



Internalization of Local Wisdom Values Through Ceta Media: An Ethnopedagogical Study on Saving Culture

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ABSTRACT

This study aims to analyze the internalization of local wisdom values through CETA media (Celengan Target) to foster a saving culture among elementary school students, using an ethnopedagogical approach. This research employs a Systematic Literature Review (SLR) using the PRISMA framework, which includes the identification, screening, eligibility, and inclusion stages. Literature data were collected from Google Scholar, SINTA, Garuda, and DOAJ databases, with publications between 2022 and 2026. The initial search identified 20 articles. After selecting, 17 relevant articles were included in the final analysis. Data were analyzed using content analysis through data reduction, categorization, synthesis, and verification. The findings indicate that saving culture is not merely associated with financial behavior but also contributes to character formation, including discipline, responsibility, self-control, delayed gratification, and future orientation. Local wisdom values, such as frugality, simplicity, diligence, and wise resource management, were found to strengthen children's saving habits. In addition, the present study reveals that ethnopedagogy provides contextual learning by integrating local culture as a learning resource and medium for value internalization. Furthermore, CETA media offers an innovative, concrete learning strategy that supports target setting, behavioral habituation, and reflective learning. This study contributes to educational development by proposing the CETA-LIFE conceptual model as an integrated framework connecting local wisdom, financial education, ethnopedagogy, and saving culture in elementary education.

Keywords: CETA media, ethnopedagogy, local wisdom, saving culture, value internalization

Submitted	Accepted	Published
14 May 2026	21 July 2026	30 September 2026

Citation	:	Nirwana, N.S., & Ratri, S.Y. (2026). Internalization Of Local Wisdom Values Through Ceta Media: An Ethnopedagogical Study On Saving Culture. <i>Jurnal PAJAR (Pendidikan dan Pengajaran)</i> , 10(5), 938-950. DOI: http://dx.doi.org/10.33578/pjr.v10i5.1541 .
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INTRODUCTION

The development of financial habits from an early age constitutes an essential foundation for individuals' future economic behavior (Aulia et al., 2026, p. 738). Simple practices, such as saving, are not merely related to setting aside money, but also represent a character-building process involving discipline, responsibility, self-control, delayed gratification, and future orientation (Amar Aldri et.al, 2026, p. 152). In the context of elementary education, saving culture holds strategic value as an initial medium for students to understand resource management, distinguish between needs and wants, and develop frugal living habits from an early age (Kadelista & Taufik, 2025, p. 2).

The rapid development of digital society presents new challenges to cultivating saving habits among children. Increased exposure to digital media, the rise of instant consumption culture, and easy access to entertainment and transactional platforms have brought children closer to impulsive consumption patterns (Marbun et al., 2026, p. 8133). Social environmental influences, ownership trends, and purchasing habits shaped by popular culture further encourage children to prioritize consumption over resource preservation (Hartiyani Sadu Budanti et al., n.d., p. 3). This condition indicates that saving culture can no longer be understood solely as an individual matter, but rather as an issue of character education and financial literacy influenced by broader social transformations (Muhammad Aziz et al., 2024, p. 25).

Learning practices regarding saving culture in elementary schools remain largely conceptual and normative (Aulia et al., 2026, p. 736). Saving is generally introduced through advice, frugality slogans, or school savings programs that are more administratively oriented than behaviorally transformative (Ahmad Ridho et al., 2025, p. 118). Although such approaches may improve students' cognitive understanding of the importance of saving, they do not necessarily lead to value internalization or consistent behavioral habituation

(Hayyin & Surani, 2024, p. 236). Students may recognize the benefits of saving, yet are not always motivated to practice it consciously and sustainably in daily life. This gap between knowledge and practice highlights the need for more contextual, participatory, and experiential learning approaches (Siti Rahma Nurhafizah, 2022, p. 33).

Contextual learning becomes highly relevant because children's economic behavior is not formed in isolation from their social and cultural environment (Pertiwi et al., 2025, p. 2697). Values, norms, and habits embedded within society strongly influence students' behavioral development (Sri Redjeki Slamet et al., 2024, p. 72). In this regard, ethnopedagogy offers an approach that positions local culture as both a learning resource and a medium for value internalization (Sajaratun, 2025, p. 15). Ethnopedagogy views learning not merely as the transfer of formal knowledge, but as a process of transmitting local knowledge, social practices, and value systems that evolve within communities (Like Suoth, Jefrey Oxianus Sabarua, 2026, p. 913).

