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THE EFFECT OF MARKET DAY ADMINISTRATIVE COMPETENCE ON STUDENTS' SHARIA FINANCIAL MANAGEMENT SKILLS AT THE MTS ZIA SALSABILA EDUCATIONAL FOUNDATION

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Abstract

This study aims to determine the effect of *Market Day* administrative competence on students' sharia financial management skills at MTs Zia Salsabila Educational Foundation. This study employed a quantitative approach using a survey method. The population consisted of 163 students who participated in the *Market Day* activities, while the sample consisted of 116 respondents determined using the Slovin formula with a 5% margin of error. Data were collected using a questionnaire with a Likert scale. Data analysis included descriptive statistics, validity testing, reliability testing, normality testing, heteroscedasticity testing, simple linear regression analysis, t-test, and the coefficient of determination (R^2). The data processing results indicate that the research instrument still requires evaluation, as several items in the sharia financial management skills variable did not meet the validity criteria, and the reliability value needs to be compared with the predetermined threshold. The regression analysis results indicate a positive relationship between *Market Day* administrative competence and students' sharia financial management skills. However, based on the available dataset, these results cannot yet be used as a basis for making a final conclusion regarding a statistically significant effect. Therefore, refinement of the research instrument and retesting are necessary to obtain research results that meet all statistical requirements.

Keywords: Administrative Competence, Market Day, Sharia Financial Management, Students

Vol. 4 No. 1, (2026), 1951–1961 e-ISSN: 3025-8545

INTRODUCTION

Education does not only function to improve students' academic ability but also plays a role in shaping skills that can be used in daily life. One important skill to develop is the ability to manage finances. Financial literacy helps students understand how to use, organize, and make decisions about financial resources appropriately. In the context of Islamic education, this ability needs to be accompanied by an understanding of sharia financial principles, so that financial management is not only oriented toward profit but also pays attention to values of responsibility, honesty, and compliance with sharia principles (Firdausi & Kasri, 2022).

The ability to manage sharia finance is becoming increasingly important to introduce from an early stage of education. Understanding sharia finance includes the ability to recognize Islamic financial principles, understand the use of money, and determine financial behavior in accordance with sharia values. Research on sharia financial literacy among university students in Indonesia shows that the level of sharia financial literacy is still a matter of concern, so that improving knowledge and understanding of sharia finance needs to be carried out continuously through education (Firdausi & Kasri, 2022).

One learning approach that can be used to provide real experience of economic activity is the *Market Day* activity. *Market Day* gives students the opportunity to carry out buying and selling activities directly, from preparing products, setting prices, conducting transactions, receiving payments, to calculating sales results. Through this experience, students not only gain theoretical knowledge but also learn to understand the concept of money and transactions through direct practice (Kholidiyah & Reswari, 2024).

Market Day activities can also serve as a means of improving students' financial literacy. Through buying and selling activities, students can learn about the value of money, transactions, the use of money, and the process of managing activity results. Research by Idamulyani, Bachri, and Khotimah (2024) shows that *Market Day* activities can be used as a learning activity related to improving financial literacy and students' cognitive abilities. These results demonstrate that direct economic experience can become part of a more contextual learning process (Idamulyani, Bachri, & Khotimah, 2024).

In addition to transaction skills, *Market Day* activities can also train students in administrative skills. In simple economic activities, students need to record transactions, calculate income and expenses, keep transaction evidence, and know the final results of the activity. These skills are important because good administration can help someone understand their financial condition more systematically. Thus, *Market Day* can be directed not only as an entrepreneurial activity but also as a medium for learning administration and financial management from an early age (Kholidiyah & Reswari, 2024).

From an Islamic economic perspective, financial management must also pay attention to principles and values in accordance with Islamic teachings. Financial management is not only related to the ability to calculate income and expenses but also to how someone uses assets responsibly. Islamic financial literacy has a broader dimension because it includes knowledge and understanding of financial principles that are in accordance with sharia. Therefore, financial education for students can be directed to shape financial behavior that is not only economically competent but also in accordance with Islamic values (Firdausi & Kasri, 2022).

