

## **Shaping Islamic Financial Literacy in Primary School: Evidence in Integrated Islamic School**

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### **Abstract**

Childhood education represents the beginning of the formation of a well-functioning, prosperous, and sustainable society. When we provide children today with the opportunities and resources they need to learn, develop, and grow, they, in turn, contribute back to society in the future through productive human capital. This is particularly significant when integrating Islamic financial literacy education at the primary school level. This study employs a qualitative descriptive research method. The data collection techniques include interviews, observations, and documentation. The researcher found empirical evidence of financial literacy learning activities that can serve as the foundation for curriculum development, such as saving, charity (Sadaqah), and Market Day.

**Keywords:** Learning, Islamic Financial Literacy, Saving, Charity, Market Day

### **Introduction**

Based on the Joint Press Release SP 69/OJK/GKPB/V/2025 concerning the Community Financial Literacy and Inclusion Index based on the Results of the 2025 National Survey of Financial Literacy and Inclusion (SNLIK), the education group that does not/never attended school/did not graduate from elementary school/equivalent and those who graduated from elementary school/equivalent have the lowest Financial Literacy Index, namely 43.20% and 54.50% (OJK, 2025).

The "Analysis of the Social and Economic Impacts of Covid-19 on Households and Strategic Policy Recommendations for Indonesia" published by UNICEF, UNDP, and the Australia-Indonesia Partnership for Economic Development (Prospera) and SMERU Research states that

Current Problems, Sharia Economic Literacy Index 28,01% (2023) 39,11% (2024), National Strategy For Islamic Economic and Financial Literacy and Inclusion Main strategy Strengthening Inclusion, Literacy and Infrastructure. Sharia financial literacy is Indonesia's primary strategy for disseminating economic principles. These efforts are needed to continuously improve financial literacy levels, ensuring they continue to rise annually. (KNEKS, 2024)

Indonesia can consider adopting best practices, such as dedicating specific time to financial literacy campaigns and incorporating financial literacy into the school curriculum to

improve the level of financial literacy among the public and encourage economic development. (KNEKS, 2024)

Low financial literacy reflects the significant challenge facing Indonesia in improving its public financial literacy. The lower financial literacy score compared to several ASEAN countries, and the wide gap between provinces, with Central Java ranking 17th out of 34 provinces at 51.69%, demonstrate the need for various efforts to address the gap in basic financial knowledge. (BSKAP & Kemendikbudristek, 2024)

It's crucial for young people to have financial literacy before they engage in major financial transactions and contracts. Efforts to improve financial literacy in adulthood through the workplace or other settings can be severely limited by a lack of early exposure to financial education. Therefore, it's crucial to provide opportunities early on to build a foundation for financial literacy. (OECD, 2014)

This research helps stakeholders understand the implementation of financial literacy in private schools, particularly integrated schools. By introducing this program, children are equipped from an early age with the importance of saving, trading, and giving alms. With early education, students subconsciously understand how to manage their wealth (hifz al-mal) by saving, trading, and giving alms from a portion of their profits after completing their trading activities.(KNEKS, 2024).

The OECD states that to compete against greater challenges, financial education for young people is essential. Young people will face increasing financial risks and more sophisticated financial products than ever before. As we can see, young people are now given access to a variety of financial services and products. This requires improving financial skills and knowledge from an early age. An OECD survey indicates that young people have lower financial literacy than their parents. This discrepancy can have implications for responsible financing, adequate savings for the long term and retirement, or even the social, economic, and financial inclusion of future generations.(OECD, 2014)

Cross-curricular units that focus on understanding students as early as possible are accustomed to the first regarding the value of financial decision-making skills about managing a budget (p. 35), planning and managing finances including saving and spending; financing is important if when adults start to do business (p. 71); the second regarding the competence to identify consumers and financial problems that have become everyday life such as earning money, spending, saving, paying bills, making donations; p. 77; the third role of being a citizen who understands finances; they fit into the broader economy and society through: generating income and paying taxes, saving, spending, donating, investing (OECD, 2014)

Financial literacy education must be taught and practiced from an early age. (Wulandari dkk., 2024) This will increase love and pride for the rupiah, regardless of its value, regardless of its physical form. (Purnamasari Baso, 2024). There are various ways to encourage elementary school children to love, be proud of, and understand the rupiah, regardless of its value. In this study, students were given basic knowledge and introduced to the habit of doing business, which will help them prioritize their social responsibility for the well-being of those around them. Students can develop good savings habits from an early age. (Aulia, 2025) . Preparing them to have a solid financial foundation (Pratama dkk., 2024) increasing students' understanding and interest in saving habits, as well as encouraging more active two-way interactions between students and teachers (Burhan, 2025)

Early awareness of saving can be fostered through simple things like providing opportunities for adults to create variations, such as creative piggy banks. This learning model

will encourage the younger generation to become more financially literate from an early age. In this case, students at an integrated Islamic elementary school use savings books, which are then facilitated by the Sharia cooperative. Teachers collect the savings and submit them to the administration department to be submitted to the cooperative. This introduces students to saving and entrusting their funds to a safe and secure place. According to (Kumalasari dkk., 2025) Motivating students to save regularly through a fun approach is needed (Terzaghi, 2025) not living extravagantly and being able to differentiate between needs and wants. The importance of planning expenses and managing income, understanding the extent of business profits and losses, and starting to form a mindset about the importance of prioritizing saving (Nanda dkk., 2025).

