

Integrating financial and digital literacy for quality primary education: A qualitative study on the *Aku Bersedekah* Comic and *Prop Swap* *Folktales* training

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ABSTRACT

This is a qualitative analysis of the link between finance and digital literacy in primary school education. Two interrelated initiatives were conducted for the analysis. *Aku Bersedekah* comic book resources were utilized to facilitate the development of finance awareness and values among learners. The Prop Swap Folktales teacher training program permitted the upgrading of teaching staff digital literacy competence for narrative learning activities. Both efforts generated information using interviews, observations, and document analysis techniques for data acquisition. The results show that learners' basic finance knowledge and habits, such as saving, sharing, and management of money, became apparent because of the comic book program, while teacher training permitted upgrading of digital literacy for effective preparation of learning activities for schools. Therefore, finance and digital literacy initiatives have been shown to lead to the achievement of Sustainable Development Goal 4 because learning becomes innovative, values-driven, and technology-enabled.

Keywords: Financial Literacy; Digital Literacy; Elementary Education; SDGs; Teacher Training.

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1. INTRODUCTION

In the 21st century, education must include various forms of literacy for both students and teachers. This is important for preparing them for a more complex world. Among these, financial and digital literacy have become key challenges for sustainable education (OECD, 2022). Financial literacy guides individuals to act as responsible economic participants in the economy. Digital literacy enables teachers and learners to access, evaluate, and develop knowledge using technology (Redecker, 2017). In Indonesia, the development of financial and digital literacy is limited, especially at the elementary level. Many young learners have little understanding of the value of money or the practice of giving. However, many teachers still face difficulties in integrating digital media into their teaching. These conditions hinder learning progress and efforts to achieve the United Nations Sustainable Development Goal 4, which focuses on quality education for all (UNESCO, 2017). To respond to this situation, two initiatives were developed with the same purpose but in different settings. *Aku Bersedekah* used a comic to introduce simple financial concepts and moral values related to sharing in an engaging way. *Prop Swap Folktales* provided elementary school teachers in Pacitan with direct experience of digital storytelling based on local folktales and digital design practices. Both programs support character education and the integration of technology, with literacy as the foundation of sustainable learning. This article aims to describe how the integration of financial and digital literacy through these initiatives contributes to improving the learning quality in primary education.

Previous studies have examined financial literacy education and digital literacy training as separate fields of study. Most of them focus on cognitive development and skill building. They do not explore in depth how moral values and technological abilities interact to support sustainable educational change. In addition, only limited research has discussed students' financial literacy and teachers' digital literacy within the framework of educational quality. The novelty of this study lies in its integrated approach. It connects financial literacy through the *Aku Bersedekah* comic and digital literacy through *Prop Swap Folktales* teacher training. Both are linked to the same goal of supporting Sustainable Development Goal 4, which focuses on providing quality education. In this study, literacy is viewed not only as an individual ability but also as a relationship between students and teachers. Financial awareness and digital skills are considered elements that support learning innovation.

From a conceptual perspective, this study brings forth a paradigm shift that sees the merger between value-driven education and technology-driven pedagogy. Financial literacy is linked to ethics and empathy, and digital literacy is linked to creativity and teamwork. A closer examination of this study shows that it provides insights to link local values to digital practices for the development of culturally responsive, just, and sustainable learning materials for elementary education. This study provides insights into both conceptual and practical applications. This study demonstrates that the marriage between financial and digital literacy enhances the learning ecosystem through ethics and technology. This marriage also helps meet SDG 4 goals for elementary schools in the Indonesian context.

2. THEORETICAL FRAMEWORK

The integration of financial and digital literacy in primary education in this study is guided by two main frameworks. These are the OECD/INFE Financial Literacy Framework and the Digital Competence of Educators Framework (DigCompEdu), developed by the European Commission. Both frameworks offer a basis for identifying the skills, attitudes, and behaviors needed to support education in the 21st century. According to the Organization for Economic Co-operation and Development (OECD, 2022), financial literacy includes the following related dimensions:

Table 1. Financial Literacy Framework

Aspect	Theories
Understanding of saving and spending	Knowledge
Awareness of sharing and generosity	Attitudes and Values
Ability to apply financial values	Skills and Behavior
Engagement during learning	Learning motivation linked to attitude & behavior

These factors, as shown in Table 1, also constitute the foundation for generating the *Aku Bersedekah* comic series. The comic series exposes elementary school children to good spending habits through stories centered around saving and sharing. The presence of values for prosocial behavior helps reinforce “prosocial financial behavior” as outlined by (Alshebami & Aldhyani, 2022) by emphasizing money management tied to feelings of empathy and care for others.

