



Implementing Character Education Strengthening Through the Savings Movement: Building Intelligent and Integrity-Driven Generations

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ABSTRACT

This study examines the implementation of the Savings Movement at SDN 268 Towuti as a strategic effort to strengthen character education, focusing on fostering honesty among students. Employing a qualitative case study approach, the research investigates how systematic planning, structured implementation, and stakeholder collaboration have contributed to positive behavioral changes. Key strategies include organized program management, integration of honesty into school routines, and strong coordination between teachers and parents. The program introduced creative initiatives such as market simulations, student-led financial reports, and a reward system to instill financial responsibility and ethical values. Findings reveal that the program effectively nurtured core character traits such as honesty, discipline, responsibility, independence, and social awareness. Daily saving practices, routine monitoring, and consistent communication between home and school supported internalizing these values. Market simulations provided practical experiences in accountability and entrepreneurship, while the documentation of financial transactions taught transparency and reinforced integrity. The reward system further motivated students to maintain honest behaviors and allowed for parental involvement in learning. The study concludes that the Savings Movement presents a practical, replicable model for integrating character education into school systems. It demonstrates how embedding moral values into daily school activities, supported by structured strategies and community involvement, can lead to sustainable character development. This model offers valuable insights for educators seeking innovative approaches to embed character education into formal learning environments.

INTRODUCTION

Education is central in shaping human life, serving as the foundation for cultivating superior and holistic character (Sarbaitinil et al., 2023; Suryanto et al., 2023; Tohri et al., 2022). The realization of a well-rounded individual, or *insan kamil*, is not an instantaneous process but the result of a comprehensive education system that integrates formal and informal approaches, emphasizing

character education ([Muchlasin et al., 2021](#); [Nuryahman et al., 2024](#); [Ramadhoni et al., 2025](#)). In the modern era, character education has become a vital response to the growing challenges faced by society, including the erosion of ethical values, a decline in appreciation for cultural identity, and diminished awareness of the principles of responsibility and independence ([Chung & Fung, 2024](#); [Pramono & Hanita, 2021](#); [Riyanto et al., 2024](#)).

As formal educational institutions, schools are responsible for implementing character education at all levels—from primary to tertiary education ([Suryanto et al., 2023](#); [Susilo et al., 2022](#); [Tohri et al., 2022](#)). The Indonesian Ministry of Education, Culture, Research, and Technology has outlined 18 character values in Permendikbud No. 20 of 2018, which are essential for instilling and developing students' moral foundations ([Husni et al., 2024](#); [Rahmasari et al., 2022](#); [Suratmi et al., 2024](#)). Among these values, honesty is a fundamental characteristic that significantly impacts the development of other values, including responsibility, discipline, and respect.

As a moral value, honesty is foundational for fostering trustworthiness and integrity among individuals ([Lleo et al., 2023](#); [Obuba, 2023](#)). This principle not only shapes personal interactions but also contributes to societal harmony. In education, cultivating honesty early on is critical for embedding ethical behaviour that can guide students throughout their lives ([Sakti et al., 2024](#); [Sarbaitinil et al., 2023](#); [Suri & Chandra, 2021](#)). However, fostering honesty among students poses significant challenges, especially when ethical dilemmas frequently arise.

The rapid advancement of the modern era has also presented new challenges to moral development. The increasing prevalence of dishonesty, from small-scale deception to large-scale corruption, highlights the urgent need for targeted character education programs ([Hart, 2022](#); [Krou et al., 2021](#); [Mulisa & Ebessa, 2021](#)). For instance, a preliminary study conducted at SDN 268 Towuti revealed dishonest student behaviour during school transactions, underscoring the need for deliberate interventions to address these issues.

One innovative approach to fostering honesty is implementing the "Gerakan Gemar Menabung" (Savings Movement). Initiated at SDN 268 Towuti in 2018, this program was designed to cultivate honesty by encouraging students to manage their finances responsibly. Observations by the school principal indicated that dishonesty often stemmed from inadequate understanding of ethical values and weak supervision. The Savings Movement, therefore, serves as both an educational tool and a practical solution for reinforcing honesty as a character trait among students.