(Darma, 2025) stated that although students are familiar with digital financial applications, many of them still do not understand the basic concepts of financial management, such as budget planning, saving. (Setiawan, 2024) the basics of financial management through interactive fun learning methods, as well as providing counseling to parents on how to manage finances wisely to avoid. (Meria & Djunaedi, 2024) Simple financial management with interactive counseling, educational games and simple financial management practices starting from the introduction of the concept of money, the importance of saving, making a simple budget and consuming wisely.

According to (Hasnarika, 2024) Some ways to improve literacy are by listening to stories, counting while playing, making piggy banks according to their creativity, and playing questions and answers after the introduction presentation. In this case, it can be concluded that if we invite students to interact directly and be creative, students will be involved and record decisions on financial literacy patterns. The same research has been conducted. develop financial education programs (Adesina dkk., 2025) implementation of a comprehensive financial education program, holding community-based financial literacy workshops, and integrating financial literacy into the school curriculum.(Adu & Peparah, 2025) Higher levels of financial literacy can shape better personal financial management among young people and can instill their entrepreneurial spirit..(Ahmad dkk., 2025)

(Mustikawati, 2020) The Importance of Financial Literacy for Elementary School Children Through the Market Day Program at SDIT LHI. However, this study only focused on market day buying and selling activities and did not address management patterns after students earned a profit. (Yusron dkk., 2022) introduction to the basic concepts of Islamic finance, various Islamic financial institutions and contracts (Edriyati, 2024) It's crucial to know and understand early on the practices of Islamic economics and further research the extent of its role, which can be used as recommendations. Discussions on simple Islamic economic practices should be introduced early on to foster a generation of future generations with Islamic financial literacy.

Charitable behaviour required of a Muslim individual covers material support as well as spiritual and moral guidance, both by way of promoting goodness and preventing what is harmful. hal 128 religious cultures promote charitable behaviour and voluntary action while secular cultures undermine it. For the sake of convenience voluntary activity in an islamic society can be studied under the following five categories first, Obligatory family support ; The family as a place where individuals grow has a great responsibility. Providing a place for children to grow to understand good wealth management and in accordance with sharia is second, zakat ushr and sadaqat al fitr (fitrah); from an early age children can begin to be taught about zakat and sadaqah third, gifts and grants cash kind or usufruct; grants fourth, voluntary

social service; voluntary social service, fifth, charitable endowments (wakaf)(Siddiqi, 1996) Based on the theory above, to instill in our children the habit, we can choose the most basic and simple thing: first, introducing them to wealth management. Parents are obligated to support their children through sound financial education by choosing good schools. The second simple thing is to give alms.

Modern islamic literature on economics is empathic in viewing production as man's effort not only his material condition but also his morals. three important implications: first, product which deprive the human being of his moral values as established in the qur'an are prohibited

Second, the social aspect of production is emphasized and intimately related to the production process. Third, the economic problem is not one of scarcity in relation to needs but it caused by human laziness and neglect in the extraction of the full benefits of Allah's gifts in terms of both human and natural resources.(Kahf, 1978)

Buying and selling, saving, and giving alms are fundamental principles of Islamic economics. Every human being is obligated to earn a living in this world by managing the resources that Allah has given them.

Ô believers! Donate from the best of what you have earned and of what We have produced for you from the earth. Do not pick out worthless things for donation, which you yourselves would only accept with closed eyes. And know that Allah is Self-Sufficient, Praiseworthy. The Cow (2:267) (Quran.com, 2025)

Economic responsibility is positioned as a fundamental requirement or foundation in a building to support the entire structure; sustained profitability must be strong to support other societal expectations of the company. The point here is that the CSR infrastructure is built on the premise of economically sound and sustainable businesses. Furthermore, businesses are expected to operate ethically. This means that they have an expectation, and an obligation, to do what is right, fair, and reasonable and to avoid or minimize harm to all stakeholders with whom they interact. Finally, businesses are expected to be good corporate citizens, that is, to give back and contribute financial, physical, and human resources to the communities of which they are a part. In short, the pyramid is constructed in a way that reflects the fundamental role that businesses play and are expected to play in society.(Caroll, 2016)

## **Methods**

Research design as building a structure or plan for your research. Research design as the process of building a structure, or plan, for your research project. Whereas architects have many general structures with which they work—single-family homes, multifamily homes, nonresidential buildings(Leavy, 2023)

The sampling used is the purposive sampling type. Purposeful sampling (also called purposive or judgment sampling) is based on the premise that seeking out the best cases for the study produces the best data, and research results are a direct result of the cases sampled(Leavy, 2023) In this case, the research respondents were the principal, teachers, and students of Ulul Albab Integrated Islamic Elementary School who had played a role in financial literacy activities.

