

Mitigating the "Leaky Tin" Phenomenon: Developing Interactive Financial Literacy Media for Rural Elementary Students

1) Ulan Bidi, 2) Irmayani Halim, 3) Erlin Lalu

1) Faculty of Teacher Training and Education, Universitas Pohuwato, ulanbidi@unipo.ac.id

Correspondence Author: +628224526***

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ABSTRACT

Low financial awareness among children can have severe negative impacts on their future economic management, as early childhood habits significantly shape adult financial character. In rural areas, financial literacy education in elementary schools remains severely neglected, often resulting in temporary and ineffective saving behaviors. This study aims to investigate the financial behavior of rural elementary students and identify effective instructional media to cultivate their financial awareness. Employing a qualitative descriptive method, data were collected through participatory observation and in-depth interviews with students and teachers at a rural elementary school in Pohuwato. The findings revealed a prevalent "leaky tin" (tabungan kaleng bocor) phenomenon, where students possess a basic instinct to save using used cans but frequently withdraw the money prematurely for short-term consumptive needs due to a lack of self-control and parental guidance. To mitigate this, theoretical instructional media are highly ineffective. The study identifies that integrating interactive-visual and applicative media—such as Creative Saving Books with visual targets, Wise Shopping Simulation Board Games, and Digital Storytelling—is urgently needed. In conclusion, synergistic efforts between schools and parents, facilitated by these interactive media, are crucial to shifting students' mindsets from merely storing money to strategically planning for the future.

Informasi Artikel

Kata Kunci:

Siswa sekolah dasar; Literasi keuangan; Media pembelajaran; Fenomena kaleng bocor; Pendidikan pedesaan

ABSTRAK

Kesadaran finansial yang rendah pada anak dapat berdampak negatif pada pengelolaan ekonomi mereka di masa depan, karena kebiasaan sejak dini secara signifikan membentuk karakter finansial saat dewasa. Di daerah pedesaan, pendidikan literasi keuangan di sekolah dasar masih sangat terabaikan, yang sering kali menghasilkan perilaku menabung yang sementara dan tidak efektif. Penelitian ini bertujuan untuk menyelidiki perilaku finansial siswa sekolah dasar di pedesaan dan mengidentifikasi media pembelajaran yang efektif untuk menumbuhkan kesadaran finansial mereka. Menggunakan metode deskriptif kualitatif, data dikumpulkan melalui observasi partisipatif dan wawancara mendalam dengan siswa dan guru di sebuah sekolah dasar pedesaan di Pohuwato. Hasil penelitian mengungkapkan adanya fenomena "tabungan kaleng bocor" yang lazim terjadi, di mana siswa memiliki insting dasar untuk menabung menggunakan kaleng bekas namun sering mengambil uang tersebut sebelum waktunya untuk kebutuhan konsumtif jangka pendek akibat kurangnya kontrol diri dan bimbingan orang tua. Untuk mengatasi hal ini, media pembelajaran yang bersifat teoritis sangat tidak efektif. Penelitian ini mengidentifikasi bahwa integrasi media interaktif-visual dan aplikatif—seperti Buku Tabungan Kreatif dengan target visual, Permainan Papan Simulasi Belanja Bijak, dan *Digital Storytelling*—sangat mendesak untuk diterapkan. Kesimpulannya, upaya sinergis antara sekolah dan orang tua, yang difasilitasi oleh media interaktif ini, sangat penting untuk mengubah pola pikir siswa dari sekadar menyimpan uang menjadi merencanakan masa depan secara strategis.

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✉ **Corresponding Author:** (1) Ulan Bidi, (2) Faculty of Teacher Training and Education, (3) Universitas Pohuwato, (4) Gorontalo, 96266, Indonesian, (5) Email: ulanbidi@unipo.ac.id

1. Introduction

In the era of globalization and rapid economic development, financial literacy has evolved into an essential life skill that every individual must possess to navigate complex economic environments. The ability to manage finances wisely, make sound financial decisions, and plan for a stable future is the fundamental key to achieving long-term life well-being. Previous studies have unequivocally established that financial literacy is deeply interconnected with individual prosperity, asserting that financial knowledge and personal finance management skills are critical in life planning [1]. Furthermore, managing finances has significant urgency, not only in facing rapid economic and technological changes in the 5.0 industry era but also in creating financial stability and brighter future opportunities for families [2].

