

Edupreneurship to Improve Financial Literacy Through Market Day Activities in Children Aged 5–6 Years

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ABSTRACT

This study aims to improve the financial literacy of children aged 5–6 years through edupreneurship-based market day activities. Financial literacy is important to be introduced from an early age so that children are able to understand the concept of money and simple transactions. The study employed a Classroom Action Research (CAR) method based on the Kemmis and McTaggart model, conducted in two cycles. The research subjects consisted of 20 children in Group B at TK ABA Somawangi, Banjarnegara Regency. Data were collected through observation and documentation based on financial literacy indicators, including recognition of types of money, understanding of money value, and the ability to conduct buying and selling transactions. The results showed an improvement in children's financial literacy from 40% in the pre-cycle to 60% in Cycle I and significantly increased to 83% in Cycle II. Improvements occurred across all indicators and met the success criteria of $\geq 80\%$. Based on these findings, it can be concluded that

edupreneurship-based market day activities are proven effective in improving the financial literacy of children aged 5–6 years.

Introduction

Education is a planned and systematic process aimed at developing individual potential comprehensively, including aspects of knowledge, skills, attitudes, and values needed in social life (Wahidah et al., 2024). Education takes place in various environments, including family, school, and community settings, and begins in early childhood as the foundation for character building and life skills development (Muzdalifah, 2021).

Early childhood refers to children aged 0–6 years, a period known as the golden age, which is a critical phase of cognitive, socio-emotional, and moral development that is highly influenced by the educational stimulation received by children (Wahidah et al., 2024). At this stage, children experience distinctive growth and development processes in every developmental aspect, which occur according to their respective age stages (Noorhayati & Dewi, 2019). Early Childhood Education aims to support children's overall growth and development to establish the foundation of competence and character (Arifina et al., 2025).

Global social and economic development demands individuals to possess various competencies, one of which is the ability to manage finances wisely from an early age (Ismaiyah, 2023). Financial literacy is part of basic literacy that plays an important role in shaping individuals who are able to understand, manage, and make responsible financial

decisions (Krisdayanthi & Wijaya, 2023).

Introducing financial literacy from an early age is considered essential because, during this phase, children begin to build a basic understanding of money, value, and simple financial management habits (Świecka et al., 2019). Financial literacy skills for children aged 5–6 years include a basic understanding of money, saving, and spending. Children are able to understand the function of money, distinguish types of money (coins and paper money), and understand the benefits of saving (Burairoh et al., 2024).

One relevant learning approach to instill financial literacy from an early age is edupreneurship, which integrates entrepreneurial values into the educational process in a contextual and applicative manner (Aghnaita et al., 2024). Edupreneurship aims to foster creative, innovative, independent character traits and the courage to take risks.

Edupreneurship in Early Childhood Education can be implemented through activities that allow children to learn how to manage money, speak in public, and understand basic economic concepts in a simple way (Hudiya et al., 2023). Through edupreneurship, children are introduced to values such as responsibility, honesty, cooperation, and financial management directly related to daily life (Fitria et al., 2022).

Various studies show that early childhood financial literacy can be developed through practice-based learning activities (learning by doing) (Nurfatmawati et al., 2023). Empirical findings indicate that many

children aged 5–6 years still do not understand the difference between coins and paper money, are not yet able to manage money in a simple manner, and tend to use money based on momentary desires (Iswantiningtyas et al., 2025). One potential implementation of edupreneurship in Early Childhood Education learning is the market day activity, which is designed to resemble market activities by directly involving children in planning, transaction processes, and the use of money (Rukmana et al., 2023).

Market day activities provide opportunities for children to engage in active and participatory learning processes, thereby supporting the optimal development of their skills and abilities (Istigfarin et al., 2025). Market day is also defined as an activity aimed at empowering students while instilling entrepreneurial spirit, introducing business world concepts, and encouraging the enhancement of creativity and innovation in children (Marlina et al., 2025).

