



Authentic Learning Through a Market Day Program in Kindergarten: Its Impact on Children's Independence and Self-Regulation

Khusnatul Mawaddah¹, Dyah Worowirastri Ekowati², Mohammad Syahri³

^{1, 2, 3}Department of Pedagogy, Universitas Muhammadiyah Malang, Jawa Timur, Indonesia

*Email: mawaddahkhusnatul@gmail.com

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ABSTRACT

Purpose - This study evaluates the Market Day program at TK ABA Percontohan, Bojonegoro Regency, as an authentic learning strategy to foster independence in early childhood using a CIPP-based evaluation framework.

Methodology - The study used a qualitative approach. Participants were selected purposively and involved 27 respondents: the principal (n=1), teachers (n=4), and parents/guardians (n=5), while 17 children were observed as research subjects without being interviewed. Data were collected through structured observations during Market Day, semi-structured interviews, and document analysis. Data analysis followed an interactive process of reduction/coding, data display, and drawing and verifying conclusions through source and method triangulation.

Findings - Market Day functioned as an authentic learning activity that stimulated children's life skills, including early financial literacy, confidence in social interaction, decision-making based on their allowance, responsibility for their goods and sales booth, and emotional self-regulation (waiting in line, being patient, and accepting consequences). The main challenges were money, numeracy skills—especially when calculating and giving change—differences in children's confidence and communication, queue discipline, and inconsistent parental involvement and product standards. These findings suggest the need for stronger scaffolding to support money-related numeracy.

Contribution - This study contributes by providing a holistic CIPP-based evaluation of Market Day, formulating observable indicators of children's independence in authentic transaction settings, and offering practical recommendations to strengthen scaffolding and program quality in kindergarten and similar early childhood education contexts.

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INTRODUCTION

Early Childhood Education (ECE) holds a fundamental position in the education system because it lays the foundation for children's basic abilities and character development from the very beginning of life. The ages of 0–6 are often referred to as the *golden age* because children's brain development progresses rapidly and reaches around 80%, making them highly responsive to cognitive, physical-motor, language, and socio-emotional stimulation (Iqbal et al., 2023; Untung et al., 2023; Zyl & Wyk, 2021). In this context, ECE should not be seen merely as a place for play or childcare, but as an educational environment that provides holistic, enjoyable, and developmentally appropriate stimulation, as emphasized in Law No. 20 of 2003 on the National Education System (Indonesia, 2003). In line with this perspective, ECE is expected to prepare children for the next level of schooling by strengthening life skills and character, including independence, which is a crucial prerequisite for future academic and social success (Solang et al., 2024; Visković, 2021). Therefore, ECE learning programs need to be contextual, child-centered, and rich in hands-on practice so that character values are not only taught but also internalized through direct experience. However, in many ECE settings, independence is still treated as an assumed byproduct of classroom routines rather than as an explicit developmental outcome that requires deliberate design, consistent opportunities to practice, and systematic monitoring. This creates a practical and scholarly problem because character goals are frequently stated in curricula, but the pathways that enable children to internalize independent behavior are often underspecified.

However, the widely acknowledged importance of independence does not always align with what is found in practice. Based on the researcher's preliminary observations in October 2025 at TK ABA Percontohan, Bojonegoro Regency, children's dependence on parents or teachers was still dominant, particularly in school situations that should encourage self-help skills. Many children were not yet able to carry out simple tasks such as tidying up toys, putting on shoes, taking care of their belongings, or making small decisions related to the activities they wanted to do. This situation is reinforced by parenting patterns that tend to be overly protective (over-parenting) and by limited opportunities for children to practice taking safe risks, both at home and at school (Arslan et al., 2023; Ryan et al., 2024). This condition is especially concerning because TK ABA Percontohan sets high expectations as a "model" institution, expecting to produce graduates who are not only academically capable but also strong in character. When children are still reluctant to separate from their parents when entering the classroom, passive during activities that require initiative, and struggling to manage their own belongings, the absence of a structured intervention may hinder their readiness for primary school, where greater independence in self-management, task completion, and social interaction is required. Importantly, these observations indicate that the issue is not simply individual children's skills, but an ecosystem problem shaped by adult practices that unintentionally replace children's agency with adult control. In this sense, the core challenge is how ECE programs can design learning experiences that repeatedly place children in manageable situations where they must initiate, choose, persist, and complete tasks with appropriate support rather than substitution.