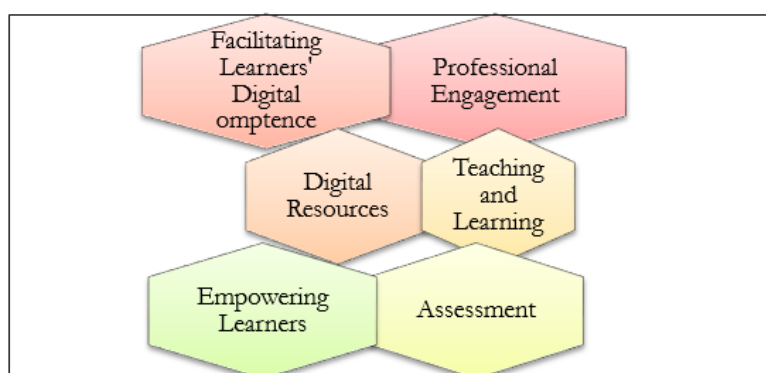


Figure 1. DigCompEdu Framework

The DigCompEdu Framework (Figure 1), developed by Redecker (2017), is one of them because it provides a good reasoning for the effective assessment of digital compatibility in learning and teaching processes among tutors. In this study, several points were raised during the training program at Prop Swap Folktales. These include making digital resources, technology use for learning processes, and collaboration and creativity processes. These points seem to match the ideas presented by Ng (2012) because digital literacy is seen to empower tutors to use technology as well as employ digital ethics and creativity to their learners. Both frameworks emphasize applied literacy. This is viewed as a skill that integrates knowledge, behavior, and values to lead to effective action and responsible behavior. The interlinkage of all these literacies helps facilitate Sustainable Development Goal 4 because it enhances cognitive and affective skills. Hence, both frameworks served as guidelines for this study in designing the intervention approach, observing activities in class, and interpreting data.

3. METHOD

This study adopted a descriptive qualitative methodology to uncover the experiences and outcomes associated with both literacy initiatives. This study was conducted in two settings. One setting consisted of elementary school children using the *Aku Bersedekah* comic. Another setting comprised school tutors for whom the 'Prop Swap Folktales' training program was conducted. The study population consisted of elementary school children, school tutors, and professionals implementing these initiatives. No school names were provided to preserve confidentiality. Data were generated for this dissertation through observation of comic book use and training. Conducting semi-structured interviews with elementary school children and tutors. Documentation: examples of completed school children's work, tutors' completed projects, and reflective comments. Miles and Huberman's (2014) interactive approach to analysis involves data reduction, data display, and conclusion drawing. Triangulation techniques were adopted to improve the credibility of the conclusions.

4. RESULT AND DISCUSSION

4.1 Financial Literacy through the *Aku Bersedekah* Comics

The *Aku Bersedekah* comic series can teach elementary school children the basic concepts of money management through effective storytelling and character development. The comic series features themes such as sharing, saving, and being thankful for what one already has. Gratefulness is also linked to being financially responsible and empathetic toward others' situations. It was also observed that children demonstrated better concepts in managing money and adopted healthier attitudes toward being generous. The use of pictures and storytelling became very helpful for children to learn new concepts because most ideas seem very abstract to them at such a tender age. This supports the findings of [Lusardi and Mitchell \(2023\)](#). See Table 2 below.

Table 2. Financial Literacy through Observation Result

Indicator	Observation Result (%)	Category
Understanding of saving and spending	82	High
Awareness of sharing and generosity	85	High
Ability to apply financial values in daily life	70	Moderate
Engagement during learning (participation, enthusiasm)	88	High
Reading comprehension of story content	75	High

The comic was well received by the students. The group demonstrated a high level of interest in and understanding of monetary values, particularly saving and sharing. Additionally, observations and interviews confirmed the effective use of visual narratives to link monetary knowledge to their lives.

4.2 Digital Literacy through *Prop Swap Folktales* Training

The 'Prop Swap Folktales' project trained elementary school teachers to produce e-content for teaching based on local folktales. The trainees were able to use simple software, such as Canva, to prepare visual aids and e-content for presentation to engage children during telling activities. The training urged school tutors to convert folktales into modern learning processes through the use of technology. This is supported by research evidence pointing to the improvement of teachers' performance in using digital technology to teach as a result of step-by-step instructions and the use of digital software ([Valtonen et al., 2025](#); [Jihad et al., 2025](#)).

