



The Role of Role Play in Supporting Early Childhood Financial Literacy Development

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ABSTRACT

This study aims to describe the influence of the role-play method on financial literacy among early childhood learners. The background of this research stems from the importance of introducing financial understanding at an early age so that children are able to recognize the value of money, distinguish between needs and wants, and learn simple saving practices. This research employed a descriptive qualitative approach with children as the subjects. Data were collected through observations, teacher interviews, and documentation of learning activities. The findings indicate that the implementation of role-play activities such as market day simulations, buying and selling games, and saving simulations can enhance children's ability to understand the concept of money value, manage money in simple ways, and develop frugal and responsible attitudes. Thus, the role-play method positively influences early childhood financial literacy by providing enjoyable and contextual learning experiences.

Keywords: Role Play, Financial Literacy, Early Childhood

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INTRODUCTION

Early childhood is a period of rapid development and is widely known as the golden age for children's growth in the physical, cognitive, language, and social domains (Warmansyah et al., 2025; Wulandari et al., 2025; Yulia et al., 2025). Education and stimulation for children aged 2–6 years must be optimized through structured activities that promote creativity, critical thinking, and curiosity, while providing a safe and nurturing environment (Desmita et al., 2023; Nabila et al., 2024; Sari et al., 2023). The purpose of early childhood education, according to Chatzipanteli & Adamakis, (2022) is to stimulate children's overall development, build character, and provide the knowledge and skills necessary for future education and life in society. In applying 21st-century skills to early childhood learning, children must be trained in creativity, communication, positive technology use, collaboration, leadership values, and basic literacy skills. Koesoema et al.,(2017) identifies six essential literacies reading and writing, numeracy, science, financial literacy, cultural and civic literacy, and digital literacy which must be mastered by learners,

parents, and the community; therefore, literacy cultivation must begin early. Consequently, the national literacy movement launched since 2015 has gradually shown improvement.

Financial literacy education is becoming increasingly important as modern economies grow more complex (Fauziah & Sari, 2019; Pramitasari et al., 2023). However, its implementation in Indonesia particularly at the early childhood level remains inadequate. Families often neglect the importance of teaching young children about financial matters, and schools have not fully integrated financial literacy into the formal curriculum (Murugiah et al., 2023). Several financial experts also suggest that financial education should be introduced early to strengthen financial competence and prevent risky or fraudulent behavior later in life. According to Arianti,(2022), financial literacy enables children to: (1) apply priority scales in wise financial management, (2) distinguish between needs and wants, and (3) develop a habit of saving. Meanwhile, outline indicators of early childhood financial literacy, including: recognizing the value and function of money, sharing with others, learning frugality, practicing saving, distinguishing needs from wants, and showing discipline in returning borrowed items. Similarly, Haryanti et al.,(2020) emphasize three indicators: recognizing money and its functions, understanding the concept of wise money management, and practicing saving behavior. Synthesizing these perspectives, the researcher concludes that essential financial literacy indicators include: (1) recognizing the value and function of money, (2) distinguishing needs from wants, (3) sharing with others, and (4) learning to save.

However, many parents still believe that financial education should only be given when children reach 18 years of age. A strong foundation of financial literacy is essential for shaping a non-consumptive younger generation (Novieningtyas, 2018). Financial literacy for young children requires a learning strategy that activates executive function, which helps children develop the cognitive ability to focus on long-term goals and delay immediate gratification. This supports children in regulating their desires and preventing wasteful behavior (Fauziah & Sari, 2019). Based on these views, financial literacy education must be introduced early, as it equips children with essential skills for their future. Equally important, schools must incorporate financial literacy into their curriculum and implement it creatively and innovatively in accordance with the principles of early childhood education—learning through play and playing while learning.

Yuwono, (2020) identifies three strategic roles in early childhood financial literacy education. The first role involves the government as the policy authority and schools as curriculum implementers. The second role involves teachers, who interact directly with children, and parents, who support financial literacy learning at home. The third role includes media and other supporting stakeholders that promote financial literacy initiatives. Thus, this study focuses on the second role teachers and parents through a financial literacy education program supported by an appropriate instructional method based on role play, which is developmentally suitable for early childhood learners (Anggarani et al., 2022).

