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Maximum Strategy for Teachers to Develop Saving Habits in Young Children at Tadika Tinta Khalifa Malaysia Words

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Abstract: Financial literacy from an early age is an important foundation for shaping children's future financial behavior and character, particularly through saving habits. This study aims to analyze teachers' pedagogical strategies in fostering saving habits among early childhood students at Tadika Tinta Khalifah Malaysia, as well as to identify the impacts and the supporting and inhibiting factors in their implementation. This study employed a qualitative approach with a descriptive design. The research subjects included classroom teachers and the school principal, while early childhood students became the objects of observation related to saving behavior. Data were collected through observation, semi-structured interviews, and documentation, and analyzed using the Miles and Huberman interactive model through data reduction, data display, and conclusion drawing. The findings indicate that teachers implemented saving habit strategies through regular hands-on saving activities, the use of creative learning media, and teachers' role modeling in demonstrating frugal and disciplined behavior aligned with early childhood developmental characteristics. These strategies positively influenced children's enthusiasm for saving activities, strengthened discipline and responsibility, and improved basic financial literacy, such as understanding the function of money, the purpose of saving, and the difference between needs and wants. The success of these strategies was supported by teachers' commitment, a supportive school environment, and parental involvement, while limited parental understanding of early financial literacy and differences in family economic backgrounds were identified as inhibiting factors. This study contributes to the development of early childhood financial literacy research by presenting a contextual pedagogical strategy model based on habituation and teacher role modeling

within an Islamic preschool setting in Malaysia, and by emphasizing the importance of school–family collaboration in fostering sustainable saving habits from an early age.

Keywords: Teacher strategies, saving habits, early childhood, financial literacy

Abstrak: *Literasi keuangan sejak usia dini merupakan fondasi penting dalam membentuk perilaku dan karakter keuangan anak di masa depan, khususnya melalui kebiasaan menabung. Penelitian ini bertujuan untuk menganalisis strategi pedagogis guru dalam menumbuhkan kebiasaan menabung pada anak usia dini di Tadika Tinta Khalifah Malaysia serta mengidentifikasi dampak dan faktor pendukung maupun penghambat dalam pelaksanaannya. Penelitian ini menggunakan pendekatan kualitatif dengan desain deskriptif. Subjek penelitian meliputi guru kelas dan kepala sekolah, sedangkan anak usia dini menjadi objek observasi terkait perilaku menabung. Data dikumpulkan melalui observasi, wawancara semi-terstruktur, dan dokumentasi, kemudian dianalisis menggunakan model Miles dan Huberman melalui tahapan reduksi data, penyajian data, dan penarikan kesimpulan. Hasil penelitian menunjukkan bahwa strategi guru dilakukan melalui kegiatan menabung secara rutin dan langsung, penggunaan media pembelajaran kreatif, serta keteladanan guru dalam menanamkan perilaku hemat dan disiplin yang sesuai dengan karakteristik perkembangan anak usia dini. Strategi tersebut berdampak positif terhadap meningkatnya antusiasme anak dalam kegiatan menabung, berkembangnya sikap disiplin dan tanggung jawab, serta meningkatnya literasi keuangan dasar seperti pemahaman fungsi uang, tujuan menabung, dan perbedaan antara kebutuhan dan keinginan. Keberhasilan strategi ini didukung oleh komitmen guru, lingkungan sekolah yang kondusif, serta keterlibatan orang tua, sementara keterbatasan pemahaman orang tua tentang literasi keuangan sejak dini dan perbedaan latar belakang ekonomi keluarga menjadi faktor penghambat. Penelitian ini memberikan kontribusi pada pengembangan kajian literasi keuangan anak usia dini dengan menunjukkan model strategi pedagogis kontekstual berbasis pembiasaan dan keteladanan guru dalam lingkungan pendidikan Islam prasekolah di Malaysia, serta menegaskan pentingnya sinergi sekolah dan keluarga dalam membangun kebiasaan menabung secara berkelanjutan sejak usia dini.*