Research on sharia financial literacy among students also shows that aspects of Islamic finance need attention in the educational environment. Yustati, Junaidi, and Asnaini (2024) examined the level of sharia financial literacy and inclusion among university students and demonstrated the importance of understanding sharia finance among students. This reinforces the view that education on sharia financial management needs to be developed through learning experiences suited to students' characteristics (Yustati, Junaidi, & Asnaini, 2024).

Based on these conditions, the *Market Day* activity at the MTs Zia Salsabila Educational Foundation becomes an interesting context to study. This activity provides students with experience in carrying out economic activities directly. However, the success of *Market Day* cannot be seen only from the number of products sold or the profits obtained. Students' ability to carry out administration, such as recording transactions, calculating income and expenses, managing documents, and preparing simple reports, is also an important part of the success of the activity. This is in line with previous research showing that *Market Day* can serve as a learning medium to introduce transaction concepts and financial literacy to students (Kholidiyah & Reswari, 2024; Idamulyani et al., 2024).

The problem that then arises is whether the administrative competence possessed by students in *Market Day* activities is related to their ability to manage finances based on sharia principles. Theoretically, students with good administrative ability are expected to be more capable of recording transactions regularly, knowing income and expenses, and managing activity results responsibly. However, this relationship needs to be proven through quantitative research so that it is not based solely on theoretical assumptions. Previous research on *Market Day* has discussed financial literacy in general more extensively, so research that specifically links *Market Day* administrative competence with students' sharia financial management ability remains relevant to conduct (Kholidiyah & Reswari, 2024; Idamulyani et al., 2024).

Based on the description above, this research was conducted under the title "The Effect of *Market Day* Administrative Competence on Students' Sharia Financial Management Skills at the MTs Zia Salsabila Educational Foundation." This study aims to determine whether *Market Day* administrative competence affects students' sharia financial management skills and to determine the magnitude of that effect. The results of the study are expected to contribute to the development of experience-based learning, particularly in integrating entrepreneurial activities, administration, financial literacy, and sharia economic values in education (Firdausi & Kasri, 2022; Kholidiyah & Reswari, 2024).

REVIEW OF LITERATURE

Market Day is an experiential learning activity that allows students to engage directly in economic activities such as preparing products, setting prices, conducting transactions, and calculating sales results. Kholidiyah and Reswari (2024) found that Market Day programs contribute to improving financial literacy in early childhood, particularly in recognizing the value and function of money through direct practice. Similarly, Idamulyani, Bachri, and

Khotimah (2024) demonstrated that Market Day activities are positively associated with both financial literacy and symbolic thinking ability in young children, suggesting that hands-on economic experience supports cognitive as well as practical financial development. Both studies, however, examined Market Day primarily in relation to general financial literacy rather than administrative competence or sharia-based financial management, leaving a gap that the present study seeks to address.

Administrative competence refers to the technical ability to record transactions, calculate income and expenditure, retain proof of transactions, and compile simple financial reports. In the context of Market Day, this competence is considered a foundational skill that supports the broader goal of financial literacy, since accurate recording and reporting allow students to understand the actual outcome of their economic activity (Kholidiyah & Reswari, 2024). Administrative competence is largely procedural and technical in nature, distinguishing it from the value-based dimension of financial management that sharia principles emphasize.

Sharia financial management extends beyond technical bookkeeping to encompass values such as honesty, responsibility, and compliance with Islamic principles in the use of wealth. Firdausi and Kasri (2022) examined Islamic financial literacy among Muslim university students in Indonesia using a multidimensional approach and found that literacy levels remain a concern, underscoring the need for continuous and structured financial education grounded in sharia values. In a related study, Yustati, Junaidi, and Asnaini (2024) assessed the level of Islamic financial literacy and financial inclusion among students in the Islamic capital market context, reinforcing the argument that understanding of sharia finance must be deliberately cultivated within educational settings rather than assumed to develop naturally alongside general financial skills. At the higher education level, Subhan, Amrullah, and Rafidah (2022) found that sharia financial literacy among students at Islamic colleges varies considerably and is shaped by multiple factors beyond technical or administrative ability alone, such as religious education and environmental exposure.

