

Introduction of Currency to Stimulate Numeracy Skills in Kindergarten

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ABSTRAK: One part of mathematics that is widely felt to be beneficial in everyone's daily life is numeracy, especially the concept of numbers. Numbers are also in currency that needs to be understood early on by all parties. This qualitative study aims to describe how children who study in kindergarten get an introduction to Indonesian currency and explore more deeply about the process of stimulating numeracy skills, especially those running in PAUD BKB Kemas Nuri, Ciruas District, Serang Regency. the introduction of currency value in stimulating children's counting skills that is carried out is still complementary. This can be seen from the introduction activities, namely saving, playing the role of buying and selling or giving alms. In this position, the formation of certain characters is prioritized over children's counting skills. So an introduction with a clear focus can be planned for children.

KEYWORDS: Introduction, Currency, Stimulate, numeracy skills

INTRODUCTION

Numeracy is a part of mathematics that is very much needed in everyday life, especially the concept of numbers. All humans, regardless of their differences, are actually inseparable from numbers or figures in their lives, therefore the ability to count must be prepared by humans from an early age. Paiman and Mahardika in Joni (2016), each have issued their own definitions of counting for early childhood. Paiman; "Numeracy is a science about the structure of relationships, the relationship requires symbols to help manipulate the rules through the operations that have been set." As for Mahardika; the ability to count is an effort to do, work on calculations such as: adding, subtracting and manipulating numbers and mathematical symbols."

"The ability to count has become a part of mathematics that is very useful for everyday life, especially the concept of numbers which is the basis for the development of greater mathematical abilities. Sriningsih in Malapata & Wijayaningsih (2019) the activity of mentioning a sequence of numbers or blind counting where children mention a sequence of numbers without connecting them to concrete objects. "Children aged 4 years can already mention the sequence of numbers from one to ten, while children aged 5-6 years can mention numbers up to

one hundred." The Ministry of National Education in (Amelia, 2012) states that the general purpose of counting in Kindergarten (TK) is so that children know the basics of learning to count so that later children will be more ready to follow the next level of complex arithmetic learning.

This number-naming activity can be used to hone children's abilities in literacy in recognizing the value of their rupiah currency, thus children's counting skills and knowledge of the value of their own country's currency can be applied and taught from an early age for financial intelligence skills in the future. (Murugiah et al., 2023; Pradani et al., 2023). The introduction of currency is also carried out using interactive media in Malaysia in the context of Financial Literacy (Lelani et al., 2024).

Introduction to currency is the basis for stimulating financial intelligence. In addition to colors and pictures, teaching money is also closely related to the concept of numbers (Amany & Faujiah, 2023; Apriani & Verawati, 2024; Danyl Mallisza et al., 2022). In introducing the concept of money, the most important thing is that children are given direct experience, therefore it must be taught from an early age (Gudmunson & Danes, 2011; Murugiah et al., 2023). In fact, the introduction of currency as part of financial intelligence that stimulates the ability to count and manage finances wisely and is able to control children's desires when buying something without calculation and children do not yet know that needs are more important than desires (Aryani, 2018; Pradani et al., 2023; Saniah et al., 2022). In order to socialize Love, Pride & Understand Rupiah (CBR), an introduction to currency has been carried out in the Yoom 1 Nuni village, North Manokwari by means of role play Buying and Selling. (Rahayu et al., 2023) This study is not limited to one media, but aims to describe how children who study in kindergarten get an introduction to Indonesian currency and identify it in the process of stimulating numeracy skills, especially those running in PAUD BKB Kemas Nuri District Ciruas, Serang Regency.

METHOD

This descriptive Qualitative Research Method takes subjects from parties involved in school institutions such as principals, teachers and children aged 5-6 years or children in class B PAUD BKB Kemas Nuri, Ciruas District, by taking a sample of 10 students. To them, with certain limitations, non-participant observation and in-depth interviews were used. Triangulation was then used so that high-level truths could be approached from various perspectives with the type of data/source triangulation and extension of research time. With references from Miles and Huberman, (Rijali, 2018) the research analysis process to conclusions can be obtained.

