

CHALLENGES AND EFFORTS IN DEVELOPING A GENEROUS ATTITUDE THROUGH SHARIA FINANCE LEARNING AT KILAUAN IMPIAN KINDERGARTEN, MALAYSIA

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Abstract

This study explores the challenges and efforts in developing a generous attitude in early childhood through Islamic financial education at Tadika Kilauan Impian, Malaysia. The method applied is a descriptive qualitative approach, with data collected through observation, interviews, and documentation. The results of this study show that Islamic financial education for children faces several obstacles, such as difficulties in understanding abstract concepts, lack of integration into the curriculum, limited teacher competence, and suboptimal application of values between educational institutions and families. This study reveals that approaches such as habituation of values, social activities, role modeling, and collaboration between schools and families are crucial in shaping a contextual generous attitude. Theoretically, these results indicate that Islamic financial education plays an important role in instilling values, not just in educating knowledge. In the policy context, this study recommends that a curriculum based on Islamic finance become a priority, teachers' capabilities be improved, and support from institutions be provided to uphold character education of generosity from an early age.

Keywords: *Generous Attitude, Islamic Finance Learning*

Abstrak

Penelitian ini mengeksplorasi tantangan dan upaya dalam mengembangkan sikap dermawan pada anak-anak usia dini melalui pendidikan keuangan syariah di Tadika Kilauan Impian, Malaysia. Metode yang diterapkan adalah pendekatan kualitatif deskriptif, dengan pengumpulan data melalui observasi, wawancara, dan dokumentasi. Hasil dari penelitian ini menunjukkan bahwa pendidikan keuangan syariah untuk anak-anak mengalami beberapa kendala, seperti kesulitan dalam memahami konsep abstrak, kurangnya integrasi dalam kurikulum, keterbatasan kompetensi guru, dan penerapan nilai yang tidak optimal antara lembaga pendidikan dan keluarga. Penelitian ini mengungkapkan bahwa pendekatan seperti pembiasaan nilai, aktivitas sosial, keteladanan, dan kolaborasi antara sekolah dan keluarga sangat krusial dalam membentuk sikap dermawan yang kontekstual. Secara teoritis, hasil ini menunjukkan bahwa pendidikan keuangan syariah memiliki peranan penting dalam menanamkan nilai, bukan hanya dalam mengedukasi pengetahuan. Dalam konteks kebijakan, penelitian ini merekomendasikan agar kurikulum berbasis keuangan Islam menjadi prioritas, peningkatan kemampuan guru dilakukan, dan dukungan dari lembaga diberikan untuk menegakkan pendidikan karakter kedermawanan sejak usia dini.

Kata Kunci: *Sikap Dermawan, Pembelajaran Keuangan Syariah*

INTRODUCTION

Sharia-based financial education for early childhood has a strategic role in shaping exemplary attitudes that align with Sharia principles. Fundamental values such as zakat, infak, charity, trustworthiness, and wealth management do not serve merely as guidelines for economic practice, but rather as a means of character development that fosters social solidarity and generosity. Several empirical findings indicate that instilling financial education from an early age positively contributes to the enhancement of moral awareness and generous behavior, including understanding the concept of sharing and the ability to consider the interests of others (Haryanti et al., 2020). Then (Amsari, 2021) shows that zakat education instilled from an early age plays a significant role in shaping social character and internalizing a charitable attitude in later stages of development. Therefore, zakat education is not merely aimed at strengthening reasoning skills, but also encompasses the development of the affective and spiritual domains of students. From a theological perspective, the urgency of the value of generosity is explicitly stated in the Quran, as revealed in Surah Al-Baqarah, verse 261.

At the regional level, the development of the Islamic finance sector in Southeast Asia shows a significant growth trend, especially in Malaysia and Indonesia. Malaysia has become a driver in strengthening sharia finance through government policy support, comprehensive regulations, and sharia-based product and service innovations that enhance public access (Afwa, 2023). Although Indonesia has experienced considerable growth in Islamic finance, this development is still constrained by low Islamic financial inclusion, regulatory imbalances, and weak financial literacy in society (Lestary et al., 2024). This situation concerns the inefficiency in internalizing Islamic financial values in early childhood education, particularly for shaping benevolent character.