Taken together, the literature suggests a conceptual distinction between administrative competence, which is technical-procedural, and sharia financial management ability, which is value-based and rooted in religious and ethical understanding. While prior studies (Kholidiyah & Reswari, 2024; Idamulyani et al., 2024) support the general claim that Market Day activities enhance financial literacy, none directly test whether administrative competence gained through Market Day translates into sharia-compliant financial management behavior. This gap justifies the present study's focus on empirically examining the relationship between these two constructs among students at the MTs Zia Salsabila Educational Foundation.

Methodologically, studies employing Likert-scale questionnaires for financial literacy and management constructs commonly rely on validity testing via Pearson correlation and reliability testing via Cronbach's Alpha (Ghozali, 2021; Sugiyono, 2022). These standards inform the instrument design and testing procedures adopted in the present study, and are particularly relevant given that instrument reliability directly affects the interpretability of any relationship found between administrative competence and sharia financial management ability.

Vol. 4 No. 1, (2026), 1951–1961 e-ISSN: 3025-8545

RESEARCH METHOD

This study uses a quantitative approach with an associative research type. The quantitative approach was used because this study aims to measure and analyze the effect of *Market Day* administrative competence as the independent variable (X) on sharia financial management ability as the dependent variable (Y). Data collection was carried out by distributing questionnaires to students who participated in the *Market Day* activity at the MTs Zia Salsabila Educational Foundation. The quantitative approach is suitable for testing relationships between variables objectively based on data obtained from respondents (Sugiyono, 2022).

The population in this study consisted of 163 students who participated in the *Market Day* activity at the MTs Zia Salsabila Educational Foundation. The sample size was determined using the Slovin formula with a 5% margin of error, resulting in a sample of 116 respondents. Sampling was carried out using the Proportionate Random Sampling technique, so that each part of the population had a proportional chance of becoming a respondent. Research data were obtained through a five-point Likert scale questionnaire: strongly disagree, disagree, somewhat disagree, agree, and strongly agree. The research instrument was first tested through validity and reliability tests to ensure that each statement was able to measure the research variables accurately and consistently (Sugiyono, 2022; Ghozali, 2021).

Data analysis was carried out using SPSS through several stages, namely descriptive statistical analysis, validity testing, reliability testing, normality testing, heteroscedasticity testing, simple linear regression analysis, t-test, and coefficient of determination (R^2). Simple linear regression analysis was used to determine the direction and magnitude of the effect of *Market Day* administrative competence on sharia financial management ability. The t-test was used to determine the partial effect of variable X on variable Y, while the coefficient of determination was used to determine how much *Market Day* administrative competence contributes to explaining changes in students' sharia financial management ability. Decisions were made at a significance level of 5% or 0.05 (Ghozali, 2021; Sugiyono, 2022).

RESULTS AND DISCUSSION

Description of Research Data

This study involved 116 respondents who were students participating in the *Market Day* activity at the MTs Zia Salsabila Educational Foundation. The research instrument consisted of 9 statement items for the *Market Day* Administrative Competence variable (X) and 9 statement items for the Sharia Financial Management Ability variable (Y), measured using a five-point Likert scale. The results of the descriptive statistical analysis of both variables are presented in Table 1 below.

Table 1.
Descriptive Statistics of Research Variables

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Market Day Administrative Competence (X)	116	29	43	36.974	2.294

Vol. 4 No. 1, (2026), 1951–1961 e-ISSN: 3025-8545

Sharia Financial Management Ability (Y)	116	31	42	37.371	2.189

The mean values of both variables show that respondents' scores tend to fall in the moderate-to-high category of the total possible score range, with a relatively small spread of data (standard deviation), indicating that respondents' answers are fairly homogeneous.

Instrument Validity Test

The validity test was carried out using the Pearson Product Moment correlation technique. With 116 respondents, a degree of freedom (df) of 114, and a significance level of 5%, the r-table value obtained was 0.182. An item is declared valid if the calculated r-value is greater than the r-table value and the significance value is less than 0.05. The validity test results for the *Market Day* Administrative Competence variable (X) are presented in Table 2.

