



Financial Literacy Persuasion for Early Childhood in Kuyudan Baru Makamhaji

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ABSTRACT

Financial literacy education for children is not only limited to introducing money, but also a concept about introducing wise financial management. Children are trained to have the ability to control financial spending. This community service aims to instill the importance of managing finances and instill effective financial literacy values in them. The training was attended by 22 children studying at elementary and kindergarten levels. The method of implementing this community service is awareness by showing financial literacy videos. Participants are given a sum of money which is then asked about the use of the money if they have money. After the screening, it is continued with an explanation and reflection. To determine the understanding of the training participants, a pre-test and post-test were conducted. The results showed an increase in the financial understanding of the training participants.

Keywords: Saving, Managing finances, Financial literacy

1. Introduction

A. Situation Analysis

Financial literacy education should be provided to children from an early age through various forms of education, both formal and informal. Financial literacy education should begin early in children through various forms

of education, both formal and informal, to ensure they have the skills and knowledge necessary to manage their personal finances in the future (Hastings, J. S., & Mitchell, O. S. (2023); Xu, L., & Zia, B. (2022)). Formal approaches such as the school curriculum and informal approaches such as extracurricular activities and home learning can complement

each other to build a strong financial foundation (Williams, J., & Smith, R. (2021); Chen, H., & Zhang, Y. (2020); Kumar, S., & Lobo, L. (2019)).

According to a document published in 2017 by the Ministry of Education and Culture of the Republic of Indonesia, there are six aspects of basic literacy that are important to develop in basic education, including financial literacy, which should be instilled in children. The following is a description of the six aspects of basic literacy: 1. Reading Literacy. The ability to understand, analyze, and use texts in various forms and contexts. This includes the skills of reading and comprehending texts, both fiction and non-fiction, as well as the ability to organize ideas and information from reading. Examples: Reading and understanding storybooks, articles, instructions, and reports. 2. Writing Literacy. The ability to organize and express ideas effectively through writing. This involves writing with correct grammar, clear structure, and coherent delivery of information. Examples: Writing essays, reports, letters, and notes with proper grammar and appropriate formatting. 3. Numeracy Literacy. The ability to use mathematical concepts and numerical skills in a variety of situations. This includes understanding numbers, mathematical operations, and the application of mathematics in everyday life. Examples: Counting, measuring, and applying mathematical concepts to solve practical problems. 4. Digital Literacy. The ability to use digital technology effectively, including computers, the internet, and other digital devices. This includes skills in searching for information, communicating digitally, and using technological tools to complete tasks. Examples: Using computer software, conducting internet searches, and communicating via email or social media. 5. Financial Literacy. The ability to understand and use information related to personal financial management. This includes financial planning, budget management, and an understanding of basic economic concepts.

Examples: Creating a budget, saving, and understanding the concepts of interest and loans. 6. Scientific Literacy. The ability to understand and apply scientific principles in everyday life. This involves an understanding of the scientific method, scientific concepts, and the ability to think critically and solve problems based on scientific evidence. Examples: Using the scientific method for experiments, understanding natural phenomena, and analyzing scientific data.

Successful mastery of these six aspects of basic literacy is essential to ensuring that individuals can function effectively in an increasingly complex and high-tech society. The application of these aspects is integrated into the educational curriculum to prepare students for challenges in various aspects of their personal and professional lives. Child development involves changes in their thinking and interactions with their environment. Early childhood education is not only about physical growth but also equips them with skills useful in later life (Ministry of Education and Culture, 2019). However, in Indonesia, financial literacy education for early childhood is still rarely implemented, both in families and schools (Meinarni et al., 2019). Many parents consider discussing money in front of children taboo, leaving children unprepared to learn financial management from an early age (Sumiyati, 2017).

Consequently, knowledge, skills, and attitudes about family financial health still receive little attention in society, so financial literacy is not considered an important life skill to be imparted to children (Rapih, 2016). The National Survey of Financial Literacy and Inclusion shows that the level of knowledge and skills that influence attitudes and behavior related to financial decision-making remains low in Indonesia, at 38.03% (OJK, 2019).