In a global context, the Islamic finance sector in Southeast Asia shows a positive growth trend, with Malaysia and Indonesia serving as the main players. Malaysia holds a leading position in the development of stable Islamic finance, supported by public policies, a stable regulatory framework, and innovative cooperative financial services that improve access to Sharia-based products (Mutmainah et al., 2022). Although Indonesia has recorded rapid growth in Islamic finance, low financial inclusion,

regulatory imbalances, and uneven financial literacy remain obstacles (Ghozali et al., 2019).

Although Islamic finance in both countries has experienced rapid development, Islamic financial education faces obstacles from several factors. In Malaysia, particularly at Tadika Kilauan Impian, the concepts of zakat, sharing, and charity are considered too difficult for young children to understand (Amalia, 2023). This situation limits the implementation of interactive and concrete teaching methods, the availability of teaching materials, as well as differing parental perceptions regarding support for Islamic financial education (Ismadillah & Amalia, 2023). Furthermore, in several kindergartens, generosity programs are still rarely used and have not yet been integrated into the Islamic financial education curriculum (Hanur & Hajichah, 2023).

Several studies have shown that habits, teacher behavior, symbolic play, as well as activities involving sharing, zakat, and regular charity can effectively shape children's attitudes of generosity, in accordance with institutional context, teacher readiness, and teaching methods (Wibowo & Ok, 2023). An in-depth understanding of factors such as the scope of learning, communication between teachers and students, the role of parents, and plans to initiate proper developmental stages for children is required (Rismawanda & Khasanah, 2021).

Until now, most learning about Islamic financial education has focused more on teenagers or the general public, while learning related to the challenges and efforts in fostering a generous attitude at an early age in Malaysia is still limited. Qualitative research that clearly explains how preschool institutions implement Islamic financial education is still very scarce, including regarding teachers' plans to instill the value of generosity through activities such as educational activities and the practice of giving alms (Adhatia & Rahmayati, 2025). Similarly, learning about Islamic financial institutions in enhancing financial literacy in kindergartens identifies that educational programs have been implemented, but there has been little research on the integrity of generosity values in detail (Aurora & Amalia, 2024). Therefore, there is a need for research conducted to gain a deeper understanding of the dynamics of forming

children's generous attitudes through Islamic financial literacy. This learning is important for balancing effective and relevant forms in reinforcing the internalization of Islamic financial values from an early age.

Based on the description above, this research has a high urgency to study in depth the challenges and efforts of children's generosity attitudes through learning Islamic financial literacy at Tadika Kilauan Impian, Malaysia. The qualitative approach used in this research is expected to provide a significant contribution to the development of Islamic education knowledge while also serving as a practical reference for educators, educational institutions, and policymakers in designing more effective, concrete, and locally relevant learning models. In addition, the results of this research are expected to enrich the body of literature on education based on Islamic economics and provide strategic solutions to strengthen the character of generosity in early childhood, thereby having a positive implication for the broader development of Islamic financial education.

RESEARCH METHODS

This qualitative descriptive research is used to conduct research by collecting data from research sources and then analyzing it to obtain additional information about the research subject. After that, the data will be used for analysis, processed into information that can be used to support information about the research problem (Sugiyono, 2017). This research was conducted using qualitative descriptive methods, employing a natural data collection system with the aim of explaining the problems that occur as the key instrument, as well as in-depth analysis through a study of Islamic financial education on generosity in children.

The research object is located at Tadika Kilauan Impian Al-Fikh Orchard HQ, an early childhood education center established in 2011, located at No. 1 Jalan Kristal Satu, 7/78A Section 7, 40000 Shah Alam, Selangor, Malaysia. This kindergarten is one of the main units of the Al-Fikh Orchard network, which has consistently operated for a long time with a structured education system. This kindergarten was

chosen as the research object because it allows for in-depth observation of the learning process and the instillation of Islamic financial values as well as philanthropic character in early childhood. Its stable presence since 2011 supports a comprehensive analysis of educational practices in the environment.

