

Night Market Role Play to Introduce Financial Literacy to 4-5 Year Old Children at PGRI 5 Kindergarten, Kalipare, Malang Regency

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Abstract

This research was conducted at TK PGRI 5 Kalipare with 13 children aged 4-5 years, most of whom had not yet understood the basic concepts of financial literacy, such as how to earn, manage, and use money wisely. The children tend to view money solely as a means to buy snacks without understanding its value and function. Previous teaching approaches using simple buying and selling games failed to provide deep understanding, so a more engaging and meaningful method such as role-playing was needed. The purpose of this study was to introduce financial literacy through a night market role-playing activity for children aged 4-5 years at TK PGRI 5 Kalipare, Malang Regency. This research used a Classroom Action Research (CAR) method based on Gerald Susman's model. The study was conducted in two cycles, with two meetings in each cycle, between July 7-14, 2025. The research subjects were 13 students from Group A at TK PGRI 5 Kalipare. Data collection instruments included observation sheets and interview guides. The results showed that the pre-cycle average was 33.3%. In Cycle I, Meeting 1, the average increased to 37.8% (Developing category), and in Meeting 2 to 45.5% (Developing category). In Cycle II, Meeting 1, the average rose to 63.4% (Almost Mastered category), and in Meeting 2 to 84.6% (Fully Mastered). It can be concluded that the night market role-playing activity can be used as an effective method to introduce financial literacy to children aged 4-5 years at TK PGRI 5 Kalipare.

Keywords

Accounting Education, Active Learning, Early Childhood Education, Financial Literacy, Night Market Role Play



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INTRODUCTION

Financial literacy in early childhood is a crucial foundation for developing wise money management habits from a young age. Children aged 4-5 are at a stage of rapid development, both cognitively, socially, and emotionally. This is an ideal time to introduce basic financial concepts such as saving, distinguishing between needs and wants, and understanding the value and function of money (Masruroh &

Wiyani, 2023). At this age, character and habits begin to form, so that the financial education provided will be firmly embedded and carried into adulthood (Nur & Bakir, 2021).

Financial literacy education for early childhood aims to introduce the basic concept of money and how to manage it simply according to the child's developmental stage (Azan et al., 2023). Children who develop an understanding of financial literacy from an early age are expected to be able to manage their finances wisely as adults. Conversely, those who lack financial knowledge are more likely to experience financial difficulties in the future, such as getting into debt or being unable to meet basic needs (Korr, 2025). Therefore, financial literacy needs to be introduced gradually and in a fun way so that children not only understand the concept but also become accustomed to applying it in their daily lives (Kusumawati et al., 2025).

According to the Education Guidelines for Early Childhood Education Units, the target of financial literacy education is children aged 3-6 years. In line with Mides and Newman (2021) which states that children begin receiving pocket money at the age of 4-5. At this age, financial literacy education in schools is an important initial medium for introducing the concept of money, saving habits, and the ability to distinguish between needs and wants (Hanifah et al., 2022). Children at this stage tend to learn through concrete and repetitive experiences, such as role-playing buying and selling, saving in a piggy bank, market day, or simple projects involving money management activities (Sutiah, 2020).

Jean Piaget's theory of cognitive development, which states that children aged 4-5 years are in the preoperational stage, where children learn through symbolic play, imitation, and exploration of the environment (Hapudin, 2021). In addition, Lev Vygotsky in the ZPD theory of learning through social interaction can make children understand concepts better when assisted by adults or peers (Sudaryana, 2021). Albert Bandura's social learning theory also emphasizes that children learn through observation, imitation, and modeling of the behavior of those around them, especially teachers and parents (Syriten, 2025). Therefore, the involvement of teachers and parents is crucial in introducing financial literacy from an early age. Indicators of financial literacy in early childhood include: Children are able to recognize the value of money, children are able to understand the function of money as a means of exchange, children are able to differentiate between needs and wants (Directorate of Early Childhood Education Development, 2019).