RESULTS AND DISCUSSION

For kindergarten, currency introduction is not a core part of learning. The Teacher said that regarding the introduction of money to early childhood, this may be rarely done, meaning that few early childhood education institutions introduce money introduction activities to children, even though introducing money is also an important activity that institutions must provide to children, actually introducing money to early childhood can be used as learning starting from the color of money, the nominal value of money starting from 500 to 20,000, types of money such as paper money, coins, then there are pictures and names of heroes, the symbol of the Garuda bird, and so on, this can attract children's attention and curiosity in learning it. On another occasion, another teacher expressed the relationship between numeracy skills through the introduction of rupiah money to early childhood that introducing rupiah money to early childhood includes teaching numbers or nominal money. even teachers can teach or introduce things related to money to early childhood such as pictures of heroes, telling the struggles of heroes on the money sheet, introducing the Garuda bird symbol which is a symbol on coins or sheets, because we know that the Garuda is the symbol of the Indonesian state. Early childhood also needs to know about money in their own country, namely Indonesia. Teaching counting using money is a cognitive activity and this needs to be applied to train counting skills and the extent to which children know about money with the term financial literacy.

Homeroom teacher B has an opinion about literacy through the introduction of currency values to early childhood, he said that the activity of introducing currency values while stimulating counting skills is very important for children. I am a mother of 3 children, my first child in 2022 will be 5 years old and has entered PAUD, we know that early childhood is more demanding when they want something and must be accompanied by crying if we as parents do not obey what they want. Although this goes against the natural nature of children who are egocentric, for example, always wanting to be followed by everything they want, with the introduction of money, it can provide an understanding of how money is obtained and then used for needs and needs.

Money has different types between one money and another, the color of money and a child really likes colors, introducing money through the different colors found on money such as what colors are on the Rp. 1000, Rp. 2000, Rp. 5000, Rp. 10,000. and even 20,000 money. By introducing various colors of money, teachers can also introduce the nominal or number contained in the color of the money, on the money there are pictures of heroes and the Garuda bird symbol, this can be used as a learning in introducing heroes in Indonesia that are on the rupiah banknotes. Introducing money can teach children about the activity of keeping money for the next needs through saving and in essence children are accustomed to saving, in fact children are being trained to become wise individuals in managing their finances. The introduction of currency values is carried out through saving

activities in kindergarten. When saving, it is necessary to try to have a special interaction when children give their savings book and money, not just giving the savings book to the teacher but it would be nice if the teacher asked anything of course still related to money. From this method there is a direct activity introducing money to early childhood.

Role-playing about buying and selling is also often done to introduce currency and count it. Shopping or buying and selling are activities that show interaction between buyers and traders who want to buy or sell merchandise through one of the payment methods, for example direct payment using money. Teachers can create buying and selling activities with students such as role-playing as a trader or buyer. On other occasions, buying and selling is done directly, meaning events that are not made up, such as directly shopping or buying snacks at the nearest stalls around the house by giving children the opportunity to choose the goods they need and pay for them. Kindergartens also facilitate the introduction of currency and counting it through charity activities or sharing with others. When a student is sick, other children are encouraged to set aside money and want to share with friends in need. In between these activities, teachers can introduce money directly to their students because there are also children who give money, for example, the amount of money the child has is Rp. 5000 then the child wants to share for his sick friend with a nominal of Rp. 2000, in this case we can introduce children to money directly and also hone their sense of caring for others.

For teachers, the introduction of currency is included in increasing early childhood literacy, especially children aged 5-6 years. Teachers can provide an understanding of the introduction of this money with real money sheets or metals. The use of real or original currency can make it easier for children to distinguish between currencies that can really be used in society and which cannot be used. Through real currency, they are also easy to count, because it is possible that some children still recognize from the color and picture, not the nominal value in the currency. For teachers, Practicing counting skills can also use real coins and sheets of money, this not only hones their counting skills but also explores children's knowledge of the introduction of rupiah.

However, there are things to consider when introducing real currency. If there is a media made like a picture of money on a block or board and so on, maybe it will last a long time and still remain intact, if using real money children often say that the money they hold will be theirs and have the right to be spent by the children.

So the teacher has also accustomed children to counting money not based on color and picture, but focusing on the nominal. For teachers, the ability to count is part of cognitive activity which requires good focus to solve problems in counting, but for early childhood the concept of counting also exists, only more on recognizing numbers first. honing the ability to count in early childhood should be done consistently, meaning it is made a habit in everyday life, especially since humans live not far from numbers.

