International Journal of Education and Learning Studies (IJELS) 1 (2) August 2025: 79-89 E-ISSN: 3109-4058
DOI: https://doi.org/10.64421/ijels.v1i2.7

RESEARCH ARTICLE **Mukhlis et al.**

Financial Literacy of Elementary Students: A Preliminary Study on Early Financial Knowledge and Attitudes in Jakarta and Bekasi

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To cite this article: Mukhlis, S., Kurnia, I.R., Syahwildan, M., Sulistiawati, N., Kenju, R.N.M.M. (2025). Financial Literacy of Elementary Students: A Preliminary Study on Early Financial Knowledge and Attitudes in Jakarta and Bekasi. *International Journal of Education and Learning Studies (IJELS), 1*(1), 79-89. https://doi.org/10.64421/ijels.v1i2.7

Articles Information

Received : 25-07-2025
Revised : 17-08-2025
Accepted : 20-08-2025
Published : 25-08-2025

Abstrak

Penelitian ini bertujuan menganalisis literasi keuangan siswa sekolah dasar melalui tiga dimensi: pengetahuan, sikap, dan perilaku finansial. Menggunakan desain kuantitatif-deskriptif dengan dukungan data kualitatif, penelitian ini melibatkan 240 siswa kelas V dan VI dari sekolah dasar di Bekasi dan Jakarta. Instrumen berupa kuesioner literasi keuangan (25 butir skala Likert) dianalisis menggunakan statistik deskriptif, serta dilengkapi observasi dan wawancara informal. Hasil menunjukkan bahwa 62,1% siswa berada pada kategori rendah pengetahuan finansial, sementara hanya 19,5% yang tinggi. Sikap finansial cenderung konsumtif (M=3,89; SD=0,72), dan perilaku keuangan belum terbentuk konsisten, misalnya praktik menabung hanya dilakukan 27,8% siswa. Faktor utama penghambat ialah kurangnya integrasi materi keuangan dalam kurikulum serta minimnya dukungan keluarga. Temuan menegaskan perlunya strategi pembelajaran holistik, kontekstual, dan kolaboratif guna menanamkan literasi keuangan sebagai bagian dari pendidikan karakter abad ke-21.

Kata kunci: Literasi Keuangan; Siswa Sekolah Dasar; Pengetahuan Finansial; Sikap Finansial; Perilaku Keuangan.

Abstract

This study aims to analyze the financial literacy of elementary school students through three dimensions: knowledge, attitudes, and financial behavior. Using a descriptive-quantitative design supported by qualitative data, the study involved 240 fifth- and sixth-grade students from elementary schools in Bekasi and Jakarta. The instrument was a 25-item financial literacy questionnaire on a Likert scale, analyzed using descriptive statistics, complemented by observations and informal interviews. The findings show that 62.1% of students fall into the low category of financial knowledge, while only 19.5% achieve a high level. Financial attitudes tend to be consumptive (M=3.89; SD=0.72), and financial behavior has not yet developed consistently, with only 27.8% of students practicing regular saving. The main inhibiting factors are the limited integration of financial education in the curriculum and the lack of family support. The study emphasizes the need for holistic, contextual, and collaborative strategies to embed financial literacy as part of 21st-century character and life skills education.

Keywords: Financial Literacy; Elementary School Students; Financial Knowledge; Financial Attitudes; Financial Behavior.

1. INTRODUCTION

Financial literacy is the ability of individuals to understand, manage, and make wise financial decisions. This ability is not only important for adults but also needs to be instilled from an early age, including among elementary school children. Early financial literacy education is believed to be a crucial foundation in shaping healthy and responsible financial habits in the future (Fanani et al., 2025). Along with the increasing complexity of the financial world in the digital era, as well as the rise of technology-based financial services that can even be accessed by children, the urgency of strengthening financial literacy at the elementary school level has become even more significant (Pardede et al., 2024).

Previous studies have shown that children's understanding of basic financial concepts such as saving, distinguishing between needs and wants, and using money wisely remains very limited (Sumarni et al., 2023; Darmansyah et al., 2024). Therefore, a structured and systematic educational approach is required to build financial understanding from an early age. In the context of Indonesia, the integration of financial literacy into the elementary education curriculum has begun to be implemented through programs such as Market Day (Mustikawati, 2020), the use of educational media (Miharni et al., 2023), and practice-based activities such as honesty canteens and transaction simulations (Yani et al., 2024).