Unfortunately, financial awareness in Indonesia, particularly among children, remains disproportionately low compared to global standards. This deficiency is highly visible through a widespread lack of understanding regarding basic financial concepts, such as the distinctions between saving, investing, and managing debt [3]. Instilling financial awareness should ideally commence at an early age, ensuring that children internalize positive financial habits that form the bedrock of their adult economic behavior [4]. Financial literacy education must be provided as early as possible to preschool and elementary school children, as early exposure familiarizes them with proper financial management for the future [5].

However, the reality in the field reveals that financial literacy education in elementary schools, particularly in rural areas, has not received adequate attention [6]. Existing learning materials are often overly theoretical, abstract, and unappealing to students, making it profoundly difficult to instill deep-rooted financial awareness. Most current literature focuses heavily on digital financial literacy in urban settings, leaving a critical research gap regarding the specific, rudimentary financial behaviors of rural students who face limited access to formal financial institutions and lack parental economic education at home [7], [8].

Therefore, massive innovation in financial literacy learning media for elementary schools is required. Diverse and engaging media can assist students in learning complex concepts with ease [9]. Interactive and enjoyable learning media can significantly boost students' learning motivation and help them grasp financial concepts dynamically rather than passively [10], [11]. This research aims to explore the specific financial behaviors of rural students and identify effective financial literacy learning media tailored to instill financial awareness in rural elementary students. Through these customized media, it is hoped that students can shift from merely storing money to understanding

comprehensive management, developing the self-control required to cultivate excellent lifelong financial habits.

2. Method

This study utilized a qualitative approach with a descriptive design to deeply explore the phenomenon of financial literacy within the specific context of a rural elementary school environment. Qualitative research allows the researcher to position themselves as the key instrument to capture social realities and students' natural behaviors toward money without the rigid constraints of statistical hypotheses. The research was conducted at an elementary school located in a rural district of Pohuwato, selected specifically due to its geographic characteristics: limited access to formal financial institutions (banks) and a socio-cultural demographic where family-level economic education is historically minimal.

The primary participants included active elementary students across various grades and their respective classroom teachers. Data were collected over a period of four weeks utilizing two primary techniques: participatory observation and in-depth interviews. Participatory observation allowed the researcher to directly witness how students interacted with their pocket money, tracking their spending versus saving habits during school hours. Concurrently, unstructured in-depth interviews were conducted with selected students to uncover the underlying motives behind their saving habits. Interviews with teachers were also carried out to identify the pedagogical barriers in delivering financial materials within the current curriculum constraints.

The collected data were analyzed using the interactive model proposed by Miles and Huberman, consisting of data reduction, data display, and conclusion drawing. In the reduction phase, raw observational notes and interview transcripts were filtered to focus strictly on financial behavior and media usage. The data were then narratively displayed to systematically present the factual findings, ranging from pocket money usage patterns to the impact of lacking parental guidance. Finally, conclusions were drawn and rigorously validated through source triangulation to ensure the objectivity and reliability of the research findings.

3. Results and Discussion

3.1 Results

Based on the comprehensive observations and in-depth interviews conducted in the field, it was discovered that the reality of financial literacy among rural students exhibits a unique yet highly vulnerable behavioral pattern. In essence, rural students actually possess a basic, innate instinct to set money aside. This is tangibly reflected in their widespread use of recycled materials, specifically used tin cans (*kaleng bekas*), as their primary medium for saving money at home.

However, this physical act of saving is entirely devoid of a

solid foundation in financial management. The used cans are inherently non-permanent and extremely easy to open and close. Consequently, the money that has been meticulously collected is frequently withdrawn prematurely (used) to satisfy short-term consumptive desires, such as buying immediate snacks or toys, long before reaching any meaningful financial target.

