



Implementing Islamic Financial Literacy to Foster Saving Habits in Early Childhood

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ABSTRACT

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Sharia financial literacy plays a strategic role in shaping responsible financial behavior aligned with Islamic values from an early age. The habit of saving is a relevant form of implementing Sharia financial literacy to instill a sense of trustworthiness, self-control, and awareness of wise wealth management. In the context of early childhood education, the application of Sharia financial literacy needs to be contextualized and sustainable so that the introduced values can be internalized in children's daily behavior. This study used a qualitative descriptive method with a case study approach conducted at Tadika Didik Bistari Gemilang Malaysia. Data were obtained through observation of learning activities, in-depth interviews with the headmaster, class teachers, parents, and children aged 5–6, and supported by documentation of activities. The study results indicate that Sharia financial literacy is implemented through the habit of saving integrated into children's learning activities, such as direct practice of saving and the use of simple media appropriate to the child's developmental stage. This hands-on, experience-based approach increases children's engagement and helps them understand the concrete meaning of saving. Consistently practicing these habits has a positive impact on children's behavior, as reflected in increased savings habits, greater caution in using pocket money, and the ability to delay desires. These findings confirm that Islamic financial literacy, implemented from an early age, plays a crucial role in developing potentially responsible and sustainable financial behavior when supported by synergy between the school and family environments.

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INTRODUCTION

Financial literacy has become an essential life skill that should be introduced from an early age, as individuals' financial habits and attitudes are largely shaped during childhood. The early development of financial understanding is crucial because children gradually learn how to manage

resources, make decisions, and build responsible financial behavior over time. Financial literacy is not merely related to the ability to recognize financial products but also involves awareness, attitudes, and behavioral competence in managing money wisely and responsibly. In the context of Islamic finance, financial literacy additionally integrates ethical and religious principles such as justice, trustworthiness, and the prohibition of *riba* as fundamental guidelines for financial management. Previous studies highlight that early exposure to financial education can help shape responsible attitudes toward money and develop long-term financial well-being (Tazkiyyah et al., 2025; Pulungan & Sihotang, 2025). Therefore, strengthening financial literacy from an early stage is considered an important strategy to prepare individuals for sustainable financial behavior in adulthood.

Ideally, children should develop sound financial habits through continuous exposure to financial literacy education that promotes responsible and balanced financial behavior. However, in reality, many children grow up with limited financial literacy, including insufficient understanding of Islamic financial values that guide ethical financial management. This gap occurs because financial education is often introduced too late or only emphasized in theoretical contexts without consistent practice in daily life. As a result, children may develop consumptive tendencies, weak saving habits, and limited awareness of responsible financial decision-making. Empirical evidence indicates that low financial literacy contributes to poor financial behavior, including impulsive spending and inadequate saving practices (Tazkiyyah et al., 2025). Within Muslim societies, this situation becomes even more concerning because financial decisions should align with Sharia principles that emphasize moderation (*qana'ah*), trustworthiness, and social responsibility. Consequently, the lack of early Islamic financial literacy may hinder the formation of balanced financial behavior aligned with Islamic values.

Islamic financial literacy refers to the ability to understand and apply financial knowledge based on Sharia principles in daily financial behavior. This concept not only involves cognitive understanding of financial management but also emphasizes the internalization of ethical values such as moderation, responsibility, and social awareness in the use of wealth. One of the most relevant behavioral outcomes of Islamic financial literacy in early childhood is the development of saving habits. Saving is considered an important financial behavior that teaches children to control spending, plan for the future, and appreciate the value of resources. Islamic teachings strongly emphasize moderation and discourage wasteful behavior, as stated in Qur'an Surah Al-Isra' [17]: 26–27, which warns against extravagance and encourages responsible use of wealth (Kementrian Agama RI, 2019). Therefore, integrating Islamic financial literacy into early childhood education is expected to foster responsible financial attitudes and develop sustainable saving behavior from an early age.

Previous studies have demonstrated that early financial literacy education can significantly influence children's financial attitudes and behaviors. Children who are introduced to financial concepts such as saving, distinguishing between needs and wants, and responsible wealth management tend to develop stronger financial awareness as they grow older. Research shows that early financial education contributes to the formation of positive financial behavior that persists into adulthood (Julaihah et al., 2023). From an Islamic perspective, financial management is also closely related to religious values because managing wealth responsibly is considered part of worship and moral accountability. Studies on Islamic financial literacy further highlight that teaching Islamic financial principles from an early age can help instill ethical attitudes toward money management and encourage responsible financial practices (Tazkiyyah et al., 2025). Therefore, early exposure to Islamic financial education plays a crucial role not only in improving financial knowledge but also in shaping children's financial character and behavior.

