



Snack Coins as an Innovative Strategy in Instilling Character Values in Madrasas

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ABSTRACT

Character is a part that can be formed through a continuous educational process, one strategy that can be implemented is through a habit-building program integrated into daily activities. This study aims to describe the implementation of the Snack Coin Program at MI Ma'arif As-Salam Soko Ponorogo as a creative strategy in instilling character values in students. The study used a qualitative approach with a descriptive type. Data were collected through interviews, observations, and documentation. The results showed that the Snack Coin Program involved all students in a controlled transaction system that was able to foster the character of discipline, responsibility, honesty, and independence. This program also had a positive impact on improving the quality of madrasah services and made it easier for teachers and parents to monitor students' snacking habits. This was supported by good communication between homeroom teachers and parents, the use of madrasah applications, and the commitment of all madrasah members. The obstacles faced included damaged coins, limited variety of snacks, and differences in student backgrounds. This program has the potential to be an effective habit-building to support the strengthening of character education in schools.

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1. INTRODUCTION

Character values refer to the personal qualities and behaviors that reflect an individual's actions, attitudes, and ethical conduct. Character is commonly associated with a person's personality (Sukiyat, 2020). It encompasses all forms of human behavior manifested in various contexts and interactions. Character can be understood as the inherent traits or dispositions that shape an individual's thoughts and behaviors, distinguishing one person from another. Since students possess diverse characteristics, character value education is essential to guide them in developing positive moral qualities.

According to Suyadi, there are 18 core character values in character education: religiosity, honesty, tolerance, discipline, hard work, creativity, independence, democracy, curiosity, nationalism, patriotism, appreciation of achievement, friendliness or communicativeness, peace-loving attitudes, a love of reading, environmental awareness, social responsibility, and accountability (Syahrizal et al., 2022). The cultivation of these character values aims to help students develop positive moral qualities in accordance with educational goals. Character education plays a vital role in shaping students into individuals with strong moral integrity and appropriate behavioral direction. Annisa's study emphasizes that the process of instilling character values should begin as early as possible, enabling children to internalize positive

character traits that will remain with them throughout adulthood (Annisa, 2020). This process requires continuous repetition so that positive behaviors gradually become habitual and are sustained over time.

The cultivation of character values in Islamic elementary schools (madrasahs) can begin through teachers' exemplary words and actions. In addition, character values can be fostered through school habituation activities and institutional programs. Madrasahs often design specific programs as strategic means of embedding character values among students. According to Hutami (2016), character education can be implemented through structured school programs, self-development activities, and the cultivation of a positive school culture. One madrasah that has implemented a distinctive character education initiative is MI Ma'arif As-Salam Sooko, which introduced a program known as the Snack Coin Program (Koin Jajan).

The Snack Coin Program is an initiative developed by MI Ma'arif As-Salam Sooko Ponorogo and implemented for all students. The program was designed by the school as a strategy for cultivating the values of honesty, independence, and discipline. Its uniqueness lies in its innovative approach, which differs from programs implemented in other madrasahs. Students are required to exchange their daily pocket money for special snack coins provided by the school. These coins can only be used to purchase snacks sold by the school cooperative, meaning that students are only permitted to buy snacks from the school canteen. The amount of money that each student may exchange is limited to a maximum of IDR 4,000 per day. Through this policy, students are prohibited from purchasing snacks outside the school. The snacks provided by the school are considered healthier and safer for students. The school also seeks to discourage students from buying unhealthy snacks or toys from outside vendors. Consequently, the Snack Coin Program was designed as a practical solution to address these concerns.

Through the implementation of this program, the school expects students to develop the values of honesty, independence, and discipline from an early age. Honesty is demonstrated when students comply with school regulations by refraining from purchasing snacks outside the school premises. Independence is reflected in students' ability to manage their pocket money responsibly by exchanging it for snack coins that are later used to purchase food from the school canteen. Discipline is cultivated through students' consistent adherence to the rules governing the Snack Coin Program. Since every student is required to follow these regulations, the program serves as a means of reinforcing disciplined behavior and encouraging compliance with school policies.