To respond to this challenge, innovative learning strategies are needed—approaches that naturally and enjoyably stimulate independence, rather than through lectures or conventional assignments that are often less effective for character building. One relevant approach is Project-Based Learning (PjBL) through entrepreneurship simulations, implemented in a Market Day program (Tan et al., 2025; Wróblewska & Okraszewska, 2020). Market Day is not merely a buying-and-selling activity; it is a platform for practicing complex life skills presented in a child-friendly form (Aziz et al., 2024). Through Market Day, children practice early financial literacy, build confidence in interacting with others, learn to make decisions based on their allowance, develop responsibility for managing money and goods, and regulate emotions when their wishes are not fulfilled. Several studies indicate that Market Day can enhance children's self-confidence, communication, and independence more effectively than classroom-based learning (Ghozali & Apriyadayanti, 2022; Sami & Purnomo, 2022; Triana et al., 2024). TK ABA Percontohan Bojonegoro was selected because Market Day has become a flagship program conducted regularly and integrated into the local curriculum through collaboration among teachers, students, and the parents' association.

Nevertheless, for Market Day to truly function as a character-building strategy, it must be evaluated comprehensively – from planning and resource readiness to implementation accuracy to observable outcomes in children's independent behavior – using clear indicators. In other words, program evaluation should go beyond simply asking whether the activity "ran" or not; it must thoroughly and systematically assess program quality. This point is critical because many school Market Day practices are reported as successful primarily through general impressions of enthusiasm or participation. At the same time, the evidence about how planning decisions, adult scaffolding, and parental involvement shape children's agency remains limited. Without evaluation that connects design, implementation, and outcomes, Market Day risks becoming a ceremonial routine that is enjoyable but inconsistent in producing measurable character development.

Theoretically, strengthening children's independence through Market Day is well supported by perspectives on development and learning. From a psychosocial viewpoint, Erikson places children aged 3–6 in the stage of *Initiative vs. Guilt*, in which they need space to plan, initiate actions, and experience success to develop a sense of competence and confidence (Durrant & Ensom, 2020). Market Day provides authentic situations that require children to take initiative (starting transactions, offering goods, asking prices), thereby strengthening their sense of purpose and reducing the tendency to feel guilt that can arise when adults overly restrict or take over tasks (Williams et al., 2020; Yip et al., 2023). From a cognitive perspective, Piaget explains that kindergarten-aged children are in the preoperational stage, learning most effectively through symbols and concrete experiences (Halifah et al., 2025; Lubis et al., 2024). Play money, seller-buyer roles, and simple transactions make abstract concepts more understandable through hands-on manipulation. Bandura's Social Learning Theory also clarifies that independent behavior can be learned through observation and imitation and then reinforced through self-efficacy as children experience real success – "I can do it myself" (Kumalasari & Hasibuan, 2023). Within a learning framework, Market Day aligns with experiential learning (Daniels et al., 2025), Contextual Teaching and Learning (Belchior-Rocha et al., 2022), and core ECE principles such as learning through play, child-centeredness, contextual learning, and life-skill development (Mahastuti, 2023). Together, these theories strengthen the argument that Market Day is not a ceremonial event but a logical and relevant learning intervention that fosters functional independence, initiative, decision-making, simple problem-solving, and emotional regulation in young children. Conceptually, this study positions independence not only as self-help behavior but also as self-regulation in action, meaning children manage attention, emotion, and behavior while completing tasks in real social situations. Therefore, an evaluation of Market Day should capture both visible self-care routines and the regulatory demands embedded in authentic transactions, such as waiting turns, coping with disappointment, and adapting choices to limited resources.

Research on Market Day generally supports its value as authentic learning that involves children in seller and buyer roles, preparation processes such as arranging products and setting prices, and social interaction with peers, teachers, and families or communities. Damjanovic et al. (2021) highlight school-market experiences and community involvement; Williams et al. (2020) employ real-world learning contexts through production, transaction, and management activities; and Saumi et al. (2024) examine Market Day in ECE as a means to strengthen soft skills through direct interaction. However, these studies also reveal an important limitation for the present context: evidence is often reported as outcomes only, or as descriptions of activities, with less attention to how program quality is shaped by planning readiness, resource consistency, implementation fidelity, and clear behavioral indicators of independence within the Market Day context. This creates a research gap in two ways. First, there is limited evaluative research that systematically examines Market Day as a program using a structured evaluation framework that links needs, inputs, processes, and outcomes in one coherent logic. Second, studies rarely operationalize independence and self-regulation into specific, observable indicators for Market Day tasks, making it difficult for schools to conduct reflective improvement and for researchers to compare findings across settings. This study addresses these gaps by evaluating the Market Day program at TK ABA Percontohan Bojonegoro with a primary focus on strengthening children's independence and self-regulation, starting from the observed problem of dependence in self-help skills, rather than focusing mainly on community connections (Damjanovic et al., 2021), financial

literacy with an elementary school age range (Williams et al., 2020), or socio-emotional outcomes only (Saumi et al., 2024). In addition, the study treats parental involvement as an evaluative dimension that can strengthen learning but can also introduce inequality in children's experiences when standards and roles are inconsistent, an issue that is frequently mentioned in practice but is not always analyzed explicitly in prior Market Day research.

