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Entrepreneurship ecosystem-based learning program on early childhood financial literacy

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Abstract
This study shows that an entrepreneurial ecosystem based learning program significantly improves financial literacy in early childhood. Through an intervention that integrates market elements (market day simulations), culture (saving and sharing habits), human capital (teacher guidance), and support systems (parental involvement), children gain real world experience in understanding the function of money, distinguishing between needs and wants, conducting simple transactions, and demonstrating positive financial attitudes. Pretest data showed that the initial abilities of both groups were relatively equal, but after six intervention sessions, the experimental group experienced a significantly higher score increase than the control group. The t-test results ($t(27) = 8.421$, $p = 0.000$) confirmed this significant difference, demonstrating the effectiveness of entrepreneurial ecosystem based learning in strengthening financial competency. Classroom observations also showed that children in the experimental group were better able to conduct transactions, count play money, justify purchasing decisions, and demonstrate saving and sharing behavior. Thus, this study confirms that financial literacy is not sufficiently taught through conventional methods such as introducing money through pictures or routine saving activities. Children need contextual, structured learning experiences that involve various environmental elements. An entrepreneurial ecosystem based learning model provides a holistic, meaningful, and relevant approach. Therefore, this program is recommended to be systematically integrated into the early childhood education curriculum to prepare children with basic financial skills and healthy economic habits from an early age.

Keywords: *Early Childhood Education; Financial Literacy; Entrepreneuria Ecosystem.*

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Introduction

In general, literacy is understood as a set of basic skills for understanding, using, evaluating, and reflecting on various forms of information needed in daily life (OECD, 2007). Literacy is an individual's ability to understand, explore, use, and process information and knowledge, including the skills of reading, writing, and communicating, as well as numeracy, and the ability to access knowledge and information (Christian Mahendra, 2020). The concept of literacy is not limited to the ability to read and write but has evolved into encompassing digital, scientific, cultural, and financial literacy. In the context of early childhood education, literacy generally refers to the language development aspect that emphasises reading, writing, and numeracy skills, as well as the child's ability to acquire new vocabulary (Prabowo et al., 2022).

Introducing financial literacy to children from an early age is crucial as a foundation for developing skills in managing money, making economic decisions, and building healthy financial behaviours for the future (Pradani et al., 2023). Research shows that financial literacy education instilled during early childhood helps children understand basic concepts of money, such as its functions, the difference between needs and wants, and the importance of saving (Sulistyowati & Suryanto, 2025). Furthermore, studies have found that children who participated in financial literacy classes experienced a shift from being "illiterate" to "less literate" in financial understanding (Asri Suwarsi et al., 2025), indicating that early financial literacy interventions can significantly enhance children's financial management skills (Hatidja et al., 2025).

Financial literacy is not an optional aspect but rather a strategic component, whose benefits include fostering a sense of responsibility toward money, improving the ability to make financial decisions, and protecting against consumptive behaviour, while nurturing habits of sharing and saving (Sidiq et al., 2024). Ultimately, this helps shape children's character, making them more independent and socially aware. This reinforces the view that financial education in kindergarten provides long term benefits, both individually and socially.

In addition to learning factors in school, children's financial literacy is also influenced by parental socialisation. Parental involvement through financial discussions, the provision of pocket money, and consistency in modelling healthy financial behaviour are important factors in shaping children's financial literacy (Nurarifah et al., 2023). Therefore, the integration of financial literacy into kindergarten curricula should be accompanied by the involvement of both parents and teachers within a small scale entrepreneurial ecosystem, so that learning does not occur only in the classroom but is also reinforced through everyday practices at home and in the surrounding community.

Currently, financial literacy practices in kindergartens remain limited to simple activities, such as buying-and-selling games using play money or saving in classroom piggy banks (Noor et al., 2023). While these activities serve as an initial introduction to the concept of money, they often stop there and are not further explored from an entrepreneurial ecosystem perspective. Moreover, there are no specific programs embedded in the curriculum that serve as systematic, continuous learning practices (Sulistyowati & Suryanto, 2025). In family contexts, while practices such as giving pocket money to allow children to make purchases and save the remainder are common, there is often little understanding of the purpose behind these real life financial practices.