Table 2.
Validity Test Results for the *Market Day* Administrative Competence Variable (X)

Item	N	Pearson Correlation	Sig. (2-tailed)	r-table	Description
X1	116	0.325	0.000	0.182	Valid
X2	116	0.312	0.001	0.182	Valid
X3	116	0.287	0.002	0.182	Valid
X4	116	0.261	0.005	0.182	Valid
X5	116	0.375	0.000	0.182	Valid
X6	116	0.352	0.000	0.182	Valid
X7	116	0.245	0.008	0.182	Valid
X8	116	0.368	0.000	0.182	Valid
X9	116	0.274	0.003	0.182	Valid

Based on Table 2, all 9 statement items (X1–X9) have calculated r-values ranging from 0.245 to 0.375, all of which are greater than the r-table (0.182) with significance values below 0.05. Thus, all items in the *Market Day* Administrative Competence variable are declared valid. Next, the validity test results for the Sharia Financial Management Ability variable (Y) are presented in Table 3.

Table 3.
Validity Test Results for the Sharia Financial Management Ability Variable (Y)

Item	N	Pearson Correlation	Sig. (2-tailed)	r-table	Description
Y1	116	0.332	0.000	0.182	Valid
Y2	116	0.312	0.001	0.182	Valid
Y3	116	0.172	0.065	0.182	Not Valid
Y4	116	0.357	0.000	0.182	Valid
Y5	116	0.236	0.011	0.182	Valid
Y6	116	0.286	0.002	0.182	Valid
Y7	116	0.388	0.000	0.182	Valid
Y8	116	0.365	0.000	0.182	Valid
Y9	116	0.325	0.000	0.182	Valid

DANADYAKSA
POST MODERN ECONOMY JOURNAL

Vol. 4 No. 1, (2026), 1951–1961 e-ISSN: 3025-8545

Based on Table 3, of the 9 statement items, 8 items (Y1, Y2, Y4, Y5, Y6, Y7, Y8, Y9) were declared valid because their calculated r-values were greater than the r-table with significance below 0.05. However, item Y3 had a calculated r-value of 0.172 (lower than the r-table of 0.182) with a significance of 0.065 (greater than 0.05), and was therefore declared not valid. This finding indicates that item Y3 has not consistently measured the sharia financial management ability construct as the other items have, so its wording and substance need to be reviewed in future research.

Reliability Test

The reliability test was used to determine the internal consistency between items in each variable, with the criterion that an instrument is declared reliable if the Cronbach's Alpha value is ≥ 0.70 (Ghozali, 2021). The reliability test results for both variables are presented in Table 4.

Table 4.
Reliability Test Results

Variable	Cronbach's Alpha	N of Items	Criteria
Market Day Administrative Competence (X)	−0.161	9	Alpha ≥ 0.70
Sharia Financial Management Ability (Y)	−0.207	9	Alpha ≥ 0.70

Based on Table 4, the Cronbach's Alpha values for both variables are negative, namely −0.161 for variable X and −0.207 for variable Y. These values are far below the required threshold of 0.70, so both instruments are declared not reliable. A negative Alpha value statistically indicates a negative correlation between items within a single variable, which may be caused by statement items that inconsistently measure the same construct, coding errors on unfavorable items, or heterogeneity of item substance within the instrument. This finding is an important note that the research instrument needs to be improved and retested before being used to draw final conclusions.

Normality Test

The normality test was carried out to determine whether the residual data in the research model was normally distributed, using the Kolmogorov-Smirnov test with the criterion that data is declared normal if the significance value is greater than 0.05. The test results are presented in Table 5.

Table 5.
Normality Test Results

Variable	N	Kolmogorov-Smirnov Statistic	Sig.	Description
TOTAL_X	116	0.103	0.161	Normal
TOTAL_Y	116	0.102	0.169	Normal

Based on Table 5, the significance values for both variables (0.161 and 0.169) are greater than 0.05, so it can be concluded that the data for variables X and Y are normally distributed. With the normality assumption satisfied, the data are suitable for further analysis using parametric statistics, namely simple linear regression analysis.

