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Adaptation and Implementation of Financial Education for Early Childhood in the Post-Pandemic Era: A Case Study in Yogyakarta

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ABSTRACT

Purpose – This study aims to examine and understand financial education practice for early childhood in Yogyakarta during the post-pandemic era to gain new insights and knowledge relevant to the subject.

Design/methods/approach – This research employs a qualitative and case study approach. Data was collected through structured interviews using WhatsApp and Zoom Meetings with 10 teachers from Raudhatul Athfal. Data analysis was based on Miles and Huberman's data reduction, display, and verification technique.

Findings – The findings indicate a significant change in financial education practice post-pandemic. The impact of remote learning on children's financial education, along with the efforts of teachers in planning, implementing, and evaluating financial education programs, has been identified. Teachers are crucial in implementing the student-centered learning approach to enhance financial literacy.

Research implications – These findings provide important insights into the significance of the student-centered learning approach in financial education and the vital role of teachers as facilitators in the learning process. This study also emphasizes the need for ongoing evaluation and cooperation between teachers and parents in children's financial education. The results can contribute to developing policies and practices in financial education, particularly in the post-pandemic context, and open opportunities for further research in this field.

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1. Introduction

The pandemic has impacted nearly all sectors of human life across countries (Itiakorit et al., 2022). Lockdowns during the pandemic led to sudden phenomena, including job losses, increased poverty, and decreased welfare (Kurniasih, 2020). The lockdowns impacted individuals and nations globally (Klepacki et al., 2022). The most significant impact on individuals was economic (Sihalolo, 2020). The pandemic caused a daily decline in Indonesia's economic growth (Sihalolo, 2020), with unanticipated financial risks further pushing down welfare during the pandemic (Norman et al., 2022).

Economic instability was caused by low public knowledge and anticipation of financial risks (Linciano, 2012), indicating that many still need to apply proper financial planning (Bonang, 2019; Kasna, 2021). Financial risk is crucial to financial literacy, as it impacts financial behavior more than sociological factors (Huhman & McQuiltty, 2009). Low financial literacy can lead to economic instability and decreased welfare now and in the future (Obure, 2017; Pulungan, 2019). Financial literacy is closely related to economic sustainability, influencing financial management habits, self-confidence, work motivation, and lifestyle (Fabris & Luburic, 2016; Hunt, 2016).

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Mawad (2022) states that financial literacy is essential knowledge for all individuals due to its significant impact on almost all aspects of human life. Financial literacy should not only be taught to adults with income but should also be a soft skill imparted as early as possible (Amalia et al., 2021; Yuwono, 2020). Providing financial education to children is akin to preparing them for future life (Gudjonsson et al., 2022). Children who learn to manage finances early will carry this habit into adulthood, making it easier to control their finances when they have an economy (Agung et al., 2021). Hence, financial literacy is crucial from an early age to avoid future economic disasters like poverty.

Financial literacy is an individual's understanding of financial management (Rapih, 2016). It emphasizes an individual's skill in making financial decisions, requiring an understanding of the consequences of economic spending and investment decisions (Widdoson & Hailwood, 2007). Tomášková (2011) describes financial literacy as knowledge that helps anticipate and protect oneself financially, with mature financial literacy leading to experienced budgeting and spending adjustments. Financial literacy becomes even more crucial when faced with unexpected economic crises like pandemics. The importance of financial education or literacy for children has been recognized by many developed countries, as welfare is not created instantly but through character building from a young age (Lusardi & Mitchell, 2011; Lusardi, 2012). Thus, developed countries have made early financial literacy an international project to raise global awareness of its importance (OECD INFE, 2009).

Lusardi and Scheresberg (2013) revealed that nearly all financial risks can be avoided with early financial literacy. In Indonesia, financial literacy varies between regions (Suherman et al., 2023), showing that its dissemination is uneven. The OJK (Financial et al.) notes that financial literacy in Indonesia still needs improvement (Frisancho, 2020). Financial literacy is most effective when good financial habits are established in primary or preschool education.