Thus, several important aspects emphasised in this study include budget planning and the introduction of real transactional experiences, which are incorporated into the educational curriculum as structured learning programs. Consequently, there exists a significant research gap, as few studies have examined early childhood financial literacy within the framework of an entrepreneurial ecosystem. As noted by Isenberg (2011), an ecosystem approach views the interaction of all system elements markets (e.g., simulated transactions or market dayaa), culture (norms and values at school and home), human capital (teacher competencies), and support systems (parents and community), as well as policy or institutional support expressed through financial literacy programs.

However, while previous research has largely focused on classroom based financial literacy activities such as play money or saving games, little is known about how an entrepreneurial ecosystemcan be systematically integrated into early childhood financial literacy curricula. This study fills this gap by conceptualising and empirically testing an ecosystem based learning model that connects schools, families, and communities in fostering children's financial understanding and behaviour. The novelty of this study lies in its development of a financial literacy learning model that integrates elements of the entrepreneurial ecosystem (such as market day, parental involvement, and a school-based saving culture) as an interconnected system. This study aims to utilise these ecosystem elements to be organised and implemented holistically in kindergartens so that financial literacy becomes more than just playing buying-and-selling or saving activities—it evolves into an entrepreneurial education process that cultivates values such as responsibility, creativity, independence, and decision making from an early age.

Based on the framework developed by the Organisation for Economic Co-operation and Development (OECD), financial literacy is not merely about understanding the concept of money but also concerns how individuals apply that knowledge in making everyday financial decisions. The OECD identifies three core indicators of financial literacy: financial knowledge (understanding the function of money), financial behaviour (habit of saving), and financial attitude (self control in spending) (BSKAP, 2024).

This study is highly aligned with Indonesia's current early childhood education (PAUD) policy, which emphasizes holistic child development through the strengthening of character education, life skills, and foundational literacy and numeracy (BSKAP, 2024). The integration of financial literacy within the Merdeka C urriculum reinforces these policy priorities by enabling children to develop an age-appropriate understanding of everyday economic realities. It further cultivates their ability to interpret and engage with the world around them, encompassing its values, habits, and everyday life practices (Departemen Literasi dan Inklusi Keuangan Otoritas Jasa Keuangan, 2025).

Methods

This study employs a quantitative experimental design, with the primary goal of determining the effect of an entrepreneurial ecosystem based learning program on the financial This study employs a quantitative experimental design, with the primary goal of determining the effect of an entrepreneurial ecosystem based learning program on the financial literacy skills of early childhood learners. The research design is a pretest-posttest control-group design, with two groups receiving different treatments. The experimental group participated in financial literacy learning through the market day program, simple buying-and-selling simulations using play money, classroom savings activities, and parental involvement in school programs. Meanwhile, the control group continued conventional financial literacy instruction, such as recognising money through pictures, teacher explanations, and routine saving activities, without ecosystem-based experiences. Both groups were given a pretest to measure financial literacy before the intervention and a posttest afterwards, allowing objective analysis of the differences in outcomes. The intervention was carried out over four weeks, with four sessions per week integrated into the regular classroom routines, each lasting 60 minutes.

Regarding research ethics, the entire process was conducted with official approval from the school authorities and written consent from the parents or guardians of the participants. During the study, the children's right to decline participation or withdraw from activities at any time was ensured, and all collected data were kept confidential to protect the participants' privacy.

The population consisted of 29 children aged 5–6 years at TK Insan Cita, divided into two classes: 15 children in group B1 and 14 in group B2. Sampling used a purposive sampling technique, based on class availability and teacher readiness to implement the program (Memon et al., 2025). One class was assigned as the experimental group, and the other as the control group.

Financial literacy was measured through several indicators: (1) recognising the form and function of money (Murugiah et al., 2023), (2) understanding the difference between needs and wants (Kimzan & Usta, 2024), (3) saving (Kamber et al., 2024, 2025), (4) ability to perform simple transactions using play money (Duong et al., 2025; Murugiah et al., 2023), and (5) attitudes of sharing and appreciating the value of money (Kamawar et al., 2018). Measurement used a Likert scale with categories: 1 = Not Yet Developed (BB); 2 = Emerging (MB); 3 = Developing as Expected (BSH); 4 = Well Developed (BSB).