An interview is a process of obtaining information through observation and document review. This study utilized observation, interviews, and documentation. The general interview

guide approach is more structured than informal conversational interviews. The list of guides depends on the researcher's desired objectives from the interview process. (Firmansyah, 2024).

## Results

### Shaping Islamic Financial Literacy in Primary Schools

The urgency of introducing financial literacy programs is primarily due to the rapid advancement of technology.

*"In the past, because there were no online loans, the impact wasn't as noticeable. Now, with the demands of today's sophisticated era, it's easier to get things, whether through debt or other means. Ultimately, the impact is felt, and with this technological advancement, the impact is felt. Therefore, it must be balanced. So, the incredibly rapid technological development must be balanced with mental fortification of children."*

The second urgency for implementing financial management in elementary school education is the orientation towards success in literacy in the future, which in the hope is that when they are adults, the younger generation will be able to manage their finances well. This is in accordance with research. (Ansari dkk., 2024) The importance of improving financial literacy among adolescents to ensure better financial well-being and avoid future financial difficulties. Improving financial literacy can promote better financial well-being and prevent future financial difficulties.

*"Some of the most recent findings are that students, along with their online loans, and even teachers, are also caught up in these online loans. This means that when they become adults, they can't manage their finances, as they spend more than they earn."*

Among borrowers, the role of social and personal resources is weakened. Ongoing financial stress occurs and indicates the important role of financial socialization through parents and financial skills in students' ability to cope with financial stress. (Danahy dkk., 2024). Therefore, from an early age, financial skills are formed to build other abilities such as social roles and the ability to cope with stress in the future. School becomes one of the places to bridge these abilities.

The need for financial education programs that integrate training, address socioeconomic disparities, and include confidence-building interventions to improve financial well-being holistically (Tyrell Curry, 2025) A coordinated strategy that addresses multiple barriers simultaneously is essential to advance financial inclusion and foster inclusive growth. (Vicedo & Tomás-Miquel, 2025) A person's personality, the surrounding environment and the majority environment, as well as the reciprocal interactions of all parties over time can play an important role in forming savings habits from an early age and influence a person's savings patterns as an adult. (Kamber dkk., 2024)

*"There are two financial curricula implemented at Ulul Albab Integrated Islamic Elementary School: the Cha-ching curriculum, which is mediated by the education office. It focuses on how children can differentiate between wants and needs, starting in grades 3-5. When they want something, they are given the solution of saving, and the JSIT Financial Management SKL (Skills for Managing Children's Finances). So, managing children's finances is the reason*

*why savings are introduced throughout the school, and the existence of student savings, is in order to achieve the SKL that children can manage their finances."*

Financial literacy plays a vital role in enhancing sustainable business practices..(Zouitini dkk., 2024) One practice carried out by the school is Market Day. Market Day activities are held to foster an entrepreneurial spirit. This is due to the strategic importance of entrepreneurial skills in education. (Andreas dkk., 2025). Children's souls are formed to be able to calculate income and expenses which has an impact on children's numeracy abilities. Giving alms, in general, sharpens one's personality and makes them more sensitive to their surroundings. Besides fostering a social conscience, it also contributes to business management, ensuring that every business can manage its finances. Calculating capital, profits, and allowances for almsgiving fosters a social conscience.

*"In my opinion, it seems that from the past, it has been an important thing, how children are taught to know their interests. They need to be taught to be touched in their hearts to fight, how when they want a desire that they want, then they are trained to fight for it. How when a child wants to buy a toy, then it needs to be trained that if you want to buy something, you save, because your desire is not a need, so that desire cannot be obtained instantly when you want something or something that is a desire, then fight by saving."*

Financial education and financial experience can help increase the level of financial literacy among individuals and various groups. (Chabaeffe & Qutieshat, 2024). Financial education and financial experience that is formed in integrated Islamic elementary schools is through the existence of patterns of saving, charity, and entrepreneurial management and market days where in the market day program there is the application of Islamic business and the distribution of profits in profit and social.