Kata kunci: Strategi guru, kebiasaan menabung, anak usia dini, literasi keuangan

Introduction

Financial literacy has become one of the essential life skills required in the modern economic environment because it enables individuals to understand financial concepts, manage financial resources wisely, and make responsible economic decisions throughout their lives. In recent decades, global institutions have emphasized the importance of strengthening financial literacy from an early age due to its strong relationship with long-term economic well-being and financial stability (Lusardi, 2019; OECD, 2017). Individuals who receive financial education earlier tend to

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demonstrate better saving behavior, stronger self-control in consumption, and improved long-term financial planning skills compared to those who do not receive early financial education exposure (Adele Atkinson, 2012).

Early childhood education represents a strategic stage for introducing financial literacy values because children aged 0–6 years experience rapid cognitive, social, and emotional development, often referred to as the golden age period of learning (Susanto, 2021). During this developmental stage, children are highly receptive to habituation-based learning experiences that influence their long-term behavioral patterns. Introducing saving habits at an early age not only supports children's understanding of basic financial concepts but also contributes to character formation such as discipline, responsibility, independence, and delayed gratification skills (Birbili & Kontopoulou, 2015; Saragih, 2020). Therefore, early childhood financial literacy education should not be viewed solely as cognitive instruction about money but also as part of holistic character development.

Despite its importance, empirical evidence shows that children's financial literacy levels remain relatively low in many educational contexts. Children often demonstrate consumptive behavior patterns and tend to spend their allowance without planning or saving orientation (Nasution & Asih, 2025). This condition is influenced by limited exposure to structured financial education both at school and within family environments. Previous research also indicates that parents' financial literacy levels significantly influence children's financial behavior development, particularly in forming early saving habits (Sidiq et al., 2024). As a result, collaboration between schools and families becomes an important factor in strengthening early childhood financial literacy education.

In the educational context, teachers play a central role not only as facilitators of learning but also as role models and designers of contextual pedagogical strategies that support the internalization of financial literacy values in children. Financial literacy education in early childhood requires

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learning strategies that are developmentally appropriate, interactive, and based on direct experience rather than abstract explanation (Saputra & Susanti, 2021). Habituation-based learning activities such as classroom saving programs, simulations, storytelling, and educational games have been reported to improve children's understanding of money concepts and strengthen responsible financial behavior (Aprita et al., 2023; Asri Suwarsi et al., 2025). These strategies demonstrate that financial literacy education is most effective when integrated into daily classroom activities through meaningful learning experiences.

However, although previous studies have examined early childhood financial literacy through saving programs and learning media interventions, most research primarily focuses on program effectiveness rather than exploring teachers' pedagogical strategies in shaping saving habits through contextual classroom practices. A systematic literature review also highlights that research on early childhood financial literacy still lacks context-specific pedagogical strategy models that integrate habituation practices, role modeling, and value-based education approaches within early childhood learning environments (Pramitasari et al., 2023). Furthermore, limited studies have specifically examined financial literacy education within Islamic preschool settings, particularly in Malaysia, where financial education is closely connected with character development and religious values.

Malaysia provides a relevant context for investigating early childhood financial literacy education because it has demonstrated significant progress in developing Islamic financial education systems and promoting financial literacy awareness through educational institutions (Aurora & Amalia, 2024). Malaysia provides a relevant context for financial literacy development because financial literacy awareness in Southeast Asian countries, including Indonesia, still requires improvement, as reflected in the national financial literacy index which reached only 38.03%

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in 2019 (OJK, 2019). Islamic-based preschool institutions such as Tadika Tinta Khalifah Malaysia play a strategic role in integrating financial literacy education with character formation grounded in Islamic values such as discipline, responsibility, moderation in consumption, and awareness of wealth management as part of ethical behavior. Islamic financial literacy education emphasizes not only technical financial understanding but also the development of moral responsibility and value-oriented economic behavior aligned with religious principles (Zailani, 2024).