This study collected primary data (obtained directly by the researcher through observation and interviews) as well as secondary data (from publications, reports, and existing documents), both of which are qualitative in nature and presented in words rather than numbers. This combination, through observation, documentation, and literature review, provides a comprehensive overview and in-depth analysis of the context, meaning, and practices of the subjects within a relevant theoretical framework, ensuring that the data obtained are valid and academically accountable.

RESULT AND DISCUSSION

1. Challenges of Developing Children's Generous Attitude Through Islamic Financial Education

The implementation of the value of generosity through Islamic financial education in early childhood education institutions, especially at Tadika Kilauan Impian in Malaysia, is one way to cultivate an Islamic attitude from an early age. However, this study shows that efforts to instill the value of generosity face several challenges. These challenges are influenced by the child's developmental stage, the readiness of the educational institution, and social and cultural background. All of these challenges directly affect the success of Islamic financial education in building awareness to share, empathy for others, and the understanding that wealth is a trust that must be managed according to Islamic principles.

One of the main issues faced is the limited understanding of Islamic finance concepts among young children in kindergarten. Terms such as zakat, infak, charity, and halal asset management are still difficult for children to fully comprehend, considering their cognitive development has not yet reached the symbolic and conceptual stages. At Kilauan Impian Kindergarten, children tend to see money as a tool for buying goods or toys, rather than as a means for worship or helping others.

This condition aligns with (Sufyati et. al. 2025), which reveals that understanding Islamic finance in early childhood requires a concrete and direct approach so that moral and social values can be well internalized.

The next challenge is the lack of integration of systematic Islamic financial education into the kindergarten curriculum. Although Tadika Kilauan Impian has made efforts to instill Islamic values in daily activities, learning about Islamic finance and cultivating a generous attitude is still situational and depends on the teacher's initiative. Activities such as donations or sharing are usually carried out spontaneously, for example during certain events, and have not yet been made into a sustainable habitual program. This supports the view of Zahrani et al. (2023) that the formation of a generous character in early childhood requires a structured and consistent learning plan so that these values can be well absorbed.

Aside from the curriculum aspect, the teacher's ability to deliver Islamic financial education in a way that is suitable for kindergarten children also becomes a significant challenge. Not all teachers have an adequate understanding of Islamic financial literacy, so teaching the values of generosity often remains theoretical and has not yet been connected to real activities relevant to children's lives. However, in early childhood education in Malaysia, a learning approach based on play, imitation, and hands-on experience is very important. According to Wiyani and Setiani (2022), the role of teachers as generous role models and facilitators in fostering good behavior has a significant impact on the development of children's social character.

Another quite significant challenge is the difference in family backgrounds and the level of parental involvement in shaping values of generosity. In urban Malaysian society, not all parents have a balanced understanding of the importance of Sharia financial education from an early age. As a result, the values taught in kindergarten are often not supported by the home environment. The mismatch between school habits and home practices can hinder the development of sustainable generous behavior in children. According to (Khairunnisa and Fidesrinur, 2021), the development of a child's character requires strong collaboration between schools and families.

In addition, the impact of social culture and consumption patterns in Malaysian society also poses an external challenge when studying Islamic finance. Children are increasingly accustomed to consumption patterns influenced by digital media and their surrounding environment, which gradually cultivates a materialistic attitude from an early age. This can conflict with values of simplicity, care for others, and the intention to help, which are principles in Islamic finance. According to (Wiraguna and Effendy, 2024), the challenges in improving Islamic financial literacy today are very complex due to changes in culture and lifestyle

Based on the analysis that has been conducted, there are several challenges in developing a generous attitude through Islamic financial education, which include aspects of understanding, teaching methods, system structure, and social environment. Therefore, Islamic financial education needs to be organized in such a way that it is more aligned with everyday life, integrated, and sustainable, with an emphasis on habits.

