



The development of learning media to increase children saving interest

Mawarni^{1*}, Ria Novianti², Yeni Solviah³

^{1,2,3} Department of Early Childhood Education, Universitas Riau, Riau, Indonesia



*Corresponding Author: mawarni5041@student.unri.ac.id



<http://dx.doi.org/10.32505/atfaluna.v5i2.4749>

Submission: September 6, 2022

Revision : November 29, 2022

Accepted : December 12, 2022

Keywords

learning media; saving alarm; children saving interest; research and development

Abstract

This study aims to develop learning media to increase children's interest in saving. This research is a type of Research and Development (R&D) that refers to the Borg and Gall model in 10 stages. This media was subjected at 5-6 years old in Insan Utama Kindergarten, Pekanbaru. The data were collected through observation and interviews. The study results indicate that the learning media the researcher calls 'saving-alarm' is feasible to use after the validation stages by validators of material experts, media experts, and educators and also through a limited trial stage. Material validation got a feasibility percentage of 85%, media validation 83%, educator validation 88%, and a trial percentage of 94%. Therefore, learning 'saving-alarm' media can increase children's interest in saving. Research related to the development of alarm Savings media can be investigated further for other aspects of development.

A. INTRODUCTION

Early childhood is a child with an age coverage of 0-6 years. At this time, the child is sensitive to stimulation, and if the provision of stimulation is carried out optimally and in the right way, then the child's potential in every aspect of the development will be optimized (Novianti, 2012). The optimal development of children's brain cells requires stimulation during the period of early childhood growth. Bloom, in his research, argues that about 50% of adult intelligence variability has existed since the age of four, 30% at the age of eight and 20% by the age of 18. The first four years of age is when a child is very sensitive to the rich and poor of the environment at stimulation (Siswina et al., 2016) Stimulation or stimulation of the child's brain greatly affects growth and development in various aspects.

Aspects of child development include cognitive, language, physical and motor aspects, religious and moral aspects, social and emotional aspects and art (Wulandari & Purwanta, 2020). (In this case, it is important to instill children's social values, emotional intelligence as well as moral and religious development, cognitive, physical, motor, language and art. Children aged 5-6 can identify their needs, desires and interests. In addition, children have also been able to express their needs, desires, and interests in the right way. The achievement of child development from both basic competencies of children aged 5-6 years is that the child can choose one of 3 or more available options, and the child can choose the activities/objects that best suit the needs of several existing options.

Saving is part of learning financial literacy. Financial literacy is included in the stages of aspects of early childhood social-emotional development. Financial literacy is critical for a person to instill awareness and understanding of managing his finances wisely and appropriately. Individuals who gain financial literacy will be able to manage finances by prioritizing which needs should be prioritized and keeping part of the proceeds from income for the needs of the term and future (Kholilah & Iramani, 2013). Children, especially pre-schoolers and primary school children, must be educated early. The goal is for children's referrals to become familiar with the correct handling of money and make the right decisions when it comes to money (Pulungan et al., 2019). Moreover, Te'eni-Harari (2016) states that a child with high involvement with saving activities expresses a more positive attitude towards saving and behaviors toward saving. Alex (2014) concluded that the involvement of parents in teaching and setting examples regarding saving habits would affect children's attitudes towards finances.

Based on *data from money management* International, 54% of children under ten use money to fulfil their wishes, while only 28% of children choose to save more money for savings. This will certainly have a negative impact caused by the consumptive culture of the Indonesian people (Marlina & Iskandar, 2019). Efforts to improve literacy skills in children are necessary to cooperate with parties related to children's daily lives, such as family, school, formal and non-formal (Ariyani et al., 2022).

Based on the observations in Insan Utama kindergarten, Pekanbaru, there are several problems that researchers encountered from the results of observations, including the following: 1) most children are still not interested in saving and do not know the purpose of saving, 2) Children prefer to spend their pocket money compared to saving, 3) Most of them are not children who save but parents who save at school, 4) Most children still lack discipline in saving as seen from the consistency of children in saving money, 5) Most children eliminate the money entrusted by parents to children, 6) Teachers only use the saving method using saving cards/passbooks without using learning media that can be used directly by children in increasing interest in saving. Thus, researchers are interested to develop learning media to increase children saving interest. Providing knowledge about saving by using the right and interesting media in the future hopefully can increase children's interest in saving early on.