Based on these considerations, this study aims to analyze teachers' strategies in fostering saving habits among early childhood students at Tadika Tinta Khalifah Malaysia and to identify the impacts as well as supporting and inhibiting factors influencing their implementation. The novelty of this study lies in its exploration of contextual pedagogical strategies based on habituation practices, teacher role modeling, and Islamic character values within an early childhood education setting in Malaysia. In addition, this study contributes to strengthening the integration between financial literacy education and character development through schoolfamily collaboration in supporting sustainable saving habits from an early age.

Method

This study employed a qualitative approach with a descriptive research design to explore teachers' strategies in fostering saving habits among early childhood students at Tadika Tinta Khalifah Malaysia. A qualitative approach was selected because it allows researchers to understand social phenomena in depth and interpret participants' experiences within their natural settings (Creswell, 2017). The descriptive design was used to provide a comprehensive description of teachers' pedagogical strategies and their implementation in early childhood financial literacy learning contexts. The research was conducted at Tadika Tinta Khalifah located in Karangan, Kedah, Malaysia. The research

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subjects included classroom teachers and the school principal, while early childhood students served as the objects of observation related to saving behavior practices in classroom activities. Primary data were obtained through direct observation of learning activities and saving practices, as well as semi-structured interviews with teachers and the school principal. Secondary data were collected from school documentation such as learning programs, saving activity records, and supporting instructional materials. Data collection techniques involving observation, interviews, and documentation are commonly used in qualitative research to obtain comprehensive and contextual information about educational practices (Sugiyono, 2017).

Data analysis was conducted interactively and continuously using the Miles and Huberman model, which consists of three stages: data reduction, data display, and conclusion drawing/verification (Miles et al., 2014). This analytical model enables researchers to systematically organize qualitative findings and interpret patterns emerging from the data. To ensure the validity and credibility of the research findings, data triangulation techniques were applied by comparing information obtained from multiple sources and data collection methods. Triangulation is an important strategy in qualitative research to enhance data credibility and strengthen the trustworthiness of research results (Lincoln & Guba, 1988).

Result and Discussion

Teachers' Strategies in Developing Saving Habits among Early Childhood Students

The findings of this study indicate that teachers at Tadika Tinta Khalifah Malaysia implement several pedagogical strategies to foster saving habits among early childhood students through structured, contextual, and developmentally appropriate learning approaches. These strategies include habituation-based saving activities, the use of creative learning media, teacher role modeling, and the integration of saving activities into daily

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classroom routines. These strategies collectively contribute to strengthening children's early financial literacy awareness and supporting the formation of responsible financial behavior from an early age.

The implementation of habituation-based saving activities is carried out through routine classroom saving programs that allow children to directly experience the process of managing money in simple and meaningful ways. Children are encouraged to bring small amounts of money regularly and deposit them into their personal savings containers provided by the school. This repeated exposure enables children to gradually understand the importance of saving as part of everyday behavior rather than as an abstract financial concept. This finding confirms previous studies showing that repeated financial behavior practices significantly influence children's understanding of saving concepts and strengthen their ability to manage financial resources from an early age (Kartikasari et al., 2023).

Habituation strategies are particularly effective in early childhood education because children at this developmental stage learn primarily through repetition, imitation, and concrete experiences. Saving activities implemented consistently in classroom routines help children internalize the values of discipline, patience, and responsibility. These findings align with experiential learning theory, which emphasizes that meaningful learning occurs when children actively participate in learning activities rather than receiving passive explanations. Through direct saving practices, children gradually develop awareness regarding the importance of managing financial resources responsibly.

Furthermore, teachers integrate saving activities into daily classroom routines by encouraging children to participate in simple financial decision-making processes such as determining when to save, how much to save, and understanding the purpose of saving. These contextual learning experiences allow children to connect financial literacy concepts with their

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real-life situations. Similar findings were reported by (Aprita et al., 2023), who emphasized that financial literacy learning for early childhood students becomes more effective when implemented through contextual classroom activities involving direct participation and active engagement.