Based on the results of observations and interviews conducted in group A at PGRI 5 Kalipare Kindergarten with a total of 13 children, it was found that 7 children did not understand the number symbols on money and only knew the symbol for Rp. 2,000. The other 5 children only knew based on colors, and only understood money as a means of exchange to buy snacks without knowing the nominal value of money and how the money was obtained. The teacher stated that the introduction of financial literacy so far has been limited to simple buying and selling games that have not had a significant impact on children's understanding of financial literacy. This shows the need for more meaningful learning so that children can understand the value of money and its function.

Previous research examining early childhood financial literacy, including research conducted by Kartika (2022), showed that play activities such as buying and selling simulations or children's bazaars can improve children's understanding of money and foster savings habits. Mustikawati (2020) found that the Pancasila Student Profile Strengthening Project (P5) market day activity helped children understand the concept of money. Financial literacy through role-playing improved children's skills in recognizing the value of money and saving (Febriliana et al., 2022).

Based on these findings, this study aims to develop a strategy for strengthening financial literacy through night market role-playing activities adapted to the characteristics of children aged 4-5 years at PGRI 5 Kalipare Kindergarten. Role-playing is an activity in which children portray certain characters or situations as a form of self-expression and a channel for experiences observed in everyday life (Korr, 2025). According to Hurlock (in Sutiah, 2020), role-playing is a means for children to express emotions, develop social skills, expand language skills, and improve cognitive understanding through imitation and simulation of various social roles in their environment. In this activity, children not only play the role of buyers but also as food vendors, amusement park attendants, and fairground employees. Students also learn to recognize currency values, identify money by color, learn how money originates, use money for transactions, and understand its function. Through this activity, children are introduced to basic economic concepts, cooperation, and the importance of responsible money management.

METHODS

This research uses the Classroom Action Research (CAR) type, which is a form of reflective research conducted by educators in their own classes to improve and enhance the quality of the learning process (Iriani et al., 2022). The research subjects were 13 students in group A of PGRI 5 Kalipare Kindergarten, Malang Regency. The

research model used Gerald Susman (inTersiana, 2018), PTK is implemented in cycles with five main stages, namely diagnosis (diagnosis), action planning (action planning), taking action (implementation of action), evaluating (evaluation), and specifying learning (general findings reflection). The research instruments used were observation sheets and interview guidelines. The indicators used in this study were children's ability to recognize the value of money, their ability to understand the function of money as a medium of exchange, and their ability to distinguish between needs and wants (Directorate of Early Childhood Education Development, 2019).

FINDINGS AND DISCUSSION

Pre Cycle

This Classroom Action Research (CAR) was conducted in Group A of PGRI 5 Kalipare Kindergarten, Malang Regency, on July 7–14, 2025, in the 2025/2026 academic year, involving 13 students. The study aimed to introduce financial literacy through role-playing activities at a night market to children aged 4–5 years. The results of initial observations and interviews (February 16, 2025) showed that 7 students only recognized the symbol for Rp 2,000, while 6 students recognized money based on its color. Most children understood money only as a means of exchange without understanding its value, origin, or the meaning of the transaction. The teacher also stated that the simple buying and selling activities that had been implemented so far had not been able to optimally improve the understanding of financial literacy. The results of the pre-cycle observations are presented in the following table.

Table 1. Average Pre-Cycle Percentage

No	Indicator	Average (%)	Category
1.	Children are able to recognize the value of money	36.5%	BB
2.	Children are able to understand the function of money as a medium of exchange	34.6%	MB
3.	Children are able to differentiate between needs and wants	32.6%	MB
Average		33.3%	MB

Source: Borolla (2024)

Based on the table above, it is known that from overall student assessment the average value obtained was 33.3% with the criteria of Starting to Develop (MB). Based on these results, it can be concluded that it is necessary to conduct classroom action research with the aim of introducing financial literacy to children aged 4-5 years at PGRI 5 Kindergarten, Kalipare, Malang Regency.

Cycle I Meeting 1

Based on the results of the pre-cycle activities and initial observations, it was found that most children had not yet understood the symbols and values of money denominations. Seven children were only able to recognize the symbol of the Rp2,000 banknote, while five children differentiated money based on its color. The children's understanding of money was still limited to its function as a tool for purchasing goods without comprehending its value, origin, and the difference between needs and wants. This condition indicated the need for a learning approach that was concrete, enjoyable, and appropriate to children's developmental characteristics so that the concept of money could be understood through direct and meaningful experiences.