In an observation opportunity, a student named Syifa bought snacks with Rp. 5,000 then Syifa used the money for Rp. 3,000 in Syifa was able to calculate how much money was returned by the trader. This develops because of a child's habit when seeing adults or parents shopping, even if it's just the parents buying kitchen necessities such as buying soy sauce and salt for 4000, here the child's introduction to money has begun to grow, so that it is even better, schools need to implement learning about introducing rupiah money to early childhood.

Table 1
Observation of students' practice of counting with currency

Name	Palace	Time	Event
Saptilah	Teacher Room	07.30	When she was going to save, she said something like this: "Teacher, Mom said, this ten thousand rupiah is for saving, and this brown money is for my snacks."
Khodaefah	Seller Place At School	09.15	Khudaefah was seen choosing snacks at the stall and then she said, "Where are the snacks that cost a thousand?" she asked. Efa was given two thousand rupiah, now she wants to buy snacks that cost a thousand rupiah, so that later there will still be some change left."
Dimas	classroom	08.46	He was seen opening his bag and then Dimas reported to the teachers and his parents that his brown money had gone missing.
Wildan	Kindergarten yard	09.55	Wildan is able to communicate well with traders by paying his pocket money using his right hand and always saying thank you.
Rihanna	Kindergarten gate	07. 00	Giving money to the merchant, Rihanna occasionally asked the price of the hair clip while calculating whether she had enough money to buy the hair clip.
Khudrot	Musolla	08. 30	He was seen giving a donation to a sick friend by being the first to donate some of his pocket money.
Azam	Kindergarten yard	09.56	Azam was able to share half of his food to give to one of his friends.

The results of the study conducted at PAUD BKB Kemas Nuri prove that literacy in introducing the value of the rupiah currency to early childhood is very important to be implemented as an effort to provide knowledge to early childhood about the importance of recognizing the rupiah because money is a means of exchange in the buying and selling process, through the introduction of money children can learn to count using the money.

Financial literacy education is very necessary to educate people who are aware and understand how to manage finances wisely and according to their needs. Financial literacy education must be given as early as possible, namely to preschool children or early childhood. Introduction to financial literacy knowledge from an early age will make children accustomed to managing finances properly and correctly in the future. Financial literacy education for children is not just about introducing money, but is a concept about introducing wise financial management. Children are trained to have the ability to control financial spending. Children are also educated to be able to distinguish between needs and desires (Aryani, 2018).

The same opinion is also found in other sources. Kay in Aryani (2018) said: "There are some groups who think that financial literacy should be given when individuals are teenagers. This assumption is based on the fact that children are considered too young to understand finance. Whereas on the other hand, several financial experts recommend that financial literacy be given early on, because it will accumulate until adulthood. Behavior that appears at an early age tends to develop and is difficult to change."

Introduction to money in early childhood must be introduced in order to increase children's knowledge and awareness that money is obtained through a long process and so that children become wise individuals in managing their finances in the future. such as the data that researchers obtained regarding literacy in the introduction of the value of money in early childhood at BKB Kemas Nuri which researchers have described above that the introduction of money can be taught to early childhood, in fact this is a good thing in order to realize students who have knowledge about finance and create attitudes that are able to maintain or manage their money problems in the future.

Through the introduction of money, children can also be taught about counting from adding and subtracting the money that has been used. The role of teachers and parents is constantly needed so that good cooperation between teachers and parents is established and the existence of media tools and methods that support the introduction of rupiah will create a happy atmosphere in helping children during their growth and development. Knowledge about currency can be started by introducing real money, both paper money and coins, kindergarten-aged children usually have the courage to buy something, be it food, drinks or toys that they like. In general, children begin to recognize money and learn to count and use it to buy something and make buying and selling transactions (Rahayu et al., 2023).