In addition to habituation strategies, teachers also utilize creative learning media such as decorated piggy banks made collaboratively with children, storytelling sessions related to saving habits, simulation-based activities introducing the functions of money, and visual learning aids that support children's understanding of financial concepts. The use of creative media plays an important role in increasing children's motivation and engagement in financial literacy learning activities. This finding is consistent with research conducted by (Nababan & Jang, 2025)which shows that game-based and project-based learning strategies significantly support children's understanding of financial responsibility and discipline at an early age.

Creative learning media not only increase children's interest in saving activities but also support multisensory learning experiences that are essential in early childhood education settings. Through storytelling and simulation activities, children can imagine real-life financial situations and gradually develop cognitive understanding of money management. This approach reflects constructivist learning principles, where knowledge is built through meaningful interaction between learners and their environment. Teacher role modeling also becomes one of the key strategies identified in this study. Teachers consistently demonstrate saving behavior, responsible spending habits, and disciplined classroom routines that indirectly influence children's behavior formation. In early childhood education environments, teachers function not only as knowledge transmitters but also as behavioral role models whose actions are observed and imitated by students. This finding strengthens the argument proposed by (Sulistyowati & Suryanto, 2025)that educators play a strategic role not

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only as instructors but also as behavioral models in shaping children's financial literacy awareness.

Teacher modeling is particularly important because children tend to imitate behaviors demonstrated by trusted adults within their learning environment. When teachers consistently demonstrate responsible financial behavior, children are more likely to internalize these values and replicate them in their daily routines. This modeling process supports the development of children's self-regulation skills, which are essential components of long-term financial behavior formation.

The integration of habituation practices, creative learning media, and teacher role modeling reflects a contextual pedagogical strategy that supports the development of saving habits as part of character-based financial literacy education. Unlike conventional financial literacy programs that focus primarily on knowledge transfer, the strategies implemented at Tadika Tinta Khalifah Malaysia emphasize behavioral formation through consistent classroom practices and value internalization processes adapted to early childhood developmental characteristics.

Table 1. Teachers' Strategies in Developing Saving Habits among Early Childhood Students

Strategy	Implementation Form	Educational Impact
Habituation-based saving activities	Routine classroom saving programs	Strengthening discipline and responsibility
Creative learning media	Decorated piggy banks, storytelling, saving simulations	Increasing engagement and motivation
Teacher role modeling	Demonstrating disciplined saving behavior	Supporting value internalization
Contextual learning integration	Linking saving activities with daily routines	Improving understanding of money concepts

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Contribution of Teachers' Pedagogical Strategies to Early Childhood Financial Literacy Development

The findings of this study contribute to strengthening the understanding that financial literacy education for early childhood students is more effective when implemented through contextual pedagogical strategies that combine habituation practices, creative learning media, teacher role modeling, and routine-based financial activities integrated into classroom learning environments. Previous studies generally emphasize the importance of saving programs as financial literacy interventions; however, this study demonstrates that the effectiveness of such programs depends significantly on how teachers design and implement classroom learning strategies adapted to children's developmental characteristics. This study also highlights that early childhood financial literacy education should not be limited to introducing money concepts but should also involve the development of behavioral habits through structured learning experiences. The integration of saving activities into daily routines helps children understand the purpose of saving and supports the formation of long-term financial responsibility. These findings expand previous literature on early childhood financial literacy by emphasizing the importance of behavioral habituation as a central component of financial literacy education.

Furthermore, this study provides empirical evidence from an Islamic early childhood education setting in Malaysia, which remains relatively underexplored in previous financial literacy research. The integration of character education values such as discipline, responsibility, and moderation into saving activities reflects the holistic approach applied in Tadika Tinta Khalifah learning environments. This approach demonstrates that financial literacy education can be effectively integrated with moral and character development programs to support children's comprehensive development.

