

Understanding And Perception Of Primary School Students In Malaysia Towards Sharia-Based Financial Education

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ABSTRACT

The development of the Islamic financial industry in Malaysia needs to be supported by improved financial literacy from an early age through formal education. However, the implementation of Islamic-based financial education at the elementary school level remains suboptimal, so that students' understanding of basic Islamic financial concepts is relatively limited. This study aims to analyze elementary school students' understanding and perceptions of Islamic financial education in Malaysia and to identify the obstacles they face in understanding these concepts. This study uses a qualitative method with a case study approach. Data were collected through observation, in-depth interviews, and documentation. The results show that students' understanding of Islamic-based financial management remains limited. Some students are already familiar with simple activities such as saving, using money for needs, helping parents, and giving alms, but have not yet been able to connect these habits with Islamic values in financial management. Nevertheless, students hold a positive perception of the importance of Islamic financial education and show high interest in learning it. The main obstacle found is that Islamic financial education has not yet been integrated into the school learning process. Therefore, integrating Islamic financial education into elementary school learning through contextual methods suitable for students' developmental characteristics is needed to improve Islamic financial literacy from an early age.

INTRODUCTION

The development of the Islamic finance industry in various countries has shown significant growth in recent decades. Malaysia is known as one of the countries with the fastest growing Islamic financial system globally. The Malaysian government continues to encourage increased financial literacy in the community from an early age as part of its efforts to develop a generation capable of managing finances. in a way wise in accordance with Sharia principles (FEN, 2019). School base in context the become A strategic level of education for instilling financial management values that are not only oriented towards economic aspects, but also based on Islamic values such as saving, using money according to needs, distinguishing between needs and wants, sharing with others, giving alms, and using

money responsibly. Therefore, Sharia-based financial education needs to be introduced from an early age to form part of students' character and financial behavior.

The urgency of Sharia-based financial education for elementary school students lies in their position as the golden age in developing character and financial habits that will carry into adulthood. During this age range, children begin to earn and manage pocket money, make simple consumption decisions, and imitate the financial behavior of those around them. Therefore, values instilled early on are more easily internalized than at later levels of education. Without an adequate understanding of Sharia financial principles, such as the prohibition of usury (*riba*), the necessity of avoiding waste (*israf*), and the importance of sharing through zakat (alms), *infaq* (*infaq*), and *sadaqah* (charity), children risk growing up with consumptive behavior and lacking sensitivity to the moral dimension of money management. Therefore, introducing Sharia finance from elementary school is crucial so that children are not only financially competent but also have a solid foundation of Islamic economic ethics to equip them for future financial decisions.

Financial education is a fundamental aspect in shaping individual economic behavior from an early age. Good financial education is crucial for improving financial literacy. Basic and effective Islamic financial education needs to be implemented early, especially among elementary school-aged children, to foster an understanding of the importance of saving. Savings education for elementary school-aged children plays a crucial role because at this stage, children begin to learn to manage their needs and wants. This way, children can learn to distinguish between needs that must be met and desires that can be postponed, thus forming wise financial habits from an early age (Yusron, Setiyonowati, 2022).

Sharia-based financial education is a learning process aimed at improving an individual's understanding, knowledge, and skills in managing finances in accordance with Islamic principles (Yusron, Setiyonowati, 2022). At the elementary school level, this education can be implemented through activities relevant to everyday life, such as promoting the habit of saving, managing pocket money, giving alms, and distinguishing between needs and wants. Learning provided from an early age is expected to foster positive financial habits, equipping children to make responsible financial decisions in the future.

Despite the development of various financial education programs, empirical data shows that the level of financial literacy of students in Malaysia remains relatively limited. According to a report by *the Organization for Economic Co-operation and Development*, only about 53% of students in Malaysia have achieved basic financial literacy. This indicates a gap between the educational programs designed and the level of student understanding in the field (OECD, 2024). Meanwhile, a report from *the Program for International Student Assessment* shows that students' financial literacy skills in various countries, including Malaysia, still require improvement, particularly in understanding the concept of long-term financial management and making appropriate financial decisions (OECD, 2023).