The action planning for Cycle I Meeting 1 was conducted on July 7, 2025, using the theme "Recreation" with the sub-theme "Night Market" for 60 minutes. The learning activities were designed through a role-playing approach that encouraged children to actively participate in a situation similar to real-life experiences. The children were given opportunities to take various roles, including visitors, buyers, sellers, and ride attendants. Learning media included play money, tickets, and recreational equipment to create a realistic night market atmosphere. The teacher also prepared the Daily Learning Implementation Plan (RPPH) and observation sheets as instruments to assess children's development and understanding throughout the learning process.

The implementation of the learning activity began with an opening session through an apperception activity related to children's experiences visiting a night market. The teacher introduced the rules of the role-play activity and explained the activities that would be carried out. During the main activity, children were introduced to play money in different denominations, namely Rp1,000, Rp2,000, and Rp5,000. The children then practiced simple transactions through various activities, such as purchasing tickets, playing rides, shopping, making payments, and receiving change in turns. The role-playing activity provided children with direct experiences in recognizing the forms, symbols, and values of money through an enjoyable learning environment. The activity ended with a reflection session, cleaning up the learning materials, singing together, and praying together.



Figure 1. Transaction Activities in Cycle I Meeting 1

The evaluation stage was conducted to assess the success of the actions implemented in Cycle I Meeting 1. The assessment focused on measuring the children's understanding and development after participating in the learning activities through the night market role-play. The results of the evaluation were obtained from observations conducted during the learning process and were analyzed based on the predetermined assessment indicators. The average assessment results of the children's learning achievement in Cycle I Meeting 1 are presented in the following table.

Table 2. Average Percentage of Cycle I Meeting 1

No	Indicator	Meeting 1 (%)	Category
1.	Children are able to recognize the value of money	42.3%	MB
2.	Children are able to understand the function of money as a medium of exchange	38.4%	MB
3.	Children are able to differentiate between needs and wants	32.7%	MB
Average		37.8%	MB

Source: Borolla (2024)

In the learning process of cycle I meeting 1 there was an increase in learning outcomes compared to the pre-research, although not yet significant. The average pre-research result of 33.3% increased to 37.8% in cycle I meeting 1. This increase indicates a positive impact of playing the role of the night market, although it still requires adjustment time for students because it was implemented for the first time. Based on the observation results, the indicators of children being able to recognize the value of money obtained an average of 42.3% (MB category), understanding the function of money as a medium of exchange by 38.4% (MB category), and distinguishing needs and wants by 32.7% (MB category).

The first meeting focused on introducing children to various roles, currency values, and the rules of the role-playing activity. During the learning process, several challenges were identified, including children's difficulties in recognizing different currency denominations, understanding the value and origin of money, and distinguishing between needs and wants. Some children still required additional guidance to connect the learning activities with real-life situations involving money use. The implementation of the activity also showed that time management and individual assistance provided by the teacher were not yet optimal, resulting in some children not receiving sufficient guidance during the learning process. These findings

indicate the need for improvements in the subsequent actions. Therefore, further activities in Cycle I Meeting 2 were planned with adjustments in learning strategies, time allocation, and more intensive individual guidance to enhance children's understanding and achieve better learning outcomes.

Cycle I Meeting II

The reflection results from the previous meeting indicated that some children still experienced difficulties in understanding the transaction process, particularly in activities involving payment and receiving change. The children were also unable to distinguish between Rp1,000, Rp2,000, and Rp5,000 denominations and still tended to identify money based only on its color. Their understanding of the value, function, and origin of money remained limited, indicating that further reinforcement was needed through concrete and meaningful learning experiences. The management of learning time was also not yet optimal, which affected the effectiveness of the reflection activities at the end of the lesson.