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Supporting Factors in the Implementation of Saving Habit Programs

Research results show that the success of teachers' strategies in fostering saving habits among early childhood students is influenced by several supporting factors, including teachers' commitment to implementing consistent learning strategies, the availability of engaging instructional media, supportive school environments, and parental involvement in reinforcing saving behavior outside school contexts. Teacher commitment plays a central role in ensuring the continuity of saving activities as part of daily classroom routines. Teachers consistently guide students during saving activities and encourage them to understand the importance of financial responsibility through simple explanations adapted to children's cognitive development levels. This finding is consistent with previous research indicating that teachers' consistency significantly affects the success of character-based learning programs in early childhood education environments (Kartikasari et al., 2023).

The availability of creative instructional media also supports children's active participation in saving activities. Learning media such as decorated piggy banks, visual learning tools, and simulation activities help children understand financial literacy concepts more easily. The presence of engaging learning materials increases children's enthusiasm and encourages them to participate voluntarily in saving programs implemented at school. School environmental support also contributes significantly to the success of saving habit programs. Tadika Tinta Khalifah provides structured saving schedules and classroom routines that reinforce financial literacy learning activities. A supportive learning environment enables children to develop consistent saving behavior through repeated exposure to financial literacy practices within their daily routines.

Parental involvement also becomes a key supporting factor in strengthening children's saving habits outside school environments.

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Collaboration between teachers and parents enables children to maintain consistent saving behavior both at school and at home. Similar findings were reported by Sidiq et al. (2024), which emphasize that parental financial literacy plays a significant role in shaping children's long-term financial behavior.

Inhibiting Factors in the Implementation of Saving Habit Programs

Despite the effectiveness of saving habit programs implemented at Tadika Tinta Khalifah Malaysia, this study identified several inhibiting factors affecting their implementation. One of the main challenges is the limited understanding among some parents regarding the importance of introducing financial literacy education from an early age. Some parents still perceive saving activities as secondary learning priorities compared to academic achievement-oriented activities. Previous studies indicate that parental involvement and early exposure to financial education significantly influence children's financial behavior development and their participation in saving activities from an early age (Sherraden, 2013).

Differences in family economic backgrounds also influence children's consistency in participating in saving activities. Children from families with limited financial resources sometimes experience difficulties in participating regularly in saving programs, which may affect their engagement levels during classroom activities. Socioeconomic disparities can affect children's opportunities to develop financial literacy experiences, especially when financial learning practices at home are not consistently supported (Mandell & Klein, 2009). Another challenge identified in this study relates to differences in children's readiness levels in understanding financial literacy concepts. Early childhood students demonstrate varied levels of cognitive readiness in interpreting saving activities, which requires teachers to apply differentiated instructional strategies to ensure that all students can participate meaningfully in classroom financial literacy programs.

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Strengthening School Family Collaboration in Early Childhood Financial Literacy Development

The findings of this study emphasize the importance of strengthening collaboration between schools and families in supporting the sustainability of children's saving habits. Financial literacy education introduced at school requires reinforcement within family environments to ensure consistency in children's financial behavior development. Previous studies indicate that family involvement plays a central role in shaping children's early financial literacy because financial behavior patterns are often first learned through daily interactions within the household environment (Grohmann et al., 2018). School–family collaboration allows teachers and parents to share responsibilities in guiding children toward responsible financial behavior. When parents actively support saving activities at home, children are more likely to develop long-term financial discipline and responsibility. International evidence also shows that children's financial literacy development is strongly influenced by the interaction between school-based learning experiences and family financial socialization practices, which together create consistent learning environments across different social contexts (OECD, 2021).

These findings confirm that early childhood financial literacy education should be implemented through integrated partnerships between educational institutions and families to achieve optimal learning outcomes. Strengthening communication between teachers and parents can support the sustainability of saving habit programs and improve children's participation in financial literacy learning activities.