2. Efforts to Foster Children's Generous Attitudes Through Islamic Financial Education

Based on field observations, efforts to instill a generous attitude in kindergarten are carried out through various learning activities about Islamic finance, tailored to the context and developmental characteristics of early childhood. The main issue found is the difficulty children have in understanding the concepts of donation and trust in wealth. Children tend to view money only as a means of exchange or for fulfilling personal needs. Therefore, kindergartens design various practice-based activities so that the value of generosity can be more tangible, easier to understand, and can be applied by children.

In facing this challenge, Tadika regularly conducts the "Friday Charity" program as a weekly activity. In this activity, children are asked to bring money from home and deposit it in a charity box in the classroom every Friday. Teachers assist the children as they deposit the money and simply explain the meaning of sharing and helping others. The Friday Children's activity aims to introduce the concept of charity

directly without making children feel pressured by complex terms. This approach aligns with the opinion of Haryanti et al. (2020), who stated that real-life experiences are the most effective way to instill social and moral values in young children.

In addition, Tadika also organizes an activity called "Collective Saving," which is a group saving activity aimed at social purposes. Children are encouraged to set aside a portion of their pocket money into a class savings fund. The money is then used for sharing, such as helping friends in need or being allocated for simple social activities. This activity becomes a solution to difficulties in understanding Islamic finance, which previously only occurred unintentionally, because collective saving is done regularly and on a scheduled basis. According to (Hanur and Najichah 2023), habits carried out continuously play an important role in shaping a generous attitude as a practice, not just a situational response.

In helping children better understand concepts, the role of a teacher as a role model is very crucial. This can be seen in the activity "Generous Teacher Example," an informal method where teachers deliberately demonstrate sharing behavior in front of children, such as helping friends, distributing stationery, or offering assistance without being asked. The approach from (Nur et al., 2024) explains that this action becomes an effective means for character education for early childhood, because younger children are more likely to imitate behaviors they observe rather than listen to abstract explanations.

To address the differences between teaching in kindergarten and conditions at home, the kindergarten implements the "Charity Together with Family" program. In this program, parents are invited to involve their children in charitable activities at home or in the mosque, and these experiences are then shared in class. In line with (Juliani, 2019), the aim of this initiative is to bridge the value differences between the school and family environments.

In addition to practice-based activities, the kindergarten also reinforces the value of generosity through an activity called 'Islamic Exemplary Stories.' This activity includes stories depicting the lives of the Prophet and Islamic figures, emphasizing

sharing and helping others. The stories are told in simple language to be easily understood and directly related to activities that the children do, such as giving charity or sharing items. The purpose of this activity is to build children's cultural and spiritual values, especially in overcoming the influence of a consumerist culture that children begin to recognize from an early age. According to Bahri et al. (2024), Islamic philanthropy education that uses stories from the Qur'an can increase children's motivation to become more generous.

Based on the discussion results, activities such as Friday Charity, Shared Savings, Example of a Generous Teacher, Giving Together with Family, and Islamic Role Model Stories are concrete examples of effective Islamic financial education in addressing the challenge of instilling a generous attitude among kindergarten children. These activities align with early childhood developmental stages and are capable of transforming abstract values related to generosity into habits integrated into daily behavior.

Here is table 1 of challenges and efforts in developing a generous attitude through Islamic financial learning at Tadika Kilauan Impian:

No.	Challenge	Deskripsi Challenge	Effort	Deskripsi Effort
1	Difficulty understanding abstract concepts	Young children find it difficult to understand zakat, infak, and charity because their thinking is not yet symbolic; they see money only as a tool to buy toys.	Friday Charity Program	Children bring money from home and put it in the class donation box every Friday, and the teacher explains the meaning of sharing in simple terms without pressure or complicated terminology.
2	Lack of	Sharia financial learning	Shared	Children set aside