The action planning for Cycle I Meeting 2 was conducted on July 9, 2025, using the theme "Recreation" with the sub-theme "Night Market" for 60 minutes. The learning activities were designed to strengthen children's understanding of money concepts through role-playing activities. The teacher assigned children various roles, including visitors, buyers, sellers, ticket keepers, and ride attendants. Learning media consisted of play money, tickets, and recreational equipment to support realistic transaction activities. The teacher also prepared the Daily Learning Implementation Plan (RPPH) and observation sheets to monitor children's participation and learning development during the activity.

The learning process began with an apperception activity through a discussion about children's experiences in the previous role-play session. The teacher reviewed the rules of the game and provided additional explanations regarding the use and value of money. During the main activity, children actively participated in role-playing as sellers, visitors, ticket keepers, and ride attendants. They practiced simple transactions, including purchasing tickets, playing rides, shopping, making payments, and receiving change using play money. Through these activities, children were encouraged to recognize different money denominations and understand the process of buying and selling in a fun and interactive way. The activity ended with a reflection session, organizing and cleaning up the learning materials, singing together, and praying together.



The evaluation stage was conducted to determine the progress and effectiveness of the learning activities implemented in Cycle I Meetings 1 and 2. The assessment results reflected the children's development in understanding money concepts, including recognizing currency denominations, understanding the value and function of money, and applying simple transaction processes through role-playing activities. The evaluation was based on observation results collected during both meetings. The comparison of the assessment results from Cycle I Meetings 1 and 2 is presented in the following table.

Table 3. Average Percentage of Cycle I Meetings 1 and 2

No	Indicator	Meeting 1 (%)	Meeting 2(%)	Category
1.	Children are able to recognize the value of money	42.3%	48%	MB
2.	Children are able to understand the function of money as a medium of exchange	38.4%	44.2%	MB
3.	Children are able to differentiate between needs and wants	32.7%	42.3%	MB
Total		37.8%	45.5%	MB

Source: Borolla (2024)

Based on Table 2 above, there is an increase in the average percentage of financial literacy indicator achievement in children aged 4-5 years between meeting 1 and meeting 2 in Cycle I. In the indicator of children being able to recognize the value of money, it reached 42.3% in meeting 1 and 48% in the second meeting, which is included in the MB category. The indicator of children being able to understand the function of money as a medium of exchange at meeting 1 was 38.4% and meeting 2 was 44.2% with the MB category. In the indicator of children being able to distinguish needs and wants, it increased from 32.7% to 42.3%, also classified as MB. Overall, the average total achievement of indicators in Cycle I increased from 37.8% to 45.5%, which indicates an improvement in children's understanding of the basic concepts of financial literacy after learning through role-playing.

In the second meeting of Cycle I, children began to demonstrate increased confidence in performing their assigned roles and showed improvement in

recognizing the value of money through role-playing activities. The children became more actively involved in the buying and selling process, although some challenges remained. Several children still experienced difficulties in distinguishing between different money denominations, using play money appropriately during transactions, and calculating or giving change independently without assistance from the teacher. These findings indicated that the learning process had resulted in positive developments; however, the achievement target of the research had not yet been reached. Therefore, improvements in learning strategies, activity design, and more intensive individual guidance were needed to support children's understanding and performance in the subsequent cycle, namely Cycle II.

Cycle II Meeting 1

The diagnosis stage in Cycle II was based on the identification of general findings from the previous meeting. The results showed that several children still experienced difficulties in accurately identifying and mentioning money denominations, although they were able to recognize money based on its color. The children also remained confused when using play money during transaction activities, particularly when calculating and giving change. These findings indicated the need for further improvement through more structured activities, repeated practice, and intensive guidance to strengthen children's understanding of money concepts.

The action planning for Cycle II consisted of two meetings, each lasting 60 minutes (1 learning hour). Cycle II Meeting 1 was conducted on July 10, 2025, and Meeting 2 was conducted on July 14, 2025, using the theme "Recreation" with the sub-theme "Night Market." The learning activities were designed to provide children with more opportunities to practice recognizing money values and conducting simple transactions through role-playing activities. The action plan included determining children's roles as visitors, buyers, sellers, and ride attendants; preparing learning materials such as play money, ride tickets, ball-throwing games, slides, and swings; and developing the RPPH (Daily Learning Implementation Plan) and observation sheet instruments to monitor children's learning development.