Although the school expects the program to function effectively and achieve its intended character-building objectives, several students have not fully complied with its regulations. Some remain attracted to the wide variety of snacks sold outside the school, which often feature colorful packaging or are accompanied by toys that appeal to children. These challenges indicate that the implementation of the Snack Coin Program has not been entirely successful in achieving its intended outcomes. Therefore, a more comprehensive investigation is needed to examine the implementation of the program and identify ways to improve its effectiveness in cultivating students' character values.

Accordingly, this study aims to: (1) describe the implementation of the Snack Coin Program as a strategy for cultivating students' character values at MI Ma'arif As-Salam Sooko Ponorogo; (2) examine the outcomes of the Snack Coin Program in fostering character values among students; and (3) identify the supporting and inhibiting factors influencing the implementation of the Snack Coin Program as a character education strategy at MI Ma'arif As-Salam Sooko Ponorogo.

2. METHOD

Considering the objectives of the study and the type of data required, this research employed a qualitative approach. A qualitative research approach produces descriptive data in the form of spoken and written information obtained from the research subjects (Anggito, 2018). This study focuses on the implementation of the Snack Coin Program as a strategy for cultivating the values of honesty, independence, and discipline among students at MI Ma'arif As-Salam Sooko Ponorogo. Data were collected through observations, interviews, and document analysis. The primary research instruments included in-depth interviews, participant observations, and documentation. The interview participants consisted of the principal, the school canteen manager, Grade 3 and Grade 5 classroom teachers, as well as other school personnel directly involved in the implementation of the Snack Coin Program.

Participants were selected using typical case sampling, a purposive sampling technique in which cases considered representative of the group or phenomenon under investigation are deliberately chosen (Haryono, 2020). This approach enabled the researcher to obtain rich and relevant information regarding the implementation of the program. The collected data were analyzed using the qualitative descriptive analysis model proposed by Miles and Huberman. The analysis followed three iterative stages: data reduction, data display, and drawing and verifying conclusions, allowing the researcher to systematically identify patterns and generate meaningful interpretations from the data.

3. RESULT AND DISCUSSION

Implementation of the Snack Coin Program at MI Ma'arif As-Salam Sooko as a Creative Strategy for Cultivating Character Values

The findings indicate that the implementation of the Snack Coin Program at MI Ma'arif As-Salam Sooko serves as an innovative and context-based strategy for cultivating students' character values. Rather than relying solely on classroom instruction, the program embeds moral learning within students' everyday school experiences, enabling character education to occur through authentic behavioral practices. This finding aligns with the view that character education is most effective when moral values are integrated into students' daily routines and social interactions rather than being delivered exclusively through formal instruction (Lickona, 1991; Berkowitz & Bier, 2005; Nucci, Narvaez, & Krettenauer, 2014).

The implementation begins before the scheduled recess period, during which students exchange their pocket money for snack coins through their homeroom teachers. This seemingly simple administrative procedure functions as a structured moral learning activity. Students are required to disclose the exact amount of their pocket money before receiving the designated number of snack coins. Consequently, the exchange process becomes an authentic opportunity to cultivate honesty by encouraging students to report their financial resources truthfully. Such repeated behavioral practice reflects Bandura's (1986) Social Cognitive Theory, which emphasizes that moral behavior develops through continuous interaction between personal beliefs, environmental reinforcement, and repeated behavioral experiences. Likewise, Lickona (1991) argues that honesty is not merely acquired through moral instruction but is strengthened through consistent opportunities to practice truthful behavior in meaningful contexts.

The program also promotes financial responsibility and independence. Students who do not spend all of their allocated allowance are encouraged to save the remaining balance, which is subsequently documented by the homeroom teacher and communicated daily to parents through a WhatsApp group. This practice nurtures self-regulation, delayed gratification, and responsible

decision-making. These findings resonate with Self-Determination Theory (Ryan & Deci, 2020), which suggests that autonomy-supportive educational environments foster intrinsic motivation, responsibility, and self-directed behavior. Similarly, OECD (2021) emphasizes that self-management and responsible financial decision-making constitute essential social and emotional competencies required for lifelong learning.