B. METHOD

The method used in this study is the *Research and Development* research method (R&D). This research development procedure uses the development procedure by Borg and Gall (Sugiyono, 2010) with the study subjects of seven primary kindergarten children at TK Insan Utama 1 Marpoyan District, Pekanbaru City aged 5-6 years. The types and sources of research data are primary data through observation, interviews and validation instruments (questionnaires).

The instrument used in this study is an observation-based assessment sheet consisting of 5 aspects, namely: feelings of pleasure, increasing children's interest in saving, fostering a sense of discipline, fostering a sense of responsibility, fostering a sense of independence, and accustoming children not to be extravagant in daily life. Children could recognize needs, desires and self-interests. In addition, children have also been able to express their needs, desires, and interests in the right way.

This research methodology is a methodology for developing a medium from existing research to increase interest in saving early childhood. The procedure for this study is as follows:

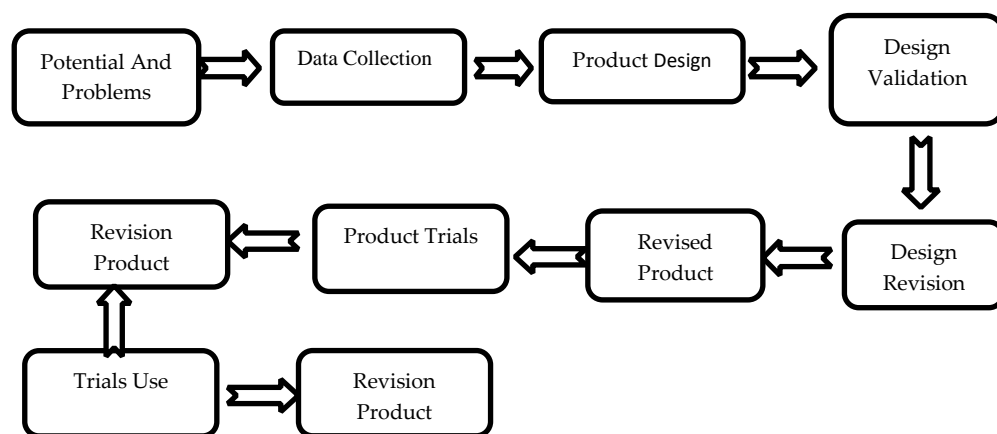


Figure 1. R & D Research Procedure by Borg and Gall (Sugiyono, 2010)

1. Potential And Problems

Potential is all the scope for something that can be used as an opportunity to create new things that can be used and empowered to be a that is of positive value and has more value. Meanwhile, a problem is an expected deviation from what happens in the field. The potential and problems in this study were determined based on observations and interviews in several schools, including at TK Insan Utama 1 Marpoyan Damai District, Pekanbaru City.

2. Data Collection

This study used data collection techniques through observation and interviews. Data collection instruments use questionnaires and data analysis in quantitative descriptions. In this study, researchers produced a product in the form of alarm savings, expected to increase interest in saving early childhood, especially in children aged 5-6 years.

3. Product Design

The product design in this R&D (*Research and Development*) research is in the form of learning media to increase the interest in saving children aged 5-6 years.

4. Design Validation

In this study, the validation process was carried out by two material expert validators and media experts by fathers and mothers of lecturers who have met the requirements as validators. For expert educators, it is carried out by 5 kindergarten teacher validators who have met the requirements to have been certified.

5. Design Revision

The design revision in this study is a change in the initial design of the media image design, in the form of a change in the number of saving designs. Then the resulting design becomes 1 form of savings that can be used together.

6. Product Trials

The product trial in this study was carried out at TK Insan Utama 1 Marpoyan Damai District, Pekanbaru City.