Research Contribution and Novelty of the Study

This study provides several important contributions to the development of early childhood financial literacy research. First, this study offers empirical evidence regarding the effectiveness of teacher-based pedagogical strategies in fostering saving habits among early childhood students through contextual and

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habituation-based learning approaches implemented in Islamic preschool environments in Malaysia. Previous studies have emphasized the importance of early financial behavior formation through structured learning experiences and self-regulation development; however, limited research has specifically explored how teacher-led habituation strategies contribute to early childhood financial behavior formation in structured classroom environments (Whitebread & Bingham, 2013). Second, this study expands previous literature by emphasizing the importance of integrating financial literacy education with character education values such as discipline, responsibility, and moderation within early childhood learning environments. The integration of behavioral values into financial literacy learning supports children's long-term financial capability development and strengthens the sustainability of saving habits from an early age. This finding supports previous international studies indicating that early financial socialization plays a critical role in shaping individuals' future financial decision-making capacity (Bucher-Koenen et al., 2017).

Third, this study highlights the importance of school–family collaboration as a supporting factor influencing the success of saving habit programs among early childhood students. Financial literacy education is more effective when supported by consistent learning experiences across both school and home environments. Previous studies also emphasize that collaboration between educational institutions and families plays an important role in strengthening children's financial literacy development through consistent behavioral reinforcement across learning contexts (Amagir et al., 2018). Finally, this study contributes to strengthening the conceptual framework of early childhood financial literacy education by demonstrating that habituation-based strategies, creative instructional media, teacher role modeling, and contextual learning integration represent effective approaches for developing children's saving habits sustainably from an early age. These findings reinforce recent educational research highlighting that experiential and context-based financial

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learning approaches significantly improve children's engagement and understanding of financial responsibility concepts (Janssen et al., 2020).

Conclussion

This study concludes that teachers at Tadika Tinta Khalifah Malaysia play a significant role in fostering saving habits among early childhood students through structured habituation-based strategies integrated into daily classroom learning activities. The implementation of routine saving activities, supported by creative instructional media and teacher role modeling, contributes positively to the development of children's early financial literacy awareness, particularly in understanding the functions of money, the importance of saving, and the difference between needs and wants.One of the most important findings of this study is that the effectiveness of saving habit formation in early childhood education is not primarily determined by the availability of financial literacy learning materials, but rather by the consistency of teacher-led habituation strategies implemented through daily classroom routines. This finding highlights that behavioral internalization plays a more critical role than conceptual instruction in developing early childhood financial literacy. This result provides a new perspective compared to previous studies that generally emphasize financial knowledge introduction as the main approach to early childhood financial literacy education.

Another significant contribution of this study is the identification of the integration between financial literacy learning and character education values within Islamic early childhood education environments. The incorporation of discipline, responsibility, and moderation values into saving activities strengthens children's behavioral development and supports the sustainability of financial literacy practices from an early age. This finding indicates that financial

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literacy education can be effectively implemented through value-based learning approaches adapted to children's developmental characteristics. Furthermore, this study emphasizes the importance of collaboration between schools and families in supporting the success of saving habit programs among early childhood students. Parental involvement strengthens children's consistency in practicing saving behaviors outside school environments and contributes to the sustainability of financial literacy learning outcomes.

Despite the positive findings obtained in this study, several limitations need to be acknowledged. First, this study was conducted in a single early childhood education institution, which may limit the generalizability of the research findings to broader educational contexts. Second, the study focused primarily on teachers' pedagogical strategies without measuring children's financial literacy development quantitatively. Third, differences in family socioeconomic backgrounds among students may influence the consistency of saving practices but were not explored in depth in this study. Therefore, future research is recommended to involve a larger number of early childhood education institutions, apply mixed-method approaches combining qualitative and quantitative data, and examine the influence of parental financial literacy levels on children's saving behavior development. Further studies may also explore the integration of digital financial literacy media to support saving habit formation among early childhood students in contemporary learning environments. Overall, this study provides important empirical contributions to the development of early childhood financial literacy education by demonstrating that habituation-based strategies, teacher role modeling, contextual learning integration, and school–family collaboration represent effective approaches to fostering sustainable saving habits among young learners.

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