Financial literacy must be continuously imparted to children. Knowledge of financial management should not be mastered by parents alone at home but also well understood by teachers at school. Teachers play a significant role as a source of knowledge and character builders for children outside the home (Maciej Serda et al., 2021). Therefore, teachers must also accompany students in developing good character (Nasution & Tambunan, 2021), including proper financial management attitudes. Reflecting on the recent pandemic, financial education must be optimized as soon as possible, as financial risk tolerance decreases in situations like a pandemic (Saputra & Anastasia, 2013). Unfortunately, financial education for children is still not optimally provided in family education or school activities (Rapih, 2016).

Parents and teachers need to mark the low public attention to financial literacy for extraordinary efforts to introduce financial education to children (Irjayanti, 2017). A 2020 study on parents' concern for their children's financial literacy proved very low (Wahyuni & Reswita, 2020). Indonesia's low financial literacy is also evident from the declining gross saving rate recorded by the World Bank. From 2017, the saving ratio in Indonesia has drastically decreased to 31% (Gross Savings (% GDP) I Data, n.d.). Its people's habits influence a country's low savings rate (Murtani, 2019; Wahyuni & Reswita, 2020), with higher consumerism leading to more inferior saving habits (Widayati, 2012). Hence, since 2010, the government has endeavored to cultivate saving habits in children through various movements, including the "GIM" or the Indonesia Saving Movement (Murtani, 2019). Unfortunately, the practice of keeping in Indonesia is increasingly being sidelined.

The low public awareness of financial literacy was more apparent during the pandemic. Unexpected events like the pandemic should have been a warning to improve financial education (Alsemgeest, 2015; Gudjonsson et al., 2022). However, the opposite phenomenon occurred, with financial education becoming less visible and a rise in hedonistic lifestyles (Azizah, 2020; Mustikaati et al., 2021; Oktaviani et al., 2022). Recognizing the importance of financial literacy, Ahundjanov (2020) categorized financial education as a matter of urgency equal to health during the pandemic. Economic uncertainty during the pandemic should be accompanied by sound financial management to avoid economic disasters. Financial literacy is also essential to prevent increasing financial crimes during the pandemic (Anggun, 2022). Some schools cite reasons for not fully implementing financial literacy, including teachers' lack of knowledge about financial literacy, the absence of a specific curriculum covering financial education, and the lack of teaching aids for early childhood financial education.

The purpose of this case study is to explore and provide a comprehensive understanding of the practice of financial education for early childhood in Yogyakarta during the pandemic era. This research aims to deepen understanding of this phenomenon, hoping to generate new insights and relevant knowledge. This study's results are expected to provide a clear view of the post-pandemic financial education condition and provide a solution for educators facing similar challenges.

2. Methods

This research employs a qualitative and case study approach to understand a phenomenon deeply. The focus of the case study includes the experiences of the research subjects, such as actions, perceptions, and motivations (Moleong, 2002). This method was chosen to obtain detailed information about the phenomenon. Yin (2013) states that the case study method is most suitable for investigating a phenomenon.

Data was collected through structured interviews using pre-prepared questions (Seidman, 2006). These questions were posed to all respondents and covered financial education in early childhood education institutions post-pandemic. Interviews were conducted over two weeks through WhatsApp and Zoom Meetings, each lasting sixty minutes. The following are the interview guidelines used:

Interview Guidelines for Post-Pandemic Financial Education in Early Childhood Education Institutions
How has this kindergarten's financial education program for early childhood adapted after the COVID-19 pandemic?
What changes have been made in the teaching approach to financial education for early childhood in kindergarten after the pandemic?
How have the methods or strategies for teaching financial education been altered to address the impact of remote learning during the pandemic?
Are there any additional activities or resources added to support financial education for early childhood post-pandemic?
How have children responded to the post-pandemic financial education program? Are there changes in their level of engagement or interest?
How do we involve parents in supporting financial education for early childhood post-pandemic?
After the pandemic, are there specific challenges faced in implementing financial education for early childhood? If so, how are these challenges addressed?
How are evaluation and monitoring conducted to assess the effectiveness of the post-pandemic financial education program?
Are there plans to develop or improve the financial education program for early childhood post-pandemic?