The implementation of Cycle II Meeting 1 began with an opening activity that included welcoming the children according to the established SOP. The teacher then conducted an apperception activity by reviewing the children's experiences from the previous night market role-playing activity. The children were encouraged to recall and share their experiences using simple sentences. This activity aimed to stimulate

children's communication skills while strengthening their understanding of the previous learning experiences before continuing to the main role-playing activities.



In the core activity, as seen in Figure 3, students engaged in buying and selling activities, and visitors gave tickets to the ride attendants so they could play several games such as swings, slides, and ball throwing. The activity closed with a short reflection session, where students sat in a circle to share their feelings and impressions after participating in the role-playing activities, and ended with singing a closing song and praying together.

The evaluation stage in Cycle II Meeting 1 was conducted to assess the children's progress after participating in the improved learning activities. The assessment focused on children's ability to recognize money denominations, understand the value and function of money, and apply simple transaction processes through role-playing activities. The evaluation results were obtained from observations conducted during the learning process and were analyzed based on the predetermined indicators. The assessment results of Cycle II Meeting 1 are presented in the following table.

Table 4. Average Percentage of Cycle II Meeting 1

No	Indicator	Meeting 1 (%)	Category
1.	Children are able to recognize the value of money	65.3%	BSH
2.	Children are able to understand the function of money as a medium of exchange	65.3%	BSH
3.	Children are able to differentiate between needs and wants	59.6%	BSH
Average		63.4%	BSH

Source: Borolla (2024)

Based on table 4, there was an increase in students' financial literacy compared to cycle I, although it was not yet significant. The average result of cycle I meeting 2 was 37.8% (MB category) increasing to 63.4% (BSH category) in cycle II meeting 1. As for the indicators of children being able to recognize the value of money, they obtained an average of 65.3% (BSH category), understanding the function of money

as a medium of exchange by 65.3% (BSH category), and distinguishing needs and wants by 63.4% (BSH category).

The identification of general findings in Cycle II Meeting 1 showed that most children had demonstrated a good understanding of the role-playing activities as sellers, buyers, ticket keepers, and ride attendants. Through these activities, children were able to experience financial literacy learning in a more concrete and meaningful way. They began to understand the flow of transactions, the use of money, and the process of buying and selling through direct practice. However, some children still required teacher assistance, particularly in the process of calculating and giving change during transactions. The findings from Cycle II Meeting 1 indicated that financial literacy learning through the night market role-play activity had shown significant improvement compared to the previous cycle. The children's involvement, confidence, and understanding of money concepts developed positively. Nevertheless, further action was still required through the next meeting to strengthen children's financial literacy skills, especially for children who remained in the Beginning to Develop (BB) category in recognizing and understanding currency values.

Cycle II Meeting 2

The diagnosis stage in Cycle II Meeting 2 was based on the findings from the previous meeting, which showed that several children still required teacher assistance, particularly in the process of giving change during transactions. Special guidance was also needed for children who remained in the Beginning to Develop (BB) category in recognizing and understanding currency values. These findings indicated the importance of providing more intensive support and repeated practice to strengthen children's financial literacy skills, especially in identifying money denominations and applying simple transaction processes independently.

The action planning for Cycle II was implemented through two meetings conducted on July 10 and July 14, 2025, with each meeting lasting 60 minutes. The learning activities used the theme "Recreation" with the sub-theme "Night Market." The planning process included determining children's roles as visitors, buyers, sellers, ticket attendants, and ride attendants, preparing learning media such as play money, tickets, and game rides, and developing the RPPH (Daily Learning Implementation Plan) and observation sheets as instruments for monitoring children's learning progress.

The implementation of Cycle II Meeting 2 began with an apperception activity through a discussion about the children's experiences during the previous role-

playing activity. The teacher encouraged children to recall the transaction activities they had carried out and provided reinforcement related to the use and value of money. In the main activity, children participated in simulations as sellers, buyers, ticket attendants, and ride attendants. They practiced various simple financial activities, including purchasing tickets, playing rides, making purchases, paying with play money, and receiving change. The activity provided opportunities for children to apply financial literacy concepts through direct experience. The learning process ended with a group reflection, singing activities, and praying together.