These issues indicate that the implementation of Islamic financial education at the elementary school level has not been optimal. The lessons provided to students are still primarily about promoting savings habits and are not directed toward a broader understanding of how to manage money in accordance with Islamic values. As a result, students may practice some simple financial habits but do not fully understand the reasons and values underlying them. This situation is concerning because elementary school is a crucial stage in

shaping children's habits, attitudes, and mindsets, which can influence their future financial behavior.

Many previous researchers have conducted research on Islamic financial literacy. (Suyanto, 2022) examined the improvement of Islamic financial literacy through augmented reality-based learning media. (Rahim et al., 2020) examined the factors influencing Islamic financial literacy in college students. (Chofipah & Rukiyati, 2023) developed a learning model for Islamic financial literacy in early childhood, while (Widayanti, 2021) developed a puzzle-based learning medium to improve Islamic financial literacy in elementary school students. These research findings demonstrate that Islamic financial education plays a crucial role in improving students' financial literacy through various learning approaches.

However, most previous research has focused on the development of learning media, financial literacy levels, and factors influencing Sharia financial literacy among university students, adolescents, and the general public. Research specifically examining elementary school students' understanding, perceptions, and barriers to Sharia-based financial education, particularly in the Malaysian elementary school context, remains very limited. Furthermore, previous research has not explored how students interpret Sharia financial concepts based on their learning experiences and daily financial management practices.

Based on these conditions, this study is novel because it not only analyzes the level of understanding of elementary school students regarding Sharia-based financial education, but also examines students' perceptions and identifies various obstacles they face in understanding and applying Sharia financial concepts. This study uses a case study approach in one elementary school in Malaysia, thus providing a more comprehensive picture of the implementation of Sharia financial education from an early age. The research findings are expected to form the basis for developing a Sharia financial learning model that is more contextual, interactive, and appropriate to the developmental characteristics of students.

Based on the above description, this study aims to analyze Malaysian elementary school students' understanding of Sharia-based financial education, identify students' perceptions regarding the importance of Sharia financial education, and analyze various obstacles faced by students in understanding Sharia financial concepts. The results of this study are expected to contribute to the development of Sharia financial learning in elementary schools and serve as a reference for schools, educators, and policymakers in improving Sharia financial literacy from an early age.

METODE

This research employed a qualitative method with a case study approach, or direct fieldwork. This approach was chosen to gain a deeper understanding of elementary school students' understanding, perceptions, and barriers to Sharia-based finance, based on their experiences and real-world conditions within the school environment. The case study approach allows researchers to obtain a comprehensive picture of the phenomenon under study within a specific context (Fadli, 2021).

The research was conducted at an elementary school in Malaysia, which served as the location for the researcher's community service and observation activities. The location was selected based on purposively with consideration that school This does not yet have specific learning regarding Islamic financial education so that it is in accordance with the research focus.

The research informants were determined using *purposive sampling techniques*, which select informants based on specific considerations to ensure the data obtained aligns with the research objectives. The research informants consisted of one school administrator, two teachers, and ten elementary school students. Data collection techniques were conducted through observation, in-depth interviews, and documentation. Observations were used to observe the learning process, students' habits in managing money, and activities related to the formation of financial behavior in the school environment. Interviews were conducted in a semi-structured manner using interview guidelines to allow researchers to obtain more in-depth information. Documentation was used as supporting data (Fadli, 2021). For help identify the level of understanding student about Sharia-based financial education, this study uses interview guidelines compiled based on several aspects of financial management that are close to students' daily lives.

Aspects used These indicators include using money, distinguishing between needs and wants, saving, sharing and giving alms, avoiding waste, and understanding money management in accordance with Islamic values. These indicators are formulated using simple language to reflect the developmental characteristics of elementary school students. Guidelines for measuring student understanding are presented in Table 1.

