

DEVELOPING FINANCIAL LITERACY IN EARLY CHILDHOOD THROUGH PRETEND PLAY

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ABSTRACT

This research aims to develop financial literacy in early childhood through the implementation of pretend play at TK Panca Karsa Sokolelah. The focus of the study is on Group B children aged 5-6 years, some of whom still do not understand basic financial concepts, such as the function of money, types of money, and the difference between needs and wants. This study aims to describe the implementation of pretend play in developing financial literacy in early childhood and its contribution to the development of children's financial literacy. This study uses a descriptive qualitative approach with 10 children as research subjects. Data collection was carried out through nonparticipant observation, semi-structured interviews with the principal and class teachers, as well as documentation of learning activities. Data analysis was conducted through stages of data reduction, data presentation, and drawing conclusions. The research results show that the implementation of pretend play is carried out gradually through market play activities, starting from introducing the value of money, understanding the function of goods, and recognizing the difference between needs and wants, to simple practice as a seller and a buyer. These activities provide contextual learning experiences that support children's financial literacy development, as seen from children's ability to recognize the value of money, understand the function of goods, distinguish between needs and wants, and carry out simple transactions. Pretend play provides an enjoyable learning experience that aligns with the characteristics of children's development through learning while playing activities.

Keywords: Financial Literacy, Pretend Play, Early Childhood.

INTRODUCTION

Education plays a very important role in preparing children to face life in the future. Maria Montessori views education as a way to provide support and preparation in facing life. Therefore, children need to be given opportunities to understand their potential or motivation so that they can contribute to society one day (Tamara, 2021). This educational effort needs to be taught as early as possible. Early childhood is often referred to as the Golden Age because at this phase, the process of growth and development of children occurs very rapidly and is even said to be a leap in development (Isjoni, 2011).

The golden age for children is a very important stage of development and cannot be repeated in later stages of life. This period only occurs once in a lifetime. Therefore, if during this period a child's potential or capacity is not given stimulation and optimally designed, the child's development and growth cannot achieve maximum results. Early childhood generally refers to individuals aged 0-6 years; during this age range, each child undergoes different growth and development processes, thus requiring attention, guidance, and stimulation appropriate to the child's developmental stage. The aim is to build a solid foundation in various aspects, such as cognitive, language, physical-motor, and socio-emotional (Nurlina, 2024)

One of the important factors in the education system is literacy education. Children's literacy understanding is a process that occurs continuously and dynamically. This literacy process begins with the emergence of curiosity, critical thinking skills, and oral language skills, and then develops until the child is able to read and write. Literacy skills will continue to adapt to the development of the times and will be used by children as a provision for lifelong learning (Kemendikbudristek, 2021).

In order to realize quality education, a comprehensive and coordinated effort is required. (Kementerian Pendidikan dan Kebudayaan, 2017), created the National Literacy Movement, which includes six basic literacies that need to be known and possessed. The six types of literacy in question consist of reading and writing literacy, numeracy literacy, science literacy, digital literacy, financial literacy, and finally cultural and citizenship literacy. Financial literacy becomes one of the necessary aspects in the field of education, especially for early childhood, to improve competitiveness and the spirit of resilience in facing challenges in the 21st century. To ensure optimal financial literacy development, financial education must be provided from the preschool level up to the elementary school level.

This education must include an introduction to personal finance concepts that are easy to understand and appropriate for the child's developmental stage (Jayaraman et al., 2019). A good understanding of financial literacy for children not only involves introducing money, but also includes understanding the difference between needs and wants. In addition, children must be able to manage money wisely in order to regulate their spending. By establishing a strong foundation of financial literacy, it is hoped to produce a generation that is not consumptive and understands the importance of saving and budgeting for the future (Jamilah et al., 2024).

The 2025 National Survey on Financial Literacy and Inclusion (SLINK) shows that the percentage of financial literacy in Indonesia is at 66.46%, while the financial inclusion index is recorded at 80.51% (Otoritas Jasa Keuangan, 2025). These data indicate a gap between financial literacy and financial inclusion, suggesting that the public does not yet fully understand how to manage finances correctly, even though many people already have access to financial services. To improve financial literacy, it is important to introduce financial literacy to children from an early age so that they learn how to manage finances intelligently and responsibly.

To address this problem, financial literacy education must be carried out with an approach that is appropriate to the child's developmental phase. Learning is successful when children actively participate in activities that match their environment, which is the world of play. Playing is an activity that is inseparable from a child's life and is a human right from an early age. For a child, playing is not just a

way to pass time, but also a means for the child to gain knowledge (Puspa Andini & Lestariningsrum, 2018). In play activities, freedom and enjoyment are inseparable elements. Various forms and methods of play can have different effects on a child's development.