Table 1. Observation items

Dimension	Indicator	Items of Statement
Financial Literacy	1. Ability to recognize the form and function of money	1. The cild can name different types of money (coins and paper bills) from pictures. 2. The child can distinguish money from othe objects (real money and play money). 3. The child can simply explain the function of money as a medium of exchange (to buy something).
	2. Understanding the difference between needs and wants	1. The child can choose pictures of items that represent needs (food, book) compared to wants (toys, candy). 2. The child can answer simple questions such as "if you have a little money, is it better to buy food or toys?" 3. The child can provide a simple reason for their choice.
	3. Saving	1. The child shows enthusiasm when putting play money into the classroom piggy bank. 2. The child can answer a picture-based question, such as "if you have extra money, can you keep it in your piggy bank?" 3. The child can explain in simple terms the benefits of saving (for examle, "so I can buy something later")
	4. Ability to perform simple transactions using play money	1. The child is able to "buy" items in a classroom shop simulation using play money according to the price. 2. The child can give the correct (or nearly correct) amount of play money. 3. The child understands the concept of "change" when buying items with play money.

Furthermore, a reliability test was conducted using Cronbach's alpha ($\alpha = 0.872$), which falls within the highly reliable range ($\alpha > 0.70$). This indicates that the instrument has high internal consistency, making it a reliable tool for the research.

The research procedure consisted of several stages. First, the preparation stage included developing research instruments, creating learning media, and conducting teacher training. Second, the implementation stage began with a pretest administered to both groups. The experimental group then received treatment through entrepreneurial ecosystem-based learning across six sessions, while the control group continued with conventional financial literacy instruction. After the treatment period concluded, both groups were given a posttest to measure the extent of improvement in their financial literacy skills. The collected data were analysed statistically. Normality and homogeneity tests were conducted first to ensure the appropriateness of the data. Subsequently, the hypothesis was tested using an independent-samples t-test to compare posttest scores between the experimental and control groups. This analysis aimed to determine whether there was a significant difference in children's financial literacy skills after participating in the entrepreneurial ecosystem-based learning program compared to those who received conventional instruction.

The following was the treatment scenario (market day play scenario based on isenberg's entrepreneurial ecosystem) conducted in the experimental class:

1. Market Element

   The classroom was transformed into a small marketplace where children took turns acting as buyers and sellers. Each child received play money and simple price tags were attached to classroom items such as fruits, stationery, and small toys. The "buyers" used play money to purchase goods, while the "sellers" learned to exchange goods for money and provide change. This simulation allowed children to experience real financial interactions, reinforcing their understanding of money as a medium of exchange and developing basic transaction skills.

2. Cultural Element

   Cultural values of saving, sharing, and responsibility were embedded throughout the activity. After each buying-and-selling session, children participated in the "Saving Corner" activity, where they deposited their remaining play money into a class piggy bank. Teachers discussed the importance of saving and encouraged sharing behavior, such as contributing a small amount to help classmates who ran out of play money. These activities reflected school and family norms that promote positive financial attitudes.
3. Human Capital Element

   Teachers acted as facilitators and mentors during the simulation, guiding children's economic decision making processes. For instance, teachers prompted discussions such as "Do you need this item, or do you just want it?" to stimulate reasoning and reflection. This guidance strengthened children's financial reasoning and encouraged responsible decision-making in spending and saving.
4. Support System Element

   Parents and the community were involved as part of the extended learning ecosystem. Parents helped prepare play materials, donated recyclable items to serve as goods for sale, and attended the Market Day event as customers. This participation connected classroom learning with children's real-life social environments, enhancing authenticity and reinforcing financial concepts at home.

Results and Discussion

The study involved two groups: an experimental group (n = 15) and a control group (n = 14). Both groups completed a pretest and a posttest to measure early childhood financial literacy before and after the intervention. The following integrated Results and Discussion section presents quantitative findings and interprets them in relation to relevant literature.