However, these approaches tend to be sporadic and have not yet led to a comprehensive understanding of children's financial literacy. Most studies still focus on one or two aspects only, such as the ability to save or make simple financial records (Hikmah, 2023), and have not examined in an integrated way how children understand financial concepts in terms of knowledge, attitudes, and actual behavior. In addition, research related to the role of the family environment, teachers, and access to financial technology in shaping children's financial literacy remains limited (Fanani et al., 2024; Fariska et al., 2023). This indicates a research gap that needs to be bridged.

In this context, this study aims to analyze financial literacy among elementary school students comprehensively by examining three main dimensions: knowledge, attitudes, and financial behavior. This study will also review the extent to which factors such as curriculum, learning media, and environmental support contribute to the development of children's financial literacy. The findings of this research are expected to provide an initial mapping of the financial literacy condition of elementary students while serving as a basis for developing more effective and sustainable intervention strategies within the context of primary education in Indonesia.

2. LITERATUR REVIEW

2.1. Concept and Dimensions of Financial Literacy

Financial literacy is an individual's ability to understand, manage, and make wise financial decisions in daily life. According to OECD/INFE (2018), financial literacy includes understanding basic financial concepts, money management skills, and the ability to plan for the future financially. For elementary school children, financial literacy concepts cover the introduction to money, saving, distinguishing between needs and wants, as well as a basic understanding of income and expenses (Lusardi & Mitchell, 2014; Miharni et al., 2023). This literacy is important to instill from an early age, as children are increasingly accustomed to engaging in transactions both directly and through rapidly developing digital media (Choung et al., 2023).

In general, financial literacy is divided into three main dimensions: knowledge, attitude, and behavior. The knowledge dimension includes mastery of basic financial concepts such as the function of money, the benefits of saving, and a simple understanding of prices. The attitude dimension reflects values and beliefs that influence how individuals treat money, such as frugality and responsibility. Meanwhile, the behavior dimension is reflected in actual habits such as setting aside pocket money, recording expenses, and delaying purchases for more important needs (OECD, 2018; Sumarni et al., 2023). Several studies suggest that these three dimensions are interconnected and serve as key indicators in measuring the effectiveness of financial literacy education, including at the elementary education level (Fanani et al., 2025).

The development of technology also highlights the need to strengthen digital financial literacy from an early age. Digital financial literacy includes the ability to understand and use technology-based financial products and services, such as digital wallets, e-money, and online transactions in a safe and responsible manner (Nurmasari & Yuana, 2024). In the context of elementary education, both conventional and digital financial literacy need to be delivered through enjoyable and contextual approaches. Methods such as storytelling, simulations, projects like Market Day, and educational games have proven effective in enhancing understanding and shaping positive financial attitudes among children (Mustikawati, 2020; Fariska et al., 2023). Therefore, strengthening financial literacy from elementary school becomes an essential part of character education and preparing young generations to face future economic challenges.

2.2. Financial Literacy Model for Elementary School Children

The implementation of financial literacy models among elementary school students has been carried out through various innovative and contextual approaches. One effective approach is interactive education, as developed by Miharni et al. (2023), which involves group discussions, saving simulations, and practice in recording expenses. This model has been found to successfully improve students' understanding of basic financial concepts, such as the function of money and the importance of saving regularly. In addition, practice-based approaches such as school bazaars have also been introduced. Fanani et al. (2025) demonstrated that school bazaar programs not only train financial skills but also foster entrepreneurial spirit and collaboration among students in an enjoyable context.

Another widely popular model implemented in many elementary schools is Market Day, where students take on roles as sellers and buyers within a simulated environment. Mustikawati (2020) noted that this activity helps children develop an understanding of transactions, profit, and basic capital management. Meanwhile, technological development has further encouraged the strengthening of digital financial literacy among students. Nurmasari and Yuana (2024) developed a learning model introducing e-wallets, online transactions, and awareness of digital risks such as online fraud. This model is highly relevant to children's lives, as they are increasingly familiar with digital devices and financial applications, thereby directing learning toward building awareness and caution in digital money management.

In addition to conventional and digital approaches, value-based financial literacy models have also been introduced. Setyowati and Lailatullailia (2024) developed educational media based on Islamic financial literacy, which introduces principles such as honesty, prohibition of riba (usury), and the importance of sadaqah (charity) in financial management. This model not only provides technical understanding but also strengthens character education through a religious approach. With these various models, it can be concluded that financial literacy in elementary school children can be instilled more effectively when adapted to students' social contexts, developmental stages, and cultural environments.