One method of playing that supports the development of children's financial literacy is pretend play. According to Purwandari (In Danny Soesilo, 2021), pretend play is a form of play performed actively by children. When playing, children use their imagination and imagine or create situations by pretending with the help of available play media and tools. Fein (in Federici et al., 2025), states that pretend play or symbolic play is an activity in which children use an object and imagine another object while playing. Pretend play begins to appear during childhood and is a very good way of learning, especially from the preoperational to concrete operational stages, which is from the age of 2 years to 6-7 years (Danny Soesilo, 2021). Pretend play is usually often carried out by children aged 3-5 years, which is known as the peak of imagination, according to Singer (Weisberg, 2015). In practice, pretend play can be realized in playgroups consisting of related equipment and activities, such as houseplay, market, camping, hospital, office, bathing a baby, birthday party games, and travel play (Indrijati, 2016). Pretend play differs from role-playing, which emphasizes the role being played; in pretend play, it focuses more on providing play materials to support the game and enhance the element of "pretending" present in the activity (Labiba Kusna, 2018).

Pretend play has a significant influence on child development, according to Barga (in Lyu, 2023). Several previous studies have shown that through pretend play, children can enhance various cognitive, independent, social, and speaking skills (Dorothy Sheridan et al., 2011). Research conducted by (Fitria et al., 2025), revealed that pretend play can improve communication skills and collaboration among children. Meanwhile, according to (Rahayu et al., 2025), one of the main benefits of pretend play is its ability to enhance cognitive development in children with autism spectrum disorder. Furthermore, research conducted by (Sitepu et al., 2024) found that pretend play affects children's language development. Although various studies have proven the benefits of pretend play for fundamental aspects of development (social, cognitive, language). However, research that specifically examines the application of pretend play in developing financial literacy for early childhood is still very limited. Therefore, the novelty of this research lies in the application of pretend play as a learning strategy to develop financial literacy understanding in children from an early age.

The urgency of this research is reinforced by the results found in the field, particularly at Panca Karsa Kindergarten, where some children still do not fully understand basic financial concepts. For example, some children are not yet familiar with the function of money, children still have difficulty distinguishing types of money, and have not yet used money according to needs. This situation indicates that financial literacy education for early childhood still requires further development through learning methods that are appropriate to the stages of child development. At Panca Karsa Kindergarten, pretend play activities have been implemented in the children's learning process. When children engage in pretend play, they take on roles through movements, actions, and speech. In this way, children learn to understand the meaning of a situation (Danny Soesilo, 2021). Therefore, the implementation of pretend play with children is expected to develop financial literacy knowledge.

Based on the description that has been presented previously, it is necessary to conduct research on Developing Financial Literacy in Early Childhood through Pretend Play at TK Panca Karsa Sokolelah Pamekasan. The objectives of this study are to 1) Describe the implementation of pretend play in developing financial literacy in early childhood at TK Panca Karsa Sokolelah Pamekasan, 2) Describe the contribution of pretend play in developing financial literacy in early childhood at TK Panca Karsa Sokolelah Pamekasan.

METHODS

This study uses a qualitative approach with a descriptive research type. Qualitative research is research that uses scientific methods to reveal a phenomenon by describing data and facts thoroughly through words about the research subjects (Rita Fiantika, 2022). A qualitative descriptive design is chosen because it aims to describe, illustrate, and present factually the objects being studied along with the situations and conditions during the research (Sugiyono, 2017).

This research was conducted at TK Panca Karsa Sokolelah Pamekasan, for approximately one month, from November 2025 to December 2025. The research subjects consisted of 10 children aged 5-6 years in group B who were directly involved in learning using pretend play. The research informants consisted of the principal and the group B classroom teachers who were directly involved in the implementation of learning using pretend play. The children were chosen as subjects because they are in a developmental phase where play activities serve as the main learning medium, so pretend play can be applied to develop children's financial literacy. The selection of informants used purposive sampling by considering the involvement and understanding of the informants regarding the learning process carried out. The principal provided information related to policies, institutional support, as well as the implementation of learning programs at the school, while the classroom teachers provided insights related to planning, implementation, and direct experience in applying pretend play during the learning process.