The significance of honesty as a core value cannot be overstated. It is a pillar of faith and a prerequisite for building mutual understanding and cooperation in society. Honesty is not merely a theoretical concept but a practical necessity, as emphasized in the Qur'an, specifically in Surah Al-Ahzab (33:70–71). This verse highlights the importance of truthful speech and its role in achieving personal and societal excellence. Integrating honesty into daily practices, such as saving, offers students a tangible method of internalizing this value, ensuring that it becomes an enduring aspect of their character ([Rahmawati & Asmawan, 2023](#); [Rohmatulloh et al., 2023](#)).

Based on these considerations, this study aims to explore the implementation of the Savings Movement at SDN 268 Towuti to strengthen character education, particularly in fostering honesty. Through this program, the school has demonstrated an innovative and practical approach to addressing ethical challenges among students, providing a model that can be replicated in other educational institutions.

METHODS

Research Design

This study employs a qualitative case study design ([Leavy, 2022](#)) to explore the implementation of the Savings Movement as a strategy to strengthen character education, particularly the value of honesty, at SDN 268 Towuti. The case study approach allows for an in-depth investigation into this phenomenon within its real-life context, offering a detailed understanding of the strategies, processes, and outcomes associated with the program. By utilizing this design, the research focuses on capturing the dynamics and unique aspects of the program to provide meaningful insights.

Participant

The participants in this study consisted of individuals directly involved in the Savings Movement program. As the overall program manager, the school principal was responsible for supervising and ensuring the initiative's success. The program coordinator was crucial in overseeing daily operations and providing direction. Teachers supported the program by motivating students and guiding their participation, while students served as the primary beneficiaries, representing various levels of involvement. Parents or guardians also participated as financial supporters and key partners in fostering the character development of their children.

Instrument

In qualitative research, the primary instrument is the researcher, who plays a central role in collecting, interpreting, and analyzing data. Several supplementary tools were utilized to support this process, including observation sheets to record key activities and interactions during the program, structured interview guidelines tailored to each participant's role, and document review templates designed to systematically analyze related materials such as savings books and progress reports. These instruments ensured that data collection was both reliable and consistent.

Data Collection

Data were collected using three main techniques: observation, interviews, and documentation analysis. Observations were conducted during the Savings Movement activities to examine how honesty was cultivated through daily practices. It included monitoring the program's planning, implementation, and evaluation stages. Semi-structured interviews were carried out with the school principal, teachers, program coordinators, and parents to capture their perceptions, experiences, and challenges related to the program. Additionally, documentation analysis involved reviewing relevant materials such as savings books, program plans, and reports to provide quantitative and qualitative insights into the participation and outcomes of the initiative.

Data Analysis

The data analysis followed the interactive model proposed by Miles and Huberman, consisting of four stages. Data collection involved gathering information through observations, interviews, and document reviews. In the data reduction stage, raw data were filtered and organized to focus on relevant themes, such as program strategies, challenges, and impacts. The data were then presented in narrative form, complemented by visual aids where appropriate, to ensure clarity. Finally, conclusions were drawn by identifying patterns and verifying them through continuous validation with participant feedback and supporting documentation ([Miles et al., 2014](#)). This systematic approach ensured the findings provided a comprehensive understanding of the program's effectiveness in fostering honesty among students at SDN 268 Towuti.

RESULTS

Strategies for Implementing Character Education Through the Savings Movement

The implementation of the Savings Movement at SDN 268 Towuti serves as a model for integrating character education, particularly honesty, into students' daily activities. The program was carefully designed through structured strategies to foster positive habits, encourage responsibility, and instill integrity. Below is an in-depth exploration of the strategies implemented, accompanied by supporting dialogue from the research. The first strategy employed was systematic planning, which formed the program's foundation. The planning process involved identifying objectives, assessing students' spending habits, and evaluating the readiness of parents and teachers. The principal, Ibu Ngatirah, elaborated:

"The program was initiated with a clear roadmap—setting objectives, observing students' financial behaviours, and ensuring readiness among parents, teachers, and resources through structured meetings."

This statement highlights the proactive and inclusive approach to ensure the program addresses specific challenges, such as students' excessive spending habits, and establishes clear goals. The second strategy was procedural implementation, emphasizing consistency and visibility to reinforce honesty. Campaigns on financial literacy and character values were conducted through assemblies, classroom activities, and strategically placed motivational slogans around the school. The principal shared:

"We integrated honesty into everyday routines, from assemblies to class discussions, and even visual reinforcements like slogans and posters."