The participants reported greater confidence and creativity when employing digital platforms. Additionally, they realized the role of digital platforms in maintaining local culture while offering effective teaching methodologies. This serves to validate [Ng's \(2012\)](#) assertion that digital literacy among classroom tutors not only enhances effective learning but also enhances learning identity from a cultural standpoint. Similarly, [Andaluz-delgado and Ordoñez-olmedo \(2023\)](#) argued that tutors prefer digital learning resources if technology aids them in sharing culturally significant information. This was also observed when folktales were developed into multimedia learning stories.

Table 3. Digital Literacy through *Prop Swap Folktales* Training Result

Digital Competency Aspect	Pre-Training (%)	Post-Training (%)	Improvement
Basic digital tool usage (Canva, PowerPoint)	45	90	+45
Ability to integrate folktales with digital media	40	85	+45
Creativity in developing teaching media	55	88	+33
Confidence in using digital platforms	50	86	+36
Collaboration and idea sharing among teachers	60	89	+29

The results showed significant improvement in teachers' digital skills after training (Table 3). The teachers were able to operate basic digital tools and demonstrated creativity while developing e-content from folktales. This is aligned with a study claiming that digital teaching skills are enhanced when professionals engage in hands-on activities involving technology in actual teaching contexts (López-Nuñez et al., 2024). The teachers also demonstrated increased confidence in implementing digital storytelling techniques in their teaching contexts. This supports a study claiming that digital initiatives can enhance teacher performance if implemented systematically (Masaeed et al., 2025).

4.3 Integrative Perspective: Financial and Digital Literacy for SDGs.

Both projects demonstrate how financial and digital literacy can complement each other to bring about sustainability for Goal 4: Education. The comic book promotes financial awareness and responsible behavior among students. Simultaneously, it enhances teachers' capability to conduct learning processes using digital technology effectively. Both initiatives bring forth a learning paradigm in which financially knowledgeable pupils learn from digitally capable teachers. The results also convey how initiatives that benefit literacy can improve the quality of education without requiring advanced technology. The *Aku Bersedekah* comic book assisted pupils in learning the concepts of saving, sharing, and effective management of money through pictorial learning stories that helped them to comprehend intricate concepts simply. At the same time, "Prop Swap Folktales: A Digital Storytelling Intervention for Teachers" trained teachers to become efficient in digital learning while also helping them to convert local folklores into animated learning software using digital technology. This approach to learning helps bring about equality among pupils while attempting to convert local folklores into learning software to preserve local values and bring effective learning to schools using digital devices. This makes teachers and pupils active players in the class learning process. Hence, learning for values added to digital learning brings sustainability to learning for primary school education by continuously innovating learning processes.

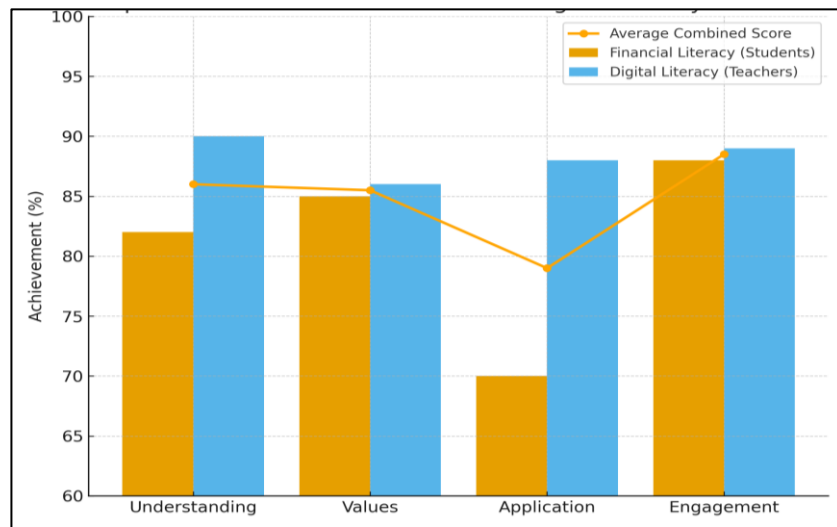


Figure 2. Comparative Analysis between financial literacy and digital literacy

The comparative analysis depicted in Figure 2 shows the correlation between financial literacy among students and digital literacy among teachers through four points: understanding, values, application, and engagement. The results showed very high achievement scores in both areas. Expectations have been confirmed because both *Aku Bersedekah* comic books and *Prop Swap Folktales* training activities have effectively reached their desired objectives. However, this study derived not only quantitative values but also significant interpretations to demonstrate how both types of literacy correlate with each other for the achievement of Sustainable Development Goal 4, which concentrates on “Inclusive and quality education” for all individuals around the world. One significant finding of this study is the high engagement scores