Data was obtained from observation, interviews, and documentation. The observation conducted in this study was non-participant observation, where the researcher only observed, watched, listened, and recorded the results of the implementation process of pretend play to develop children's financial literacy. Observation data included children's interactions during pretend play activities, the use of play money in buying and selling activities, children's ability to recognize the value of money and the function of items, as well as children's ability to distinguish between needs and wants and perform simple transactions. The interviews used in this study were semi-structured interviews, conducted with the school principal and teachers of the B group class. Each interview session lasted around 20–30 minutes, with flexible question guidelines so that informants provided more open and in-depth responses to the questions asked. The last method is documentation, which aims to collect important data related to the research and maintain the accuracy of the data obtained in the field. Documentation includes photos of learning activities, lesson planning documents (RPPH and learning modules), and media used in pretend play activities.

The analysis technique applies the Miles and Huberman data model, which includes data reduction, data presentation, and drawing conclusions. Data reduction is carried out by the researcher to select and summarize important data from the

results of observations, interviews, and documentation in order to obtain comprehensive information on the implementation of pretend play in developing children's financial literacy. The data reduction stage is conducted by sorting, focusing, and simplifying raw data as well as coding it according to the research focus on media usage and the effects produced. Data presentation is carried out by arranging the selected information and then presenting it systematically in descriptive form and tables to facilitate research findings. The final stage is drawing conclusions, which is done by interpreting the research findings and linking them to relevant concepts and theories.

The verification of data validity is carried out through triangulation techniques, member checking, and referential adequacy. The triangulation used is as follows: Source triangulation is conducted by seeking additional information on the researched topic from several sources, while technique triangulation is used to test the credibility of the data. If the results from the techniques show differing data, the researcher must discuss it with the data sources to determine which is considered correct. Next, member checking is conducted by returning the results to the respondents to confirm whether the information matches their intended meaning. Finally, referential adequacy is the use of adequate references to support the research.

RESULTS AND DISCUSSION

This research was conducted at TK Panca Karsa Sokolelah Pamekasan, from November to December 2025, using observation, interviews with teachers and the principal, and documentation methods. The study involved 10 children from Group B, aged 5-6 years. Pretend play was implemented in a market play setting designed to resemble buying and selling activities, chosen because it relates to children's daily lives and allows for learning experiences about financial literacy. The children pretended to be at the market, playing roles as sellers and some as buyers, while using toys prepared by the teacher.

The teacher divides the children into groups so that each child gets the opportunity to play optimally. Before playing, the teacher explains the division of roles, and the children are given the freedom to choose their roles. In the implementation of pretend play in the classroom, several aspects need to be noticed by the teacher, including speaking in a soft voice while accompanying the children in play, communicating through appropriate body movements so that the children understand the words that will appear during the play activity, and understanding the uniqueness and personality of each child (Retno Suminar, 2009). This approach aims for the children to feel comfortable and actively involved in the play activities.

The Implementation of Pretend Play in Developing Financial Literacy in Early Childhood at TK Panca Karsa Sokolelah Pamekasan

The implementation of pretend play is carried out gradually, but still gives children the freedom to play; early childhood education institutions need to apply a learning by playing approach and use play tools (Fatonah, 2009). Pretend play is a form of active play that children engage in; in pretend play, children learn to adapt through play, expressing life experiences (Danny Soesilo, 2021). In the development of financial literacy, pretend play activities are designed in the form of market games and buying and selling activities. In financial literacy learning, children can learn

through recognizing money, distinguishing types of money, and the policy of choosing and buying (Irchamni, 2023).

The research findings obtained through observation, interviews, and documentation were analyzed and presented systematically based on four early childhood financial literacy indicators as shown in Table 1.

Tabel 1. 1 Summary of Research Findings Based on Financial Literacy Indicators

No	Indicator	Research Findings
1.	Child's Ability to Recognize	The child begins to recognize coins and paper money, is able to mention the denominations of money (Rp500-Rp10,000), distinguish the colors of paper money, and understand that larger denominations have higher value.
2.	Child's Ability to Recognize the Function of Goods	The child is able to understand the function of purchased goods well.
3.	Child's Ability to Distinguish Needs and Wants	The child is able to distinguish between needs and wants by choosing goods based on needs with teacher guidance, and does not buy all desired products.
4.	Child's Ability to Perform Simple Transactions	The child acts as a seller and buyer, mentions the price of goods, hands over money according to the price, and says thank you.

In the initial session, children will be given an explanation about the value of money and the function of money, and explain the meaning of needs and wants.

1. Explaining the value of money to children and understanding the function of money

In the early stage of the activity, the teacher provides an explanation to the children about the value of money and the function of money in daily life. The teacher introduces various types of money, both paper money and coins, using play money with different nominal values, ranging from Rp1,000 to Rp100,000. Each banknote has a different color according to its nominal value, making it easier for children to recognize and distinguish the value of the money. The teacher explains that money is a tool used to purchase goods or services. Children are given an understanding that to obtain an item, whether it is needed or wanted, money is required as the means of payment.