These nine questions encompass preparing, implementing, and evaluating the financial education program in early childhood education institutions during the pandemic. The interviewees were 10 teachers from Raudhatul Athfal with a background in early childhood Islamic education and more than two years of teaching experience. Interviews were conducted individually to obtain authentic stories, original ideas, and unscripted expressions (deMarris, 2004; Esterberg, 2002). Respondents were selected through purposive sampling, which involves choosing respondents based on criteria deemed to have knowledge, experience, or characteristics relevant to the research topic (Morse, 2015). Below is the profile of the respondents in this study:

Name	Age
NA	23
BA	26
UA	25
RG	25
AO	24
AA	24
HA	26
FA	25
RS	26
MA	24

Data validity in this study was tested through data triangulation, comparing findings from different data sources to confirm the consistency and coherence of results (Milles & Huberman, 2018). The validity test was conducted through two rounds of interviews, first via WhatsApp and then confirmed through a Zoom Meeting. After data collection, the data were processed and analyzed using the Miles and Huberman data analysis technique, which emphasizes that qualitative data analysis should be based on a systematic approach and consist of three main stages: data reduction, data display, and verification or concluding (Milles & Huberman, 2018).

3. Results

3.1. Impact of Remote Learning on Financial Education

The reduction in school activities changed many children's habits. Changes in children's activity schedules affected their sleep patterns, meal times, and other routine activities.

> “Children's habits have changed because all activities are only done at home; wake-up times are later, meal schedules are shifted, and bedtimes are later” (Annissa Assolihah, interview, October 10, 2022)

One habit that changed is financial management. Five out of ten schools were forced to reduce financial education during the pandemic. Before the pandemic, several school activities were specifically designed for financial education, such as savings activities, market day, and watching videos. However, these activities could not be implemented with remote learning models. Even saving activities, which could be done at home, were not maximized due to various factors.

> “In addition to infrequent savings, many parents complained that children became more prone to tantrums because their shopping desires were unmet” (Nadia Amaliah, interview, October 10, 2022)

Besides reducing financial education during the pandemic, the rapid technological development related to transaction styles also posed a challenge for remote financial education. Almost every source mentioned at least one case of young children accustomed to online shopping but not understanding the concept of e-money.

> “Children are accustomed to online treats like GoFood, ShopeeFood, and other delivery services. Many parents teach children to choose snacks online but forget to explain the nature of e-money, leading many to think online shopping differs from spending money” (Hani’, interview, October 10, 2022).

As a result, children become wasteful as they cannot control their desires well but are skilled at operating online shopping features. Almost all teachers found complaints from parents about children's snack expenses doubling than usual.

Learning at home involving children's extensive use of gadgets also influenced their reduced interest in financial literacy media at school. Some children appeared less enthusiastic during sessions involving physically active financial literacy games. Many children get bored and tired more quickly due to being accustomed to stationary play with gadgets. Reduced physical activity in children also led to faster-than-usual weight gain.

3.2. Post-Pandemic Financial Education Practices

The differing characteristics of children post-pandemic required teachers to enhance learning quality. Teachers make some efforts to ensure optimal and well-received financial education for children.

a. Planning

Optimal learning requires thorough planning. Teachers had to design detailed financial literacy plans to have a specific curriculum for financial education. Planned activities included 1) role-playing professional occupations, 2) market day, 3) agreeing on snack budgets, 4) visits to places supporting children's financial knowledge like banks and supermarkets, and 5) preparing learning media such as storybooks and educational toys supporting financial education.

> “Before the pandemic, teachers usually gave motivation and advice through storybooks alone, but now children need to practice to understand well" (Dinda Otty, interview, October 10, 2022).

One source mentioned that teachers must be competent in capturing children's attention because children lose concentration more quickly after a long period of remote learning.

> “In addition to getting bored easily, children tend to struggle with emotional control, with many becoming angrier, crying more easily, and not yet adapting back.”

Planning for children's learning is more effective when included in daily learning achievements. Like other aspects of child development, financial education is also a primary learning goal for children. This planning stage also requires parental involvement at home to support children's habit formation. One common approach in almost all the schools surveyed was emphasizing the urgency and importance of collaboration between parents and teachers in providing financial education to children.

b. Implementation

During the implementation phase, respondents agreed that this stage requires regular monitoring. The designed programs were realized as much as possible to achieve optimal learning outcomes.