achieved by both students (88%) and teachers (89%) for this particular aspect. This shows that both comic books and training activities have achieved their desired objectives of truly engaging individuals to participate actively, emotionally, and intellectually. Both comic books and training activities have really allowed individuals to participate actively to become products of learning processes differently for both areas: “*Aku Bersedekah*” comic books developed among students emotional and cognitive engagement to give meaning to money, give meaning to being generous, and give meaning to social responsibility by letting everybody realize its significant role and impact for individuals to become responsible for themselves to have stability for themselves too as individuals to reach their desired objectives according to their own expectations for themselves within contexts of their own lives being developed to engage actively to become products of learning processes emotionally and intellectually at 88 percent actively to give meaning to money because of being emotional and cognitive to become products of learning processes to reach its own desired objectives among themselves at 88 percent among them because of emotional and cognitive engagement developed among them at 88 percent among them because for “*Aku Bersedekah*” comic books among students because of emotional and cognitive engagement developed among them to give emphasis to money because for being generous to give emphasis to social responsibility among themselves to realize its significant impact for individuals to become.

However, high levels of understanding were also achieved, at 82 percent for the students and 90 percent for the teachers. For the former, the comic strip helped make concepts like "saving" and "sharing" concrete by putting them into contexts to which they could easily relate. For the latter group, it provided actual experience with learning to use digital learning aids effectively. Both outcomes reinforce the OECD/INFE Financial Literacy Framework (2022), which states that "knowledge and understanding are at the foundation of making informed financial decisions."

Additionally, values and attitudes also helped to improve learning outcomes for both groups. While for the former group stories of selflessness and social responsibility helped establish strong values related to good money management skills, the theme being explained aptly by [Tang, Chen, and Serido \(2022\)](#) for the teacher group experience helped improve values such as cooperation, responsibility, and creativity, all of which form integral components of Professional Engagement discussed by [Redecker \(2020\)](#). Both of these demonstrate how learning outcomes were achieved not just by skill development but also by value addition, making learning "literacy" meaningful at more than just one level. Another significant aspect is how modern learning strategies have been combined with local cultures to achieve desired learning outcomes at both levels—for example, digital folktales and value-driven comic books—which are reflective of [UNESCO's \(2023\)](#) strategy to include SDG 4 as one part of cultural sustainability strategies being adopted at many developing levels around the world.

Although the overall outcome was very positive, it was evident that there was a distinction between the application area for both parties involved: students and teachers. While 70% was achieved by students, 88% was achieved by teachers. This directly indicates that while the learners were able to learn and comprehend the values being presented to them, they still struggled to implement these values in their everyday lives. This is expected because of the findings of [Lusardi and Mitchell \(2020\)](#), which indicate that individuals' actual behavioral change is not necessarily achieved because of their increased financial knowledge unless this practice is continuous on a daily basis.

Additionally, while applying what was learned became very easy for teachers, it is because they were directly linked to learning concepts involving technology within their classroom environments too. It is already supported by past studies to show that hands-on training involving digital applications can have numerous impacts on schoolteachers' confidence levels to implement their own creative ways of applying technology for learning objectives ([Netcoh and Ph, 2017](#)). Since "Prop Swap Folktales" was very successful because it linked technology to very meaningful folktales within this experiment's learning objectives, direct improvement was achieved for schoolteachers to become better at concepts such as "Creativity," "Collaboration," and "Professional involvement," among others.