Observations at TK ABA Somawangi indicate that most children aged 5–6 years have not yet understood basic financial literacy concepts, such as the function of money, money value, and transaction processes in daily life. In addition, market day activities have not been utilized in a structured and sustainable manner as part of edupreneurship-based learning in the Early Childhood Education environment. Previous studies by Afrianti (2023) and Indrianti et al. (2022) generally focused on saving activities, buying and selling simulations, or play-based methods to introduce financial literacy to early childhood.

This study presents novelty by emphasizing the implementation of edupreneurship-based market day activities as an effort to improve the financial literacy of children aged 5–6 years at TK ABA Somawangi. This research is expected to provide empirical contributions to the development of contextual and applicative Early Childhood Education learning models that are relevant to the financial literacy needs of young children.

Methods

This study employed a Classroom Action Research (CAR) approach because it allows researchers to improve learning directly, reflectively, and continuously through real actions in the classroom (Azis et al., 2023). The CAR model used in this study referred to Kemmis and McTaggart, which includes the stages of planning, action implementation accompanied by observation, and reflection carried out cyclically until the success indicators are achieved.

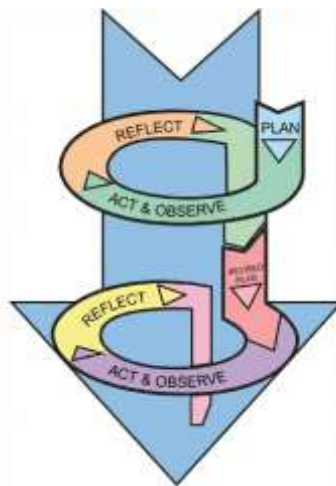


Figure 1. CAR Model by Kemmis and McTaggart

The study was conducted at TK ABA (Aisyiyah Bustanul Athfal) Somawangi, located in Somawangi Village, Mandiraja District, Banjarnegara Regency, during the odd semester of the 2025/2026 academic year. The research subjects were 20 children aged 5–6 years, consisting of 7 boys and 13 girls. Research data were obtained through observation and documentation. The observation instrument was developed based on financial literacy indicators for children aged 5–6 years. This instrument was used consistently in each cycle to ensure data accuracy and comparability.

Table 1

Research Instrument Grid

Variable	Sub Variable	Indicator	
Financial Literacy	Types of Money	1	Children are able to recognize types of money
	Money Value	2	Children are able to mention the value of money
	Transaction	3	Children are able to conduct buying and selling activities

The action was implemented in two cycles, with each cycle lasting three days. Data analysis was conducted by calculating the observation scores for each financial literacy indicator. The obtained scores were then converted into percentages to determine the level of achievement of children's financial literacy development both individually and classically.

$$NP = \frac{Skor}{SM} \times 100\%$$

Explanation:

NP : Score obtained

Score : Total score achieved

SM : Maximum score

The action was considered successful if the percentage reached \geq 80% of children achieving the financial literacy indicators according to the predetermined criteria. Therefore, the implementation of edupreneurship-based market day activities would be declared successful in improving the financial literacy of children aged 5–6 years at TK ABA Somawangi.

Result and Discussions

The financial literacy skills of children aged 5–6 years showed gradual and consistent development after the implementation of edupreneurship-based market day activities. Financial literacy in this study was measured through three main indicators: the ability to recognize types and values of money, the ability to mention the value of money, and the ability to conduct simple buying and selling activities.

The development of children's abilities was analyzed starting from the pre-cycle stage as the initial condition, then compared with the results in Cycle I and Cycle II. At the pre-cycle stage, the observation results indicated that the average achievement of children's financial literacy was still in the low category, with an overall percentage of 40%. Children did not yet fully understand the function and value of money

in the context of transactions.



Figure 2. Documentation of Market Day Activities

The indicator of recognizing types of money and mentioning the value of money showed relatively similar achievements, both at 44%. Meanwhile, the indicator of conducting simple buying and selling activities was the lowest, at 33%. This condition indicates that children still experienced difficulties in integrating number comprehension with the use of money in simple economic activities. The data on the development of children's financial literacy skills at each stage of the action are presented in the following graph.