Based on this framework, the study aims to comprehensively evaluate the Market Day program at TK ABA Percontohan in Bojonegoro Regency, using the CIPP Model (Context, Input, Process, Product) to identify both best practices and areas for improvement (Stufflebeam & Coryn, 2021). The objectives include: describing program planning (input), describing program implementation (process), and describing evaluation results related to improvements in children's independence (product) through observable behavioral indicators. The research questions are formulated directly as follows: (1) How is the Market Day program planned to strengthen children's independence? (2) How is the Market Day program implemented to strengthen children's independence? Moreover, (3) What are the evaluation results of the Market Day program in strengthening children's independence at TK ABA Percontohan Bojonegoro?. This study offers explicit scientific contributions. First, it extends the Market Day scholarship by moving beyond activity descriptions or outcome claims and providing a holistic CIPP-based evaluation that clarifies the program logic from need identification to measurable behavioral change. Second, it advances conceptual precision by integrating independence and self-regulation as connected constructs in early childhood and translating them into Market Day-specific observable indicators that can be used for structured observation and replication. Third, it contributes practical, policy-relevant knowledge by producing evidence-based recommendations for strengthening a flagship program in a reference kindergarten, offering a model for quality assurance and continuous improvement that similar ECE institutions can adapt. In this way, the study is expected not only to describe the activity but also to support school decision-making in refining the design, implementation, and evaluation of Market Day to make it more effective at fostering children's independence.

METHODOLOGY

Research Design

This study employed a qualitative approach with an evaluation research design. This design was selected because the aim was not to test causal relationships statistically, but to describe and evaluate an ongoing program in its natural setting and to generate rich, context-based evidence from multiple sources (interviews, field notes, and documents). The evaluation framework used was the CIPP Model (Context-Input-Process-Product), which enabled a comprehensive review of the Market Day program—from identifying the needs and rationale for the program (context), examining planning and resources (input), assessing the appropriateness of implementation and challenges (process), to evaluating the outcomes or impacts of the program on children's independence (product). The CIPP Model was considered relevant because it provides systematic information to support program improvement and decision-making for future implementation. The study was conducted at TK ABA Percontohan in Bojonegoro Regency over one complete cycle of the Market Day program, from preparation through implementation to post-activity reflection and evaluation. This bounded program cycle was used as the unit of analysis so that the evaluation remained focused, contextually grounded, and analytically coherent.

Participants

Participants were selected through purposive sampling, meaning the study intentionally involved individuals with the most relevant knowledge and direct involvement in the Market Day program. In total, 27 participants were included: the principal (n = 1), classroom teachers (n = 4), and parents or guardians of Class B (n = 5), while 17 children were observed as research subjects. Purposive sampling was applied with explicit inclusion and exclusion criteria to ensure that each participant contributed information directly relevant to the evaluation focus and to strengthen transparency of sampling decisions. The principal was included if the

person was serving as the active principal during the study period, had formal authority over Market Day policy, coordination, and supervision, and had participated in program review or sustainability planning; principals serving only in an acting role or those without direct involvement in Market Day decision-making were excluded. Classroom teachers were included if they were officially assigned to Class B, were directly involved in planning and implementing Market Day, and had participated in at least one full cycle of the program; substitute teachers, teachers on leave, or teachers not assigned to the program were excluded. Parents or guardians were included if they were the child's primary caregiver, had a child in Class B who participated in Market Day, had provided preparation support at home, and agreed to participate voluntarily in the interview; caregivers of non-participating children or those who did not provide consent were excluded. Children were included if they were officially enrolled in Class B, participated in Market Day, were present during the observation period, and had parental consent for observation; children who were absent during observation or whose parents did not provide consent were excluded. Children served only as observation subjects and were not interviewed due to ethical considerations and early childhood communication limitations. Sampling was stopped when the collected information was considered sufficiently rich and repetitive across adult participants, indicating that the data were adequate to explain the main evaluation issues within the CIPP domains.

Data Collection

Data were collected iteratively and concurrently throughout the study using structured observation, semi-structured in-depth interviews, and document review. Observation was carried out directly during the Market Day cycle by focusing on children's independence behaviors before, during, and immediately after the activity, using an observation sheet built around eight predefined indicators of independence, namely initiating transactions, expressing choices, taking responsibility for goods or money, completing assigned roles, waiting for turns, following activity rules, regulating emotions, and accepting consequences. Semi-structured in-depth interviews were conducted with the principal, teachers, and parents using interview guides derived from the CIPP framework so that questions systematically covered program rationale and needs (context), readiness and planning (input), implementation practices and constraints (process), and perceived outcomes or changes in children's independence (product). Interviews were conducted after the main observation period to allow the researcher to probe specific events that emerged in the field. In addition, relevant documents were collected and examined to support triangulation, including daily lesson plans (RPPH), implementation SOPs, teacher evaluation notes, program records, and visual documentation such as photographs or videos archived by the school. Field notes were written during and immediately after each data collection activity to preserve contextual details, interaction patterns, and the researcher's analytic memos.