No.	Challenge	Deskripsi Challenge	Effort	Deskripsi Effort
	integration in the curriculum	is situational, spontaneous (for example during special events), and not yet a continuous program.	Savings	pocket money into a collective class savings used to help friends or for social activities, with a regular schedule to make it a habit.
3	Limited teacher competence	Teachers have limited understanding of Sharia literacy in theoretical teaching and are less connected to children's real-life activities.	Example of a Generous Teacher	Teachers demonstrate sharing behavior directly (for example, sharing stationery, helping friends) and children imitate it because it is easier than abstract lectures.
4	Lack of family support	Parents do not always understand that the importance of school values not aligned with home can hinder sustainable generous behavior.	Charity Together with Family	Parents take children to do charity at home/the mosque, share stories in class to bridge differences in school-home values.
5	The influence of consumerist culture	Digital media & society encourage materialism contrary to the values of simplicity & caring	Islamic Exemplary Stories	Tell the story of a Prophet/Islamic figure about sharing (in simple language) and connect

No.	Challenge	Deskripsi Challenge	Effort	Deskripsi Effort
		for others in Sharia.		it with children's daily charity activities.

Table 1 Challenges and Efforts of Generous Attitudes Through Islamic Financial Learning at Tadika Kilauan Impian, Malaysia

3. The Impact of Children's Generous Attitudes Through Islamic Financial Learning

Islamic financial education at Tadika Kilauan Impian, such as through Friday charity and the Sharing Savings activities, helps children develop a positive attitude of sharing and responsibility. They begin to realize that money is not only used to meet personal needs but is also a trust to be managed honestly, frugally, and with consideration for others. Activities like giving charity and saving contributions instill Islamic values, such as avoiding wastefulness, excessive luxury, as well as greed and consumerism. This approach is in line with (Nelisa et al., 2023), who emphasize that by getting used to giving charity, a person is trained to live simply, not be greedy for wealth, and stay away from waste ful and luxur ious be haviors.

This program also encourage s the growth of social empathy and financial knowledge from a young age. Children are taught to distinguish between needs and wants, enabling them to be wiser in managing their pocket money and reducing the impact of life style choices. By cultivating the habits of saving and sharing, they learn to think systematically, economically, and responsibly in managing finances, which be come s the foundation for achieving financial freedom in the future. According to Amadi (2023), financial education and financial literacy also form the foundation of a child's ability to plan, organize, and manage finance s wisely in the future.

Ho we ver, the re are ne gative e ffe cts that ne ed to be co nside red, e spe cially from the point of view of child psychology. Children who come from economically disadvantage d backgrounds and are unable to participate actively

may feel embarrassed, insecure, or alienated from their peers, which can reduce their confidence. This program can also be less successful if it is not supported by a family environment that still implements a consumptive and extravagant culture, making it difficult to instill frugal and generous values in a sustainable manner. And (Nurjannah, 2018) also revealed that children who feel unable to participate in social activities such as regular charity can experience social exclusion, which negatively affects their self-confidence and social identity.

To strengthen the positive impact and minimize the negative impact, more effective collaboration between educational institutions and parents is needed, as well as a more systematic assessment. Well-designed programs should include various forms of support, not just financial assistance, so that all children feel equally treated and comfortable. Schools are also advised to implement simpler methods, such as observing behavior or recording children's attitudes, to routinely assess the development of values such as sharing, honesty, and understanding of money.

CONCLUSION

This study shows that learning about Islamic finance has a significant influence in shaping a charitable attitude in early childhood. However, this influence is still limited due to the abstract nature of the concept, lack of integration in the curriculum, variations in educator competence, and minimal coordination between the school environment and family. In addition, the study also shows that methods focused on habits, direct experiences, examples from teachers, and parental involvement can facilitate children in accepting and applying Islamic financial values appropriately and sustainably. Based on these findings, educational policies are needed to support the planned integration of Islamic finance knowledge into early childhood education curricula, improve teacher training on Islamic financial literacy according to the child's developmental stage, and create a model of collaboration between schools and parents. In addition, policy support from relevant institutions is very important to ensure that programs promoting the

values of generosity can be implemented sustainably as part of Islamic character education from an early age.

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