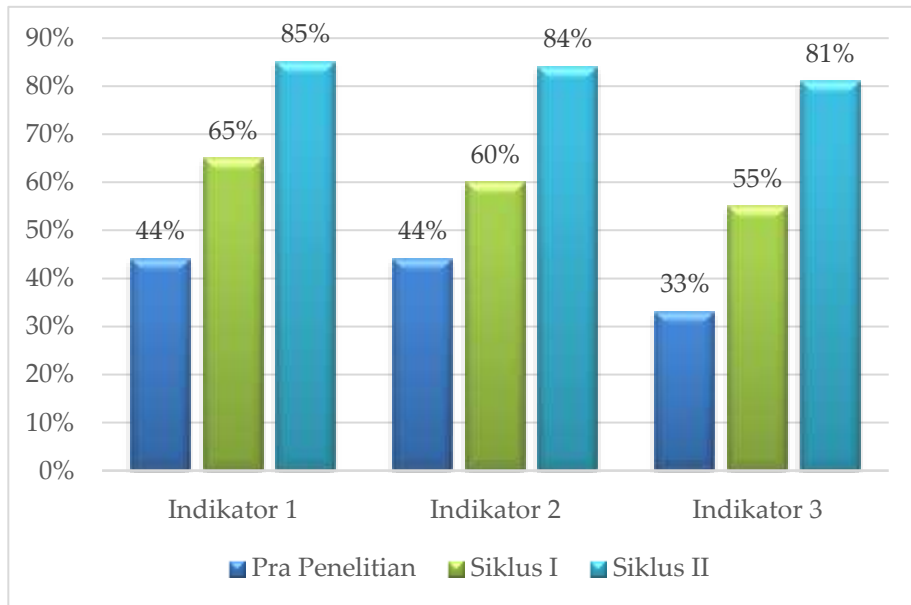


Figure 2. Graph of Improvement in Financial Literacy Indicators
Children Aged 5–6 Years

Based on the graph above, there was a gradual increase in children's financial literacy skills from the pre-cycle to Cycle II. This improvement indicates that the learning actions provided through edupreneurship-based market day activities had a positive impact on the development of children's financial literacy. The improvement in financial literacy achievement can also be seen in the table of research results, which illustrates the upward trend in the average ability of children at each stage of the action.

Table 2
Perkembangan Hasil Penelitian

No	Indicator	Pre-Cycle	Cycle I	Cycle II
1	Children are able to recognize types of money	44%	65%	85%
2	Children are able to mention the value of money	44%	60%	84%
3	Children are able to conduct buying and selling activities	33%	55%	81%
Average		40%	60%	83%

In the implementation of Cycle I, children's financial literacy skills improved, with an average achievement of 60%. The most significant improvement was observed in the indicator of recognizing types and values of money. Children began to distinguish between coins and paper money and were able to mention the nominal value of the money used in the market day activity. The indicator of conducting buying and selling activities was still in the low category, as some children still required assistance in mentioning prices, handing over money according to its value, and receiving change.

The implementation of actions in Cycles I and II was carried out through market day activities conducted over three days in each cycle. The first day focused on the planning stage and introduction to financial literacy concepts, particularly the introduction of money and nominal values. The second day was directed toward preparation activities, including making price lists, preparing equipment, and introducing children's roles as sellers. The third day was the implementation stage of the market day activity, involving direct buying and selling

transactions, followed by reflection and evaluation with the children. During the learning process, children appeared enthusiastic and began to participate actively, although not all children demonstrated independence in conducting transactions.

Observation results in Cycle I showed improvement compared to the pre-cycle condition. The average financial literacy achievement increased from 40% to 60%. Children began to understand that money has a certain value and functions as a medium of exchange in transactions. However, this achievement had not yet met the research success indicator set at 80%, so improvements were necessary in the next cycle.