The role-play learning method has been one of the most widely used instructional strategies since the 1970s. Armstrong,(2003) notes that “role-play is an instructional technique that has enjoyed varying levels of popularity over the last four decades. It is notable for the way it involves students in their own learning in a stimulating, ‘real-life’ environment.” The role-play method originates from psychodrama and can help learners understand nuanced

aspects of literature, social sciences, and even certain scientific or mathematical concepts. It not only increases student engagement but also helps children integrate knowledge into action by solving problems, exploring alternatives, and generating creative solutions (Samson, 2015).

Role play is categorized as a behavioral learning method implemented in developmental activities (Diswantika, 2022; Fitriana, 2022; Shama, 2025). Its characteristics include breaking down learning tasks into sequential, concrete, and observable behaviors. It is often referred to as pretend play, imaginative play, fantasy play, make-believe, or symbolic play (Bassey, 2024). Piaget explains that early pretend play reflects children's representational behavior, where stories are applied to objects, and enjoyable remembered actions are reenacted. He describes children's involvement in role play and their progression to higher stages compared to peers as "collective symbolism" and refers to children's self-directed speech during play as "idiosyncratic soliloquies" (Whitebread et al., 2017).

Observations conducted in this study show that the financial literacy abilities targeted through role play at TK Aisyiyah Bustanul Athfal 37 remain far from ideal. From 21 children, only 3 met the financial literacy indicators, which include: (1) recognizing the value and function of money, (2) distinguishing needs from wants, (3) sharing with others, and (4) practicing saving. Most children were still unfamiliar with the value of money, treated money carelessly, and did not understand its importance for instance, leaving money unattended in the classroom instead of saving it (Berti, 2015). These difficulties arise because children have not been taught developmentally appropriate financial education, and the school has not yet integrated financial literacy into its curriculum. Therefore, a more suitable learning method is urgently needed. The role-play method, especially through Market Day activities, is expected to provide meaningful experiences and understanding for developing financial literacy in young children, forming foundational skills that will benefit them in the future.

However, a gap remains in the existing literature regarding the integration of role play specifically for strengthening early financial literacy in real classroom settings, particularly in Indonesian preschools where curriculum structures have not yet fully accommodated financial education. This study offers novelty by combining role-play simulations with core indicators of early financial literacy and by positioning teachers and parents collaboratively in the learning process.

Given the limited integration of financial literacy into early childhood curricula and the lack of developmentally appropriate instructional strategies in actual classroom practice, a clear gap emerges in how role play can be systematically applied to strengthen young children's understanding of money (Pramitasari et al., 2023). The existing literature has not fully explored the use of structured role-play activities such as Market Day simulations as a medium for nurturing core financial literacy skills in preschool-aged children within the Indonesian context. The novelty of this study lies in its emphasis on role play as an experiential learning approach that actively engages children in real-life financial scenarios while simultaneously involving teachers and parents in a collaborative instructional process (Boggs et al., 2007; Vasileiou & Paraskeva, 2010). Therefore, this research seeks to examine how role play can effectively support the development of early childhood financial literacy, particularly in enhancing children's ability to recognize the value and function of money, distinguish needs from wants, share with others, and practice simple saving behaviors.

RESEARCH METHODOLOGY

Research Design

This study employed a descriptive qualitative research design aimed at providing an in-depth understanding of how role-play activities support the development of financial literacy in early childhood. This design was selected because the focus of the research lies in naturally occurring learning processes, children's interactions, and the direct experiences that emerge during role-play activities.

Research Variables

The study involved two main variables: the independent variable (X), which refers to the implementation of role-play activities, and the dependent variable (Y), which refers to children's financial literacy. These variables were operationalized through observable indicators such as the ability to conduct simple transactions, understand the concept of money, distinguish between needs and wants, and manage money at a basic level.

Research Subjects and Setting

The subjects of this study consisted of 34 children aged 4–6 years enrolled at TK Aisyiyah Bustanul Athfal 37 Gresik. The research was carried out in the school environment, particularly during learning activities involving Market Day. This location was chosen to ensure that data collection reflected authentic learning situations consistent with the children's daily context.

Data Collection Techniques

Data were collected through three primary techniques. First, observation was used to document children's behaviors as they acted as sellers and buyers, including transaction processes and decision-making. Second, interviews were conducted with teachers to obtain deeper insights into learning objectives, strategies for implementing role play, and children's financial literacy development. Third, documentation consisted of photographs, field notes, and supporting records from Market Day activities. These three techniques were integrated to ensure data validity through triangulation.