7. Product Revisions

The product revision stage is carried out after a limited trial. Results will be obtained from suggestions and comments that can then be used as material for improvement by researchers. The data analysis technique used in this study is descriptive quantitative. The data obtained come from various aspects of evaluation and input from media and material experts in assessing the quality of the developed products. One of the instruments that can be used is the questionnaire. The results of the response questionnaire are then processed in percentage terms using the Likert scale as a measurement scale. You can determine the results of the percentage calculation in each aspect with the percentage formula as follows:

$$\text{Percentage (\%) Advisability} = \frac{\text{score earned}}{\text{maximum score}} \times 100\%$$

For the assessment of the results of the percentage for media assessment of material and media validators, the data must be changed in the form of a table and then described by concluding using the percentage of media feasibility in table 1:

Table 1. Media Feasibility Percentage Scale

No	Percentage	Interpretation
1	76 – 100%	Feasible
2	51 – 75%	Passable Feasible
3	26 – 50%	Less Feasible
4	0 – 25%	Not Feasible

The criteria in the table will be used in research to assess data from the validation process.

C. RESULT AND DISCUSSION

The result showed that 'alarm saving' media is suitable for learning to increase interest in saving early childhood, especially in children aged 5-6 years. With the percentage of financial results that material experts have validated, media experts and educators and limited trials to obtaining the following final results:

Table 2. Material Expert Validation Percentage Results

Expert Validation	Total Score	Maximum Score	Average Score	Percentage	Category
Theory Expert 1	27	36	3	75%	Passable Feasible
Theory Expert 2	34	36	3,8	94%	Feasible

Table 3. Media Expert Validation Percentage Results

Expert Validation	Total Score	Maximum Score	Average Score	Percentage	Category
Media Expert 1	45	60	3	75%	Passable Feasible
Media Expert 2	54	60	3,6	90%	Feasible

Tabel 4. Hasil Persentase Keseluruhan Kelayakan Media

Expert Validation	Total Score	Maximum Score	Average Score	Percentage	Category
Theory Expert	61	72	6,8	85%	Feasible
Media Expert	99	120	6,6	83%	Feasible
Educator Expert	422	480	17,6	88%	Feasible
Limited Trials	158	28	26,3	94%	Feasible/Very Feasible

Learning media is very useful for stimulating children's development in the learning process. Therefore, it is important and very necessary to provide the best stimulation to children so their development can develop optimally.

Early childhood is the right age to provide stimulation of the stages of cognitive, moral and religious development, social-emotional, language, physical motor, and art to children to be a future provision for children. Solfiah (2021) state that early childhood is the future generation who will continue development and realize the nation's ideals. According to (Suyadi, 2013) convey that early age (0-6) years is a stage of development and growth that is very important for the child's future; this period is also called *the golden age (the golden age)* as well as a very critical or important period in determining the stage of growth and development of the child for his future.

Early childhood growth and development need to be directed towards laying the right foundations for the growth and development of the whole person, namely physical growth and development, thinking power, inventiveness, social, emotional, language and balanced communication as the basis for forming a complete personal (Denboba et al., 2018). In line with the opinions expressed by denboba above, it can be attributed to the importance of increasing early childhood interest. The golden period at an early age is a very appropriate age stage to hone and develop interests and talents in children. Because children are still in the stage of basic growth and development age, in this case, it is important to instill social values and emotional intelligence in the child apart from the development of moral and religious, cognitive, physical motor, language and art. Children can recognize their needs, desires and interests for the social and emotional value ability of children 5-6 years old. In addition, children have also been able to express their needs, desires, and interests in the right way. The achievement of child development from both basic competencies of children aged 5-6 years is that the child can choose one of 3 or more available options and the child can choose the activities/objects that best suit the needs of several existing options.

Childhood is the right time to explore the various potentials in children, including the right time to develop children's interests. Interest can be interpreted as a high tendency of the heart toward something desired (Lestari & Trenggana, 2017). The definition of interest itself can be simplified according to Hidayat as a thing that comes from feelings in the form of a tendency towards something to cause certain deeds or activities (Pratiwi, 2017). The same thing was also conveyed by Carpenter dan Dele (Supriyono, 2018), learning requires participation and practice. Children need to participate more in the learning process because learning is an activity that requires children's participation. Children's participation can be done through listening, seeing, writing, feeling, and thinking. The existence of learning media in the delivery of material in the classroom, it will increase children's interest in learning.