This procedural focus ensured that the message of honesty was continuously reinforced, making it an integral part of students' daily lives. Structured organizational management formed the third key strategy. A dedicated organizational structure was established, comprising school leaders, teachers, and class coordinators. According to Ibu Narmi, the program coordinator:

"We created a well-defined hierarchy to manage the program effectively, from the principal as the overseer to teachers handling daily operations and class coordinators facilitating student involvement."

This clear delineation of roles and responsibilities ensured that every aspect of the program was managed efficiently, contributing to its smooth execution. The program also incorporated classification of character values into its activities. Two primary initiatives were developed: *Pendekar Merak Gembung*, focusing on daily saving habits, and *Pendekar Merah Putih*, emphasizing social responsibility through weekly charitable contributions. The principal explained:

"These activities are designed to build honesty and social empathy in students."

This classification allowed for targeted character development while engaging students in meaningful, community-oriented activities. To reinforce honesty and responsibility, the program utilized controlled habituation techniques. Daily monitoring by teachers and parents ensured that students adhered to saving routines. Ibu Pitriani, a Grade 5 teacher, explained:

"By involving parents and teachers in daily checks, we instilled a sense of responsibility and honesty in students, making these values a natural part of their lives."

Her statement underscores the importance of consistent oversight in embedding these values into students' behavior. A broader approach was taken by integrating character education across the curriculum. Teachers incorporated lessons on moral values into all subjects, emphasizing honesty during classroom interactions. As noted by Ibu Jum'ati, the Islamic studies teacher:

"Character education is not confined to specific activities; it is integrated into every lesson, making it a continuous learning process."

This integration ensured that the principles of honesty and integrity were reinforced across all aspects of the students' education. Class teachers played a significant role in the program's success, as outlined in the strategy of active role of class teachers. Teachers engaged students during saving activities, monitored their participation, and maintained open communication with parents. Ibu Narmi remarked:

"We motivate students daily and communicate their progress with parents to ensure consistent reinforcement of honesty and responsibility."

This proactive approach by teachers helped sustain students' enthusiasm and commitment to the program. Parent-teacher coordination was another critical element. Daily updates in WhatsApp groups

allowed parents to monitor their children's saving habits and address any discrepancies immediately. Ibu Ratna, a first-grade teacher, explained:

"Sharing daily records with parents helped them stay informed and actively participate in their children's character development."

This collaboration strengthened the program's impact by ensuring alignment between home and school environments. The program emphasized the sustainability of character education through continuous reinforcement. Daily saving practices, sanctions for dishonesty, and regular motivational activities ensured that students consistently practiced honesty and responsibility. The principal stated:

"We ensure that these values are not just taught but consistently practiced, creating a lasting impact on students' character."

This long-term focus on sustainability highlighted the program's commitment to instilling enduring values in students. Lastly, the program incorporated monitoring and evaluation to ensure its effectiveness. Weekly observations and feedback sessions with teachers and parents provided insights for continuous improvement. The program coordinator explained:

"Our evaluations help refine the program and ensure it remains impactful in shaping students' character."

This regular assessment allowed for the identification and resolution of challenges, ensuring the program's success. The Savings Movement at SDN 268 Towuti exemplifies a strategic and integrated approach to character education. By focusing on honesty and financial responsibility, the program effectively instilled critical values in students through well-defined strategies, continuous reinforcement, and active stakeholder collaboration. These strategies offer a replicable model for other schools aiming to implement character education programs.

Forms of Implementation of the Savings Movement

The implementation of character education through the Savings Movement at SDN 268 Towuti aligns with the national education goals of Indonesia, which aim to develop individuals of strong moral character, responsibility, and independence. By leveraging the Savings Movement, the school integrates creative and collaborative activities to instill the value of honesty among students. The program features three primary forms of implementation: market simulation, the creation of student financial reports, and the provision of rewards and recognition.

Market simulation is a weekly activity held every Monday during recess, designed to cultivate honesty, responsibility, and entrepreneurial skills. In this activity, students from each class are grouped and assigned roles as vendors selling snacks or drinks they prepare at home. The simulation prohibits using cash brought from home, encouraging students to rely on their resources and creativity. The school principal explained:

"The simulation requires students to prepare healthy snacks at home for sale. Each group is led by a coordinator who ensures smooth transactions, and 10% of the profits are saved, while the rest is returned to parents."