Indonesian local wisdom contains numerous values relevant to the formation of a saving culture, such as frugality, simplicity, responsibility, diligence, and wise resource management (Husni Thamrin, 2025, n.d., p. 46). Traditionally, these values are transmitted through everyday practices within families and communities (Fatmawati et al., 2024, p. 142). However, modernization and the dominance of academically oriented formal learning models have increasingly limited the integration of local values in classroom instruction (Akbar et al., 2024, p. 50018). As a result, students acquire formal economic concepts but remain less connected to cultural values that could strengthen responsible financial behavior (Siswa et al., 2023, p. 2).

The internalization of local wisdom values among elementary students requires concrete learning strategies aligned with children's developmental characteristics (Gervin Nasrani et al, 2026, p. 1528). At the concrete operational stage, students more easily understand concepts through manipulation of real objects, visual experiences, direct activities, and repeated habituation (Susy Yulianti et al., 2025, p. 262). Therefore, saving culture education requires instructional media that not only convey information but also enable students to experience habit formation processes directly.

CETA media (*Celengan Target*) was developed as an instructional innovation to integrate a savings culture with the internalization of local wisdom values. Unlike conventional piggy banks, CETA is target-based, enabling students not only to save money but also to set goals, monitor their progress toward savings, build commitment, and reflect on the processes of achieving those targets. This target-oriented structure transforms saving activities into intentional, systematic, and measurable behavioral processes.

The use of CETA media is highly pedagogically relevant because it enables students to directly engage in developing simple financial habits. Repeated interaction with the media can strengthen self-regulation, behavioral consistency, and goal orientation. The integration of this medium with local cultural values also allows saving culture to be understood not merely as an individual economic skill, but as a life practice rooted in cultural values such as frugality, responsibility, and future awareness.

Studies on children's financial literacy have predominantly focused on economic concept mastery, formal financial education, school savings programs, and family influence on children's financial behavior. On the other hand, ethnopedagogical studies have primarily examined the integration of local culture in learning and character development. Andira & Akbar (n.d.) emphasize the importance of local wisdom in instructional material development, while Husna et al (2025) demonstrate the effectiveness of ethnopedagogy in internalizing local cultural values. Similarly, Ngala et al (2025) highlight local traditions as value-based educational resources, and Nuha & Isdaryanti (2026) reveal the effectiveness of innovative learning media in enhancing elementary students' learning experiences. Nevertheless, studies that connect saving culture, the internalization of local wisdom values, and concrete ethnopedagogical media at the elementary level remain limited.

The novelty of this study lies in the use of CETA media to internalize local wisdom values and develop a saving culture among elementary students through an ethnopedagogical approach. This study positions saving culture not only as a basic financial skill but also as a cultural practice contributing to the development of discipline, responsibility, self-control, and future orientation.

The urgency of this study is increasingly evident in the context of 21st-century education, which requires students not only to excel academically but also to possess life skills, an adaptive character, and a strong cultural identity. Elementary schools need to implement learning models that connect life skills with local cultural values to ensure more contextual, meaningful, and sustainable educational processes. Based on this rationale, this study aims to analyze the process of internalizing local wisdom values through CETA media to develop a savings culture among elementary students using an ethnopedagogical approach.

METHODS

This study employs a Systematic Literature Review (SLR) to analyze prior studies on the internalization of local wisdom values through CETA media (Celengan Target) to foster a savings culture among elementary school students. This approach was selected because it enables researchers to produce a systematic, objective, and structured conceptual synthesis based on relevant empirical studies.

The systematic literature review was conducted using the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) framework, which comprises four stages: identification, screening, eligibility, and inclusion. This procedure allows the researchers to systematically filter articles and ensure that only studies relevant to the research focus are included in the final analysis.

Data Sources

This study utilized secondary data derived from national and international journal articles, conference proceedings, and other relevant scholarly studies. Literature searches are conducted through the following academic databases:

Table 1. Academic Databases Use

No	Databases	Descriptions
1	Google Scholar	Primary literature search
2	SINTA	Indexed national journals
3	Garuda	Indonesian journal portal
4	DOAJ	International open-access journals

The literature search was conducted from **January to April 2026**.