The media developed by researchers at this time is the Alarm Savings media as a learning medium in increasing interest in saving for children aged 5-6 years. According to the Big Dictionary of Indonesian that the definition of savings is a place to save money, a piggy bank or money stored in a bank whose collection can only be done according to certain conditions.

Warneryd Gani, (2019) Saving in a psychological context is the process of not spending money for the current period and is used in the future. According to (Laili & & Maulana, 2015) saving is setting aside some of the money you have for a certain amount of time in a certain period. Saving is part of learning financial literacy. Harrah dan Frediman suggests that although children have not been able to think carefully about finances, children should be introduced to the concept of finance from an early age of at least four years or entering children's education (Kahar, 2020). Therefore, researchers are interested in creating a product in the form of savings with the name of an alarm savings media that functions as a medium or tool used by children to save. In addition, the media researchers design is expected to increase children's interest in saving, foster a sense of discipline, foster a sense of responsibility, foster a sense of independence, and get children used not to be extravagant in daily life.

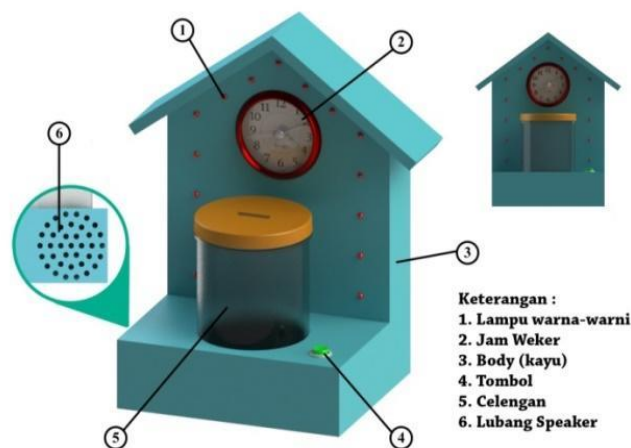


Figure II. Design of Alarm-saving Media

Researchers design this media to attract children to save money. This alarm-saving media is created by modifying existing media. This medium was created with the help of technologies such as light-based electricity and new changes to the sound of alarms. This media is in the form of a shelf with a shape like a house in a small size that will be placed in the classroom as a means or media for children to save. Researchers will make a piggy bank with a unique and funny shape inside the shelf, and there is also a class name label on the savings. When the child uses the media of alarm savings, the child can understand the child's needs, desires, and self-interests appropriately.

As Hurlock (I. Kahar, 2018) states, interest is a source of motivation that encourages people to do what they want when given the freedom to choose. Someone will feel attracted and interested in something if they see that there is something profitable. While according to, interest is a concentration of attention that contains elements of feeling, pleasure, an inclination of the heart, and an involuntary desire of a dynamic nature to receive something from the environment.

Lilawati (Kambuya, 2017) conveys that interest is a strong and deep concern with a feeling of pleasure towards something activity to direct a child to do the activity of his own accord. Children need to be guided to understand various things about the world and its contents and carry out the skills needed in society Bali (2016). This also applies to the development of the child's interests. Interest development is also aimed at fostering interest and interest in saving in early childhood. Saving early on will have an impact on adulthood. In the future, children will have a disciplined spirit, have a sense of responsibility, save money and have a good financial plan. Interest in saving can develop from everyday habituation. Activities to increase interest in saving can be done by giving examples or using interesting savings tools to children.

As Muharrom (2019) states that saving means setting aside some of the money you must keep for a certain period. Through this opinion, it can be concluded that the purpose of saving is to get used to living frugally. Living economically means not being extravagant and not wasting money. Sirine (2016) tells the example of parents in managing finances certainly also has a positive impact on someone to has a penchant for saving. Teaching children to save early

can provide several benefits, including 1) Children are used to learning to manage personal money, 2) Have financial planning, 3) Value money, 4) Learn discipline, and 5) Make pride.

The purpose of making this alarm savings media is to increase interest in saving by applying the concept of habituation to saving children every day. In using this media, it is hoped that children can also develop a sense of discipline and understand the concept of saving money itself. The concept of saving for children needs to be instilled early on that from saving, children can plan something and realize it themselves without having to ask their parents. In essence, the concept of saving is not a punishment for reducing pocket money for children but rather setting aside part of the pocket money with one's consciousness without coercion from parents or the environment. In this case, children do not act as couriers in saving activities without knowing and getting results from these activities. In this study, it is hoped that children can understand the concept of saving and the benefits of saving and saving goals for children.