Table 1. Indicators Understanding Student To Education Finance Sharia- based

NO	Aspects of Understanding	Indicator	Sample Questions
1.	Use of money	Students understand that money needs to be used wisely	"If you have money, what do you usually use it for?"
2.	Needs and wants	Students are able to differentiate between what is needed and what is wanted.	"If you have money, is it more important to buy food or toys? Why?"
3.	Save	Students understand the purpose and benefits of saving	"Why do you think we need to save?"
4.	Sharing and giving alms	Students understand that money can be used to help others.	"If you had extra money, what could you do to help others?"
5.	Not wasteful	Students understand the importance of using money according to needs.	"What would happen if we spent all our money on buying the things we wanted?"
6	Islamic values in managing money	Students understand that the use of money can be done in accordance with Islamic values.	"In your opinion, what is the best way to use money according to Islamic teachings?"

Based on these indicators, student understanding was analyzed qualitatively by grouping student answers into three categories: understood, somewhat understood, and not yet understood. Students were categorized as understanding if they were able to explain their answers in their own words and provide appropriate examples. Students were categorized as understanding if they were able to provide a partial explanation but still needed assistance or examples. Meanwhile, students were categorized as not understanding if they were unable to provide an explanation appropriate to the question. This grouping was used as an aid in analyzing interview results and not as a quantitative measurement.

The primary instrument in qualitative research is the researcher (human instrument), while supporting instruments include observation guides, interview guides, and documentation sheets. Data analysis uses an interactive model developed by Miles, Huberman, and Saldana, which includes four stages: data collection, data presentation, and drawing and verifying conclusions. The analysis is conducted continuously from the data collection process until the research is completed, resulting in valid findings that are able to describe the empirical conditions regarding the understanding, perceptions, and obstacles of elementary school students in Malaysia towards Sharia-based financial education.

RESULTS AND DISCUSSION

A. Understanding Student Primary Schools in Malaysia Against Islamic Finance

Malaysian elementary school students' understanding of the basic concepts of Islamic finance remains relatively low. Most students lack a solid understanding of how to manage money according to Islamic teachings. Their understanding is limited to simple aspects of everyday life, such as saving, using money for necessities, helping parents, and giving alms. Although some students reported hearing the term Islamic finance, their understanding is limited to the assumption that Islamic finance is "halal" (permissible) finance. This indicates that students' knowledge is still at the terminological recognition stage *and* has not yet developed into a comprehensive conceptual understanding. To get a more systematic picture of the level of student understanding, the results of interviews with ten student informants were grouped into the categories of understanding, understanding enough, and not understanding based on six indicators of understanding as presented in Table 2 below.

Table 2. Summary of the Results of Grouping Data on Students' Understanding of Sharia-Based Financial Education

NO	Aspects of Understanding	Understand	Quite Understandable	Don't understand yet	Dominant Category
1.	Use money wisely	0	9	1	Quite Understandable
2.	Distinguishing between needs and wants	0	7	3	Quite Understandable
3.	Save	9	1	0	Understand
4.	Sharing and giving alms	3	5	2	Quite Understandable
5.	Not wasteful	1	6	3	Quite Understandable
6.	Islamic values in managing money	1	2	7	Don't understand yet

The data in Table 2 shows that students' understanding is best seen in the aspect of saving, with nine out of ten students categorized as understanding because they are able to explain the purpose and benefits of saving in their own words. Conversely, students' understanding is lowest in the aspect of Islamic values in managing money, with seven out of ten students categorized as not understanding because they are not familiar with the term usury or the difference between conventional and Islamic banks. The other four aspects—using money wisely, distinguishing between needs and wants, sharing and giving alms, and avoiding waste—are generally categorized as quite understanding because students have been

able to practice these habits without being able to explain the reasons or foundations in depth. This pattern reinforces the finding that students have developed simple financial habits, but have not been able to connect them with Islamic values in financial management.