This lack of understanding of financial literacy from an early age leaves Indonesians unprepared to face global challenges. Indonesia has lost the momentum of the e-opportunity

B. Partner Issues

Makamhaji Village, Sukoharjo Regency, faces challenges from changing children's behavior, which can be classified as wasteful and have difficulty managing their finances. Financial literacy is valuable knowledge for them, but unfortunately, their level of financial literacy tends to be low. Most efforts to improve financial literacy are aimed at adults, yet instilling financial literacy from an early age is crucial because children at this age can learn well and develop sustainable habits into adulthood. Through financial literacy outreach in Kuyudan Baru Makamhaji, it is hoped that this will complement efforts to improve the financial literacy of residents. The ultimate goal

is to create families who are skilled and wise in managing their finances, thereby improving their future well-being.

2. Method

To implement the activities, the community service team followed several stages, including preparation, identification of participants, field surveys, implementation, and evaluation. The preparation stage was carried out to ensure the smooth and successful implementation of the activities as expected. The stages of the community service implementation activities can be seen in Figure 1 below:



Figure 1: Stages of community service implementation activities

The following are details of the stages of community service implementation activities:

A. Preparation

Preparation here involves understanding the situation and environment of the Kuyudan Baru Makamhaji children. Community service planning: The team conducted initial planning by designing several possible community service activity scenarios, considering that these activities would take place in a residential area. This planning stage included contacting colleagues who have groups or assisted communities, particularly children, to provide education on financial literacy. This was obtained through interviews with various stakeholders, including parents and community leaders.

B. Identification of Foster Children

The criteria for guidance here are: Children of Kindergarten (TK) and Elementary School (SD) age in Kuyudan Baru.

C. Survei lapangan

Survey and Needs Analysis: In the second phase, the team conducted a survey and needs analysis. The survey was conducted through interviews and observations with parents and community leaders. From the interviews and observations, the team was able to analyze their needs, namely providing knowledge to the children in their care.

The survey method used in this study was a questionnaire. According to Sugiyono (2017:142), a questionnaire is a data collection technique that involves providing respondents with a set of written questions or statements to answer. Questionnaires are divided into two types: open-ended and closed-ended. Open-ended questions require respondents to write a descriptive answer about something. Conversely, closed-ended questions require short answers or require respondents to choose one answer from a list of available alternatives. Each questionnaire question, which requires

answers in the form of nominal, ordinal, interval, or ratio data, is a closed-ended question. The questionnaire was distributed offline, with a series of questions presented directly to respondents.

Respondents' answers, based on the available answer choices, are as follows:

Table 1 Likert Scale

Likert Scale	Performance Score
1	Strongly Disagree
2	Disagree
3	Neutral
4	Agree
5	Strongly Agree

D. Pelaksanaan

Kegiatan ini dimaksudkan dengan memberikan pemahaman melalui media video, cerita dan pembelajaran yang kreatif kepada para binaan. Kegiatan ini direncanakan dilaksanakan di lingkungan Kuyudan baru RT 3 RW 5 Makamhaji Kartasura Sukoharjo. Pesertanya anak-anak TK dan SD yang ada di lingkungan RT tersebut. Kegiatan ini dilaksanakan pada masa liburan sekolah.

E. Evaluasi

Untuk mengetahui hasil kegiatan literasi keuangan ini, maka akan dilakukan post test, baik secara lisan ataupun tertulis. Test lisan bagi anak-anak yang belum bisa membaca dengan lancar. Sedangkan bagi anak-anak yang sudah dapat membaca lancar diberikan post test tertulis.