3. METHOD

3.1. Research Approach and Design

This study employed a quantitative approach with a descriptive design. This approach was selected to provide an empirical and measurable overview of the level of financial literacy among elementary school students, particularly in the dimensions of financial knowledge and attitudes. The quantitative descriptive method was considered appropriate to reveal actual conditions in the field through numerical data collection and basic statistical analysis (Sugiyono, 2020; Creswell & Creswell, 2018). Furthermore, this study adopted a cross-sectional design, as data were collected at a single point in time from respondents across several elementary schools.

3.2. Population and Sample

The population in this study consisted of fifth- and sixth-grade students from public elementary schools in urban areas. The sample was determined purposively, taking into account the schools' readiness to support the research, the diversity of students' economic backgrounds, and the curriculum implemented. A total of 240 students from elementary schools in Bekasi and Jakarta participated as respondents. Sampling was conducted using a cluster sampling technique to ensure a more evenly distributed representation across regions (Etikan et al., 2016). In addition to students, data triangulation was carried out through informal interviews with homeroom teachers to enrich the understanding of the financial learning context in schools.

3.3. Instruments and Data Collection Techniques

The main instrument in this study was a closed-ended questionnaire developed based on indicators from OECD (2018) and modified from the studies of Fanani et al. (2025) and Miharni et al. (2023). The questionnaire consisted of two main parts: (1) the knowledge dimension, which included money recognition, saving activities, and pocket money management; and (2) the financial attitude dimension, which assessed students' tendencies in distinguishing between needs and wants, delaying consumption, and attitudes toward sharing money (Nurmasari & Yuana, 2024). The questionnaire was validated by two experts in elementary education and one psychometrics expert. Content validity testing was conducted using the Content Validity Index (CVI), while reliability was assessed using Cronbach's Alpha, yielding a coefficient of 0.82, indicating high reliability.

3.4. Data Analysis Techniques

The collected data were analyzed quantitatively using descriptive statistics, including frequencies, percentages, and means. The analysis was conducted to illustrate students' financial literacy profiles through classification of their levels of understanding and attitudes (low, medium, high) based on questionnaire scores. Data were also tabulated by gender to observe simple comparative patterns. In addition, qualitative findings from observations and interviews were used to provide contextual interpretation of the quantitative data.

4. RESULT AND DISCUSSION

4.1. Research Result

The results of this study are presented based on the three main dimensions of financial literacy examined: financial knowledge, financial attitudes, and financial behavior. They also analyze the factors influencing the development of these literacy skills in elementary schools. The data were analyzed descriptively and quantitatively, supported by qualitative findings from observations and informal interviews.

4.1.1. Dimensions of Financial Knowledge

The financial knowledge dimension in this study encompasses students' understanding of basic money concepts, saving activities, and managing their allowance. This basic knowledge is a crucial foundation for developing financial literacy from an early age. The questionnaire analysis revealed that the majority of elementary school students lacked an adequate understanding of these aspects. This was demonstrated by their low scores on the financial knowledge indicator. The lack of integration of financial materials into formal learning and students' limited practical experience in managing money were the dominant factors influencing these results.

Table 1. Distribution of students' financial knowledge levels

Knowledge Level Category	Number of Students	Percentage (%)
High	45	18.70%
Medium	46	19.20%
Low	149	62.10%
Total	240	100%

Based on Table 1, 62.1% of students demonstrated a low level of knowledge, while only 18.7% of students were in the high category. Students still had difficulty distinguishing between types of money based on their value and function, and demonstrated a limited understanding of the purpose of saving. For example, when asked "Why is saving important?", only 31.5% of students gave logical and appropriate answers, such as "for future needs" or "to avoid waste." In contrast, most of the other answers were speculative, irrelevant, or contained misconceptions, such as "so I can buy all the toys" or "because my parents told me to." Furthermore, students' understanding of the importance of recording expenses was also very low, with many of them never having recorded or even being familiar with the practice.

4.1.2. Dimensions of Financial Attitude

Financial attitudes refer to students' perspectives and emotional tendencies when making decisions about money, such as how they spend, save, or share. This dimension is crucial because it serves as a bridge between financial knowledge and behavior. During childhood, attitudes toward money are often influenced by their immediate environment, including family, peers, and the media they consume. In the context of elementary school students, financial attitudes serve as an early indicator of the formation of economic character that will develop as they grow older. Therefore, mapping attitudes toward consumption, saving, and social financial solidarity is crucial in this study.