These findings were evident from interviews with several informants. Nur Mitalina stated that she "didn't know" when asked about the definition of Islamic finance. Meanwhile, Siti Aisyah Rahma stated that "I've heard of it, but I don't know" about Islamic finance, but she didn't yet have a clear understanding of its meaning and terms. On the other hand, several students had a better understanding, although it was still very rudimentary. Ahmad Fauzan also explained that "Islamic finance is finance that is in harmony with Islam." This question indicates that some students are beginning to understand the basic concepts of Islamic finance, but are not yet able to explain the operational principles or the purpose of its application in more depth.

The interview results indicate that the majority of students acquired knowledge about Islamic finance not through a systematic learning process, but rather from information obtained indirectly through family or their surroundings. As a result, their understanding tends to be partial and they are unable to connect Islamic financial concepts with everyday financial management practices. This situation indicates that students do not yet have an adequate foundation of Islamic financial literacy to build their behavior. appropriate finances with principles Islam . In general theory , findings This is in line with Jean Piaget's Cognitive Development Theory which explains that elementary school-aged children who are at the concrete operational stage tend to find it easier to understand things that can be seen, done, and experienced directly compared to abstract concepts (Chofipah & Rukiyati, 2023) .

Thus , the low Student understanding is not solely caused by limitations in individual abilities, but is also influenced by the characteristics of cognitive development and learning methods that have not been developed . in accordance with stage development child. In perspective literacy Financial literacy is a key dimension that must be possessed before someone can implement sound financial behavior. *The Organization for Economic Co-operation* explains that financial literacy encompasses the knowledge, skills, attitudes, and behaviors individuals need to make appropriate financial decisions (OECD, 2023) . Meanwhile, the Financial Services Authority (OJK) emphasizes that Islamic financial literacy relates not only to an understanding of financial products but also to the ability to understand Islamic principles (OJK, 2022) .

The findings of this study align with research by Chofipah & Rukiyati (2023) , which states that early childhood understanding of Islamic financial literacy remains relatively low if it is not supported by structured learning that aligns with the developmental characteristics of students. This study showed that children more easily grasp Islamic financial concepts through activity-based learning, educational games, simulations, and daily life experiences. However, this study provides more specific findings, showing that some students are familiar with Islamic financial terms, but their understanding remains symbolic and has not yet reached the conceptual level. In other words, students are familiar with the terms used but do not yet understand the meaning, purpose, or implementation of these concepts in everyday life.

Based on this overall understanding, it can be confirmed that Malaysian elementary school students' understanding of Islamic finance concepts remains low. Students are familiar with and engage in several money management activities in their daily lives, but they do not

yet fully grasp the Islamic values associated with these situations. This is influenced by the lack of structured Islamic finance instruction and the characteristics of students' cognitive development, which still requires concrete and contextual learning. Therefore, it is necessary to integrate Islamic finance education into elementary school learning through interactive, experience-based methods that are developmentally appropriate to students' conceptual understanding of Islamic finance to optimally develop and serve as a foundation for financial behavior in accordance with Islamic principles.

B. Perception Student Primary Schools in Malaysia Against Education Islamic Finance

Although students' understanding of Islamic financial concepts remains relatively low, most students have a positive perception of the importance of learning about financial management based on Islamic values. This finding indicates that limited knowledge does not diminish students' interest or readiness to learn about Islamic finance. In other words, students demonstrate an open attitude to new material they perceive as beneficial to their lives. This provides an important starting point for developing Islamic financial education programs at the elementary school level.

From the results of interviews with several informants named Nur Mitalina stated "that managing money according to Islamic teachings is important and if the school holds lessons on Islamic finance, I am willing to participate in the activity." In addition, when asked about the use of money if he had a lot of money, he explained that he wanted to "help his parents, give alms, and buy things he wanted." This question shows that students have an awareness of the importance of responsible use in accordance with religious values, even though they do not yet understand the concept of Islamic finance comprehensively. In line with this, Ahmad Fauzan also said "that learning to manage money is something that is very important and expressed his willingness to take Islamic finance classes if they were held at school."