Instruments

In this qualitative study, the researcher functioned as the primary instrument (human instrument) responsible for designing the study, collecting and interpreting data, and reporting the findings. Supporting instruments included CIPP-based semi-structured interview guides for the principal, teachers, and parents; an observation sheet to record children's independence behaviors; and a documentation checklist in field-note format to capture key information from lesson plans, SOPs, activity reports, and available visual evidence. To strengthen content validity, all supporting instruments were first developed from the study objectives, the CIPP evaluation components, and the operational indicators of children's independence identified in the literature and adapted to the Market Day context. The draft instruments were then reviewed by experts in early childhood education and qualitative research methodology to assess relevance, clarity, indicator coverage, and the appropriateness of wording. Suggestions from this review were used to revise unclear, overlapping, or overly general items. Before formal data collection, the instruments were piloted on a limited basis to assess readability, question flow, field use feasibility, and the suitability of the behavioral indicators

for direct observation in early childhood settings. Revisions from the pilot phase mainly concerned simplifying item wording, improving prompts for probing, and clarifying the operational definitions of each observed behavior. The observation sheet recorded children's independence behaviors using eight indicators on a simple four-point rating scale (1 = not observed, 2 = rarely, 3 = often, 4 = consistently), accompanied by a notes column for concrete behavioral examples. Although the rating scale was used only as a descriptive aid and not for statistical testing, it helped the researcher maintain consistency in recording the frequency and stability of observed behaviors across children and activity stages. To improve observational reliability, each scale category was accompanied by an operational description, tying judgments to observable actions rather than subjective impressions alone. These instruments were designed to strengthen credibility through both source triangulation across principal, teachers, and parents and method triangulation across interviews, observations, and documentation.

Data Analysis

Data were analyzed using an interactive qualitative analysis model that ran continuously from the start of data collection through the completion of the final report. Interview transcripts, observation notes, field notes, and documents were condensed through selecting, focusing, simplifying, and coding. The analysis proceeded in several explicit stages. First, all interview recordings were transcribed verbatim, observation sheets were compiled, and documents were organized by source and date. Second, the researcher conducted initial open coding to identify meaningful units related to program needs, planning, implementation practices, constraints, and children's independence behaviors. Third, these initial codes were grouped into the four CIPP components: Context, Input, Process, and Product. Fourth, codes within each CIPP component were linked to the eight independence indicators, enabling program and child behavior evidence to be interpreted within a single analytic chain. Fifth, the coded data were displayed in matrices and in thematic summaries aligned with each research question, allowing comparisons across participants, methods, and program stages. Finally, conclusions were drawn and repeatedly verified by rechecking the raw data, comparing evidence across sources, and identifying both convergent and discrepant findings.

Table 1. Operational mapping of CIPP domains to Market Day evaluation focus and independence evidence

CIPP domain	Operational focus in this study	Main data sources	Link to independence indicators
Context	Independence needs and baseline dependency problems that justified Market Day.	Principal and teacher interviews, preliminary and field observations	Defines which independence gaps were prioritized (e.g., initiative, self-help responsibility, self-regulation)
Input	Market Day planning and readiness (goals, lesson integration, roles, SOPs, facilities, budgeting, parent support)	Interviews, RPPH, SOPs, program notes, documentation	Specifies planned opportunities for each indicator (e.g., planned transaction roles, responsibility routines, decision-making tasks)
Process	Implementation practices that enabled or constrained independence during Market Day	Structured observation, teacher interviews, and visual documentation	Captures real-time practice of indicators (e.g., initiating transactions, managing goods, emotional regulation while queuing)
Product	Observed outcomes in independent behavior after and during Market Day, including consistency of indicators	Observation ratings and examples, parent and teacher interviews, and evaluation records	Assesses indicator attainment (e.g., often or consistently shown behaviors, supported by concrete examples)

Operationally, Context codes captured the underlying need for independence and the problems observed; Input codes captured Market Day planning and readiness, such as objectives, roles, resources, SOPs, and lesson-plan integration; Process codes captured how independence was practiced during implementation, such as children arranging booths, initiating transactions, waiting turns, solving simple transaction issues, and regulating emotions. Product codes captured outcomes as observable independent behaviors and perceived changes reported by adults after the activity. To strengthen credibility and replicability, the study applied source triangulation (principal, teachers, and parents), method triangulation (interviews, observations, and documents), and ongoing analytic memo writing during the coding process. In addition, the researcher maintained an audit trail that included interview guides, observation formats, coding decisions, matrix displays, and revisions to emerging themes, so that the logic of interpretation could be followed transparently. Credibility was further supported through limited member checking by confirming key interpretations with selected adult participants. At the same time, dependability was enhanced by maintaining consistent procedures for data collection, coding, and categorization throughout the study.

