

IMPLEMENTING SI TABUNG (*SISWA CINTA MENABUNG*) TO ENHANCE ELEMENTARY STUDENTS' FINANCIAL LITERACY IN MAGETAN

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Abstract.

Early financial literacy is crucial for character development in children, particularly in fostering savings habits. In this context, the community service team initiated the SI TABUNG (*Siswa Cinta Menabung* – Students Who Love Saving) program through an ABCD (Asset-Based Community-Driven Development) approach, tailored to the specific needs of each school. At SDN Kediren 3 Magetan, which already has a monthly savings program through a bank, activities focused on strengthening and optimizing daily savings habits. Meanwhile, at SDN Kediren 2 Magetan, the program aimed to foster a culture of savings as a first step in increasing students' financial awareness. The program was implemented through several stages, including inculturation to identify students' habits and challenges, discovery to explore potential and provide savings media, design through strategic development and socialization of the importance of saving, and implementation through mentoring activities tailored to the characteristics of each school. The results showed observable improvements, including increased student participation in saving activities, more consistent daily saving behavior, and improved financial awareness as reflected in students' ability to distinguish between needs and wants. Additionally, there were noticeable improvements in students' discipline, independence, and responsibility in managing their personal finances. Thus, the SI TABUNG program has proven effective in fostering a culture of saving from an early age and has the potential to be replicated in other schools with adjustments to different contexts.

Keywords: *Elementary School Students, Financial Literacy, Savings Culture, SI TABUNG*

I. INTRODUCTION

In the context of national development, children play a highly strategic role. Especially during elementary school, they are at a crucial stage in character formation. Instilling values and education from an early age is crucial because it shapes a child's personality, ultimately contributing to the creation of a generation that is intelligent and possesses good character (Hamid et al., 2021). One of the important basic skills to instill in children is the ability to manage finances, especially through the habit of saving. Saving can be interpreted as a form of activity of setting aside some of the money you have to be saved, where saving has great benefits if done routinely and continuously, such as practicing a frugal lifestyle, not getting used to a consumer culture, and being able to understand the priority of needs for the future (Wahyuti & Zannati, 2023).

Despite these benefits, the reality on the ground shows that elementary school children's awareness of setting aside pocket money for savings remains relatively low. Most of them tend to spend their pocket money on daily necessities. This is in line with the statement of student of SDN Kediren 2, Magetan, who said, *"Usually I get Rp 5,000 in pocket money, and I spend it on snacks and toys during the first break. At lunchtime I eat the rice that has been prepared"* said Rendra. Seeing this condition, the community service team then tried to further explore the financial management patterns of elementary school children. The results showed that some students have begun to set aside some of their pocket money, although the use is still for consumptive purposes at different times. Student of SDN Kediren 3, Magetan, stated, *"My pocket money is Rp 7,000, about Rp 4,000 is used at school, while the rest I save for the the Al-Qur'an Education School in the afternoon,"* said Reni. This statement indicates that the habit of saving has likely been introduced by parents to their children, both directly and indirectly, although its implementation is still not optimal.

Problems related to saving are of particular concern to us as economics students, considering that the urgency of saving is something crucial, especially in managing the finances of the nation's next generation, not to mention the increasingly rapid development of the modern era, which can make consumer patterns increasingly increase

(Nurmalia & Wulan, 2024). Based on the existing problems and phenomena, the community service team attempted to analyze and found that knowledge related to the culture of saving can have a more positive and tangible impact when packaged using attractive media and encouraging the creativity of elementary school children (Samin et al., 2023). This has been demonstrated through the community service team's work program in several different locations, such as in the Ambon area, in the form of a savings culture workshop with an interactive discussion mechanism that builds direct interaction without special restrictions with the audience, thus attracting audience interest in listening to the material presented and also actively participating in the discussion activities (Rante et al., 2023). In addition, a workshop with another interesting method was also held in Indramayu, where the workshop was packaged in the form of a mini bank to teach children how to deposit and withdraw cash. This workshop successfully attracted the audience's attention and increased the desire to save among children in the village (Sari et al., 2022).

However, most of these programs tend to focus on short-term activities and general financial education without considering the specific context, needs, and existing assets of each school. Furthermore, they often lack a structured and continuous approach to building sustainable saving habits among students. Therefore, there remains a gap in the implementation of contextual, participatory, and sustainable financial literacy programs that emphasize behavioral change rather than merely knowledge transfer.

Based on these limitations, the community service team in Kediren Village, Magetan, developed the SI TABUNG (*Siswa Cinta Menabung* – Students Who Love Saving) program as an innovative approach to financial literacy education for elementary school students. This program offers a novel contribution by applying the Asset-Based Community-Driven Development (ABCD) approach, which emphasizes the utilization of existing school assets and adapts program implementation to the unique characteristics of each school. Unlike previous programs, SI TABUNG not only focuses on financial knowledge but also emphasizes the formation of saving habits through

continuous mentoring, creative media (customized money boxes), and participatory learning strategies. Through this approach, the program aims to foster financial awareness, discipline, and responsible financial behavior among students, ultimately contributing to the development of a financially literate and future-ready generation.