Data Analysis Procedures

Data were analyzed using the interactive model proposed by Miles & Huberman, (Miles & Huberman, 1994), which includes three stages: data reduction, data display, and conclusion drawing or verification. Data reduction involved selecting information relevant to the research focus. Data display was organized into narrative descriptions illustrating the role-play process and children's financial literacy outcomes. Conclusion drawing was carried out continuously by examining the consistency of findings with the overall collected data.

RESULTS AND DISCUSSION

Pre-Role-Play Financial Literacy Condition

Based on the initial observations, it was found that many financial literacy indicators had not yet been achieved by the children at TK Aisyiyah Bustanul Athfal 37. Out of 34

children, only six met the expected indicators of financial literacy, which include the ability to: (1) recognize the value and function of money, (2) distinguish between needs and wants, (3) share with others, and (4) practice simple saving habits. Most children demonstrated behaviors indicating limited understanding of money. They tended to treat money carelessly, did not value its importance, and often left their money unattended in the classroom. They were not yet able to consider saving it or managing it responsibly.

These observations also revealed that children lacked self-control in financial decision-making and had not developed the cognitive capacity to manage money effectively. Overall, the findings indicate that the children's financial literacy skills were still far from optimal. Therefore, immediate intervention was needed through learning activities that introduce financial literacy concepts in developmentally appropriate ways. Role play, particularly through Market Day activities, was identified as a suitable approach to facilitate experiential learning and strengthen children's understanding of financial concepts.

Classroom Problem Findings at TK Aisyiyah Bustanul Athfal 37

Table 1. Classroom Problems and Relevant Solutions

Classroom Problems	Solutions	Appropriate Activities
Learning activities were less engaging for children	Identify activities that capture children's interest	Role Play (Pretend Play)
Children preferred free play without structure	Provide play activities embedded with learning elements	Market Day role-play
Children naturally preferred pretend play	Guide children to engage in structured pretend play for learning	Acting as sellers, buyers, and social interaction partners
Children did not understand the value of money	Provide structured lessons on money concepts	Financial literacy instruction using play-based indicators

The table illustrates the challenges identified in the classroom, such as low engagement, preference for unstructured play, reliance on pretend play, and lack of understanding of money. The corresponding solutions involved designing learning activities that integrate educational value into play, particularly through role play and Market Day simulations. These activities aim to help children act as sellers and buyers, learn social interaction, and understand financial literacy concepts through real-world experiences.

Implementation of Role Play (Market Day) to Enhance Financial Literacy

A gender-based pattern was observed during implementation, where girls tended to show faster progress in financial literacy skills and performed role-play tasks more confidently. They were able to imagine roles based on prior experiences and demonstrated more expressive participation. However, both boys and girls showed significant improvement when engaged in enjoyable and meaningful learning activities. Teachers successfully

implemented structured procedures for planning and conducting role-play sessions, enabling all children to participate in conversations, social interactions, and imaginative role enactment.

Table 2. Role Play Activities in Market Day

Market Day Activities	Financial Literacy Components	Description
Children engaged in mini-market simulations as sellers and buyers	Children practiced using money for transactions	Children were provided with small denominations (Rp1.000–Rp2.000) for real buying activities
Children sold food and beverages	Children learned to manage money	Children were guided to purchase items according to their available money
Children interacted in buying and selling	Children learned to calculate their purchasing capacity	Children were encouraged to count and decide what they could buy
Rules were agreed upon before play began	Children learned responsibility and consequences	Rules were co-constructed and included agreed sanctions for rule violations

The Market Day activities provided authentic financial experiences, enabling children to practice using money in real transactions, calculate basic amounts, manage spending according to available funds, and learn to save leftover money. These experiences supported the development of financial awareness, responsible decision-making, and early numeracy skills.

Improvement in Children's Financial Literacy After Role Play

The implementation of role play through Market Day significantly improved children's financial literacy skills. Children who were initially hesitant became more confident in interacting as sellers and buyers. They were able to maintain eye contact, respond appropriately during transactions, work collaboratively in groups, and engage in meaningful conversations.