FINDINGS

The findings indicate that Market Day functioned as an authentic learning experience that most clearly strengthened children's independence through five interrelated outcomes: confidence in social interaction, simple decision-making, responsibility for goods and space, early financial literacy, and emotional self-regulation. Across observations and interviews, the activity was not merely festive, but pedagogically meaningful because children practiced real seller-buyer roles, managed limited pocket money, interacted with peers and adults, and experienced simple consequences during transactions. At the same time, the data also show that the quality of these learning outcomes was shaped by the strength of program preparation, the consistency of teacher facilitation, and the degree of parental support. Field notes further showed that children experienced the activity positively, as reflected in high enthusiasm, cheerful expressions, and spontaneous comments such as "it is fun" and "we learned a lot" while acting as both buyers and sellers (Obs/S).

Findings on Program Planning and Readiness (Input)

Program Rationale and Objectives

School planning positioned Market Day as a hands-on learning strategy that connected children with money concepts, transactions, and character formation. This objective was consistently oriented toward independence, confidence, cooperation, and early entrepreneurial habits, indicating that the program had a clear pedagogical rationale from the outset.

Children need real learning (using money, practicing buying and selling, and learning responsibility). Beyond financial literacy, Market Day aims to build an entrepreneurial spirit from an early age (independent and creative) and to develop positive character (independence, self-confidence, cooperation). (P0).

This orientation was reinforced by observations that showed children were systematically encouraged to interact confidently, promote their products, and follow agreed-upon rules during the activity.

Technical Planning and Socialization

Program readiness was supported by internal coordination among school staff and by early communication with parents through formal socialization. This indicates that the quality of implementation depended not only on classroom preparation, but also on shared understanding among school actors and families.

We held a coordination meeting to align on a vision and mission before sharing information, followed by the distribution of a Market Day circular letter to foster socialization. (P0).

From the family-support perspective, parental involvement emerged as an important enabling factor during preparation.

Parents play a major role in helping decorate the Market Day booth and preparing/displaying the products for sale. (T1).

Observational data confirmed this pattern, as the extent of parental support clearly influenced booth readiness and product presentation.

Children's Learning Readiness Before the Activity

Before Market Day, teachers prepared children through gradual exposure to market concepts, money recognition, and transaction simulations. This pre-activity scaffolding was important because it helped children become familiar with seller-buyer roles before entering the real activity setting.

Preparation included showing videos of market activities and the buying-and-selling process, introducing currency, and then conducting real simulations. (T1).

In addition to conceptual preparation, teachers also focused on strengthening children's confidence to offer products and their readiness to begin early counting practices.

The goals were for children to be brave enough to offer/promote their products and to be willing to buy their friends' products, while also starting to learn counting. (T1).

These preparations were visible in observation data, where teacher guidance before the event contributed to children's growing familiarity with transactional roles and routines.

Parents' Role as Part of Program Input

Parents were not only providers of goods but also learning partners who helped children understand why they were selling, what products to choose, and how basic money counting worked. As a result, family support became an important part of program input rather than a peripheral contribution.

We supported our child by discussing the reasons for selling, choosing products that would likely attract buyers, and learning basic money counting. (P1).

Another parent also reported a similar practice.

Discuss with the child what product to sell and the price. (P2).

Teachers also recognized this form of collaboration as part of the program's operational readiness.

Parents help prepare food, drinks, and crafts for sale. (T2).

Observations further showed that the readiness and variety of children's products were strongly shaped by family support, making parental involvement a decisive factor in the consistency of children's learning opportunities.

Program Rules and Product Standards

The school had established rules regarding pocket money and product expectations to preserve the educational value of Market Day as an authentic learning experience. These rules were intended to train children's purchasing decisions and encourage more meaningful participation in preparing goods.

Children are allowed to bring up to 2,000 in pocket money, and snacks should be homemade. (P0).

Teachers also linked allowance limits to children's opportunity to practice making choices during transactions.

Children were given a maximum allowance of IDR 10,000 to buy their friends' products. (T3).

However, the findings also reveal that program standards were not uniformly implemented, particularly because parental involvement varied in intensity and in adherence to expectations.

The challenge is that not all parents are directly involved, and some still bring store-bought snacks, even though they decorate them to make them appear creative. (P0).

This inconsistency is analytically important because observations showed that uneven parental involvement affected the comparability and consistency of children's learning experiences across booths.