The complementary strengths of these two types of literacy create a balanced relationship between thinking and action and between values and skills. Digital literacy among teachers focuses on how learning occurs through the use of tools, teaching methods, and innovation. In contrast, financial literacy among

students focuses on why learning is important through the lens of values, ethics, and social responsibility. Together, they form a holistic educational environment in which knowledge and moral awareness support each other. This process can be explained through Mezirow's (2009) theory of transformative learning, which states that real change occurs when individuals reflect on and reconsider their assumptions, leading to changes in both attitudes and behavior. In this context, teachers support critical thinking through digital learning, while students develop stronger ethical awareness in their daily decision-making. This mutual relationship between digitally skilled teachers and financially aware students creates a continuous cycle of learning, reflection, and application that supports sustainable educational quality. The pattern shown in Figure 2 also indicates that engagement and understanding are the main drivers of improvement, whereas application remains the main challenge. Engagement encourages active participation, understanding supports clear thinking, values give direction to behavior, and application turns learning into real action. This combination reflects the meaning of SDG 4, where quality education is not only about academic knowledge but also about social and ethical relevance. Therefore, teaching and learning should move beyond simply delivering content and focus more on experience, reflection, and value-based learning.

A number of measures can also be initiated from a practitioner's point of view. This can include hands-on learning activities for schools, for example basic class projects relating to finance, where learners can implement what they have learned. Professional development for teachers should also include support to continue to improve their expertise to utilize technology properly in class. Additionally, it can also be initialized by considering the development of an overall literacy policy for finance and technology by the Ministry of Education to feature in the curriculum for the country at large and prepare individuals for the challenges of a digital age by linking moral education to technology knowledge.

In summary, the analysis between financial and digital literacy shows clearly that there is a robust link between moral awareness and technical skills. Participation and awareness stood out as the strongest subcategory because it helped to encourage and educate further. At the same time, the knowledge gap clearly indicates that there is a need for further 'real-life' application. This is because bringing together these two types of literacy serves to meet all objectives outlined under SDG 4 because it clearly indicates that quality education is realized not only by having access to information and knowledge but also by developing reflective and capable individuals. This is because financially aware learners and technically capable educators truly make for a powerful combination for effective change within education for future sustainability and meaningful impact.

5. CONCLUSION

The integration of financial and digital literacy in primary education shows a meaningful Financial and Digital Literacy integrated at the primary schooling level demonstrates significant value addition to ensuring Quality Education under the SDGs goals. Financial Literacy was provided to pupils through the *Aku Bersedekah* comic book series to introduce them to key concepts of finance while also helping them have better attitudes toward values such as 'saving,' 'sharing,' and 'responsibility.' Additionally, the Prop Swap Folktales training module helped enhance the digital skills and creativity of teachers to create interesting learning classes for pupils.

This is especially apparent in this particular qualitative study and points to the effectiveness of being able to combine value-driven learning and technology-driven strategies to improve development among students and professionalism among teaching staff. When new ideas for education are developed within the local culture and combined with technology-based engagement activities, they have the power to become sustainable and scalable.

Ethical Approval

This research adheres to ethics requirements at Universitas Negeri Surabaya. This study received approval from the Research Ethics Committee approval.

Informed Consent Statement

All participants were informed about the purpose of the study, and verbal informed consent was obtained prior to data collection. Participation was voluntary, and all responses were kept confidential and used solely for academic purposes.

Authors' Contributions

EA led the conceptualization of the study, designed the overall research framework, and supervised the implementation of the two initiatives—*Aku Bersedekah* comic program and the *Prop Swap Folktales* digital literacy training. She also coordinated data collection, synthesized the findings, and served as the corresponding author responsible for manuscript preparation and revisions. MID contributed to the development of the methodological design, conducted interviews and classroom observations, and assisted in analyzing learners' finance-related behaviors emerging from the comic-based learning activities. She also provided critical feedback on the interpretation of results. ZRM participated in data collection through document analysis and supported the evaluation of the *Prop Swap Folktales* training outcomes. She contributed to coding the qualitative data and refining the discussion on the role of digital literacy in narrative learning. HS contributed to the literature review, validation of the analytical procedures, and cross-checking the consistency of findings across the two initiatives. He assisted in enhancing the theoretical grounding related to finance education and digital pedagogy. PP contributed to reviewing the manuscript, ensuring clarity, coherence, and alignment with educational research standards. She provided input on the integration of SDG 4 perspectives and strengthened the discussion on technology-enabled learning.

Disclosure statement

No potential conflict of interest was reported by the author(s).

Data Availability Statement

The data presented in this study are not publicly available due to privacy reasons.

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Eva Amalia is a lecture at Universitas Negeri Surabaya on literacy education and technology for learning. Her areas of interest include integrating literacy learning, character education, and technology for elementary schools. She is also actively pursuing various projects related to teacher training and development for schools all around the nation of Indonesia.

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