II. METHOD

This community service program is implemented using the Asset-Based Community Development (ABCD) approach, which emphasizes the utilization of existing assets and potential within the Kediren Village, Magetan Regency. This asset-based approach aims to shift the community's perspective on themselves, focusing not solely on deficiencies but on existing resources and capabilities that can be developed. The program was conducted at two elementary schools, namely SDN Kediren 2 and SDN Kediren 3, on July 25, 2025. The participants consisted of elementary school students, particularly those in grades 3 to 6 at SDN Kediren 2, while at SDN Kediren 3, the program involved students across multiple grade levels. These participants were selected based on their readiness to understand basic financial concepts and their relevance to the program objectives.

According to Green et al. (2015), the ABCD approach identifies seven types of capital that can be developed. First, physical capital, in the form of facilities and infrastructure; second, financial capital, in the form of financial support; third, environmental capital, in the form of the surrounding natural resources; fourth, technological capital, in the form of the use of digital technology; fifth, human capital, namely individual abilities and competencies; sixth, social capital, related to interaction and cooperation; and seventh, spiritual capital, in the form of awareness, responsibility, and empathy within the community. In this program, the focus of asset development is on human capital and social capital, particularly related to children's financial literacy education. The ABCD method is implemented through five stages, which are explained in Table 1 below (Setyowati et al., 2024).

Table 1. Community service activities based on the ABCD approach

No.	Stage	Activity
1.	Inculturation	At this stage, the activities undertaken include mapping the initial conditions of students and the school. The community service team observed students' spending habits and discussed existing programs with teachers. This aimed to explore the financial literacy of elementary school students.
2.	Discovery	At this stage, the community service team sought to identify assets and potential that could support the program's success. Key assets included high student enthusiasm, teacher support, and the school's enthusiasm for innovative character education. The team also provided money boxes to foster the habit of saving.
3.	Design	At this stage, the community service team began formulating the program's strategy. The team designed a program based on the concept of daily savings through students' personal money boxes. Activities included outreach on the importance of saving, distribution of money boxes, money box decorating, and simulations of setting aside pocket money.
4.	Define	The define stage is the implementation of the various elements formulated in the design stage. During this stage, the community service team implemented the SI TABUNG program directly in the classroom for approximately one hour. Activities included outreach, money box distribution, decoration, and savings simulations.

No.	Stage	Activity
5.	Reflection	At this stage, evaluation and reflection are conducted to assess the success of the SI TABUNG program. The community service team conducts evaluations with teachers and students to monitor the program's progress and its impact on students' savings habits.

III. RESEARCH FINDINGS

The community service activities carried out by the community service team in Kediren Village, Lembeyan District, Magetan Regency, are a real contribution in answering community needs through various work programs. One of the programs implemented is "Implementation of the SI TABUNG (*Siswa Cinta Menabung* – Students who Love Saving) Program as a Financial Education Strategy for Elementary School Age Children". This activity was carried out at SDN Kediren 2 and SDN Kediren 3 on Friday, July 25, 2025. Through this program, socialization consists of the importance of saving, which is something that needs to be done, considering that most students are not used to setting aside pocket money and tend to use it for short-term needs.

A. Student and School Conditions

The implementation of the SI TABUNG (*Siswa Cinta Menabung* – Students who Love Saving) program at SDN Kediren 2 and SDN Kediren 3 began with simple observations of students' pocket money habits. Observations and discussions with teachers revealed that most students tended to spend their pocket money without setting aside any money for savings. This indicates that financial literacy among elementary school students is still relatively low, necessitating a simple, easy-to-understand, and enjoyable habit-building program. Teachers welcomed this initiative, as it aligned with the character education they wanted to instill in the school: fostering thrift, discipline, and responsibility from an early age. This situation served as the basis for implementing the SI TABUNG program as a financial education strategy for elementary school students in Kediren Village.

Although SDN Kediren 3 had implemented a monthly savings program through a bank, there was no mechanism for independent savings within the school environment. As a result, students only saved when they received their monthly bank deposit, while in their daily lives, they still habitually spent their pocket money without setting aside any for savings. This situation indicates a gap that can be filled through the SI TABUNG program, enabling students to develop more consistent and sustainable daily savings habits. Meanwhile, at SDN Kediren 2, there is no savings program at all, either managed by the school or through a collaboration with an external party. This makes students increasingly vulnerable to consumer habits and less focused on managing their pocket money. Therefore, the implementation of SI TABUNG in these two schools is crucial: at SDN 3 as a complement to and reinforcement of independent savings habits at school, and at SDN 2 as an initial program to foster a structured savings habit. Therefore, this program is relevant for both schools because it adapts to the needs and real-world conditions of students in each environment.