This specific behavioral pattern is identified in this study as the **"Leaky Tin Saving" (Tabungan Kaleng Bocor)**

phenomenon. In this phenomenon, the act of saving devolves into a futile cycle of 'save-and-take,' which yields absolutely no long-term financial accumulation or goal achievement. The data regarding this phenomenon and the proposed pedagogical solutions are categorized and mapped in Table 1 below.

Table 1. Identification of Financial Literacy Problems and Proposed Interactive Media

Identified Problem / Behavior	Root Cause	Proposed Interactive Media Solution	Target Outcome
"Leaky Tin" Phenomenon (Premature withdrawal of savings)	Lack of visual goals and low self-control; easily accessible physical banks.	Creative Saving Books (Visual): Replacing cans with visual target books.	Instill delayed gratification; track progress toward a specific, visible goal.
Consumptive Spending (Inability to differentiate Needs vs. Wants)	Absence of priority-scale education at home; abstract understanding of value.	Wise Shopping Simulation Board Games: Card/board games mimicking real-world markets.	Practical cognitive ability to prioritize essential needs over impulsive wants.
Low Intrinsic Motivation (Saving viewed as a chore)	Lack of parental appreciation/supervision; no engaging narratives.	Digital Storytelling: Short animated videos showing consequences of financial behaviors.	Emotional engagement; shifting mindset from 'storing money' to 'planning the future'.

3.2 Discussion

The "Leaky Tin" phenomenon severely highlights a critical gap in elementary financial education. The vulnerability of the students' saving habits is massively exacerbated by the total absence of parents acting as financial mentors at home. In rural environments, there is a prevailing cultural misconception that financial matters are strictly adult issues that children do not need to understand [12]. The lack of education regarding priority scales and self-control leaves children directionless in managing their daily allowance [13]. Furthermore, parents rarely provide appreciation or supervision over their children's saving consistency, causing the students' intrinsic motivation for financial discipline to remain catastrophically low.

Addressing these deeply rooted behavioral and cultural barriers requires instructional media that are fundamentally interactive, visual, and highly applicative [14]. Theoretical or textbook-based media will fail because they do not engage the students' concrete operational stage of cognitive development. As outlined in Table 1, the implementation of **Creative Saving Books** introduces a psychological anchor; by drawing or pasting a picture of their target goal, students develop resilience against impulsive spending. Meanwhile, **Wise Shopping Simulation Games** act as a safe sandbox for students to experience the consequences of bad spending (needs vs. wants) without real-world financial loss, a method proven highly effective by Nisa and Sari (2022) [8]. Lastly, **Digital Storytelling** bridges the gap left by parents, providing moral and practical financial compasses through relatable characters [15].

The application of these meticulously identified media in

schools is expected to fill the educational void left by the family environment. By doing so, educators can successfully shift the rural students' paradigm from a short-sighted "storing money" mentality to a robust, long-term "future planning" mindset, equipping them with the financial intelligence required to break cycles of rural poverty.

4. Conclusion

This research concludes that the financial literacy of elementary school students in rural areas remains at a profoundly elementary and directionless level. The prevalent use of used cans as a saving medium, devoid of commitment and education, results only in the "leaky tin" phenomenon—a temporary, ineffective financial habit of saving and immediate withdrawal. The primary obstacles lie in the severe lack of parental guidance and the absence of an applicative financial literacy curriculum in schools. As a definitive solution, it is highly urgent to integrate specific, innovative learning media—such as Creative Saving Books, Wise Shopping Simulations, and Digital Storytelling—to actively instill an understanding of priority scales and the time value of money. Through appropriate media interventions, students are expected not only to physically save money but also to build the mental resilience required to resist spending it on non-urgent desires. Ultimately, a strong synergy between proactive teachers at school and aware parents at home is the essential key to breaking the chain of low financial awareness from an early age.

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