate strategies, can enhance children's motivation, engagement, and understanding of basic financial concepts. In conclusion, the strategies employed by teachers at TK Harapan Indah, Group B, demonstrate that financial literacy in early childhood is not taught merely through verbal instruction, but rather through concrete experiences, role play, creative projects, and repeated reinforcement. This approach enables children to more easily understand the value of money, develop saving habits, and foster a sense of responsibility in managing money from an early age.

Challenges and Solutions in Utilizing Learning Media for Financial Literacy in Early Childhood Education

The implementation of financial literacy through learning media at TK Harapan Indah, Group B, was not without challenges. Teachers encountered barriers related to the availability of media, their own competencies, children's developmental characteristics, and the level of support from the learning environment. These challenges serve as important considerations in assessing how far financial literacy can be integrated into early childhood education.One of the main challenges was the limited availability of learning media. Not all ideal media were accessible at school, so teachers had to rely on simple tools such as play money, piggy banks, and recycled materials. This situation required teachers to be creative in modifying available resources. Putri & Handayani (2020) highlight that early childhood teachers often innovate with limited materials to ensure relevance to children's needs.

In addition, teachers' competencies in designing financial literacy instruction were still limited. Not all teachers possessed sufficient knowledge of basic financial concepts, resulting in an emphasis on simple practices such as saving or buying goods. Hidayat & Fajri (2021) stress the need for specialized training and mentoring to better prepare teachers to integrate financial literacy into play-based learning.

From the perspective of children's characteristics, teachers also faced cognitive and attention span limitations. Young children learn more effectively through concrete experiences, while financial concepts tend to be abstract. According to Piaget (in Santrock, 2018), children aged 4–6 are still in the preoperational stage, meaning they learn best through direct, hands-on activities. Dewi & Arifin (2019) similarly found that children grasp financial literacy more effectively when taught through direct play.

External factors such as parental support and curriculum alignment also played a role. Some parents had not introduced money management habits at home, leading to discontinuity in learning between school and family environments. Moreover, financial literacy has not yet been explicitly integrated into the core competencies of early childhood education, requiring teachers to incorporate it into existing thematic units. Fitriani & Susanto (2023) argue that practical guidelines are still needed to ensure systematic implementation of financial literacy in early childhood settings.

Despite these challenges, several solutions were identified. First, teachers can maximize the use of simple, locally available media, such as play money, piggy banks made from plastic bottles, or mini-market role-play setups. Second, teachers should improve their competencies through financial literacy training and workshops provided by educational institutions or professional communities. Third, play-based methods such as role play and simulations—for example, children acting as buyers and sellers in a mini market—can provide concrete experiences that enhance understanding.

Additionally, simple digital media such as educational animated videos can help increase children's interest. Teachers can also involve parents by assigning simple home activities, such as saving money together or recording daily pocket money expenditures. To provide better structure, financial literacy can be integrated into early childhood themes, such as practicing buying and selling in the theme "Occupations," or saving for plants in the theme "Environment."

Finally, teachers need to adopt a gradual approach tailored to children's developmental stages. For Group B, instruction should focus on recognizing money, saving, and distinguishing between needs and wants, without burdening children with complex financial concepts. By combining creativity, professional development, parental involvement, and integration into thematic learning, the challenges in utilizing learning media for financial literacy can not only be minimized but also transformed into opportunities to enrich children's learning experiences. This aligns with the broader effort to position financial literacy as an essential life skill to be instilled from an early age.

Conclusion

This study highlights the pivotal role of learning media in introducing financial literacy to early childhood students at TK Harapan Indah, Group B. By using simple tools such as play money, piggy banks, and mini-market simulations, teachers successfully contextualized abstract financial concepts into tangible experiences. Supported by strategies like role play, simulation, and thematic integration, these approaches effectively engaged children and provided meaningful learning aligned with their developmental stage. Despite challenges such as limited media, varying teacher competence, children's cognitive constraints, and insufficient parental support, solutions were identified through creative use of simple resources, teacher training, digital media, and parent collaboration. Therefore, the integration of appropriate media, innovative teaching strategies, and consistent environmental support proves essential for fostering financial literacy from an early age, equipping children with life skills that nurture independence and responsibility for the future.

References

Amagir, A., Groot, W., Maassen van den Brink, H., & Wilschut, A. (2018). Financial literacy of high school students in the Netherlands: Knowledge, attitudes, self-efficacy, and behavior. *International Review of Economics Education, 27*, 1–13.