This explanation is important as a foundation for children before engaging in play activities. According to (Nabila et al., 2021), the long-term goal of financial education is to improve children's ability to understand financial literacy concepts so that they can make simple decisions related to the use of money. In the context of early childhood learning, the introduction of these concepts is not only delivered verbally, but also needs to be linked to concrete experiences so that children can understand them more easily. In addition to explaining the function of money, teachers also introduce the functions of

various objects that children often encounter in the school environment. The teacher directly shows several objects, such as books and pencils, then explains their uses in simple language. For example, books are used for reading and studying, while pencils are used for writing. Through this activity, children begin to understand that each object has a specific function and not all items need to be bought just because they follow a trend. Thus, children not only get to know the concept of money as a means of transaction, but also begin to understand the relationship between money, goods, and the usefulness of those goods in daily life.



Figure 1 Teacher Explains About Money to Children

2. Explaining the meaning of needs and wants to children

In the next stage, the teacher explains the concepts of needs and wants to the children. Understanding these two concepts is an important part of financial literacy from an early age. In line with the opinion of (Silinskas et al., 2021), children can begin to be taught to understand the difference between needs and wants through financial literacy learning conducted at home or at school. The teacher explains that needs are something fundamental that must be fulfilled because they are related to human survival, such as food, drink, clothing, and shelter. Meanwhile, wants are something that a person desires to have or do, but are not urgent and will not directly affect survival if not fulfilled (Leman et al., 2024).

In the learning process, teachers use the question-and-answer method to stimulate children's thinking abilities. Children are invited to discuss simple examples of items considered needs and items considered wants. This approach helps children gradually understand the concept of priorities in using money. Instilling an understanding of needs and wants from an early age is important so that children are able to make simple decisions regarding the selection of items to be purchased (Angelina et al., 2024).

3. Implementation of pretend play

After the children gain a basic understanding of money, the function of goods, and the difference between needs and wants, the activity continues with the application of pretend play through a market-themed game. The teacher, along with the researcher and the children, prepares a simple play environment that resembles a market. The children appear enthusiastic in setting up the play area, such as arranging the items to be sold, preparing play money, and organizing tables as selling spots.

In this activity, children are given the freedom to choose roles as sellers or buyers. The child acting as a seller is responsible for offering goods, stating

prices, and serving buyers. Meanwhile, the child acting as a buyer chooses items, asks for prices, and gives play money according to the price of the goods purchased. After completing the transaction, children are also taught to say thank you as part of social interaction in the buying and selling activity.

According to Russ (in Sansanwal, 2014), pretend play is a type of play that involves children's imagination as well as their understanding of the surrounding environment to represent certain situations. Through this type of play, children imitate behaviors they observe in daily life and use the knowledge they already have to understand the objects and situations they encounter. In the context of financial literacy learning, pretend play allows children to gain direct learning experiences so that basic money concepts can be understood through play practice. Children not only listen to teachers' explanations about money and transactions but also actively practice them in play activities. This process helps children build a deeper understanding because the concepts learned are connected with activities that are enjoyable and meaningful to them. Moreover, pretend play aligns with the characteristics of early childhood learning, which emphasizes the principle of learning through play. Through this game, children can explore ideas, interact with friends, and develop cognitive and social abilities at the same time. The buying and selling activities carried out in the game also provide children with the opportunity to use financial literacy concepts contextually, such as choosing items, understanding the value of money, and conducting simple transactions.



Figure 2 Pretend Play Activities

After the play activity is over, the teacher provides reinforcement through a relaxed discussion with the children. The teacher asks the children why they chose certain items and the purposes of the items they purchased. Through this reflection process, the children are invited to recount their experiences during play while also strengthening their understanding of the function of items in daily life. Next, the teacher helps the children distinguish between needs and wants by preparing two baskets labeled "needs" and "wants." The children are asked to place the items they purchased into the appropriate basket. After that, the teacher engages the children in a discussion about their reasons for placing the items in certain categories.

This activity helps children understand the concept of priorities more concretely. During the play process, the teacher accompanies the children in a relaxed manner without disturbing the flow of the play, so that the children still feel free and comfortable in learning. Thus, pretend play is not just merely a play

activity but also becomes a learning medium that allows children to apply the financial literacy concepts they have learned directly in situations that resemble real life.