The evaluation stage of the final cycle was conducted to assess the effectiveness of the actions implemented in Cycle II Meetings 1 and 2. The assessment aimed to determine the children's development in understanding financial literacy concepts, including recognizing currency denominations, understanding the value and function of money, and applying simple transaction skills through the night market role-playing activities. The evaluation results were obtained from observation data collected during the learning process and analyzed based on the predetermined assessment indicators. The assessment results of Cycle II Meetings 1 and 2 are presented in Table 5.

Table 5. Average Percentage of Cycle II Meetings 1 and 2

No	Indicator	Meeting 1 (%)	Meeting 2(%)	Category
1.	Children are able to recognize the value of money	65.3%	84.6%	BSB
2.	Children are able to understand the function of money as a medium of exchange	65.3%	86.5%	BSB
3.	Children are able to differentiate between needs and wants	59.6%	82.6%	BSB
Total		63.4%	84.6%	BSB

Source: Borolla (2024)

The evaluation results showed significant improvement compared to the previous cycle. Average achievement increased from 45.5% in Cycle I, Meeting 2, to 63.4%, with the category Developing as Expected (BSH). The indicators for

recognizing the value of money and understanding its function as a medium of exchange each reached 65.3%, while the indicator for distinguishing needs from wants reached 59.6%.

Based on the research findings in Cycle II Meeting 2, the learning outcomes showed significant improvement and had achieved the predetermined success indicators. The children demonstrated better understanding of financial literacy concepts, including recognizing currency denominations, understanding the value and function of money, and conducting simple transactions independently through the night market role-playing activities. The learning objectives were achieved as expected, indicating that the implemented actions were effective in improving children's financial literacy skills. Therefore, further action through the next cycle, namely Cycle III, was no longer required.

Discussion

The research results show a gradual increase in financial literacy understanding in each cycle. In the pre-cycle stage, the average student achievement was 33.3%, categorized as Beginning to Develop (MB). This low result indicates that conventional learning methods are not yet capable of providing optimal understanding to children. Monotonous learning activities that lack concrete experiences can hinder children's ability to understand information (Damayanti et al., 2024). Low financial literacy in early childhood is also influenced by a lack of appropriate stimuli, such as role-playing or realistic simulations (Kurniawati & Prasetyo, 2020). Early childhood tends to absorb information more easily through play activities involving real-life props, rather than simply being given verbal explanations (Susanti, 2022). In cycle I, meeting 1, the score reached 37.8% and was in the "Starting to Develop" (MB) category. This result indicates an increase in children's understanding after implementing the night market role play, although there was no significant increase. This learning strategy is still relatively new for students, so it requires time to adjust. This is in accordance with Jean Piaget's theory that at the pre-operational age (2-7 years), children begin to develop symbolic abilities but still think egocentrically, thus requiring concrete and direct guidance (Hapudin, 2021).

In cycle I, meeting 2, the average score increased to 45.5% in the Beginning to Develop (MB) category. Students began to show improvement in recognizing nominal amounts of money and more actively understanding their roles as sellers and buyers. Some students were able to count simple play money and began to understand the difference between needs and wants. According to Adiandri (2023), students will understand better if they learn from direct experiences close to

everyday life. Teacher guidance greatly helps children develop according to their abilities, especially when students experience difficulties (Choerudin et al., 2022).

In cycle II, meeting 1, learning outcomes increased significantly to 63.4%, which is classified as Developing According to Expectations (BSH). Students appeared more confident when acting as sellers, counting change, and arranging their merchandise. Damayanti (2024) stated that role-playing activities can help children understand concepts realistically because children are directly involved in the learning process that is appropriate to their world. Early childhood learns best through play activities, because through play children can express ideas, experiences, and learn to solve problems (Azan & Munawarah (2023). In cycle II, meeting 2, the average learning outcome increased further to 84.6%, which falls into the Very Good Development (BSB) category. The majority of students understood that money can circulate from one person to another through buying and selling. These results indicate that learning through role-playing at a night market is not only enjoyable but also effective in improving early childhood financial literacy. The graphs for cycle I and II activities are explained in the following figure.