Despite the growing body of research on financial literacy, most existing studies focus on adolescents, university students, or adults, particularly examining the relationship between financial literacy and financial decision-making such as saving, investing, or personal financial planning. Literature mapping indicates that research specifically examining Islamic financial literacy in early childhood education remains relatively limited (Nuraini & Monoarfa, 2024). Some studies in early childhood education have attempted to introduce Islamic financial concepts through activities such as guided inquiry, market day simulations, educational games, and school-based savings programs (Chofipah & Rukiyati, 2023). These studies generally report improvements in children's cognitive understanding of financial concepts. However, most of them focus primarily on knowledge acquisition rather than examining the development of consistent financial habits. As a result, there is still limited empirical evidence explaining how Islamic financial literacy contributes to the formation of sustainable saving behavior in children's everyday lives.

In the context of Tadika Didik Bistari Gemilang Malaysia, the development of children's saving habits has not yet become a consistent daily practice. Saving activities are generally conducted only during certain occasions, particularly during the month of Ramadan when children are encouraged to save money for charitable purposes. Outside these periods, saving is rarely practiced as a regular habit within the school routine. In addition, many children enrolled in the institution come from relatively stable economic backgrounds, which sometimes leads to the perception that saving is not an urgent necessity. This situation creates a challenge in cultivating financial responsibility and awareness among children. Without continuous practice and reinforcement through daily

activities, the values associated with financial responsibility may remain conceptual rather than becoming internalized behaviors. Therefore, strengthening the implementation of Islamic financial literacy through structured and consistent saving practices becomes an important educational priority within the institution.

Based on the issues described above, understanding the relationship between Islamic financial literacy and children's saving habits becomes an important research focus. This study seeks to examine whether the implementation of Islamic financial literacy contributes to the development of early saving behavior among children. Specifically, the research aims to analyze the influence of Islamic financial literacy on children's saving habits in the context of early childhood education at Tadika Didik Bistari Gemilang Malaysia. By focusing on the relationship between these variables, the study attempts to provide empirical evidence regarding how financial literacy can shape children's financial behavior from an early stage. To achieve this objective, the research employs a quantitative approach that allows the researcher to measure and test the influence of Islamic financial literacy on saving habits using statistical analysis. Through this approach, the study is expected to provide systematic and measurable findings regarding the role of Islamic financial literacy in shaping early financial behavior.

RESEARCH METHODS

This study uses a qualitative descriptive approach to deeply understand the implementation of Islamic financial literacy in promoting savings habits in early childhood. This approach was chosen because it can describe social phenomena holistically through an exploration of meaning, experience, and the context of educational practices without involving quantitative measurements (Bradshaw et al., 2017). Qualitative descriptive methods are considered relevant in early childhood education research because they allow for in-depth analysis of behavior and internalization of values while minimizing bias through data triangulation (Noble & Smith, 2015).

The research was carried out at Tadika Didik Bistari Gemilang, Gerik Region, Hulu Perak, Negeri Perak, Malaysia, for 28 days, namely 1–28 August 2025. Data sources consisted of primary data and secondary data. Primary data was obtained through participatory observation and semi-structured interviews with teachers, school heads, and children aged 5–6 years. Secondary data comes from scientific articles and previous research relevant to Islamic financial literacy and early childhood education.

Data collection was conducted through participant observation to observe savings habits, teacher-child interactions, and the application of Islamic economic values such as discipline, thrift, and sharing. Semi-structured interviews were used to explore informants' views on the effectiveness of Islamic financial literacy and children's understanding of values such as trustworthiness, contentment, and responsibility. This technique allows for flexible and contextual data collection (Kaiser & Menkhoff, 2017).

Data analysis was conducted using qualitative descriptive analysis to identify patterns and themes from observations and interviews. Data validity was maintained through source triangulation, techniques, and time, by comparing information from various informants, data collection methods, and different times to increase credibility and minimize research bias (Noble & Smith, 2015).

RESULTS AND DISCUSSION

Results

Tadika Didik Bistari Gemilang is a preschool educational institution (preschool/tadika) engaged in the field of early childhood education and care services. This institution is located at Town, 73, Jalan Semarak 5, Taman Semarak, 33300 Gerik, Perak, Malaysia, and serves children aged 4–6 years. Operational activities are carried out on weekdays with a full-day service system, namely from around 07.00 to 18.00. In its implementation, Tadika Didik Bistari Gemilang plays a role not only as an early education institution, but also as a childcare support institution that aims to facilitate optimal child growth and development before entering elementary education.