Findings on Implementation and Teachers' Roles (Process)

Implementation Pattern

During implementation, Market Day placed children in real participatory roles as both sellers and buyers within the school environment. This dual-role structure created repeated opportunities for children to practice interactions, product presentations, simple service routines, and peer transactions in meaningful contexts.

Introducing children to the roles of buyer and seller. (T3)

Teachers also guided children to display products attractively and maintain cleanliness, showing that implementation combined entrepreneurial play with routines of order and responsibility.

Arrange their products as neatly and attractively as possible to attract more buyers, and do not forget to keep the area clean. (T3)

Observation notes showed that the event atmosphere was lively and participatory; children were actively engaged, moved between roles, and interacted enthusiastically with peers and adult facilitators (Obs/S).

Teachers' Roles During Implementation

Observations showed that teachers acted as facilitators, maintaining the flow of transactions, providing guidance, and supporting children when they encountered difficulties. One teacher explained that teachers accompanied the buying-and-selling process and assisted children when they needed help with change.

The teacher's role is to assist children in selling their goods and to inform/help them when they need to change. (T1)

Another teacher similarly emphasized that assistance was mainly provided when children struggled with giving change.

My role is only to help when children have difficulty giving change. (T3)

This pattern-matched observation data showed that teacher support was most visible when transactions reached the stage of counting and returning money, suggesting that scaffolding was situational rather than overly directive.

Self-Regulation Practices During the Process

A strong process finding was the emergence of self-regulation in action. During Market Day, children were required to line up, wait patiently, follow turn-taking rules, and show politeness while buying and selling. These routines demonstrate that independence in this program was closely intertwined with behavioral regulation and social manners.

Independence and manners, and even though the buyer is the king, children must still be polite when buying and must queue. (T3)

Observation data reinforced this point, showing that children were repeatedly guided to wait their turn and follow rules so that transactions could proceed smoothly (Obs/S).

Key Challenges During Implementation

Across data sources, the most persistent implementation challenge concerned children's numeracy related to money, particularly when they had to calculate or return change. This indicates that authentic participation was achievable, but not all children yet possessed the same level of transactional competence.

Children are still confused when change is involved. (T1)

Children are still confused about giving or calculating change. (T3)

In addition, interview data also identified uneven confidence and communication skills as barriers for some children during the activity.

Some children showed low self-confidence and difficulty communicating. (T2)

These findings were consistent with observations showing that children who were less comfortable interacting or less stable in basic counting required more intensive support during Market Day (Obs/S).



Figure 1. Market Day Activity

Findings on Outcomes and Impact on Children's Independence (Product)

Initiative and Confidence in Social Interaction

The clearest product-level outcome was the increase in children's initiative and confidence when interacting with others. Observations and interview data consistently showed that children became more willing to greet others, offer products, and engage with buyers during the activity.

Children are brave enough to offer/promote their products. (T1)

Parents also reported visible changes in their children's confidence after participating in Market Day.

The child became more confident/brave. (P3)

This was confirmed in observations where children actively greeted others and offered their products during transactions (Obs/S).

Simple Decision-Making

Another important outcome was children's growing ability to make simple purchasing decisions based on the amount of money they had. This suggests that independence was expressed not only through action but also through choice, prioritization, and adjustment of desires to available resources.

Manage their allowance and decide what to buy with their pocket money. (T1)

Deciding what to buy according to their allowance. (T3)

Observation data supported this finding, as children selected their friends' products and adjusted their choices to the pocket money they brought (Obs/S).

Responsibility for Belongings and Neatness

The activity also strengthened children's sense of responsibility, particularly in managing their booth space, keeping products neat, and serving buyers without creating disorder. This shows that independence was practiced through concrete task responsibility, not only through verbal confidence.

It can serve buyers well without making their products messy. (T3)

Parents similarly perceived that the activity contributed to greater responsibility afterward.

Understands the value of money better and becomes more responsible in arranging their belongings. (P1)

Very useful, because it trains children to be responsible. (P2)

Together, the interview and observation data indicate that responsibility was one of the most observable forms of independence cultivated through the program.

Financial Literacy and Problem-Solving in Transactions (Giving Change)

The findings also show that Market Day introduced children to basic money recognition and simple transactional exchanges. Children began to connect price, payment, and purchasing actions in meaningful ways, indicating the emergence of early financial literacy through direct practice.

Recognizes the amount of money needed when shopping. (P3)

At the same time, teachers consistently emphasized that money-related numeracy, especially counting money and giving change, remained a developmental challenge that required further strengthening.

Skills related to money need improvement, especially counting money. (T1)

This interpretation was aligned with observations showing that some children still needed teacher assistance when returning change during transactions (Obs/S).