Vol. 4 No. 1, (2026), 1951–1961 e-ISSN: 3025-8545

Heteroscedasticity Test

The heteroscedasticity test was carried out using the Glejser method to determine whether there was inequality of residual variance in the regression model. The test results are presented in Table 6.

Table 6.
Heteroscedasticity Test Results (Glejser Method)

Model	B	Std. Error	t	Sig.
(Constant)	−1.315	1.864	−0.706	0.482
Market Day Administrative Competence (X)	0.084	0.050	1.670	0.098

Based on Table 6, the significance value of variable X is 0.098, which is greater than 0.05. Thus, the regression model does not show symptoms of heteroscedasticity, so the residual variance can be said to be homogeneous, and the model is suitable for regression analysis.

Simple Linear Regression Analysis

Simple linear regression analysis was used to determine the direction and magnitude of the effect of *Market Day* administrative competence on sharia financial management ability. A summary of the regression model is presented in Table 7.

Table 7.
Regression Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.026	0.001	−0.008	2.198

To test the significance of the overall regression model, an ANOVA test was conducted; the results are presented in Table 8.

Table 8.
ANOVA Test Results

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	0.378	1	0.378	0.078	0.780
Residual	550.683	114	4.831		
Total	551.060	115			

Next, the regression coefficients used to construct the regression equation are presented in Table 9.

Table 9.
Coefficients Test Results

Model	B	Std. Error	t	Sig.
(Constant)	36.447	3.310	11.010	0.000
Market Day Administrative Competence (X)	0.025	0.089	0.280	0.780

Vol. 4 No. 1, (2026), 1951–1961 e-ISSN: 3025-8545

Based on Table 9, the regression equation obtained is Y = 36.447 + 0.025X. The constant of 36.447 indicates that if *Market Day* administrative competence is zero, the sharia financial management ability is estimated to be 36.447. The regression coefficient of X, 0.025, indicates a positive relationship, meaning that every one-unit increase in *Market Day* administrative competence would theoretically increase sharia financial management ability by 0.025 units. However, based on Table 8, an F value of 0.078 with a significance of 0.780 (far greater than 0.05) indicates that this regression model is not statistically significant.

t-Test

The t-test was used to determine the partial effect of variable X on variable Y, with the criterion that the effect is declared significant if the significance value is less than 0.05. The t-test results are presented in Table 10.

Table 10.
t-Test Results

Variable	t-calculated	Sig.	t-table	Decision
Market Day Administrative Competence (X)	0.280	0.780	1.981	Not significant

Based on Table 10, the calculated t-value of 0.280 is smaller than the t-table (1.981), with a significance value of 0.780, which is greater than 0.05. Based on the testing criteria, this result indicates that, partially, *Market Day* administrative competence has no significant effect on students' sharia financial management ability at the MTs Zia Salsabila Educational Foundation. Thus, the hypothesis stating that there is a significant effect between the two variables cannot be accepted (is rejected) based on the dataset used.

Coefficient of Determination

The coefficient of determination (R Square) was used to determine how much the *Market Day* Administrative Competence variable contributes to explaining the variation in Sharia Financial Management Ability. The test results are presented in Table 11.

Table 11.
Coefficient of Determination Results

R	R Square	Adjusted R Square	Contribution of X to Y
0.026	0.001	−0.008	0.07%

Based on Table 11, the R Square value of 0.001 indicates that the *Market Day* administrative competence variable is able to explain only about 0.07% of the variation in students' sharia financial management ability. The remaining 99.93% is explained by other factors outside this research model, such as family upbringing patterns, financial literacy obtained outside of school, saving habits, or students' individual religious understanding.