In its learning practices, Tadika Didik Bistari Gemilang applies a child-centered learning approach through the learning-through-play method. The learning program is designed to develop various aspects of early childhood development, including early cognitive and academic aspects, social-emotional development, motor skills, and the formation of character and positive values. This approach is in line with the principles of early childhood education that emphasize holistic, contextual, and fun learning, thus supporting children's learning readiness and building a fundamental competency base as provisions for continuing education to the next level.



Figure 1. Researchers explain the meaning of saving through the activity of making piggy banks from used bottles.

Based on observations and interviews, savings activities at Tadika Didik Bistari Gemilang were initially carried out on special occasions, such as Ramadan, with the primary goal of giving alms. This activity has not yet fully become a regular habit for the children. Furthermore, some children come from families with relatively good economic conditions, so saving is not yet considered an urgent need. This situation indicates a gap between the children's understanding of Islamic financial values and their application in their daily lives.

Results of the Implementation of Sharia Financial Literacy

The research results show that the implementation of Islamic financial literacy at Tadika Didik Bistari Gemilang is carried out through integrated savings habits into early childhood learning activities. This activity is not taught as a separate topic, but rather embedded in classroom routines and play activities appropriate to the child's developmental stage. This approach aims to familiarize children with the concept of saving naturally, without pressure, and through direct experience. In this study, the activity of making piggy banks from used bottles was used as the primary medium for implementing Islamic financial literacy. This activity was designed and facilitated by the researcher and the class teacher, accompanied by simple explanations of the meaning of saving, the importance of saving money, and its relationship to Islamic values such as not being wasteful and being trustworthy. Through this activity, children are actively involved, from making the piggy banks to using them to save their own money.

Observations show that using concrete media, such as homemade piggy banks, increases children's enthusiasm for saving activities. Children appear more interested and feel a sense of ownership in the piggy banks they create, thus fostering greater engagement in the learning process. This finding aligns with

previous research suggesting that financial literacy instruction in early childhood is more effective when delivered through concrete, hands-on activities (Wahyuni et al., 2023).

Based on the results of interviews and observations with class teachers conducted by researchers, information was obtained regarding the reasons for choosing a direct practice approach in learning to save for young children. The class teacher explained that the direct practice approach was chosen because young children are not yet able to understand abstract concepts optimally. He said, "If children make their own piggy banks, they will have more fun and interest. If they hold them themselves, decorate the piggy banks, then then put money in, the children will be happier and will understand more quickly compared to if the teacher just tells a story in front of the class". (Class Teacher). This statement shows that the implementation of Islamic financial literacy is adapted to the characteristics of children's development.

Furthermore, Islamic values are integrated into savings activities through simple explanations that are easy for children to understand. Teachers link savings activities to Islamic teachings about not being wasteful and maintaining trusts. Thus, the implementation of Islamic financial literacy focuses not only on introducing money but also on developing moral and religious values from an early age. Through these activities, children appear enthusiastic and understand the meaning of saving more easily because they use media, they create themselves. This practice-based approach helps children connect the concept of saving with real-life experiences close to their daily lives. Once children understand the concept of saving, the activity continues with a hands-on simulation, where children put money into the piggy bank they have created. This activity aims to strengthen habits and help children directly practice what they have learned in the previous process.



Figure 2. Children put money into a piggy bank as a form of habituation to saving.

A series of hands-on activities, the use of simple media, and the reinforcement of Islamic values in the habit of saving demonstrate that Islamic financial literacy can be effectively implemented in early childhood. This contextual and sustainable approach helps children understand the concept of saving through real-life experiences, while simultaneously fostering positive habits aligned with the values of trust, self-control, and responsibility. Thus, saving activities not only serve as a means of introducing money management but also serve as part of the process of developing Islamic character that has the potential to continue developing in subsequent stages of education.

The Impact of Saving Habits on Children's Behavior

The implementation of Islamic financial literacy has had a positive impact on the savings habits of young children. Observations show that children are becoming accustomed to saving money and not immediately spending it on snacks or other purchases. They also appear more careful with their pocket money. This behavioral change is evident in the children's habit of consciously putting money into piggy banks without constant reminders. Children express joy and pride when they save, even if the amount is still very small. This indicates an early awareness of money management and delayed gratification.