This media development focuses on increasing interest in early childhood, which has also been carried out by previous research with different media, namely research conducted by Rosida. A (2014) explored assistance in the form of a place or means of saving for students in East Java to increase interest in saving for children created by the East Java Kanindo Sharia Compreasi, which turned out to increase students' interest in saving. It turns out that with the availability of means to save, it will be able to increase the interest in growing children. The concept of motivation to children to like to save by using a letter puzzle with the word saving also shows that various efforts made by teachers can increase children's interest in saving (Linawati & Wahyudi, 2019).

Through previous research, it strengthened the researcher's interest in researching aspects of developing an interest in saving, starting with the observation process carried out in kindergarten schools in the researcher's environment. One of the schools that became the object of interviews and observations in collecting data by researchers was TK Insan Utama 1 Pekanbaru. The interview process in this study was carried out in two stages. First, when observation determines the problems that exist in children carried out by researchers with school teachers. The second stage is data collection and limited trials conducted by researchers with children. The interview process is related to the stage of development that will be improved, namely the interest in saving. When children use the media with the question-and-answer method, researchers ask whether the child likes to save at home, whether the child is happy if they save using the alarm savings media, if the child has more money, and whether they want to spend it on buying snacks or set aside to save, and what will be done/bought with the money that the child saves.

The several observation steps carried out were adjusted to the assessment indicators that the researchers made with the following assessment criteria: the suitability of the size of the alarm savings media with children aged 5-6 years, the suitability of the alarm sound with the specified time, the suitability of the old capacity of the alarm sound, the suitability of the alarming capacity with the size of money, the practicality of the media easy to store and move and the accuracy of the media in increasing children's interest in saving children. The data collection process uses the scoring method with the lowest score of 1 and the highest score of

4 based on the indicators already mentioned. The assessment is carried out by the researcher by observation method when conducting a limited trial.

Children can use the savings alarm media to develop several aspects such as Morals and religion are seen when the child starts saving to say basmalah and end by saying hamdalah. Discipline is seen from the child's contingency in saving every day, children's enthusiasm and interest in saving using alarm saving media, children's order when waiting in line when saving, Children can distinguish colors, can increase children's interest in saving in terms of their fun, excitement when saving and seen from the amount of saving money that increases every day, develop children's thinking power through regulations and ways of using these learning media. Alarm savings are the same as conventional piggy banks combined in a shelf holder equipped with an alarm and a light on the medium. This medium aims to increase the interest in saving in early childhood. Interest is an important part of a person's life and has a great impact on a person's attitudes and behavior. Moreover, Zimmerman (2011) argues that financial literacy is essential to introduce early on, as evidence suggests that those who are less financially literate tend to face more challenges concerning debt management, savings and credit and are less likely to plan for the future.

"Alarm savings" media is produced by the direction and initial design of the researcher both in the form of size, paint color and other components so that the shape of the Alarm Savings media can be realized by what the researcher designed earlier. In this study, the researcher was assisted by expert colleagues in the field of Electrical Engineering in realizing the form of learning media for Alarm Savings. Alarm Savings media is produced to discover the development of Alarm Savings media to produce effective learning media to increase the interest in saving children aged 5-6 years' worth of use.

The stage of media expertise passed is an assessment process by media experts, material experts, expert educators, and a limited trial stage for seven children aged 5-6 years. This development product goes through 2 validation processes, by 2 validates from material and media experts, plus 5 teachers who have been certified as media experts who simultaneously assess material and media expert sheets.

The results of the material validation assessment have nine assessment indicators and media validation with 15 assessment indicators. The assessment results by validate 1 and validate 2 material experts get a percentage of 85% with the category "Feasible". For the results of the media assessment through the same assessment stage, namely by using an assessment sheet with a total of 15 assessment indicators, and the results of the media assessment by validate 1 and validate 2 get a percentage amount of 83% with the category "Feasible". By valuation material expert and media expert, there are suggestions and comments said to be worthy of use in learning and getting input to focus on continuing the next stage of research.