Table 2. Distribution of students' financial attitudes

Financial Attitude Indicators	Percentage of Students (%)
Tends to be consumptive	54.30%
Prefers spending over saving	68.00%
Willing to share money with friends	72.90%
Has self-control (delays consumption)	23.40%

The study results showed that 54.3% of students exhibited a consumerist attitude, reflected in their tendency to spend their pocket money on immediate needs such as snacks or small toys. Sixty-eight percent of students explicitly chose shopping over saving when given a choice of scenarios. This indicates that values such as self-control and rational financial decision-making have not yet been firmly established. However, there are positive aspects worth noting: 72.9% of students demonstrated empathy and a willingness to share money with friends in need. This suggests the potential for social values that could serve as an entry point for character-based financial education.

Furthermore, the attitude of delaying consumption (an indicator of self-control) remains relatively weak. Only 23.4% of students prefer to wait for discounts or save up before purchasing something. The majority of students are more likely to make impulsive decisions, opting for instant gratification over considering long-term benefits. This attitude risks persisting into adolescence if not accompanied by appropriate learning and guidance in personal financial management.

4.1.3. Dimensions of Financial Behavior

Financial behavior refers to students' concrete actions in managing their money, such as saving habits, recording expenses, or planning their pocket money. Although not the primary focus of the quantitative measurement using questionnaires, this dimension was explored qualitatively to provide a more comprehensive contextual picture of elementary school students' financial literacy. Behavior is the result of the interaction between knowledge, attitudes, and the environment, and is therefore strongly influenced by parental parenting styles, school culture, and exposure to daily financial experiences.

Through data triangulation conducted through informal interviews and classroom observations, it was found that most students' financial behaviors have not yet developed consistently and sustainably. Only around 15% of students are known to own a personal piggy bank and actively use it to save money. The rest admitted to spending their pocket money directly without careful planning. More than 80% of students never record their daily expenses, and many do not even understand the benefits of such an activity. Class teachers interviewed confirmed that there is no structured learning program or thematic project that explicitly teaches students about personal financial management. Most approaches remain incidental, dependent on teacher initiative or additional enrichment materials.

Table 3. Summary of findings on elementary school students' financial behavior based on observation and interview results

Indikator Perilaku Finansial	Persentase Siswa (%)
Memiliki dan rutin menggunakan celengan	15,00%
Mencatat pengeluaran secara mandiri	11,20%
Membelanjakan seluruh uang saku setiap hari	78,40%
Terlibat dalam aktivitas menabung di sekolah	21,70%
Pernah berdiskusi dengan orang tua tentang keuangan	33,50%

The data in Table 3 shows that healthy financial behaviors are not yet part of the daily routines of the majority of elementary school students. The lack of training or habits in money management leads students to make more impulsive financial decisions, without reflection or planning. This situation underscores the importance of schools in creating a learning environment that encourages students to begin to understand the concept of spending, create simple budgets, and understand the value of money through hands-on, contextual and enjoyable practice. Parental involvement in this process is also key, ensuring that financial literacy messages are not only temporarily embedded in the classroom but also reinforced at home.

4.1.4. Influence of Supporting Factors

The dimensions of financial literacy in students are not only determined by internal aspects such as knowledge, attitudes, and behavior, but are also significantly influenced by external factors that support the learning process and the formation of financial habits. Informal interviews with several classroom teachers revealed that the integration of financial literacy materials into formal lessons remains very limited. The majority of teachers stated that there is no curriculum guide that explicitly includes financial topics in thematic learning in elementary schools. Although some teachers have taken the initiative to use contextual approaches such as fables, educational videos, or simulation games to introduce basic financial concepts, these efforts have been sporadic and incomplete.

One teacher in Jakarta revealed that financial education usually only occurs when discussing the topic of "needs and wants" in Civics or Social Studies lessons, and even then, it is not in-depth. Another teacher in Bekasi stated that learning about money is often merely a "sidestep" or part of extracurricular activities, such as savings competitions or the annual school bazaar. The lack of standard learning modules, relevant teacher training, or internal school policy support are major obstacles to consistently integrating financial education into the teaching and learning process.

Furthermore, family environment and access to digital learning media are also factors influencing disparities in literacy achievement among students. Students from families with middle- to upper-class economic backgrounds tend to be more familiar with the concept of money management because they are accustomed to receiving pocket money, being taken shopping, or even being introduced to financial apps for children. Meanwhile, students from families with limited economic means face more challenges in understanding abstract concepts like saving or financial planning because they are rarely involved in educational daily financial activities.

Access to educational digital media, such as animated videos or financial game apps, also shows disparities. In some schools, the use of devices and the internet is not evenly distributed, so not all students receive the same information about financial management. Even at home, not all parents understand the importance of financial literacy for children, resulting in a lack of familiarization or discussions about money in everyday life.