Another important component of the program is the cultivation of discipline through structured social interactions. During recess, students purchase snacks by queuing in an orderly manner. Students who violate the queue are reminded by their peers rather than immediately corrected by teachers, creating opportunities for peer-mediated moral regulation. This finding supports Vygotsky's (1978) sociocultural theory, which proposes that children's higher-order behavioral competencies develop through social interaction and collaborative learning. Peer influence therefore becomes an important mechanism through which discipline is internalized. Similar conclusions have been reported by Wentzel (2015), who found that positive peer norms significantly influence students' prosocial behavior and self-discipline within school environments.

From a broader educational perspective, the Snack Coin Program illustrates how school management can transform routine institutional practices into opportunities for character development. Rather than functioning merely as a school canteen management system, the program represents a form of experiential learning that integrates cognitive understanding, behavioral practice, and moral reflection. This finding supports Dewey's (1938) proposition that meaningful education emerges through experience, as well as Kolb's (1984) Experiential Learning Theory, which emphasizes that knowledge is constructed through cycles of concrete experience, reflective observation, conceptualization, and active experimentation. Consequently, students learn honesty, discipline, and independence not because they memorize moral concepts but because they repeatedly enact these values in authentic school situations.

Furthermore, the successful implementation of the Snack Coin Program reflects the importance of systematic school management in supporting character education. UNESCO (2021) argues that whole-school approaches integrating school leadership, curriculum, school culture, and stakeholder participation are more effective in promoting students' social and moral development than isolated classroom interventions. Similarly, the OECD Learning Compass 2030 (OECD, 2019) highlights that schools should provide authentic learning environments in which students can continuously practice values, attitudes, and competencies through meaningful participation.

Outcomes of the Snack Coin Program as a Creative Strategy for Character Education

The findings reveal that the Snack Coin Program generates positive outcomes for students, teachers, and the overall school environment. These outcomes extend beyond behavioral compliance, contributing to the gradual internalization of honesty, independence, and discipline among students. Since the program emphasizes experiential participation rather than theoretical instruction, students develop character through repeated engagement in authentic daily activities. This finding reinforces Lickona's (1991) argument that effective character education integrates moral knowing, moral feeling, and moral action, enabling students not only to understand ethical principles but also to translate them into consistent behavior.

The observed behavioral changes among students indicate that the repeated practice of positive habits gradually develops into stable character dispositions. This process reflects the habit formation perspective proposed by Aristotle and further elaborated by contemporary character education scholars, who argue that virtues emerge through repeated moral actions performed within supportive environments (Kristjánsson, 2015; Berkowitz & Bier, 2005).

The program also contributes to a safer and more conducive school climate. Restricting students from leaving the school during recess enables teachers to supervise students more effectively while reducing exposure to unhealthy food vendors and potentially unsafe external environments. Such findings are consistent with Bronfenbrenner's Ecological Systems Theory (1979), which emphasizes that children's development is shaped by interactions within multiple environmental systems, particularly the immediate school and family environments. By carefully structuring the school environment, the Snack Coin Program minimizes external distractions while maximizing opportunities for positive behavioral reinforcement.

In addition, teachers reported greater ease in supervising students' behavior throughout recess activities. Effective supervision enables teachers to provide immediate feedback while reinforcing positive conduct. According to Hattie (2009), timely feedback and continuous monitoring constitute two of the most influential factors affecting student learning and behavioral development. Therefore, the organizational structure established through the Snack Coin Program contributes not only to operational efficiency but also to more effective character education practices.

The findings also demonstrate the importance of experiential learning within character education. Instead of merely explaining the importance of honesty or discipline during classroom lessons, the program creates repeated opportunities for students to experience ethical decision-making in real situations. Such authentic experiences increase the likelihood that moral values become internalized as enduring habits rather than temporary compliance with school regulations (Dewey, 1938; Kolb, 1984).