Literature Search Strategy

Table 2. Search Keywords

No	Indonesian Keywords	English Keywords
1	<i>Budaya Menabung</i>	Saving Habit
2	<i>Literasi Finansial Anak</i>	Children's Financial Literacy
3	<i>Etnopedagogi</i>	Ethnopedagogy
4	<i>Internalisasi Nilai</i>	Value Internalization
5	<i>Kearifan Lokal</i>	Local Wisdom
6	<i>Media Pembelajaran Konkret</i>	Concrete Learning Media

Boolean operators such as AND and OR are applied to optimize search results and increase relevance.

Article Selection Criteria

Article selection was conducted based on predefined inclusion and exclusion criteria.

Table 3. Inclusion and Exclusion Criteria

No	Criteria	Inclusion	Exclusion
1	Publication Year	2022–2026	Before 2022
2	Document Type	Journal articles and proceedings	Blogs, opinions, and non-academic sources
3	Topic Relevance	Saving culture, ethnopedagogy, local wisdom, value internalization	Irrelevant topics
4	Research Subjects	Elementary school students/children	High school students, university students, general population
5	Accessibility	Full-text available	Full text unavailable

Article Selection Process

The initial search yielded 20 articles. After duplicating removal and relevance screening, 17 articles met the eligibility criteria and were included in the final analysis.

Table 4. PRISMA Selection Process

No	Stages	Number of Articles
1	Initial identification	20
2	Duplicates removed	1
3	Title and abstract screening	19
4	Irrelevant articles excluded	2
5	Full-text articles assessed	17
6	Articles excluded after full-text review	0
7	Final included articles	17

PRISMA Diagram

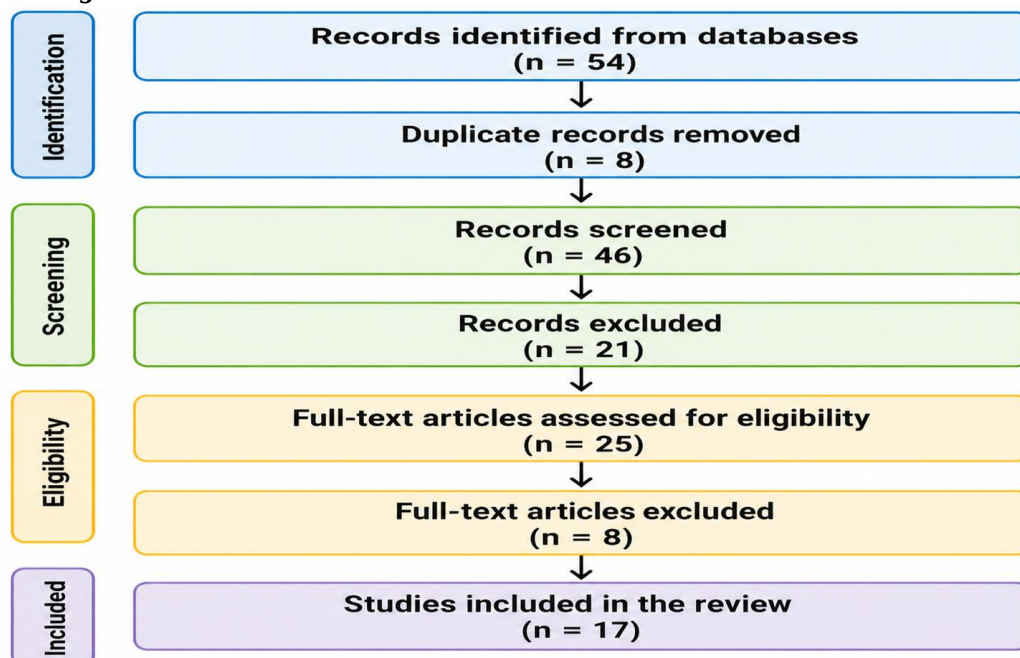


Figure 1. PRISMA Flow Diagram of Literature Selection

Synthesis of Selected Articles

A total of 17 articles were analyzed and classified based on research focus, methodology, participants, and relevance to the present study.