After conducting the assessment stages of material experts and also media experts, the next stage is an assessment by an educational expert using an assessment sheet containing 24 indicators with five expert educators who will assess. Through this assessment stage, the overall percentage result is 88%, with the category of "Feasible". For the limited trial stage, researchers knew the efficacy of the media for use by children, and a limited trial was carried out. The results

of a limited trial of the subjects of this study were carried out on seven children aged 5-6 years. The trial was conducted on children with assessment sheets using questionnaires with six assessment indicators, and the overall assessment results by the seven children were 94% with the category "Feasible".

Using piggy banks or conventional savings is said to be feasible to increase interest in savings, strengthened by previous research that also used savings media or piggy banks to attract children's interest in shading and as habituation in saving activities to children *with Down syndrome*. The study was conducted by Nurjannah *et al.* (2018). According to Izza, the piggy bank is one of the good media used for habituation to saving; through the piggy bank, saving activities can be done by anyone easily understood and also proven effective after trials were carried out on children, especially children, the scope of research on children with special needs *for Down syndrome*. In comparison, Williams *et al.*, (2022), who conducted research to improve children's financial literacy through *the garden market program* concluded that one of the important things to improve children's financial literacy is to include them in making financial programs that will be implemented.

Based on the assessment obtained from the results of the assessment by material validation experts and media validation experts, educator experts and also the limited trial stages, it can be stated that the alarm savings media that has been developed is declared "feasible" to be used as a medium that can support the learning process in increasing the interest in saving children aged 5-6 years.

D. CONCLUSION

'Saving-alarm' is a learning media that can increase children's interest in saving. It can be an exciting medium for children to save because an alarm can sound chanting children's songs based on saving hours that teachers will arrange in class with designs that are made attractive for early childhood. The next researcher is expected to be able to modify this Savings media to increase other aspects of child development. For teachers, it is hoped that they can use this alarm savings media as a medium that can help the learning process to increase the interest in saving children aged 5-6 years in pre-school.

E. REFERENCES

- Alex, K., & Amos, A. (2014). The role of financial literacy in promoting children & youth savings accounts: A case of commercial banks in Kenya. *Research Journal of Finance and Accounting*, 5(11), 106–110.
- Ariyani, A. D., Rosa, N. F., Nila, H., & Uci, D. S. (2022). Kecakapan literasi keuangan pada anak usia sekolah dasar sebagai upaya pembentukan karakter cerdas mengelola uang. *Jurnal Pengabdian Kepada Masyarakat*, 1(12), 3223–3230.
- Bali, N. E., Fakhruruddin, & Achmad, R. (2016). Pengembangan model pembelajaran induktif kata bergambar untuk pengenalan kemampuan literasi dini Aud. *Journal of Primary Education*, 5(2), 120–129.
- Denboba, A., Hasan, A., & Wodo, Q. (2018). *Early Childhood Education and Development in Mexico*.

Library of congress cataloging-in-publication data has been request.
https://doi.org/10.1007/978-94-024-0927-7_43