Emotional Regulation and Accepting Consequences

Another important product finding concerned emotional regulation. During Market Day, children practiced self-control when waiting in line, accepting the limits of their allowance, and managing disappointment when choices were restricted. Thus, the program cultivated not only task independence but also the ability to accept simple consequences.

Appreciate the money they receive as a sign of gratitude. (T3)

This was visible in observations when children learned to accept situations such as running out of money or having to choose only one item (Obs/S).

Affective Responses to the Program

At the affective level, Market Day generated strong enthusiasm and a desire for repetition, indicating that the program was experienced as enjoyable and educational. This positive emotional tone is important because meaningful enjoyment can strengthen engagement and sustain participation in future authentic-learning activities.

The children were very happy and extremely enthusiastic about having Market Day held again. (T3)

Teachers also expressed positive feelings while accompanying the children during implementation.

I was very happy to accompany the students. (T1)

Overall, the positive responses of both children and teachers were consistent with the lively, active, and participatory atmosphere observed throughout the event (Obs/S).

Evaluation Implications and Suggestions for Program Improvement

The findings imply that future improvement of Market Day should focus on four priority areas: strengthening money numeracy, improving queue management, standardizing parental involvement, and diversifying locally relevant products. These priorities arise directly from the main strengths and constraints identified across the input, process, and product findings, so they are not merely technical suggestions but evidence-based implications for program refinement.

Children are still confused when change is involved. (T1)

Children are still confused about giving or calculating change. (T3)

Queue organization also needs to be reinforced because orderly transactions are closely related to children's self-regulation and equal participation opportunities.

Children must queue. (T3)

Parents also emphasized that transaction procedures should be better organized, especially regarding queuing.

Better organized, especially the queue. (P2)

In addition, consistent parental involvement remains crucial because variation in family support affects the readiness and comparability of children's experiences.

Not all parents are directly involved. (P0)

Finally, greater product diversification - especially locally relevant and handmade items - would enrich the learning experience and strengthen the authenticity of the program.

Handicrafts. (P3)

More varied local products prioritized. (T3)

DISCUSSION

The Market Day program at TK ABA Percontohan Bojonegoro was designed as an authentic learning intervention in which children practice using money, completing transactions, and taking responsibility through real roles and consequences. Planning was organized around clear objectives (early financial literacy, an entrepreneurial mindset, independence, self-confidence, and cooperation), followed by internal coordination and structured communication with parents. Children's readiness was strengthened through classroom preparation that introduced market concepts and money, as well as through simple buying-and-selling simulations. At the same time, parents supported the process by preparing products and discussing choices and pricing with their children. Market Day effectively builds independence by shifting children from passive recipients of instruction to active decision-makers in a safe, bounded marketplace. In this setting, independence is practiced as agency: children must initiate interactions, choose what to buy or sell within the limits of their allowance, and accept the results of those choices, which makes autonomy concrete and meaningful. The mechanism works through repeated cycles of authentic action and feedback. When children complete a transaction with minimal adult takeover, they experience mastery that strengthens self-efficacy and motivates further independent attempts. Independence is also strengthened as self-regulation, because Market Day requires children to wait their turn, manage impatience or disappointment when money is limited, and follow rules and social norms during transactions, thereby practicing emotional control in a real social context. Crucially, adult involvement functions as scaffolding rather than substitution: teachers keep children as the main actors and provide targeted support only when necessary (for example, when counting money or giving change), so children remain responsible for their goods, booth management, and behavior while gradually expanding their autonomy. This planning pattern is consistent with evidence that Market Day activities improve financial literacy among children aged 5–6 and support cognitive development (symbolic thinking), and are therefore recommended for integration into ECE learning (Idamulyani et al., 2024; Pratiwi et al., 2024; Samad et al., 2021). Cross-stakeholder findings also emphasize that preschool financial literacy and related independence outcomes are strongest when schools and families collaborate through market role-play, shopping experiences, and play money (Okurer et al., 2025; Ugaste, 2023).

The Market Day program was implemented through children's dual roles as sellers and buyers. Children arranged product displays, offered items, carried out transactions, practiced queuing, and maintained cleanliness and order at their booths. In this process, teachers acted as facilitators, keeping the activity running smoothly, modeling polite communication, and providing scaffolding when children faced difficulties – especially when counting money and giving change. Independence was therefore developed gradually: children remained the main actors, while teachers supported them as needed. Self-regulation was reinforced through routines of waiting turns, managing emotions when money was limited, and following rules during transactions. This implementation pattern is consistent with research on early childhood entrepreneurship education, which describes Market Day as a space where children practice taking simple risks, develop critical thinking, and build character (cooperation, creativity, perseverance) through direct experience in seller-buyer role-play (Aziz et al., 2024; Pratiwi et al., 2024). Other evidence also shows that common classroom practices used by teachers to achieve similar goals include market games/role-play, play money, and “saving” activities, which make financial concepts easier for children to understand while also strengthening independence in making simple choices (Okurer et al., 2025).