In implementation, common obstacles included children's boredom, unprepared infrastructure for activities, and lack of support from some parties. Solutions at this stage could be addressed by adding creative learning media using simple materials and appointing teachers as activity supervisors.

c. Evaluation

The evaluation stage is crucial and is conducted after every activity. During this stage, teachers must carefully identify factors that support and hinder learning for children so practices can be optimized in future sessions. Teachers routinely record observations in children's daily achievement logs.

4. Discussion

Financial literacy is essential knowledge for everyone, especially following the emergence of unexpected crises like the pandemic. Financial education, starting from an early age, is crucial so children can develop good habits in managing their finances in the future (Amagir et al., 2020; Gardynia, 2021). The role of teachers in schools is critical in educating children about finances, along with the teachings provided by parents at home (Laila et al., 2019). The COVID-19 pandemic has highlighted the urgent need to strengthen financial education to avoid future financial difficulties (Ahundjanov et al., 2020).

The shift to remote learning has posed various challenges, including financial education. Many educational institutions should have paid more attention to this aspect due to limitations in knowledge. As a result, children need more opportunities to learn financial concepts and money management. This difficulty was also felt by parents, who struggled with managing their children's spending behavior (Beneke & Cheatham, 2016).

Technological advancements during the pandemic also presented new challenges in financial education. Many children are accustomed to online shopping yet do not understand the concept of e-money, which leads to wasteful behaviors and tantrums. Gadgets have changed children's interest in financial literacy media at school, affecting physical activity and other developmental aspects.

Post-pandemic financial education must be designed engagingly and interactively. Teachers should plan activities integrating financial education into children's daily lives (Dewi et al., 2019; Daniels & Perry, 2003; Marpaung & Azzajjad, 2020). Strategies include role-playing activities, market days, budget management, educational visits, and relevant learning media.

Challenges in financial education in Indonesia include the need for more financial content in the curriculum (Wahyuni et al., 2020). Therefore, teachers need to independently enhance their knowledge of financial literacy and integrate it into the curriculum (Anggaeni, 2022; Mustikaati et al., 2021; Oktaviani et al., 2022). Collaboration between teachers and parents is also essential to synchronizing educational values (Dearing et al., 2006; Desforges & Abouchaar, n.d.).

As facilitators in the Student-Centered Learning model, teachers must have good communication skills, provide effective feedback, and assist children in problem-solving (Duke et al., P, 2002). Pro props and educational games have also been shown to enhance the learning process (Jazariyah & Durtam, 2019).

Monitoring financial education programs is essential to implement them as planned (Linder, 2015). Daily achievement and development records of children during the financial education program provide a valid source of evaluation, assisting teachers and educators in improving future learning effectiveness (Black et al., 2009).

5. Conclusion

This study reveals that, in Yogyakarta post-pandemic, financial education has been effectively implemented through financial literacy by adopting the Student-Centered Learning (SCL) approach. This educational process is divided into three crucial stages. The first stage is preparation, where teachers design financial education activities using SCL-oriented games. During the implementation phase, a teacher acts as a supervisor and enriches the learning process with props made from simple materials to enhance learning quality. The final stage is evaluation, where teachers assess the effectiveness of financial literacy based on collected daily achievement records.

The implications of this study are significant in the educational context. First, these findings underscore the importance of the SCL approach in financial education, allowing students to be more active and engaged in learning. This is vital for educational institutions and policymakers when designing and implementing financial education curricula. Second, this research highlights the essential role of teachers in facilitating effective financial learning. Using simple props as part of teaching methods shows that creative and innovative learning can be achieved with limited resources, providing valuable lessons for educational institutions in other areas facing similar constraints.

Finally, this study provides new insights into the importance of ongoing evaluation in learning. Teachers' use of daily achievement records as an evaluation tool highlights the need for continuous assessment to monitor progress and adjust teaching methods. These findings contribute to practice and theory in financial education, particularly in the post-pandemic context, and pave the way for further research.

Declarations

Author contribution statement

Qotrun Nada Nafiah conceived the presented idea. Erni Munastiwi developed the theory. All authors discussed the results and contributed to the final manuscript.

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Data availability statement

The datasets generated during and analyzed during the current study are available from the corresponding author upon reasonable request.

Declaration of Interest's statement

The authors declare that they have no known competing financial interests or personal relationships that could have influenced the work reported in this paper.

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