Supporting and Inhibiting Factors in the Implementation of the Snack Coin Program

The successful implementation of the Snack Coin Program is supported by effective collaboration among school leaders, teachers, parents, and students. These findings reinforce Bronfenbrenner's (1979) ecological perspective, which argues that children's development is influenced by interconnected relationships among family, school, and community environments. Strong communication between homeroom teachers and parents enables continuous monitoring of students' behavioral development both at school and at home. The integration of digital communication through the school's application and WhatsApp groups further strengthens school-family partnerships. Recent research demonstrates that digital communication platforms improve parental engagement, increase transparency, and facilitate collaborative monitoring of students' academic and behavioral progress (OECD, 2021; UNESCO, 2023). Such collaboration ensures consistency between school expectations and parental guidance, thereby reinforcing students' character development across different learning environments.

Another important supporting factor is positive peer influence. Students who consistently demonstrate responsible behavior unintentionally become role models for their classmates. This finding supports Bandura's (1986) observational learning theory, which explains that children acquire behaviors by observing and imitating significant peers within their social environment. Similar findings have been reported by Wentzel (2015), who concluded that peer norms substantially influence students' moral behavior and classroom engagement. Despite these strengths, several implementation challenges remain. The loss or damage of snack coins occasionally disrupts administrative procedures, while the limited variety of healthy snacks reduces students' enthusiasm for participating consistently in the program. Furthermore, students' diverse family backgrounds and social experiences create varying levels of compliance with school regulations. These findings are consistent with Bronfenbrenner's (1979) argument that children's behavior cannot be understood independently of their ecological contexts, as family values, socioeconomic conditions, and community environments collectively shape behavioral

outcomes.

Overall, the findings suggest that the effectiveness of the Snack Coin Program depends not merely on its administrative procedures but on the quality of collaboration among schools, teachers, parents, and peers. Character education therefore functions as a shared social responsibility rather than the sole responsibility of classroom teachers. This conclusion aligns with UNESCO's (2021) recommendation that sustainable character education should adopt a whole-school approach, integrating leadership, curriculum, school culture, family engagement, and community participation into a coherent educational ecosystem.

4. CONCLUSION

Based on the findings of this study on the Snack Coin Program as a creative strategy for cultivating character values among students at MI Ma'arif As-Salam Sooko Ponorogo, it can be concluded that the program serves as an effective approach to fostering the values of honesty, independence, and discipline. The program begins before the recess period, during which students exchange their pocket money for snack coins through their homeroom teachers or the teachers assigned to their classes before recess. The cultivation of honesty is embedded in the money-exchange process, where students are required to report the full amount of their pocket money honestly without concealing any portion of it. This practice encourages transparency and integrity in their daily behavior. The value of independence is fostered by encouraging students to save any remaining pocket money instead of spending it all on snacks. These savings are recorded by the homeroom teacher and reported daily to parents through a WhatsApp group. Students who demonstrate self-control and an awareness of their needs by choosing to save rather than spend all of their allowance exhibit the development of independent financial responsibility. Meanwhile, the cultivation of discipline is reflected in students' orderly behavior while queuing to purchase snacks from the school canteen. Students who violate the queue are reminded by their peers, creating a culture of mutual accountability and reinforcing disciplined behavior through everyday practice.

The study also identified several factors that support the successful implementation of the Snack Coin Program. These include effective communication between homeroom teachers and parents, the availability of the school's digital application that enables parents to monitor their children's development while at school, and the positive influence of peers, whereby students with desirable behaviors indirectly encourage their classmates to adopt similar positive habits. However, the program also faces several implementation challenges. These include damaged or lost snack coins, the limited variety of snacks available in the school canteen, and the diverse social backgrounds of students, which make it more difficult for teachers to supervise and manage students consistently. Despite these challenges, the findings suggest that the Snack Coin Program provides a meaningful and practical model of experiential character education that integrates moral values into students' everyday school experiences.

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