- Kahar, pino be as. (2020). Pembiasaan menabung di sekolah dalam upaya membentuk kepribadian anak. *J-Pgmi*, 3(2), 16–29.
- Kahar, I. (2018). *Pengaruh motivasi dan minat belajar siswa kelas X terhadap hasil belajar servis atas bola voli*. 7(2), 44–68.
- Kambuya, C. (2017). Pengaruh motivasi, kedisiplinan dan adaptasi diri terhadap prestasi belajar siswa peserta program afirmasi pendidikan menengah. *Journal of Chemical Information and Modeling*, 53(9), 21–25. <http://www.elsevier.com/locate/scp>
- Kholilah, N. Al, & Iramani, R. (2013). Studi financial management behavior pada masyarakat Surabaya. *Journal of Business and Banking*, 3(1), 69. <https://doi.org/10.14414/jbb.v3i1.255>
- Laili, J., & Maulana, A. (2015). Program sentono menabung. *Jurnal Inovasi Dan Keuangan*, 4(1), 54–57.
- Lestari, D., & Trenggana, A. F. M. (2017). Pengaruh literasi keuangan terhadap minat menabung (studi pada siswa SMA di Kota Bandung). *In Search*, 16(2), 126–131.
- Linawati, N., & Wahyudi, R. (2019). Pemanfaatan puzzle huruf dalam mendorong minat menabung siswa taman kanak-kanak. *Prosiding Seminar Nasional Pengabdian Masyarakat LPPM UMJ*.
- Marlina, N., & Iskandar, D. (2019). Gerakan menabung sejak dini di rowosari. *Jurnal Pengabdian Vokasi*, 01(01), 27–32.
- Muharrom, G. M., Mukaromah, G. N., Dian, H. A., Ulfiah, N. S., Fanhas, E., & Khomaeny, F. (2019). Menanamkan sikap bersahaja pada anak usia dini dengan pembiasaan menabung. *Jurnal Pendidikan: Early Childhood*, 3(1), 1–11.
- Novianti, R. (2012). Teknik observasi bagi pendidikan anak usia dini. *Educhild*, 01(1), 22–29.
- Nurjanah, I., & Efendi, J. (2018). Efektivitas celengan untuk melatih pembiasaan menabung bagi siswa down syndrome. *Jurnal Penelitian Pendidikan Kebutuhan Khusus*, 6(1), 62–69. <http://ejournal.unp.ac.id/index.php/jupekhu/article/view/101618/100627>
- Pratiwi, N. K. (2017). Pengaruh tingkat pendidikan, perhatian orang tua, dan minat belajar siswa terhadap prestasi belajar bahasa Indonesia siswa SMK kesehatan di Kota Tangerang. *Pujangga*, 1(2), 31. <https://doi.org/10.47313/pujangga.v1i2.320>
- Pulungan, D. ., Leylia, K., Mutia, A., Murvian, K., & Efry, K. (2019). Memotivasi anak usia dini menabung demi masa depan. *Prosiding Seminar Nasional Kewirausahaan*, 1(1), 296–301.
- Rosida, A. (2014). Penerapan simpanan pendidikan dalam meningkatkan minat menabung siswa MI bahrul ulum. *Paper Knowledge . Toward a Media History of Documents*, 7(2), 107–115.
- Sirine, H., & Utami, dwi setiyani. (2016). Faktor-faktor yang memengaruhi perilaku. *Jurnal Ekonomi Dan Bisnis*, 19(1), 27–52.
- Siswina, T., Shahib, N., & Rasyad, A. S. (2016). Pengaruh stimulasi pendidikan terhadap perkembangan kecerdasan anak usia 3-6 tahun. *Jurnal Ilmiah Bidan*, 1(2), 27–33. <https://ejournal.ibi.or.id/index.php/jib/article/view/7/5>
- Solfiah, Y., Risma, D., & Kurnia, R. (2021). *Pengaruh buku cerita bergambar terhadap pengetahuan*

- manajemen bencana anak*. 5(1), 783–794. <https://doi.org/10.31004/obsesi.v5i1.705>
- Sugiyono, D. (2010). Metode penelitian kuantitatif dan R&D. *Bandung: Alfabeta*.
- Supriyono. (2018). Pentingnya media pembelajaran untuk meningkatkan minat belajar siswa SD. *Jurnal Pendidikan Dasar*, II(1), 44.
- Suyadi, M. U. (2013). *Konsep Dasar PAUD*. Rosda Karya.
- Te'eni-Harari, T. (2016). Financial literacy among children: the role of involvement in saving money. *Young Consumers*.
- Williams, P., Morton, J. K., & Christian, B. J. (2022). Enhancing financial literacy in children 5-12 years old using authentic learning within a school market garden programme. *Education 3-13*, 50(3), 361–374.
- Wulandari, H., & Purwanta, E. (2020). Pencapaian perkembangan anak usia dini di taman kanak-kanak selama pembelajaran daring di masa pandemi covid-19. *Jurnal Obsesi: Jurnal Pendidikan Anak Usia Dini*, 5(1), 452. <https://doi.org/10.31004/obsesi.v5i1.626>
- Zimmerman, J. L. (2011). *Accounting For Decision Making and Control Seventh Edition*. McGraw-Hill.