B. The Results of the Implementation of the SI TABUNG (*Siswa Cinta Menabung* – Students who Love Saving) Program at SDN Kediren 2 and SDN Kediren 3

The implementation of the SI TABUNG program at SDN Kediren 2 and SDN Kediren 3 adopted the ABCD (Asset-Based Community-driven Development) approach, which emphasizes the utilization of assets, potential, and participation of the school community. This method was chosen so that the program would not be merely temporary, but would also encourage the active involvement of students, teachers, and the school environment in building a culture of independent and sustainable savings. This activity lasted for approximately two hours. Socialization at SDN Kediren 3 was carried out in the morning, involving all students from grades 1 to 6, while socialization at SDN Kediren 2 was held in the afternoon after Friday prayers, targeting students from grades 3 to 6. The difference in time and target is one way to adapt the program implementation to the circumstances of each school. The

following are the results of the program implementation based on the five stages of the ABCD method:

1. Inculturation

The initial stage involved identifying the actual conditions of students at both schools. The community service team observed students' pocket money management habits and discussed existing programs with teachers. At SDN Kediren 3, it was discovered that the school had a monthly savings program through a bank, but the program had not yet addressed the habit of independent saving within the school. At SDN Kediren 2, however, there was no savings program at all. The results of this inculturation formed the basis for understanding the need for a simple, easily accessible program that students could implement regularly.

2. Discovery

At this stage, the community service team explored assets and potential that could support the program's success. The main assets were high student enthusiasm, teacher support, and the school's enthusiasm for innovative character education. Teachers recognized the urgent need to instill thrift, discipline, and responsibility from an early age. Furthermore, the Community Service Team provided money boxes for each student to foster savings habits. The money boxes were then decorated and personalized by the students themselves, motivating them to save consistently. Optimizing these assets, including school support, teacher participation, and student creativity, served as a crucial foundation for designing the SI TABUNG program to suit the local context and the real needs of SDN Kediren 2 and SDN Kediren 3.

3. Design

After identifying existing assets and needs, the community service team then designed a program with the concept of daily savings through the use of personal money boxes by students. The money boxes were provided directly by the team, but students were also encouraged to decorate, color, or draw on them according

to their creativity. This was done to create a personal bond with their money boxes, thus strengthening their motivation to save. The activity plan included socialization about the importance of saving, distribution of money boxes, decorating activities, and simulations of setting aside pocket money. At SDN Kediren 3, the program was designed to complement the existing monthly savings program, with an emphasis on instilling the habit of daily saving for all students. At SDN Kediren 2, the program was designed as an initial step in building a savings culture, targeting students in grades 3 to 6, so the material was tailored to the students' age and understanding.

4. Define

At this stage, the program is implemented directly in class and lasts approximately one hour. The activity begins with a socialization of the importance of saving, followed by the distribution of money boxes to each student. Afterward, students are instructed to decorate, color, or draw the money boxes according to their respective savings goals, for example, to buy books, toys, or school supplies. This activity is then followed by a simulation of setting aside pocket money and putting it into the money boxes. At SDN Kediren 2, the activity takes place in the afternoon after Friday prayers in a conducive atmosphere because students in grades 3–6 are easier to direct. Meanwhile, at SDN Kediren 3, the activity takes place in the morning to ensure all students are more enthusiastic and focused.



Figure 1. Student money box coloring activity

5. Reflection

The final stage is reflection to assess the program's success. Evaluations with teachers and students revealed that the SI TABUNG program received a positive response. Students became more enthusiastic about saving because they felt directly involved, from creating the money box to setting savings goals. Teachers considered this program an effective strategy for strengthening character education and complementing existing school programs. At SDN Kediren 3, this activity strengthened a previously undeveloped daily savings culture, while at SDN Kediren 2, the program was a significant first step in building students' financial awareness.



Figure 2. Implementation of SI TABUNG Activities

Overall, the implementation of the SI TABUNG program using the ABCD approach has proven effective in fostering savings habits from an early age by utilizing available assets and involving the active participation of the entire school community. This program not only encourages students to set aside pocket money but also fosters values of independence, discipline, and responsibility. It is hoped that the program will continue to sustain the positive habits formed even after the community service activities have concluded.