The research results also showed that almost all informants gave similar responses. Most students stated that learning to manage money is an important activity and they would be willing to participate in Islamic finance education if provided by the school. Even students who admitted to not understanding the meaning of Islamic finance still indicated that their perception of Islamic finance education was more influenced by their awareness of the benefits of learning than by their level of knowledge. Therefore, students' low level of understanding does not hinder the formation of a positive perception of the importance of Islamic finance education.

Perception is the individual process of receiving, interpreting, and giving meaning to information gained through experience and the social environment. In the context of education, a positive perception of learning material will influence students' motivation to learn, interest, and readiness to accept new knowledge. According to *the Organization for Economic Co-operation and Development*, the development of financial literacy depends not only on knowledge but also on attitudes (*financial attitudes*) that encourage a person to adopt responsible financial behavior (OECD, 2023). Therefore, students' positive perceptions are a crucial factor in the successful implementation of Islamic financial education from an early age.

From an Islamic education perspective, a positive perception of Islamic financial education is the first step in internalizing Islamic economic values. Children who are interested in learning how to manage their finances according to religious teachings will more easily develop financial behaviors aligned with Islamic principles, such as honesty,

responsibility, frugality, avoiding waste (israf), and practicing charity and saving. Therefore, Islamic financial education not only serves to increase students' knowledge but also to shape their character and economic morals from elementary school age.

The findings of this study align with those of Chofipah & Rukiyati (2023), which stated that Islamic financial literacy education for early childhood needs to begin with the development of positive attitudes and habits before students understand more complex financial concepts. The study explained that children's enthusiasm and positive attitudes toward learning are supporting factors for the success of Islamic financial literacy programs. However, this study provides more specific findings, showing that students' positive perceptions have developed, despite their low level of understanding of Islamic financial concepts. This suggests that students' affective readiness develops more rapidly than their cognitive abilities in understanding Islamic financial material.

The findings confirm that elementary school students in Malaysia have a positive perception of the importance of Islamic financial education. This perception is reflected in students' awareness of the importance of managing money according to Islamic teachings, their high interest in participating in Islamic financial education, and their desire to apply values such as saving, helping parents, and giving alms. These findings indicate that schools have a significant opportunity to develop Islamic financial education programs because students have demonstrated a strong readiness and receptivity to such learning. Therefore, positive student perceptions can form a strong foundation for more comprehensively improving Islamic financial literacy at the elementary level.

C. Obstacle Student Elementary Schools in Malaysia in Understanding Islamic Finance

One of the main obstacles to improving students' understanding of Islamic finance is the lack of integration of Islamic financial education into the learning process at school. Integration of learning is a crucial factor in developing financial literacy from an early age, as schools, as formal educational environments, play a strategic role in transforming students' knowledge, attitudes, and behaviors. When Islamic finance material is not part of the curriculum, students' opportunities to gain a systematic understanding of Islamic economic principles are severely limited. As a result, students' knowledge develops fragmentarily and is more influenced by personal experiences and the surrounding environment than by a planned learning process.

Interviews with teachers revealed that the school had never provided specific instruction on Islamic finance. The material provided was limited to the habit of saving, implemented through previous student community service activities. This learning did not cover managing money according to needs, distinguishing between needs and wants, and the habit of sharing and giving alms. The teacher also explained that the children had not been directly introduced to the concept of Islamic finance, although he believed that such education was important from elementary school age so that students understood how to manage finances according to Islamic teachings. Furthermore, the teacher stated that the school supported the implementation of an Islamic finance education program in the future, as it was believed to broaden students' horizons. The school administrator also stated that financial learning had been limited to the habit of saving and had not encompassed broader financial literacy, including aspects of Islamic finance.

These findings were reinforced by student interviews. Most students admitted they had never received an explanation of Islamic finance at school. However, almost all students

expressed their willingness to participate in Islamic finance lessons if offered at school. This suggests that students' low understanding is not due to a lack of interest in learning, but rather to the lack of learning opportunities that systematically provide this knowledge.