3. Results and Discussion

A. Respondent Characteristics

Respondents in the implementation of this financial literacy training service were 22 kindergarten and elementary school-aged children residing in Kuyudan Baru – Makam Haji – Kartasura – Sukoharjo – Central Java. The characteristics of the respondents, namely kindergarten and elementary school-aged children who participated in financial literacy training in Kuyudan Baru, were divided based

on gender, age, class, and parental occupation. These characteristics were obtained from the background data of respondents who had filled out a questionnaire during the pre-test before being given material on financial literacy. The following are details of the characteristics of respondents in the implementation of community service on financial literacy in Kuyudan Baru:

1. Gender

Respondent characteristics based on gender consist of women and men. Respondent characteristics based on gender can be seen in Table 2:

Table 2. Respondent Gender

Gender	Amount	Percentage
Male	13	59.1
Female	9	40.9
Total	22	100.0

Based on Table 2, the gender of the 22 children who participated in the financial literacy training in Kuyudan Baru is predominantly male, with 13 (59.1%) and 9 (40.9%) female. The number of respondents who participated in the financial literacy training in Kuyudan Baru was significantly higher among males than females. A more detailed breakdown of the gender of the children participating in the financial literacy training in Kuyudan Baru can be seen in the pie chart in Figure 2 below.

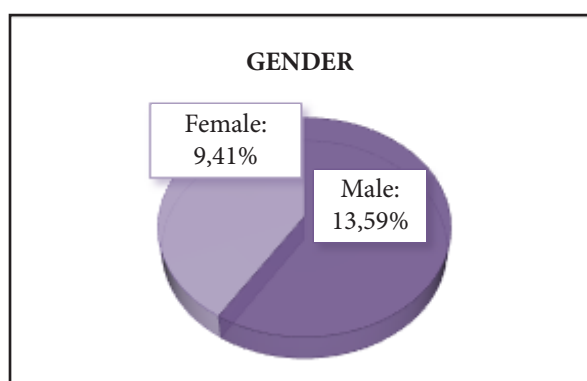


Figure 2: Respondent Gender

2. Age

The characteristics of respondents by age who participated in financial literacy training at Kuyudan Baru ranged from kindergarten age (4 to 5 years old) to elementary school age (6 to 12 years old).

Based on the age characteristics of the respondents, the children participating in financial literacy training at Kuyudan Baru can be seen in Table 3. Seven children participated in kindergarten between the ages of 4 and 5. The largest number of children were in the 5-year-old age group. Meanwhile, 15 children participated in elementary school, ranging from 6 to 12 years old. The largest number of children were in the 6-year-old age group, with 4 children in the 6-year-old age group.

Table 3. Respondents' Age

Age	Amount	Percentage
4	1	4.5
5	6	27.3
6	4	18.2
7	3	13.6
8	1	4.5
9	2	9.1
10	2	9.1
11	2	9.1
12	1	4.5
Total	22	100.0

The school age of respondents in this financial literacy training based on table 3 above can be seen that the dominant respondents were of elementary school age ranging from 6 years to 12 years, amounting to 15 children (88%), while respondents of kindergarten age between 4 years and 5 years amounted to 7 children (32%).

3. Respondent Class

Respondent characteristics based on the grade level of the respondents who participated in the financial literacy training in Kuyudan Baru were divided into two levels: kindergarten and elementary school. Those attending kindergarten included PAUD, Kindergarten

A, and Kindergarten B. Meanwhile, those attending elementary school included grades 1 through 6. A breakdown of the respondents' grade levels can be seen in Table 4 below:

Table 4 Respondent Classes

Class	Amount	Percentage
PAUD	1	4.5
TK A	1	4.5
TK B	5	22.7
1 SD	6	27.3
2 SD	1	4.5
3 SD	1	4.5
4 SD	2	9.1
5 SD	2	9.1
6 SD	3	13.6
Total	22	100.0

The respondent classes who participated in financial literacy training as listed in table 4 above include: kindergarten schools with the largest number of children in grade B, with 5 children, followed by kindergarten A and early childhood education with 1 child each. Meanwhile, the most dominant children in elementary school are in grade 1 with 6 children, followed by grade 6 with 3 children, grades 4 and 5 with 2 children each, and grades 2 and 3 with only 1 child. If the data on the respondent classes who participated in financial literacy training are divided into two levels only, namely kindergarten and elementary school levels, the data can be seen in the pie chart in figure 3 below:

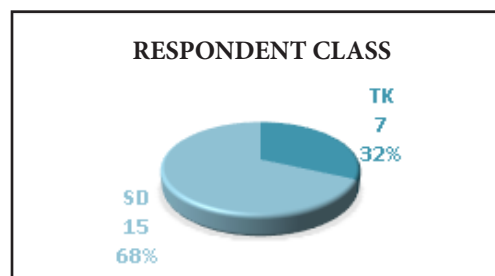


Figure 3: Respondent class

The data on the classes of respondents who participated in financial literacy training in the pie chart above is divided into two levels:

kindergarten and elementary school. Based on this data, the largest number of children participating in financial literacy training were elementary school children (15 students) (68%), while those in kindergarten (7 students) (32%) participated.

4. Parents' Occupation

Respondent characteristics based on the occupation of the parents of respondents who participated in the financial literacy training at Kuyudan Baru, there are various types of parents' occupations, the data can be seen in table 5 below:

Type of work	Amount	Percentage
Lecturers	1	4.5
Lecturers and teachers	1	4.5
Teachers	3	13.6
UMS Employees	1	4.5
Notaries	1	4.5
Bank Employees	2	9.1
Health Center Employees	1	4.5
Chicken Farmers	3	13.6
Parking Attendants	2	9.1
Self-Employed	7	31.8
Total	22	100.0

Data on the occupations of the parents of respondents who participated in financial literacy training at Kuyudan Baru revealed a variety of occupations. The data showed that the most common occupations were self-employed (7 people) (31.8%), followed by teachers (4 people), chicken farmers (3 people), lecturers, bank employees, and parking attendants (2 people each), and one each as a notary, community health center employee, and UMS employee.

B. Description of Research Results

The Community Service Program (PKM) involved financial literacy training on July 16, 2024, at the Baitul Qorib Mosque, located on Jl. Mohd. Djasman, RT 3/RW V, UMS Housing Complex, Kuyudan Baru – Makam

Haji – Kartasura – Sukoharjo – Central Java. Participants in this financial literacy training were young children residing in the UMS Housing Complex. The children were from kindergarten and elementary school, ranging in age from 4 to 12 years. The training began with a pre-test to determine their initial knowledge of financial literacy. Next, they were presented with financial literacy materials and the benefits of saving at a bank. Educational videos in animated form were also shown for each session to increase children's interest in understanding the introductory financial literacy material. The explanations also emphasized the importance of saving at a bank. Evaluation of the pre-test results of the children participating in the financial literacy training was conducted through questionnaires and personal interviews with kindergarten children using easy-to-understand questions. The results of the questionnaires and interviews with the children participating in the financial literacy training are presented below:

1. Do you have savings at home such as a piggy bank, cans or something else?

This question has three answer choices: yes, no, and other. The results of the children's responses to the financial literacy training can be seen in Table 6 below.

Savings at home	Amount	Percentage
There is	16	72.7
There is not	6	27.3
Total	22	100.0

The results of the responses from the children participating in the financial literacy training in Table 6 above show that the majority of the children answered that they had savings at home, with 16 children (72.7%). This indicates that these children already have good character traits, namely liking to save and not spending the money given to them. Some have piggy banks at home, some keep their money with their mothers, and still others keep it in the bank. And only 6 children (27.3%) do not have savings at home.

More detailed answers from the children participating in the financial literacy training regarding the question: "Do you have savings at home, such as a piggy bank, a can, or something else?" The results of the answers can be seen in the pie chart in Figure 4 below:



Figure 4: There are savings at home

The results of the questionnaire asking whether there are savings at home, such as piggy banks, cans, or other things, showed that the majority of children participating in the financial literacy training responded to the fact that 16 (73%) had savings, while only 6 (27%) did not have any. Of the children who did have savings at home, some also had their savings held by their mothers. This indicates that children are familiar with finances from an early age.