Moreover, children demonstrated an increased ability to recognize the value of money, make purchasing decisions based on necessity, and manage their financial resources more responsibly. They began to understand the importance of saving, learned to prioritize essential purchases, and developed the ability to delay impulsive desires.

Table 3. Results of Market Day Role Play

Market Day Activities	Financial Literacy Improvement	Description
Children participated as sellers and buyers in a mini-market	Children applied money concepts in real scenarios	Children practiced direct buying and selling
Children sold food and beverages	Children understood consequences	Children used Rp1.000–Rp2.000

drinks	money value	denominations for transactions
Children interacted through buying and selling conversations	Children improved decision-making	Children learned to buy based on available money and save the rest
Rules formed collectively before play	Children learned discipline and responsibility	Agreements included consequences for rule violations

These results indicate that role-play learning effectively fosters financial literacy by empowering children to engage in decision-making processes, develop self-regulation, and practice basic numeracy in a contextualized environment.

Teacher Challenges in Implementing Role Play

Several challenges were encountered during the implementation of the role-play method: 1) Cultural and linguistic habits deeply rooted in children's daily interaction; 2) Geographic location of the school in a rural village environment; 3) Teachers' limited experience and understanding of role-play pedagogy; 4) Small classroom space restricting movement; 5) Difficulty integrating role play into certain themes; 6) Limited availability of role-play learning media; 7) Parental misconceptions that role play is "just play" rather than meaningful learning. These challenges highlight the need for teacher training, improved parental involvement, and adequate learning facilities to optimize the implementation of financial literacy through role play.

DISCUSSION

The findings of this study demonstrate that role play is an effective strategy for supporting early childhood financial literacy development. This aligns with Armstrong, (Armstrong, 2003) who emphasizes that role play immerses children in realistic learning experiences that stimulate active participation. explains that role play, rooted in psychodrama, helps children integrate knowledge into action by encouraging exploration, creative problem-solving, and social interaction (Blatner, 2000).

The improvement in children's financial literacy observed in this study reinforces the importance of introducing financial concepts early, as supported by (Novieningtyas, 2018; Yushita, 2017) who highlight the long-term impact of early financial education in shaping financially responsible behavior. The children's ability to distinguish needs from wants, understand value, and practice saving is consistent with the indicators proposed by (Arianti, 2022; Haryanti et al., 2020).

Furthermore, the collaborative dimension involving teachers and parents echoes Yuwono, (2020) assertion that financial literacy education requires strategic roles from multiple stakeholders. The use of the Market Day simulation corresponds with Ananda, (2021) who demonstrated the effectiveness of role-playing approaches in enhancing financial understanding through interactive learning.

The improvement in children's decision-making aligns with findings by (Yushita, 2017), who argue that consumer experiences in childhood directly shape financial literacy in later stages of life. Additionally, the development of children's self-regulation observed in this

study supports Fauziah & Sari, (2019), who emphasize the importance of executive function in managing financial behavior.

From a broader educational perspective, the success of role play in strengthening financial literacy aligns with national literacy efforts highlighted by Kemendikbudristek (2022), emphasizing the need to build foundational literacy skills in early education. In the context of Indonesia's economic landscape, as described by (Koesoema et al., 2017). financial literacy at a young age lays essential groundwork for preparing future generations to navigate increasingly complex economic systems (Rahmatika et al., 2025). Overall, the results of this study demonstrate that the integration of role-play learning creates a meaningful pathway for children to engage in experiential financial learning, strengthens foundational financial skills, and aligns with global and national priorities in literacy development.

CONCLUSION

Based on the findings of the study, it can be concluded that prior to the implementation of the role-play method, financial literacy learning had not yet reached an optimal level. The activities were still routine, lacked variation, were predominantly teacher-centered, and used less engaging media, resulting in children's financial literacy skills not developing effectively. The application of the role-play method proved to be effective and appealing for young children, as it allowed them to actively participate in mini-market scenarios, thereby enhancing financial literacy skills in a more concrete and meaningful way. However, several challenges were encountered during the implementation of this method, including the use of unfamiliar foreign vocabulary during play, limited availability of role-play media, parents' perceptions that role play is mere play rather than a learning process, teachers' limited understanding of role-play pedagogy, and insufficient facilities and infrastructure to fully support the learning activities.

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