Kindergarten age children are a very strategic period to introduce counting because kindergarten age is very sensitive to the stimuli received and the

environment. Their high curiosity will be channeled if they receive stimulation / stimulation / motivation that is in accordance with their developmental tasks. Counting games will be successful if children are given the opportunity to participate and are stimulated to solve their own problems, counting in early childhood requires a pleasant atmosphere and provides a sense of security and freedom for children. For this reason, teaching aids / media are needed that are in accordance with real objects (imitations), interesting and varied, easy to use and not dangerous. The principle of counting for early childhood is direct learning carried out by students through playing or games that are given in stages, fun for students and do not force the teacher's will where children are given the freedom to participate or be directly involved in solving their problems. If counting activities are given through various games, of course it will be more effective because playing is a means of learning and working for children (Amany & Faujiah, 2023; Hadi et al., 2021). Children will be more successful in learning something if what they learn is in accordance with their interests, needs, and abilities.

All levels of educators at BKB Kemas Nuri realize how important it is to introduce rupiah money to early childhood, starting from introducing the color of money, types of money, nominal money, uses of money, how money is obtained, wise spending, needs are more important than wants, all of these things should be taught to early childhood so that later children will be financially competent in the future.

This is reinforced by the opinion of the OJK which states that: "Knowledge about the concept of money and skills to recognize various types of money. From an early age, children need to recognize and understand the various shapes and colors of money. Invite students and children to recognize and observe pictures and colors on money. Then, invite students and children to recognize that the various shapes and colors of money reflect different values of money" (Dewayani, et al., 2020).

Dewayani, et al. (2020) Continuing, knowledge about the use of money in everyday life and skills to distinguish between needs and wants. Invite students and children to recognize that money can be used to obtain objects or services that are needed. Children need to be invited to learn to use money wisely. Therefore, early childhood needs to be accustomed to recognizing and distinguishing their needs and wants. Knowledge and skills to set aside money to be saved and used later. From an early age, introduce students and children to saving activities. Show various piggy banks with cute shapes that they like, invite them to put money in the piggy bank both at school and at home. Ask what items they really want. Parents can show them that part of their income is deliberately set aside every day to get something that the family wants and needs. Awareness to share with others or friends who are more in need. Sharing with friends and others is an ability that needs to be trained in early childhood. What is applied in kindergarten has become one of the cognitive developments in the field of financial calculations that is meaningful in its

development. The introduction of currency is one of the cognitive stimulants where children can do several things.

“1) Learning to solve simple problems especially related to acceptance in a new environment, also applying knowledge and experience in a new context; 2) Thinking logically, recognizing differences in size, organizing activities carried out together, classifying objects according to type and use, and telling simple cause and effect relationships (for example being late to school because waking up late); 3) Thinking symbolically, such as recognizing number symbols and using them to count and recognizing letter symbols as sound symbols.” (Dewayani, et al., 2020)

In guiding and directing BKB Kemas Nuri children, teachers certainly rely on the role of parents to be able to participate in teaching their children while at home after children get new knowledge at school because of course parents are the first teachers for their children and home is the first school and becomes a school for all time for the child.

In teaching the concept of counting through the introduction of rupiah money, teachers teach at school and the parents' job is to guide them at home because at the age of children, they need a lot of habituation because the frequent introduction of money that parents do will provide a quick and ingrained understanding in children. In the research, most of the children have proven that they recognize money using real and authentic money sheets, of course that they are able to count the largest amount of Rp. 5,000 when they spend it and know the money of Rp. 10,000 and Rp. 20,000.

CONCLUSION

Introduction of Rupiah currency value in kindergarten is done to understand its importance in everyday life. So it is inevitable, the currency that is introduced should be the original. everything about money such as, types of money, colors of money and nominal money, pictures on money such as pictures of Indonesian heroes, from literacy introduction of Rupiah currency value teachers can tell the benefits of money, the use of money and how the money is obtained and from the introduction of money teachers can improve children's cognitive and social aspects, namely through counting and sharing activities. However, the introduction of currency value in stimulating children's counting skills that is carried out is still complementary. This can be seen from the introduction activities, namely saving, playing the role of buying and selling or giving alms. In this position, the formation of certain characters is prioritized over children's counting skills.

Because the importance of currency introduction, an introduction with a clear focus can be planned for children. Its implementation is in line with complementary introduction so that children can absorb more deeply the ability to count on currency. For further researchers, the introduction of the rupiah currency value in children aged 5-6 years, especially variations in introduction methods that stimulate counting skills, still needs to be developed.

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