No	Authors/Years	Research Focuses	Methods	Participants	Categories
1	Hayyin & Surani (2024)	Saving culture	Community service	MI students	Core
2	Nurhafizah & Nurcholis	Saving education	Practical activity	Elementary students	Core
3	Pertiwi et al	Local wisdom	Phenomenology	Early childhood	Supporting
4	Slamet et al.	Values and norms	Community service	High school	Supporting
5	Suoth & Sabarua (2026)	Culture-based character	Qualitative	Elementary students	Core
6	Fatmasari et al. (2025)	Baduy philosophy	Qualitative	Elementary students	Core
7	Environmental article	Environmental local wisdom	Literature review	General	Supporting
8	Fatmawati et al.	Cultural preservation	Case study	Community Education	Supporting
9	Akbar	Value integration	Literature review	Education	Supporting
10	Kasmianti et al.	School character	Qualitative	Elementary students	Core
11	Nasrani et al.	Belis internalization	Mixed methods	Junior high students	Supporting
12	Yulianti et al.	Financial literacy	Community service	Elementary students	Core
13	Andira & Akbar	Local teaching materials	Literature review	MI students	Core
14	Husna et al.	BMR ethnopedagogy	Qualitative	Elementary students	Core
15	Ngala et al.	Mapalus culture	Ethnography	Community	Supporting
16	Zahro et al.	Cultural ethnopedagogy	Qualitative	General	Supporting
17	Nuha & Isdaryanti	Interactive media	Experimental	Elementary students	Supporting

Notes:

Core : Articles directly relevant to the study focus

Supporting : Articles supporting theoretical and conceptual foundations

Data Analysis Technique

Data were analyzed using content analysis through the following stages:

Table 6. Data Analysis Procedures

No	Stages	Activities
1	Data Reduction	Filtering relevant articles
2	Categorization	Grouping studies into themes
3	Data Display	Developing synthesis tables
4	Synthesis	Identifying conceptual relationships
5	Verification	Drawing conclusions

The selected articles were further classified into five major themes:

Table 7. Thematic Classification

No	Themes	Articles
1	Saving Culture	1, 2, 12
2	Financial Literacy	1, 2, 12
3	Local Wisdom	3, 5, 6, 8, 13, 14
4	Value Internalization	4, 9, 11, 14
5	Learning Media	2, 17

Development of the CETA-LIFE Conceptual Model

Based on the literature synthesis, this study developed the CETA-LIFE model (*Celengan Target* based on Local Wisdom and Financial Education).

Table 8. Components of the CETA-LIFE Model

No	Components	Descriptions
1	Cultural Values	Frugality, discipline, responsibility
2	Financial Literacy	Integration of local culture in learning
3	Local Wisdom	CETA media implementation
4	Value Internalization	Development of saving routines
5	Learning Media	Embedding cultural and financial values

Data Validity

Data validity was ensured through source triangulation, cross-checking among selected articles, and consistency analysis of findings. These procedures were conducted to strengthen the conceptual model's academic validity and contextual relevance.

RESULTS AND DISCUSSION

Literature Selection Based on PRISMA

The systematic literature review was conducted in accordance with the PRISMA guidelines, following the stages of identification, screening, eligibility, and inclusion. Article searches were conducted in Google Scholar, SINTA, Garuda, and DOAJ databases using combinations of the following keywords: 'saving culture', 'children's financial literacy', 'ethnopedagogy', 'value internalization', 'local wisdom', and 'concrete learning media'.

The initial search identified 20 articles. After removing 1 duplicate article, 19 articles remained for title and abstract screening. At this stage, 2 articles were excluded due to irrelevance to the research focus. Subsequently, 17 full-text articles were assessed, and all met the inclusion criteria.

Table 6. PRISMA-Based Article Selection Results

No	Stages	Number of Articles
1	Initial identification	20
2	Duplicate articles removed	1
3	Screened articles	19
4	Excluded articles	2
5	Full-text articles assessed	17
6	Final analyzed articles	17