The program evaluation results indicate positive impacts on children's independence across several indicators: (a) initiative and confidence in social interaction (greeting, offering, serving buyers), (b) simple decision-making based on pocket money (choosing items within their means), (c) responsibility for goods and booths (keeping things tidy and organized), (d) early financial literacy (recognizing money value and practicing transactions), and (e) emotional regulation (patiently queuing and accepting consequences when money runs out). These findings align with quantitative research showing a significant increase in children's financial literacy after a Market Day intervention compared to a control group, including improvements in communication and negotiation skills within transaction contexts (Idamulyani et al., 2024). More broadly, a recent meta-analysis also confirms that structured and interactive financial literacy education (practice- or simulation-based) has a strong effect on children's economic decision-making, reinforcing the theoretical argument that foundational financial independence should be built through real learning experiences (Hatidja et al., 2025). At the same time, the evaluation highlights areas for improvement: strengthening money numeracy (especially in giving change), enforcing clearer queue management, standardizing parental involvement to ensure more equitable learning experiences, and diversifying products (including local products and crafts). These recommendations align with findings that active parental involvement in school programs can enhance children's money-management skills and socio-emotional outcomes (such as saving and sharing habits), making consistent school-home collaboration essential for sustaining independence-related benefits (Tympa et al., 2024).

Importantly, this study contributes to the scientific literature by extending previous Market Day research beyond a focus on outcomes alone and by demonstrating how children's independence can be evaluated holistically through the CIPP framework (context, input, process, and product). The novelty of this study lies in two main aspects. First, it provides a comprehensive program-based evaluation of Market Day implementation in an early childhood setting, showing that the impact on independence is shaped not only by children's participation in transactions but also by the quality of planning, teacher scaffolding, program rules, and parental involvement. Second, this study operationalizes children's independence into observable indicators within authentic buying-and-selling situations, namely initiative in social interaction, simple decision-making, responsibility, early financial literacy, and emotional regulation. In this way, the study offers a more specific analytical framework for understanding how authentic learning activities foster independence in kindergarten children and provides an empirical basis for improving similar programs in other ECE institutions.

The practical implications of this study indicate that Market Day can be positioned as an effective, authentic learning strategy in ECE/kindergarten to strengthen children's independence while also developing life skills, such as early financial literacy, confidence in interaction, decision-making, responsibility, and emotional regulation, through real buying-and-selling experiences rather than merely introducing these concepts in classroom instruction. Therefore, schools and teachers need to integrate Market Day into project-based learning plans with stronger scaffolding for money numeracy, particularly in giving change, through staged simulations, concrete learning materials, and structured support during transactions. Activity management also needs to be strengthened through clearer queue procedures, role distribution, and a simple rubric for monitoring children's independence development. In addition, more consistent school-parent collaboration is necessary through practical guidelines on parental involvement, including product standards, booth decoration support, and discussions about prices with children, to ensure more equitable learning experiences. Product diversification, including crafts and local products, should also be encouraged to enrich the learning context and foster creativity. At the policy level, these findings support strengthening routine character-building programs and project-based character learning in ECE through teacher training in early childhood financial literacy and authentic activity design. For future research, longitudinal studies and cross-school comparisons are recommended to strengthen the evidence base and make program recommendations more generalizable.

CONCLUSION

This study demonstrates that the Market Day program at TK ABA Percontohan, Bojonegoro Regency, is both relevant and effective as an authentic learning strategy for fostering children's independence when examined through the CIPP model. It makes an important contribution to early childhood education research by illustrating how a structured, real-life, project-based activity can translate the concept of independence into observable behaviors, including initiative in social interaction, decision-making based on pocket money, responsibility for maintaining goods and booth order, early financial literacy, and emotional self-regulation. The findings also provide clear practical implications for educational practice, particularly the need for teachers to strengthen scaffolding in money-related numeracy, such as counting payments and giving change, to reinforce routines related to queue discipline, politeness, and cleanliness, and to establish more standardized guidelines for parental involvement and product preparation in order to ensure more equitable and consistent learning experiences for all children. Nevertheless, the study also recognizes several limitations that reduce the broader generalizability of its findings, as it was conducted in a single kindergarten, focused on one flagship program, relied primarily on qualitative observations closely tied to the event itself, did not capture the long-term development of children's independence, and involved only a limited number of parent informants whose responses may have been shaped by social desirability bias. For this reason, future research should employ longitudinal and mixed-method approaches, incorporate pre- and post-intervention measures of children's independence, compare implementation across multiple kindergartens, and formulate clearer standards for parental roles so that the academic evidence supporting Market Day as a character-building intervention can become stronger, more comprehensive, and more widely applicable.

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