2. How much pocket money do you get before going to school?

The answers of the children participating in the financial literacy training to the question: How much pocket money were they given before leaving for school? are shown in Table 7 below:

Table 7 Respondents' Pocket Money

Amount of money	Amount	Percentage
12 thousand	1	4.5
10 thousand	4	18.1
5 thousand	7	31.7
2 thousand	2	9.0
Bring provisions/snacks from home	8	36.3
Total	22	100.0

The results of the answers from the children participating in the financial literacy

training regarding how much pocket money was given to school, then the most children answered that they were not given pocket money because they brought snacks from home, a total of 8 people (36.3%), these children are those who go to kindergarten who are not allowed to bring money to school and are only allowed to bring provisions or snacks from home. Next, pocket money of 5 thousand was given to 7 people (31.7%), 4 children (18.1%) were given pocket money of 10 thousand, then 2 children were given pocket money of 2 thousand, and only 1 child received the most pocket money, namely 12 thousand.

3. Did you spend the pocket money you were given or was there any left over?

Children participating in financial literacy training answered the question: "Was the pocket money they were given spent or was there any leftover?"

The results of the children participating in financial literacy training answered that the most dominant answer was "no" because they brought food or snacks from home and were not given any pocket money (8 children, 36%), and the same number of children (32%) had any leftover or used up their pocket money.

4. If there is any pocket money left, what do you use it for?

This question has four answer options: put it in savings, use it for snacks at home, give it to others, and so on. The answers from the children participating in the financial literacy training can be seen in Table 8 below:

Table 8. Respondents' Use of Remaining Pocket Money

Use of Money	Amount	Percentage
Buy ice cream	1	4.5
Give it to someone else	1	4.5
Buy snacks at home	5	22.7
Water tank	6	27.2
Nothing	9	40.9
Total	22	100.0

The results of the answers of the children participating in financial literacy are listed in table 8 above regarding the question: if they come home from school, what is the remaining pocket money used for? The most common answer was “none” with 9 children (40.9), this is because they attend kindergarten where they do not bring money to school because of the rules of the kindergarten and instead the kindergarten children bring provisions from home. The next answer was that the remaining money was saved with 6 children (27.2%), 5 children (22.7%) answered that the remaining money was used for snacks at home and finally, 1 child (4.5%) answered that the remaining money was used to buy ice cream and the most noble answer from the children participating in financial literacy in Kuyudan Baru was given to others, meaning he was giving charity.

5. After coming home from school, do you ask your parents for more pocket money?

There are four answer choices for this question: yes, sometimes, no, and others, please specify. The answers from the children participating in the financial literacy training at Kuyudan Baru are shown in Table 9 below.

Table 9: After-School Pocket Money

	Amount	Percentage
Sometimes	9	40.9
No	7	31.8
Yes	6	27.3
Total	22	100.0

The results of the answers of the children participating in financial literacy in Kuyudan Baru are listed in table 9 above regarding the question: After coming home from school, do you ask your parents for pocket money again? From this question, the results of the children's answers with the most choices are sometimes 9 children (40.9%), meaning that of these 9 children sometimes ask for pocket

money again after coming home from school, sometimes they don't ask. The next answer choice is not asking for pocket money again at home from their parents, a total of 7 children (31.8%), and only 6 children (27.3%) who come home from school ask for money again from their parents.

6. If you ask for more pocket money after school, how much do your parents give you?

This question was open-ended, allowing the children participating in the financial literacy training to answer questions based on their experiences. The responses from the children participating in the financial literacy training at Kuyudan Baru varied, as can be seen in Table 10 below.

Table 10. Amount of After-School Pocket Money

Jumlah Uang	Jumlah	Persentase
2 thousand	4	18.2
2 - 5 thousand	1	4.5
20 thousand	1	4.5
3 thousand	1	4.5
5 thousand	4	18.2
5 thousand	2	9.1
There isn't any	9	40.9
Total	22	100.0

C. Conclusion

The implementation of this financial literacy activity revealed that children need to learn the importance of money management. Developing an awareness of saving will only be achieved if they have this understanding. Literacy training can foster and shape students' awareness.

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