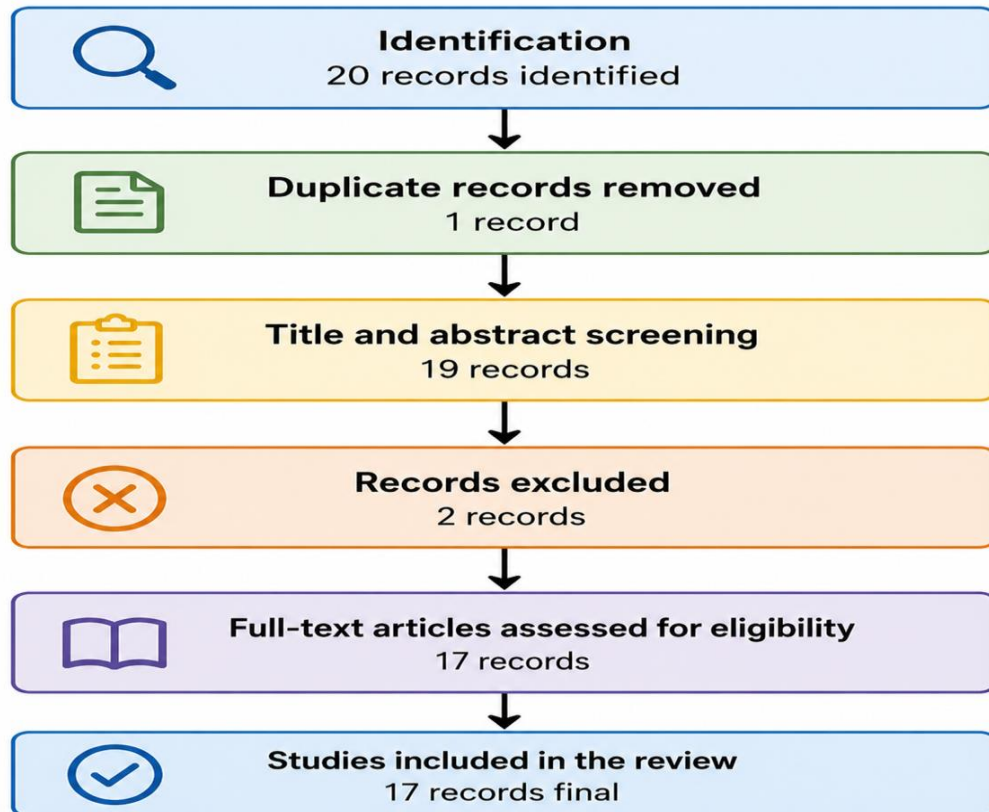


Figure 2. Literature Selection Synthesis

The selection results indicate that research on saving culture and character education among elementary students has advanced considerably over the last five years. However, studies indicate that the integration of saving culture, the internalization of local wisdom values, concrete learning media, and ethnopedagogical approaches remains limited.

Characteristics of the Reviewed Articles

Analysis of the 17 selected articles indicates that previous studies fall into five main themes: saving culture, children's financial literacy, local wisdom, value internalization, and learning media.

Table 7. Distribution of Research Themes

No	Themes	Number of Articles	Percentages
1	Saving culture	20	17.6%
2	Children's financial literacy	1	17.6%
3	Local wisdom	19	35.3%
4	Value internalization	2	23.5%
5	Learning media	17	11.8%

The dominant theme is local wisdom (35.3%), indicating that previous studies have primarily emphasized culture as a source of character education rather than as a foundation for the development of children's financial behavior.

Table 8. Distribution of Research Methods

No	Methods	Number of Articles
1	Qualitative	7
2	Community service/practice	4
3	Literature review	3
4	Experimental	1
5	Mixed methods	1
6	Ethnography/Phenomenology	1

The dominance of qualitative approaches underscores that studies on value internalization mainly focus on processes, experiences, and cultural meanings.

Synthesis of Main Findings

Based on content analysis of the 17 selected articles, five major patterns were identified.

No	Findings	Descriptions
1	Saving culture as character formation	Saving is associated with discipline, responsibility, consistency, and self-control
2	Local wisdom supports frugal behavior	Local cultural values emphasize simplicity, frugality, and resource management
3	Literature review	Local culture functions as a learning resource and medium for value internalization
4	Ethnopedagogy enhances contextual learning	Local culture functions as a learning resource and medium for value internalization
5	Lack of comprehensive integration	Previous studies have not integrated saving culture, target-saving media, and ethnopedagogy

DISCUSSION

Saving Culture as a Character Formation Process

The review findings indicate that saving culture is not solely related to financial behavior but also constitutes a character-building process. Studies from (Hayyin & Surani, 2024), (Hana et al., 2025), and (Yuliastuti & Hendri, 2025) demonstrate that saving habits foster discipline, responsibility, and resource management skills. These findings underscore the argument that saving culture among elementary students should be positioned as an integral component of character education. Saving trains students to delay gratification, establish priorities, and develop future orientation. Therefore, the simple act of setting aside money has broader psychological and pedagogical implications.