Discussion

Based on the statistical test results, it was found that *Market Day* administrative competence has a positive but not significant relationship with students' sharia financial management ability. This finding differs from the initial hypothesis of the study, which was based on the premise that students with good administrative ability would be more capable of recording, managing, and accounting for finances based on sharia principles. This

Vol. 4 No. 1, (2026), 1951–1961 **e-ISSN: 3025-8545**

discrepancy is consistent with the findings at the instrument testing stage, where the Cronbach's Alpha values for both variables were negative and far below the reliability standard of 0.70 (Ghozali, 2021), and where one item in variable Y (Y3) did not meet the validity criteria. The unreliability of the instrument is a factor that methodologically can explain why the relationship found between the variables is very weak (R = 0.026) and not significant, since an inconsistent instrument tends to produce data unable to represent the construct actually intended to be measured.

Substantively, this finding still provides an important note. Previous research has shown that *Market Day* activities generally contribute to improving financial literacy and students' cognitive ability (Idamulyani, Bachri, & Khotimah, 2024; Kholidiyah & Reswari, 2024). However, both studies focused more on financial literacy in general, not specifically on administrative aspects or the sharia financial dimension. The results of this study indicate that administrative competence — the technical ability to record transactions, calculate income and expenses, and prepare simple reports — is not necessarily directly proportional to financial management ability grounded in sharia principles, such as honesty, responsibility, and compliance with Islamic values in the use of assets (Firdausi & Kasri, 2022). In other words, administrative ability is technical-procedural in nature, while sharia financial management ability is shaped more by an understanding of values and the internalization of sharia principles, which students most likely acquire from other sources such as religious education, family, or the broader pesantren/madrasah environment (Yustati, Junaidi, & Asnaini, 2024). This finding is also consistent with results from higher education levels, where the level of sharia financial literacy among students at Islamic higher education institutions is still quite varied and influenced by various factors beyond technical ability alone (Subhan, Amrullah, & Rafidah, 2022). This reinforces the notion that sharia financial management ability is a complex construct that cannot be adequately explained by a single administrative variable.

In addition, the lack of a significant effect in this study also needs to be read while taking into account the limitations of the instrument. The negative reliability value indicates the possible presence of unfavorable statement items that have not been recoded appropriately, or items that are conceptually inconsistent in measuring the same dimension. Therefore, the results of this study should be interpreted as a preliminary finding indicating the need for instrument refinement, rather than as final evidence that *Market Day* administrative competence has no relationship whatsoever with students' sharia financial management ability.

CONCLUSION

Based on the results of data processing and analysis of 116 respondents, several conclusions can be drawn as follows:

1. The validity test results show that all items in the *Market Day* Administrative Competence variable (X) are declared valid, while in the Sharia Financial Management Ability variable (Y) there is one item (Y3) that does not meet the validity criteria. In addition, the reliability test results show that the Cronbach's Alpha values for both variables are far

Vol. 4 No. 1, (2026), 1951–1961 **e-ISSN: 3025-8545**

below the standard of 0.70, and are even negative, so this research instrument is declared not yet reliable.

2. The results of the simple linear regression analysis show a positive relationship between *Market Day* administrative competence and sharia financial management ability ($Y = 36.447 + 0.025X$), but this effect is not statistically significant (Sig. = 0.780 > 0.05; t-calculated 0.280 < t-table 1.981).
3. The coefficient of determination (R Square) value of 0.001 indicates that *Market Day* administrative competence is only able to explain about 0.07% of the variation in students' sharia financial management ability, while the remaining 99.93% is explained by other factors outside this research model.
4. Thus, the two problem formulations of this study can be answered as follows: (1) based on the available dataset, no significant effect has been found between *Market Day* administrative competence and students' sharia financial management ability at the MTs Zia Salsabila Educational Foundation; and (2) the magnitude of *Market Day* administrative competence's contribution to sharia financial management ability is very small, at only 0.07%.
5. The low reliability of the instrument is the main limitation of this study and needs attention in future research. It is recommended that further research revise the wording of the statement items, particularly for the Sharia Financial Management Ability variable, ensure that unfavorable items are coded correctly, expand the number and variety of respondents, and consider other variables that may be more relevant in explaining students' sharia financial management ability, such as religious education, family environment, and sharia financial literacy obtained outside of *Market Day* activities.

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