Figure 3 Basket of Needs and Wants

The Contribution of Pretend Play in Developing Financial Literacy in Early Childhood at Panca Karsa Sokolelah Kindergarten, Pamekasan

The implementation of pretend play turns out to contribute to developing financial literacy in early childhood at TK Panca Karsa Sokolelah Pamekasan. This can be seen from the development of children's understanding and skills in recognizing the value of money, understanding the function of goods, distinguishing between needs and wants, as well as conducting simple transactions. Based on initial observations, it appears that some children still experience confusion in recognizing different types of money and have not used money correctly. However, after the gradual implementation of pretend play activities, the children showed progress in understanding financial literacy. This finding aligns with (Lillard, 2017) view, which states that pretend play plays a role in children's cognitive development because it encourages children to think, explore ideas, and independently find solutions to problems. Through this experience, children can adjust their way of thinking when facing different problems. The same thing was also stated by (Weisberg, 2015), who explained that imaginative play provides an opportunity for children to build conceptual understanding through symbolic and contextual experiences. Thus, play activities are not only a means of entertainment, but also a learning medium that allows children to understand abstract concepts more concretely.

The development of understanding about the value of money is seen when children begin to differentiate between coins and banknotes and understand that larger denominations have higher value. The implementation of pretend play provides children with the opportunity to use money directly in buying and selling activities. This finding is in line with research (Silinskas et al., 2021), which states that contextual learning experiences can help children develop an early understanding of financial concepts through everyday activities. In that research, it is explained that children involved in activities resembling real-life situations tend to more easily understand the function of money and its use. In addition to understanding the value of money, children also begin to understand the function of goods through play experiences. Initially, children tend to choose items that attract their attention. However, through the teacher's assistance during play activities and discussions after playing, children gradually begin to understand that money is used to obtain items that have certain functions, although this understanding is still at a basic level. These results are similar to the findings of (Puspa Andini & Lestarinigrm, 2018), who

stated that pretend play activities can help children understand the functions of objects in daily life through direct experience. These findings are also in line with the concept of financial literacy put forward by Chen and Volpe (in Rasjid, 2023), who stated that financial literacy is not only related to knowledge about money but also concerned with an individual's ability to understand and manage finances through everyday behavior. In the context of this research, pretend play activities provide concrete experiences for children to begin recognizing the relationship between money, goods, and their utility in daily life. This is also reinforced by the findings of (Jamilah et al., 2024) which show that learning involving play activities can help children understand simple financial concepts more easily because children learn through direct experience.

Children's understanding of the concept of needs and wants also shows development. Through discussion activities after playing, children are able to answer the teacher's questions with simple expressions about why they choose certain items. This activity helps children start to recognize the difference between things that are truly needed and things that are merely wanted. This finding is in line with the opinion of (Sari, 2019), who stated that financial management habits from an early age can help children develop a wiser attitude in using money in the future. In addition, (Tamara, 2021) also explains that introducing the concept of needs and wants from an early age can help children develop the ability to make simple decisions related to money use.

In addition, pretend play activities also provide children with the opportunity to practice simple transactions. Children take on the role of seller and buyer, state the prices of goods, hand over money according to the determined price, and say thank you after the transaction is completed. This activity not only involves understanding basic financial concepts, but also trains children's social interaction and communication during play activities. This aligns with the opinion of (Isjoni, 2011), which states that pretend play can help children develop various aspects of development, including social skills, language, and problem-solving. Introducing financial literacy from an early age is one important effort in building a basic understanding of financial management. According to (Zulfachry, 2023), individuals who have a good understanding of financial literacy tend to be able to make wiser financial decisions and understand the various risks associated with financial management. Therefore, introducing the concept of financial literacy from an early age can serve as an initial foundation for developing better financial management behaviors in the future.

CONCLUSION

Based on the research results, the implementation of pretend play through market play activities at TK Panca Karsa Sokolelah Pamekasan provides meaningful learning experiences for children aged 5–6 years in understanding the basic concepts of financial literacy. The learning activities were conducted gradually, starting from introducing the nominal value of money using play money, understanding the function of money as a medium of exchange, and recognizing the difference between needs and wants through interactive activities. Furthermore, children were involved in market play activities by taking on roles as sellers and buyers and conducting simple transactions.

The research findings indicate that these activities support the development of children's financial literacy, evident from their ability to recognize the value of money, understand the function of goods, differentiate between needs and wants when selecting items, and participate in simple transactional practices during play activities. This research implies that pretend play activities can be used as one of the alternative learning strategies in introducing financial literacy concepts to young children. In addition, this study also provides a contribution in the form of an empirical overview regarding the application of pretend play in financial literacy learning that is in accordance with the developmental characteristics of children.

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