Relevance of Local Wisdom to Saving Culture

Six reviewed studies indicate that local cultural values are closely associated with frugal behavior and resource management. Pertiwi et al (2025) emphasize that cultural environments shape simple living habits and appreciation for resources. Similarly, Patricia & Zamzam (2021) found that culture-based character education effectively develops responsibility and discipline among elementary students.

Fatmawati et al (2024) stated that the Baduy community philosophy emphasizes simple living, moderation, and careful resource management. A similar study also highlights that local cultural preservation contributes to the intergenerational transmission of diligence and responsibility. Research by Fatmawati et al (2024) further reveals that local culture-based teaching materials improve students' connection to everyday life contexts. Meanwhile, Husna et al (2025) demonstrate that ethnopedagogy strengthens the transfer of cultural values into classroom practice. These findings underscore that a culture of saving is deeply rooted in Indonesian local wisdom values. Frugality, responsibility, simplicity, and diligence represent cultural

elements that can strengthen saving habits.

Ethnopedagogy as a Contextual Learning Strategy

Ethnopedagogical approaches are relevant because they position local culture as a source of learning. Husna et al (2025) found that integrating local culture into classroom instruction increases student engagement and strengthens the internalization of values. Likewise, Krisnaeni & Zahro (2026) reported that culture-based learning is more meaningful because students learn through familiar contexts.

Patricia & Zamzam (2021) further emphasize that culture-based character education not only transfers information but also shapes students' cultural identity. Within the context of saving culture, this approach enables students to understand saving not only as an individual economic activity but also as a life practice aligned with community cultural values. In the digital era, where children are increasingly exposed to consumerist lifestyles, ethnopedagogy serves as both a mechanism for reinforcing cultural identity and a filter against impulsive consumption.

Effectiveness of Concrete Media Through CETA

Elementary students' developmental characteristics require the use of concrete learning media. Nuha & Isdaryanti (2026) found that interactive learning media enhance active participation and learning experiences among elementary students. Similarly, Hana et al (2025) emphasized the importance of direct practice in saving culture education.

CETA media (*Celengan Target*) offers advantages through the integration of behavioral targets with concrete learning tools. Students do not merely save money, but also set targets, save regularly, monitor progress, and reflect on their achievements.



Figure 3. CETA Learning Mechanism

The CETA-LIFE Conceptual Model

The literature synthesis resulted in the development of the CETA-LIFE conceptual model (*Celengan Target* based on Local Wisdom and Financial Education).