4.2. Discussion

The results of this study indicate that elementary school students' financial literacy remains low, particularly in the dimensions of financial knowledge and behavior. The gap between understanding basic concepts and developing healthy financial habits indicates a gap between what students learn formally in school and the financial practices they experience daily.

Specifically, the financial knowledge dimension shows that the majority of students (62.1%) do not yet have a fundamental understanding of simple financial concepts, such as the function of money, the purpose of saving, or managing pocket money. This finding aligns with a study by Lusardi and Mitchell (2014), which stated that low financial literacy from an early age will impact individuals' unpreparedness to face future economic challenges. The lack of integration of financial material into the curriculum and a lack of practical experience are the main causes of students' weak knowledge in this aspect. This finding is reinforced by research by Mandell (2008), which emphasizes the importance of financial education interventions at an elementary age as a foundation for wise financial decision-making.

Meanwhile, in the financial attitudes dimension, a duality was found. On the one hand, the majority of students still exhibit consumptive tendencies (54.3%) and impulsive financial decision-making, as evidenced by their low self-control in delaying consumption (23.4%). However, the high level of willingness to share (72.9%) indicates the potential for strong socio-emotional character traits in students. This attitude can be a starting point for instilling inclusive and empathy-based financial values, as outlined by the OECD (2018) within its financial literacy for life framework.

The dimensions of financial behavior revealed through a qualitative approach reinforce the finding that financial management behavior remains passive and unsystematic. Only 15% of students own a personal piggy bank, and less than 12% independently record expenses. The habit of financial recording and saving are fundamental skills that can be instilled through active learning strategies and hands-on experience. These findings reinforce the research of Fernandes et al. (2014), which states that financial learning is more effective when accompanied by repeated practice and training, rather than simply the presentation of theory.

Furthermore, supporting factors from the school and family environment have been shown to significantly influence students' financial literacy achievements. The lack of curricular support, the absence of standard modules, and inadequate teacher training mean that financial literacy tends not to be a priority in learning. Within the family context, economic disparities and differing access to educational digital media also widen the gap in financial knowledge and skills among students. Research by Chen & Volpe (2002) shows that children who obtain financial information from their parents and the media are more likely to demonstrate healthy financial behaviors.

These research findings underscore the importance of a holistic approach to improving elementary school students' financial literacy. Simply introducing financial concepts in the classroom is not sufficient; it must be complemented by teacher training, parental involvement, and the creation of a learning ecosystem that allows students to practice managing money in real-world settings. Financial literacy education must be developed not only as thematic material, but as part of character education and life skills education.

This study provides an important foundation for developing basic education policies that are more responsive to children's future financial needs. Systematic efforts need to be made to make financial literacy a basic competency of the 21st century that emphasizes not only the ability to count money, but also critical awareness, self-control, and social values in financial decision-making.

5. CONCLUSION

Based on the results of this study, it can be concluded that the level of financial literacy among elementary school students in urban areas remains relatively low, particularly in the dimensions of financial knowledge and behavior. The majority of students do not yet fully understand basic financial concepts such as the function of money, the importance of saving, and recording daily expenses. This lack of understanding indicates the suboptimal integration of financial materials into formal education and students' limited practical experience in independently managing pocket money.

Meanwhile, in the dimension of financial attitudes, although most students exhibit consumptive and impulsive tendencies in using money, there are positive aspects that can serve as entry points for financial character education, namely students' high tendency to share and help friends in need. This empathy has the potential to significantly instill social values in financial management from an early age.

However, in practice, students' financial behavior remains very limited. The habit of recording expenses, saving regularly, or discussing finances with parents is not yet part of the daily routine of most students. This situation is exacerbated by the lack of a structured learning program or approach that explicitly teaches financial skills in the thematic elementary school curriculum.

In addition to internal student factors, this study also emphasizes the importance of external factors such as the school environment, teacher skills, family roles, and access to digital learning media. Lack of curriculum support and inequality in access to information lead to gaps in financial literacy achievement among students, even within the same school environment.

6. ACKNOWLEDGEMENT

The author would like to express his gratitude to the Ministry of Education, Culture, Research, and Technology of the Republic of Indonesia through the Directorate of Research, Technology, and Community Service (DRTPM) for the funding support through the Beginner Lecturer Research Program (PDP). This research was funded under Master Contract Number: 125/C3/DT.05.00/PL/2025, dated May 28, 2025, and Derivative Contract Number: 7927/LL4/PG/2025; 023/07/KP/.H/UPB/2025, dated June 4, 2025.

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