Reflection on the implementation of Cycle I revealed several challenges, including children's hesitation during transactions, limited practice time, and differences in children's levels of understanding regarding the concept of money value. Based on these reflections, improvements in learning strategies were required in Cycle II, such as providing more practice opportunities, offering more intensive assistance during transactions, and reinforcing understanding through reflection after the market day activity.

The implementation of actions in Cycle II was carried out by refining the learning strategies based on the reflections from Cycle I. Improvements included strengthening children's roles as sellers, organizing children into more balanced groups, and providing clearer instructions regarding the transaction flow. Children were also given

the opportunity to calculate sales results together with guidance from teachers and parents.

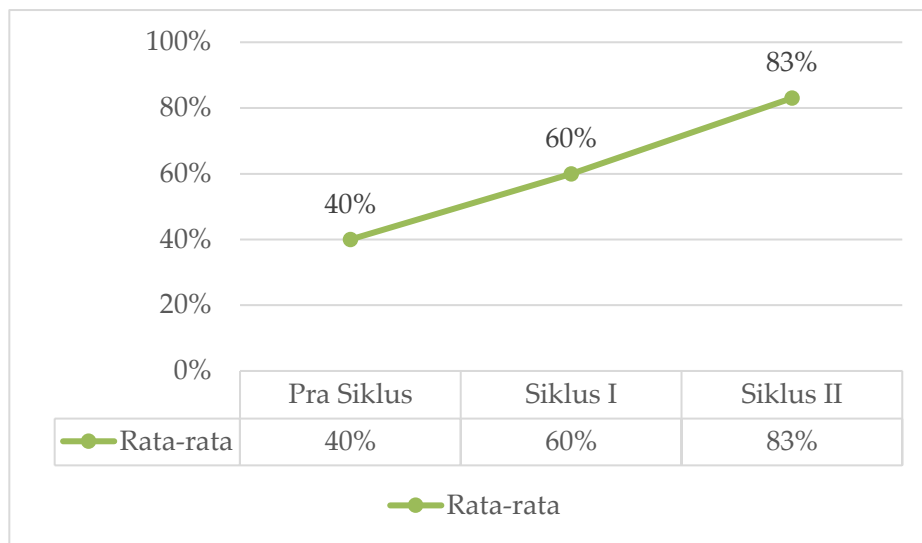


Figure 3. Achievement of Research Results

Observation results in Cycle II showed significant improvement. The average financial literacy achievement reached 83% and met the research success indicator. All indicators showed optimal improvement, although the indicator of conducting buying and selling activities remained the lowest compared to the other indicators. These findings indicate that children were not only able to recognize and mention the value of money but also began to apply their understanding in simple buying and selling transaction activities.

This improvement demonstrates that edupreneurship-based market day activities can enhance the financial literacy of children aged 5–6 years through contextual and applicative activities. These findings are consistent with previous research stating that children’s financial

literacy develops optimally through practice-based learning (learning by doing) (Nurfatmawati et al., 2023). The difference between this study and previous studies lies in the structured implementation of market day activities within an edupreneurship approach that involves children from the planning stage to the transaction process, resulting in achievements that exceed the success indicators and proving that this approach is more effective than financial literacy learning that is merely simulation-based.

Conclusion

The results of the study indicate that the implementation of edupreneurship-based market day activities can improve the financial literacy of children aged 5–6 years. In the pre-cycle stage, children's financial literacy skills were still in the low category, with an average achievement of 40%, indicating limitations in recognizing and understanding the value of money and conducting simple transactions. After the implementation of the actions, children's financial literacy skills improved gradually, reaching 60% in Cycle I and increasing again to 83% in Cycle II.

Based on these percentages, the edupreneurship-based market day activities implemented in a planned and contextual manner have been proven to enhance the financial literacy of children aged 5–6 years. These findings emphasize that integrating market day activities into Early Childhood Education learning can serve as a relevant contextual learning alternative for instilling financial literacy from an early age.

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