The class teacher explained that the change in children's money management behavior resulted from consistently practicing savings in the classroom. In the early stages of implementation, children tended to have difficulty resisting the urge to spend their money, so the habituation process required repeated guidance and reinforcement. The teacher said, "At first, it's difficult; children just want to spend. But by saving and constantly reminding them, they become more patient and don't spend their money quickly." (Class Teacher). This statement shows that the continuous implementation of Islamic financial literacy contributes to the development of self-control and the ability of children to delay desires.

The researchers' observations also showed that children were beginning to display a more cautious attitude in using their pocket money. They no longer spent the money they received immediately, but instead set aside some to put in a piggy bank. This change indicates a gradual internalization of the values of thrift and responsibility through habitual saving activities. Furthermore, children were also beginning to express their reasons for saving in writing, using simple language appropriate to their developmental level. Children wrote that "money needs to be saved so it doesn't run out quickly and can be reused later." Children's ability to write down their reasons for saving indicates that they are not simply imitating the behavior but are beginning to understand the meaning of the activity. These findings reinforce the idea that introducing Islamic financial

literacy from an early age not only shapes saving behavior but also encourages the development of early financial awareness in children. Research suggests that consistent introduction of financial literacy from an early age plays a role in fostering thrift, self-control, and more responsible financial habits later in life (Mancone et al., 2024).

Challenges and Strategies in Implementation

Although the implementation of Islamic financial literacy has shown positive results, this study also identified several challenges. One major challenge is the differences in children's family backgrounds, particularly regarding pocket money habits. Not all children are accustomed to receiving money regularly, so the process of developing the habit of saving occurs at different rates for each child.

The results of the researcher's interview with the head of the Islamic kindergarten (Tadika) indicate that saving activities cannot yet be implemented routinely for all children. One factor influencing this is related to the views of some parents regarding the need to save for early childhood. The head of the Islamic kindergarten explained that some parents come from families with relatively sufficient economic conditions, so saving is not seen as an urgent need for children. The head of the Islamic kindergarten said, "There are parents who feel that their financial situation is sufficient, so they think there is no need to get their children used to saving money from a young age. For them, money is always there" (Head of the Islamic kindergarten). This statement indicates that parental attitudes and views also influence the sustainability of the savings habit implemented in schools. This condition presents a challenge in instilling a deeper meaning of saving in children, because the habit that is carried out in the Islamic kindergarten environment is not always reinforced at home. Therefore, a shared understanding is needed between the school and parents that saving is not only related to economic conditions, but is an important habit and value that needs to be instilled from an early age.

Another challenge described by the class teacher relates to limited learning time and consistent school attendance. Children who do not attend regularly tend to fall behind in developing savings habits, requiring additional support to participate in activities with their peers. To address these challenges, the teacher and researchers implemented various strategies, such as packaging savings activities as games, offering simple praise, and creating a pleasant classroom atmosphere. Furthermore, the kindergarten also established communication with parents so that savings habits could be continued at home. This strategy

aligns with research emphasizing the importance of synergy between schools and families for the success of early childhood financial literacy (Noor et al., 2023).

Overall, challenges in implementing Islamic financial literacy can be overcome through a flexible, creative, and collaborative approach. With support from the school and family environment, the habit of saving can be maintained sustainably and have a positive impact on the financial behavior of young children.

CONCLUSION

This study demonstrates that the implementation of Islamic financial literacy at Tadika Didik Bistari Gemilang Malaysia can be effectively implemented through an integrated habituation approach within early childhood learning activities. The introduction of the concept of saving, packaged in hands-on activities, such as making a piggy bank from simple materials and simulating inserting money, helps children understand the meaning of saving in a concrete and developmentally appropriate way. The integration of Islamic values such as trustworthiness, non-wastefulness, patience, and responsibility into these activities makes Islamic financial literacy not only an introduction to money management but also a means of developing Islamic character from an early age.

The research also shows that developing a savings habit positively impacts children's behavior, particularly in terms of self-control, setting aside money, and developing an early awareness of not spending all their money immediately. These behavioral changes are formed through a consistent habituation process supported by a fun and contextual learning approach. These findings confirm that Islamic financial literacy, implemented from an early age, has the potential to build a foundation for more responsible financial behavior later in life.

However, this study identified challenges in implementing Islamic financial literacy, particularly related to differences in family backgrounds and the perceptions of some parents who do not yet view saving as an essential need for young children. Therefore, successfully cultivating a habit of saving requires ongoing synergy between schools and families so that the values instilled in the educational environment can be reinforced in children's lives at home. This study was limited by the scope of the location and duration of implementation, so further research is recommended to involve more diverse institutional contexts, a longer habituation period, and a more in-depth exploration of the role of parents in supporting Islamic financial literacy in early childhood.

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