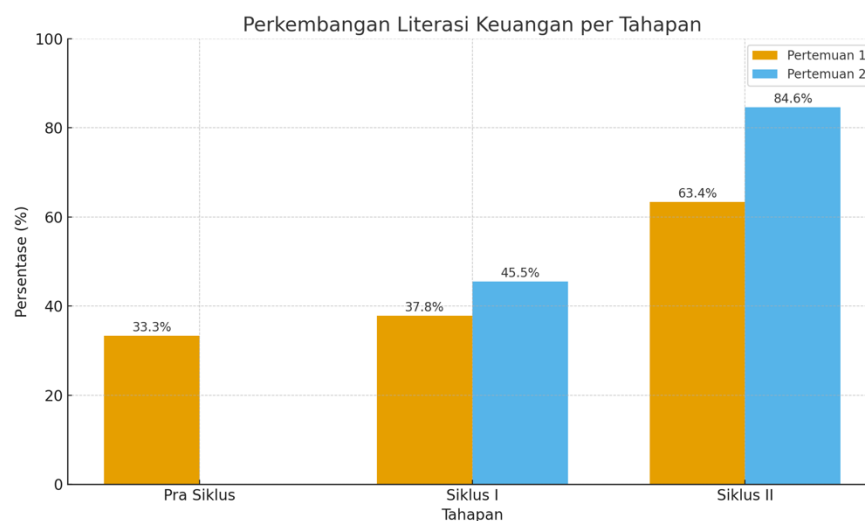


Figure 5. Graph of Financial Literacy Development Pre-Cycle, Cycle I and II

Based on the graph above, it is known that the pre-cycle average achievement was 33.3%. In cycle I, the observation result at meeting 1 was 37.8%, which then increased to 45.5% at meeting 2. This indicates progress after the learning improvements. In cycle II, the results increased even more significantly. Meeting 1 reached 63.4%, and meeting 2 increased again to 84.6%, indicating that students increasingly understood the financial literacy material being taught. Thus, it is known that each stage of improvement implemented succeeded in gradually increasing children's understanding of financial literacy.

According to Vygotsky (in Haderson, 2025), understanding is more easily achieved with assistance or guidance from adults or more capable peers. In fairground drama activities, the teacher acts as a companion and guides children throughout the learning process. Through this assistance, students can gradually learn towards independence. The learning process also occurs through collaboration and imitation of peer activities (Indrawan, 2020). The results of role-playing activities such as fairground drama help children more easily understand things that were previously difficult, such as money and how to conduct transactions. Role-play activities such as buying and selling can help children develop thinking skills, understand their social environment, and understand the concept of money in a fun way (Lestari, 2020).

The results of this study align with those of Yuliani (2018), who demonstrated that role-playing can improve understanding of the concept of buying and selling, money, and social roles in transactions. Rahmawati's (2021) study demonstrated that role-playing a shop improved children's understanding of the function of money, the concept of saving, and social skills in buying and selling activities. Role-playing a minimarket concept can improve financial literacy (Sari & Wulandari, 2022). Therefore, it can be concluded that role-playing a night market can introduce financial literacy to children aged 4-5 years. This activity aligns with the learning style of early childhood, who enjoy playing, moving, and experiencing things directly, allowing children to learn gradually.

CONCLUSION

Based on the research results, it can be concluded that the implementation of a night market role-play activity can be used to introduce financial literacy to children aged 4-5 years at PGRI 5 Kalipare Kindergarten. Through this activity, children can learn to understand basic financial concepts such as recognizing money, distinguishing between needs and wants, and understanding the function of money as a medium of exchange. This approach can create a learning atmosphere that is fun, meaningful, and appropriate to the developmental stage of early childhood. Teacher involvement in guiding and accompanying children during play activities plays a significant role in creating a more focused and meaningful learning experience, thereby encouraging the development of children's financial literacy skills more effectively.

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