Arsyad, A. (2020). *Media pembelajaran*. Jakarta: Rajawali Pers.

Astuti, D., & Wahyuni, S. (2021). Role-play berbasis pasar tradisional untuk meningkatkan literasi keuangan anak usia dini. *Jurnal Pendidikan Anak Usia Dini, 6*(2), 112–121.

Berk, L. E. (2018). *Development through the lifespan* (7th ed.). Boston: Pearson.

Bodrova, E., & Leong, D. J. (2020). *Tools of the mind: The Vygotskian approach to early childhood education* (4th ed.). New York: Pearson.

Dewi, N. P., & Arifin, Z. (2019). Peningkatan literasi keuangan melalui permainan jual beli pada anak usia dini. *Jurnal Obsesi, 3*(1), 124–133.

Fitriani, E., & Susanto, A. (2023). Integrasi literasi keuangan dalam kurikulum PAUD: Sebuah kajian praktis. *Jurnal Pendidikan Anak Usia Dini, 7*(1), 45–59.

Hidayat, R., & Fajri, M. (2021). Penguatan kompetensi guru PAUD dalam literasi keuangan berbasis pelatihan. *Jurnal Pendidikan Anak Usia Dini, 5*(2), 87–96.

Hidayati, T., & Nurbaiti, N. (2021). Proyek kreatif pembuatan celengan dari barang bekas untuk meningkatkan literasi finansial anak usia dini. *Jurnal Golden Age, 5*(2), 67–78.

Indriani, R., & Kurniawati, T. (2021). Pasar mini sebagai media bermain peran anak usia dini dalam memahami konsep transaksi sederhana. *Jurnal Pendidikan Anak Usia Dini, 5*(1), 34–46.

Johnson, E. B. (2019). *Contextual teaching and learning: Menjadikan kegiatan belajar-mengajar mengasyikkan dan bermakna*. Bandung: Kaifa.

Marlina, R. (2020). Media konkret dalam pembelajaran literasi keuangan anak usia dini. *Jurnal Pendidikan Anak Usia Dini, 4*(2), 95–103.

Miles, M. B., Huberman, A. M., & Saldaña, J. (2018). *Qualitative data analysis: A methods sourcebook* (4th ed.). Thousand Oaks, CA: Sage Publications.

OECD. (2020). *OECD/INFE 2020 international survey of adult financial literacy*. Paris: OECD Publishing.

Piaget, J. (2013). *The psychology of the child*. New York: Basic Books.

Putra, Y., Dewi, R., & Hasanah, I. (2022). Penggunaan media digital sederhana dalam meningkatkan motivasi belajar literasi finansial anak. *Jurnal Pendidikan Anak Usia Dini, 6*(3), 210–223.

Putri, A., & Handayani, M. (2020). Kreativitas guru PAUD dalam memanfaatkan media sederhana untuk literasi keuangan. *Jurnal Obsesi, 4*(2), 98–107.

Putri, R., Sari, L., & Nugraha, H. (2021). Buku cerita kontekstual untuk menanamkan nilai literasi keuangan pada anak usia dini. *Jurnal Pendidikan Anak Usia Dini, 5*(2), 144–155.

Rahmawati, N., & Hidayati, D. (2020). Efektivitas permainan peran jual beli dalam memahami konsep transaksi anak usia dini. *Jurnal Golden Age, 4*(1), 22–32.

Rachmawati, D. (2023). Pengaruh media pembelajaran berbasis pengalaman terhadap keterlibatan anak dalam literasi keuangan. *Jurnal Pendidikan Anak Usia Dini, 7*(2), 77–89.

Santrock, J. W. (2018). *Child development* (15th ed.). New York: McGraw-Hill.

Santrock, J. W. (2019). *Educational psychology* (6th ed.). New York: McGraw-Hill.

Santrock, J. W. (2021). *Life-span development* (17th ed.). New York: McGraw-Hill.

Slavin, R. E. (2020). *Educational psychology: Theory and practice* (13th ed.). Boston: Pearson.

Woolfolk, A. (2020). *Educational psychology* (15th ed.). Boston: Pearson.

World Bank. (2021). *Enhancing financial capability and inclusion in Indonesia*. Washington, DC: World Bank.

Yuliani, S. (2022). Peran orang tua dalam mendukung literasi keuangan anak usia dini. *Jurnal Obsesi, 6*(1), 65–75.