According to (Masripah, 2025) Implementation of money management, saving and managing important needs to be developed in elementary school children.(Arifin, 2024) Financial literacy education is considered crucial for preparing students to face economic challenges through financial management, namely earning, saving, spending, and then donating. Improving students' understanding and skills in managing personal finances is crucial. (Sari, 2025) The effectiveness of interactive methods for conveying financial material to children is the first step in forming a habit of money management. (Triana, 2025) The importance of saving as a simple form of money management. This also encourages thrifty behavior, discipline, and responsibility in using their pocket money. Students can save through cooperatives, where teachers assist in collecting funds. Through this activity, students learn about the function of saving and its purpose. For example, it can be used as extra money or reserve funds for picnics, with donations allocated to the needs of sick friends, donations to mosques, and donations to foundations.

According to (Hasan, 2024) Entrepreneurship education plays an important role in increasing the entrepreneurial readiness of Generation Z students.(Dzulqarnain dkk., 2024) Fun Learning with material that attracts students to listen and understand carefully regarding the procedures for entrepreneurship (Fanani, 2024) The school bazaar program was found to be an effective method in increasing students' understanding of making money, instilling

entrepreneurial values (Ekowati dkk., 2023) a more comprehensive understanding and knowledge of financial and business literacy.

School Market Day starts from Product Design The students discuss designing sales products with creativity and cooperation, Product Making Process The students make the products they designed, Withdrawing money at the bank teller before shopping the buyers must queue in an orderly manner at the school bank learn to manage shopping money and receive service from teachers who act as tellers, Arranging Products at the Sales Stand The sellers arrange the products to attract buyers neatly according to the marketing strategy, Buying and Selling Process, Cleaning the sales stand, Calculating profits, Working on LK, and Giving alms.

### **Discussion**

The need for financial literacy initiatives These steps can contribute to economic growth and better socio-economic conditions. (Raj dkk., 2025). This research answers the research (Puspitarona, 2019) To design a variety of financial programs, it is crucial to socialize finance to various parties, such as teachers, children, and parents, to unite and form a good synergy. This study also demonstrates the role of teachers as good liaisons with financial institutions to save their money with Islamic financial institutions. Teachers can also act as Islamic banks in market day programs, in accordance with the recommendations of the study. (Jain, 2022) Activities at integrated Islamic schools design financial literacy game programs with market day programs, although there are no online variations yet. The important role of teachers, parents, and children is to be involved and collaborate together to improve the learning process and teaching methods at school.(Murugiah, 2023).

Several literature studies indicate that at the elementary school level, particularly in integrated Islamic elementary schools, observations, documentation, and interviews revealed that the implementation of Islamic financial literacy has been implemented . Based on the theoretical framework obtained by the author, the findings demonstrate that the implementation of Islamic financial literacy contributes to efforts to improve Islamic financial literacy in schools, with teachers playing a dominant role. In accordance with the aforementioned theory, this education, if properly addressed, will make students resilient to the various financial offerings that present challenges in today's era. Additional curriculum on business planning during market days and the financial circulation of profits, used for savings and alms, is also studied in co-curricular activities at integrated Islamic elementary schools. The foundation facilitates the practice of sharing as a form of caring for others, with the proceeds being used for social activities. This can foster business behavior and introduce them to corporate social responsibility and budget planning from an early age. It is hoped that students will experience increased financial literacy among Generation Z, significantly improving the quality of their decision-making (Sconti dkk., 2024) Younger generations should learn more about personal finance, use financial management applications to identify specific goals, and develop comprehensive personal financial plans, ensuring reasonable investment and savings decisions and avoiding wasteful consumption behavior (Thu dkk., 2025).

### **Conclusion**

Based on the results of observations, interviews, and documentation, the implementation of strengthening the formation of Islamic financial literacy in the Ulul Albab Integrated Islamic Elementary School was carried out because there are two curriculums that cover it, namely the Education Office curriculum and the Integrated Islamic Special

Curriculum. In its implementation, activities are oriented towards a simple pattern, namely differentiating between needs and wants, this is in accordance with the Islamic principle of maximizing needs over wants to form *maslahah*-oriented humans. To achieve a need and desire, it is implemented in savings activities. Students are encouraged to be able to manage their money through saving. In the second curriculum, students are encouraged to be able to have a social spirit, namely by donating or giving alms. A simple entrepreneurial activity pattern is simulated in the market day activity, this is in accordance with the pattern of *sharia* principles that strongly support Islamic business activities, namely by generating profits while being able to empathize with others by donating to social activities. With this small and simple miniature simulation, students already have experience and furthermore, this experience needs to be further enhanced through collaboration between all parties, starting from parents, teachers, and children, to achieve the desired financial literacy status, namely to form children who are resilient to the many variations of financial platform freedom and economic pressures every day.

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### **Conflict of interests**

The author has no conflict of interest with any party and this research is purely for improving the quality of Islamic financial literacy education at the most basic level.

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