IV. DISCUSSION

The results of the implementation of the SI TABUNG (*Siswa Cinta Menabung – Students who Love Saving*) program at SDN Kediren 2 and SDN Kediren 3 indicate that saving habits among elementary school students have not yet been optimally developed. Most students tend to spend their pocket money without setting aside any for savings, indicating low financial literacy from an early age. This finding aligns with research by Ramadhani et al. (2025) which states that financial literacy in elementary school-aged children still needs to be improved through a simple, interactive educational approach that is tailored to children's developmental characteristics. Therefore, the initial conditions at both schools demonstrate the urgency of educational interventions that are not only theoretical but also practical.

The SI TABUNG program, implemented through socialization activities and hands-on savings practices using personal money boxes, demonstrates a good fit with the interactive educational approach. This intervention produced positive outcomes because it combines cognitive understanding with direct behavioral practice, allowing students to internalize financial concepts through repeated daily actions. Students' active involvement in decorating the money boxes and determining savings goals is a crucial factor in increasing their motivation and understanding. This supports the findings of Hikmah (2020), who emphasized that financial literacy in elementary school students is more effective when provided through direct experience, rather than simply through presentation. With real-life experiences, students can more easily grasp the concept of financial management in concrete ways in their daily lives.

Furthermore, the regular habit of saving through this program has been proven to gradually build students' financial awareness. Students begin to understand the importance of setting aside pocket money for future needs and learn to set simple savings goals. This indicates that habit formation, rather than one-time intervention, plays a key role in sustaining financial behavior change. This aligns with research by Pratama et al. (2024) which states that developing a habit of saving from an early age plays a crucial

role in improving financial literacy and developing basic financial planning skills in students. In other words, the SI TABUNG program serves not only as a supplementary activity but also as a process for developing sustainable financial behavior.

In terms of approach, the use of the ABCD (Asset-Based Community-Driven Development) method in this program has proven effective because it leverages assets already available within the school environment, such as teacher support, student enthusiasm, and a conducive learning environment. This approach also encourages the active involvement of all school elements, making the program more contextual and sustainable. The success of this approach lies in its ability to create a sense of ownership and active participation among stakeholders, which strengthens program sustainability. This aligns with research by Tanjung et al. (2026), who stated that strategies to improve financial literacy based on savings habits will be more successful if they involve the active participation of participants and utilize existing local potential.

The differences in conditions between SDN Kediren 2 and SDN Kediren 3 also demonstrate that the effectiveness of financial literacy programs is greatly influenced by the school's environmental context. At SDN Kediren 3, the SI TABUNG program serves as a reinforcement of the existing monthly savings program, particularly in developing daily savings habits. Meanwhile, at SDN Kediren 2, this program serves as the initial step in building a savings culture that has not yet developed. This finding highlights the importance of context-sensitive program design, where interventions must be adapted to the initial conditions and readiness of participants. This aligns with the findings of Trisnani et al. (2025), who stated that the success of financial literacy is influenced by the integration of the curriculum, the environment, and the learning media used.

Furthermore, the SI TABUNG program also has a positive impact on student character development, such as discipline, responsibility, and independence. Regular savings activities train students to manage money wisely and consistently towards established goals. This reinforces the view that financial literacy is not only related to cognitive abilities but also to the formation of attitudes and behaviors. This suggests that financial literacy programs can simultaneously function as character education tools,

integrating cognitive and behavioral development. Thus, this program contributes not only to improving students' financial literacy but also to strengthening their holistic character.

Overall, the results of the SI TABUNG program implementation reinforce previous research findings that financial education for elementary school children is more effective when delivered through an interactive, habit-forming, and participatory approach. In terms of contribution, this study offers a practical model of community service that integrates the ABCD approach with behavioral-based financial education, providing a replicable and adaptable framework for similar programs in different educational contexts. By utilizing local assets through the ABCD approach and actively involving students, this program has successfully fostered savings habits from an early age and has the potential to be developed as a sustainable school-based financial literacy education model.

V. CONCLUSION

Based on initial observations and discussions with teachers and students, differences were found between schools regarding savings practices. SDN Kediren 3 has a monthly savings program through a bank, but it is not supported by a daily savings habit, while SDN Kediren 2 does not have a savings program at all. This condition has the potential to encourage consumptive behavior among students, so intervention efforts are needed to foster savings habits from an early age. In response to this condition, the community service team implemented the SI TABUNG (*Siswa Cinta Menabung* – Students who Love Saving) program using the ABCD (Asset-Based Community-Driven Development) approach. The program was implemented through the stages of inculturation, discovery, design, implementation, and reflection by utilizing available assets, such as teacher support, student enthusiasm, and a conducive school environment. This program was designed in the form of daily savings using money boxes creatively decorated by students to increase engagement and motivation. The implementation

results showed an increase in student enthusiasm for saving, accompanied by growing financial awareness and character values such as independence, discipline, and responsibility. Thus, the SI TABUNG program has proven effective in instilling savings habits from an early age and has the potential to be replicated in other schools with adjustments to the characteristics and needs of each.

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