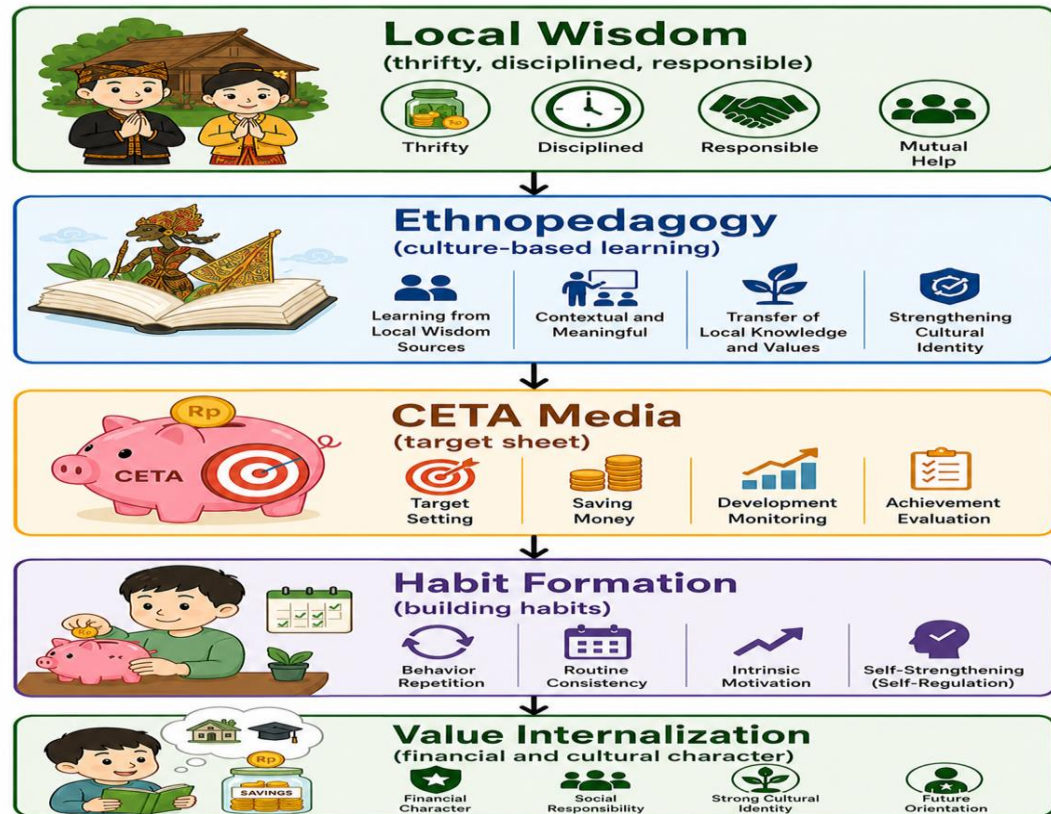


Figure 4. CETA-LIFE Model

This model demonstrates that fostering a savings culture is more effective when local cultural values, ethnopedagogical strategies, and concrete learning media are integrated into a unified instructional system.

Research Novelty

The literature analysis indicates that previous studies remain fragmented. Studies from Hayyin & Surani (2024), Patricia & Zamzam (2021), and Yuliasuti & Hendri (2025) focus primarily on saving culture and financial literacy. Meanwhile, Pertiwi et al (2025), Fatmawati et al (2024), Husna et al (2025), and Nuha & Isdaryanti (2026) emphasize local wisdom and character education. Husna et al (2025) mainly discuss learning media. No previous study was found that simultaneously integrates saving culture, internalization of local wisdom values, target-saving media, and ethnopedagogical approaches.

Table 10. Research Novelty Position

No	Aspects	Previous Studies	Present Studies
1	Saving culture	Available	Available
2	Local wisdom	Available	Available
3	Ethnopedagogy	Available	Available
4	Target-saving media	Not specific	Available (CETA)
5	Integration of all aspects	Not available	Available

The novelty of this study lies in the development of the CETA-LIFE conceptual model as a framework for internalizing local wisdom values to foster a saving culture among elementary students through an ethnopedagogical approach.

CONCLUSION AND RECOMMENDATIONS

This study analyzes the internalization of local wisdom values via CETA media (*Celengan Target*) to foster a saving culture among elementary students, using an ethnopedagogical approach. Based on a systematic literature review of 17 articles analyzed using PRISMA guidelines, the findings indicate that saving culture is not merely related to basic financial skills but also contributes to character formation, including discipline, responsibility, self-control, delayed gratification, and future orientation.

The synthesis results further reveal that local wisdom values, such as frugality, simplicity, diligence, and wise resource management, are highly relevant to strengthening saving habits from an early age. Ethnopedagogical approaches make learning more contextual by positioning local culture as both a learning resource and a medium for the internalization of values in students' daily lives.

CETA media demonstrates potential as an innovative concrete learning medium aligned with elementary students' developmental characteristics, enabling students to set targets, monitor savings progress, and gradually reflect on their achievement processes.

The integration of CETA media with local cultural values resulted in the development of the CETA-LIFE conceptual model (*Celengan Target* based on Local Wisdom and Financial Education), which connects cultural values, ethnopedagogy, target-saving media, habit formation, and value internalization. This model underscores that fostering a savings culture is more effective when financial literacy is developed alongside character education and the reinforcement of local cultural identity, thereby making learning more meaningful, adaptive, and relevant for elementary students in the modern era.

Credit authorship contribution statement

Nurul Sinta Nirwana contributed to conceptualization, methodology, formal analysis, data curation, writing the original draft, and visualization. Safitri Yosita Ratri contributed to supervision, validation, resources, project administration, and writing through review and editing. All authors have read and approved the final version of the manuscript.

Declaration of competing interest

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

Ethical Declaration

All participants provided informed consent prior to their involvement in the study. They were informed about the study's purpose, procedures, and their right to withdraw at any time without consequence.

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