Based on these findings, it can be analyzed that schools have not optimally functioned as agents for developing Islamic financial literacy. Learning that only emphasizes saving habits can indeed shape simple financial behaviors, but is insufficient to build a conceptual understanding of Islamic economic principles. In fact, Islamic financial literacy is not only related to the ability to save money, but also encompasses an understanding of Sharia-compliant transactions, responsible financial management, and the application of values such as fairness, honesty, and utility in economic activities. The absence of this material results in students being unable to connect their financial habits with the underlying Sharia principles.

Indonesian Financial Literacy emphasizes that improving financial literacy needs to begin at school age through the integration of material into the learning process so that students are able to make wise and responsible financial decisions (OJK, 2022). In the context of Islamic finance, this integration is increasingly important because it aims not only to improve financial knowledge but also to build an understanding of the Islamic values that underlie economic activity.

This research is supported by research by Zakariyah et al. (2024), which states that financial literacy in elementary schools requires integration into the curriculum so that learning is not incidental but becomes part of the ongoing educational process. Similarly, Astina and Hamzah (2025) found that providing Islamic financial literacy learning modules can improve student understanding because the material is structured according to children's developmental characteristics. Unlike those studies, the results of this study indicate that the most fundamental obstacle lies not in the learning method, but rather in the lack of integration of Islamic financial education into the learning process at school, thus preventing students from having the opportunity to formally learn the concept.

The implications of these findings suggest that strengthening Islamic financial literacy needs to begin at the school level through curriculum development and contextual learning activities. Islamic financial education can be integrated into relevant subjects and habit-building activities, such as pocket money management simulations, savings practices, charity giving, educational games, and discussions on transactions in accordance with Islamic principles. This approach is expected to build links between financial knowledge, attitudes, and practices so that students not only understand theoretical concepts but also are able to apply them in their daily lives.

It can be concluded that the lack of integration of Islamic financial education into school learning is one of the main obstacles limiting the development of Islamic financial literacy in Malaysian primary school students. The lack of systematic learning results in students not gaining comprehensive knowledge of Islamic financial principles, despite their high enthusiasm for learning. Therefore, integrating Islamic financial education into school learning is a strategic step to foster financial literacy that is not solely oriented toward economic aspects but also grounded in Islamic values from an early age.

CONCLUSION

Based on the research results and discussion, several conclusions can be drawn. First, Malaysian elementary school students' understanding of Islamic finance concepts is still

relatively low, limited to the terminology recognition stage. Students have recognized and practiced simple financial habits such as saving, using money for necessities, helping parents, and giving alms, but have not been able to connect these habits with Islamic values in financial management, particularly regarding the concept of usury and the differences between conventional and Islamic banks. Second, despite this low level of understanding, students have a positive perception of the importance of Islamic finance education, as demonstrated by the willingness of almost all informants to participate in Islamic finance lessons if they are held in schools. This condition indicates that students' affective readiness develops more rapidly than their cognitive abilities in understanding Islamic finance material. Third, the main obstacle causing low student understanding lies not in low interest in learning, but in the lack of systematic integration of Islamic finance education into the learning process in elementary schools. Thus, it can be concluded that the integration of Islamic financial education into the curriculum and learning activities of elementary schools is a strategic step that needs to be taken immediately to build Islamic financial literacy in students from an early age, while also utilizing their interest and enthusiasm. Height that has been owned participant educate.

Suggestion

Based on these conclusions, the researchers offer several recommendations. Schools are advised to integrate Islamic financial education into the curriculum and daily activities, for example through pocket money management simulations, practices of saving and giving alms, and educational games contextualized to the developmental characteristics of elementary school-aged children. Teachers and educators are advised to develop concrete, interactive, and experiential learning methods to align with the cognitive developmental stage of elementary school students. Future researchers are advised to expand the scope of their research to include elementary schools with diverse social and cultural backgrounds, and to develop and test effective Islamic financial learning models and media for elementary school students.

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