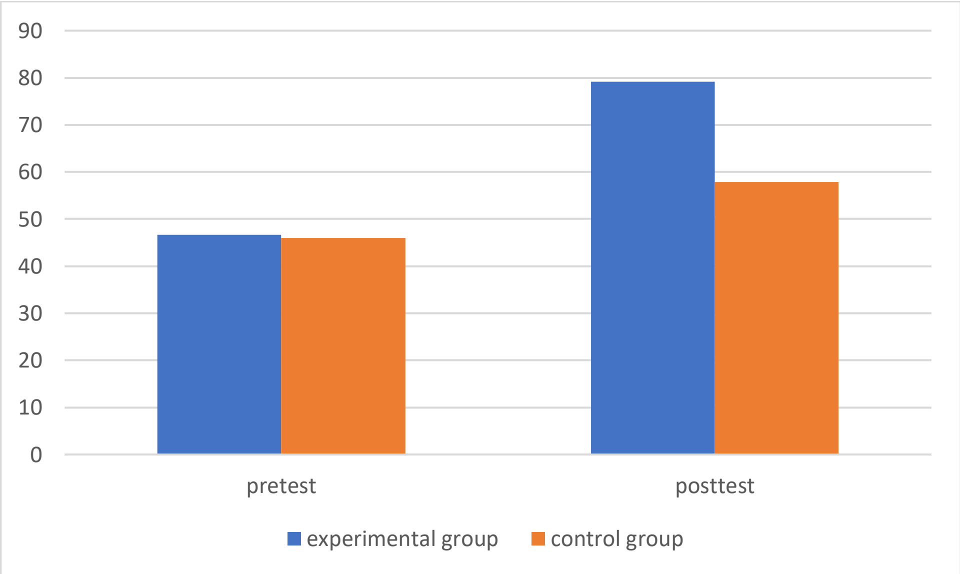

Figure 1. Financial Literacy Scores: Pretest vs. Posttest Comparison

The pretest means indicate that the experimental group (M = 46.67, SD = 6.21) and the control group (M = 45.92, SD = 6.08) started at comparable levels, suggesting baseline equivalence and that no group had a clear initial advantage. After six sessions of the entrepreneurial ecosystem–based learning program, the experimental group showed a marked increase in performance, reaching a posttest mean of 79.20 (SD = 5.74). Meanwhile, the control group receiving conventional instruction improved to a posttest mean of 57.85 (SD = 6.89). The observed mean difference of 21.35 points between posttest scores indicates a substantial improvement attributable to the intervention.

Table 3. Pretest and Posttest Scores (Descriptive Statistics)

Group	Pretest (M ± SD)	Posttest (M ± SD)
Experimental	46.67 ± 6.21	79.20 ± 5.74
Control	45.92 ± 6.08	57.85 ± 6.89

The descriptive statistics show a clear pattern: both groups began similarly but only the experimental group achieved a large gain. Beyond the numbers, classroom observations during the Market Day activities noted improvements in children's ability to carry out simple transactions, count and give change using play money, and verbally justify simple purchase decisions, indicating both cognitive and procedural learning gains. These practical behaviours corroborate the numerical increase and suggest that the entrepreneurial ecosystem learning model supports transfer of knowledge to practice.

The descriptive statistics show a clear pattern: both groups began similarly but only the experimental group achieved a large gain. This pattern is consistent with findings from several Indonesian studies showing that contextual learning models in PAUD produce higher learning gains than conventional instruction (Chofipah & Rukiyati, 2023). Beyond the numbers, classroom observations during the Market Day activities noted improvements in children's ability to carry out simple transactions, count and give change using play money, and verbally justify simple purchase decisions. These behaviours indicate both cognitive and procedural learning gains. Children who engaged in practice-based financial activities demonstrated better symbolic money understanding and budgeting behaviour (Nurfatmawati et al., 2023).

These practical behaviours corroborate the numerical increase and suggest that the entrepreneurial ecosystem learning model supports transfer of knowledge to practice. This aligns with other research, showing that early financial literacy becomes effective when learning involves real-life experiences, cooperative activities, and simulated transactions that mirror authentic financial situations (Sari & Sa'ida, 2022).

Prior to hypothesis testing, assumptions were checked. Levene's Test for equality of variances produced a Sig. value of 0.647 (> 0.05), indicating that the variances across groups were homogeneous and that the equal-variances t-test is appropriate. The independent samples t-test yielded t(27) = 8.421, p = 0.000, demonstrating a statistically significant difference in posttest scores between the experimental and control groups. This strong effect is comparable to findings in a study on PAUD financial literacy intervention in Banjarmasin, which reported significant differences between experimental and control groups after a contextual financial literacy module was implemented (Masripah et al., 2023).

In addition, that financial literacy development in early childhood is most effective when involving both the school ecosystem and parental financial socialisation. A study found that parents' modelling of financial behaviour significantly strengthened children's understanding of saving and spending (Syafi & Riyadi, 2022), reinforcing that the ecosystem approach used in this study is theoretically and practically supported.

Table 3. Levene's Test for Equality of Variances

		t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Equal variances assumed	F = 0.214, Sig. = 0.647	8.421	27	0.000	21.35	2.53
Equal variances not assumed		8.376	26.112	0.000	21.35	2.55

Because Levene's Test is non-significant, the pooled-variance t-test is valid. The large t-value and p < 0.001 indicate a strong effect of the entrepreneurial ecosystem intervention on financial literacy outcomes. In practical terms, the intervention produced both statistically and educationally meaningful improvements compared to conventional instruction.

The study found a significant improvement in children's financial literacy after participating in the Market Day program, including their understanding of money concepts, money management, and simple financial transactions. The average financial literacy score in the experimental group increased compared to the control group. This improvement in the experimental group was accompanied by mastery of simple transactions and a symbolic understanding of the value of money (Idamulyani et al., 2024).

In the context of early childhood, the entrepreneurial ecosystem built into the learning process provided a more contextual learning experience, where children not only recognised money concepts cognitively but also practised them through teacher support, parental involvement (Nurlela et al., 2023), and a school culture that promotes saving and sharing habits. This demonstrates that learning designed to utilise the educational environmental ecosystem produces a more substantial effect than conventional approaches that are limited to symbol recognition or routine saving activities.

Early financial literacy is highly strategic for developing children's future financial management skills, helping them adopt frugal living habits through proper money management (Ariyani, 2018) and enabling them to distinguish between needs and wants (Alfarizka & Nirwana, 2024), even though its implementation in schools remains partial and not yet comprehensive. Moreover, parental financial socialisation plays a significant role in shaping children's financial literacy, underscoring the household ecosystem's crucial role in this process. This study extends previous findings by demonstrating that the school ecosystem, when developed according to Isenberg's theory, can also significantly improve children's financial literacy.

To make the learning process more meaningful, activities for children should be designed to align with real life experiences they encounter in their daily lives (Damanik & Suharianto, 2023), for example, through activities such as buying or saving using play money, as well as presenting concrete examples from their home and school environments. In this way, children can more easily understand financial concepts and connect them to their own lives through experience-based programs (Batty et al., 2021). These findings reinforce the importance of curriculum reform that includes financial literacy programs implemented through real-world and experiential learning activities, rather than merely serving as habitual reminders, thereby becoming a hands-on learning model with measurable learning outcomes (Cooper et al., 2024). Moreover, this intervention represents an innovation that aligns with the paradigm shift toward a new learning approach (Asrifan, 2025).

However, this study also has limitations. The sample size was relatively small and limited to a single kindergarten, making it necessary to interpret the generalizability of the findings with caution. The short duration of the intervention also limits the ability to assess the program's long-term effects. Therefore, future research should involve more schools, larger sample sizes (G & Gustiana, 2025), and more extended intervention periods to examine the sustained impact of entrepreneurship based ecosystem learning on children's financial literacy.

Conclusion

This study demonstrates that the entrepreneurial ecosystem–based learning program significantly enhances early childhood financial literacy. By integrating essential ecosystem components, market elements (market day simulations), cultural values (saving and sharing habits), human capital (teacher guidance), and support systems (parental involvement) children gained meaningful, hands-on financial experiences. These experiences enabled them to better understand the function of money, distinguish between needs and wants, conduct simple transactions using play money, and develop positive financial attitudes such as responsibility and generosity. The pretest results indicated that both groups began with relatively similar levels of financial literacy. However, after six intervention sessions, the experimental group showed a substantial improvement compared to the control group. The independent-samples t-test revealed a highly significant difference between the two groups ($t(27) = 8.421$, $p = 0.000$), confirming the effectiveness of the ecosystem based learning approach. Classroom observations further supported these findings, showing that children in the experimental group demonstrated stronger transaction skills, better reasoning in simple purchasing decisions, and greater awareness of saving and sharing.

Overall, the study affirms that financial literacy cannot be effectively taught through conventional methods alone, such as picture based money recognition or routine saving activities. Children require contextual, structured, and experience-based learning that engages multiple elements of their environment. The entrepreneurial ecosystem based model provides a holistic and meaningful approach that supports cognitive, behavioral, and attitudinal aspects of financial literacy. Therefore, it is recommended that this model be systematically integrated into early childhood education curricula to equip children with foundational financial skills and healthy economic habits from an early age.

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