This approach teaches financial literacy and instills discipline and accountability in students. Additionally, Ibu Narmi, the savings program coordinator, highlighted the broader benefits of the activity:

"The market simulation helps us evaluate the program's effectiveness in fostering honesty. Financially, it benefits students and parents by generating savings and developing business skills."

Her explanation underscores the activity's dual educational and financial impact on students and their families. Creating financial reports is integral to the market simulation, encouraging transparency and honesty. A designated student records the items sold and the profits or losses incurred during the simulation. These reports are later submitted to the class teacher for verification. Ibu Fitriani, a Grade 2 teacher, elaborated:

"Students assigned as record keepers document sales and profits, allowing teachers to verify the accuracy of the reports. It helps assess their honesty and accountability."

This activity builds honesty and enhances students' basic financial management skills, preparing them for future responsibilities. The program incorporates an innovative rewards system to motivate students and sustain their participation. Awards range from certificates of participation to educational gifts and public acknowledgment during school assemblies. Ibu Nasira, the program's treasurer, explained:

"We recognize students who demonstrate honesty and consistency in saving through various rewards, such as certificates, educational gifts, and public acknowledgment during flag ceremonies. We also reward parents who actively support the program."

These rewards provide positive reinforcement, encouraging students to practice honesty and diligence. The program also extends recognition through digital platforms, showcasing students' achievements on the school's website and social media. By involving parents in the recognition process, the school fosters a collaborative environment reinforcing the importance of character education at home and in the school community.

Implementing Honesty Through the Savings Movement

The implementation of honesty as a core value through the Savings Movement at SDN 268 Towuti demonstrates significant behavioural changes among students. The initiative has cultivated positive habits such as honesty, discipline, responsibility, independence, and social awareness. These changes were articulated by Ibu Narmi, the savings program coordinator, who stated:

"The Savings Movement has positively impacted our students' behaviour. We have observed the emergence of honesty, disciplined spending, responsibility in cleanliness, independence in managing their activities and finances, and heightened social awareness through daily sharing practices."

It highlights how character education, integrated into daily activities, effectively fosters meaningful changes in student behaviour. The emphasis on honesty has led to tangible improvements in students' conduct, as expressed by Adelard Pidal, a Grade 5 student:

"Before the Savings Movement, we were rarely monitored in our spending and often lied about it. But now, with teachers and parents closely supervising our saving habits, we are more honest because we understand its importance and the spiritual rewards of honesty."

Adelard's remarks reveal that the program instils honesty and creates a supportive system of accountability among students, teachers, and parents. Similarly, Nurhayati, a Grade 6 student, shared how the initiative deterred dishonest practices during exams:

"Previously, cheating during exams was common because we felt unmonitored. Now, the frequent reminders from teachers about honesty make us think twice before being dishonest. Honesty has become a norm ingrained in our daily school life."

It indicates that the initiative's consistent emphasis on honesty, reinforced by teachers' guidance, has effectively curbed unethical behaviours. The program has instilled disciplined spending habits, as illustrated by Hj. Ratna, a school canteen staff member:

"Students now buy only one type of snack and spend minimal amounts, usually around Rp2,000. Previously, they spent excessively on buying whatever they liked. The discipline instilled through saving has positively influenced their purchasing habits."

Her observation underscores the program's success in teaching students the value of modest and thoughtful spending. The Savings Movement has also enhanced students' sense of responsibility and independence. Ibu Maryam, a Grade 1 teacher, noted:

"Students now arrive early to school to fulfill their cleaning duties and participate in the savings activities. Previously, many avoided these responsibilities, but now they take pride in completing their tasks."

This change highlights how structured activities and character-building initiatives foster a sense of responsibility. Sitti Aisyah, a parent, praised the independence fostered by the program:

"My child has learned to prepare her lunch and manage her savings without assistance. This habit has made her independent and more self-disciplined at home."

This statement reflects how the program's impact extends beyond the school, shaping students' character at home. The program has heightened students' social awareness, particularly through initiatives like "Pendekar Merah Putih," which encourage contributions to social causes. The school principal remarked:

"The Savings Movement has increased students' willingness to share and support others. Their contributions have supported their peers and external causes, such as relief efforts for Palestine."

It demonstrates how the program fosters empathy and generosity, preparing students to be socially conscious.

DISCUSSION

Strategies for Implementing Character Education Through the Savings Movement

Implementing the Savings Movement at SDN 268 Towuti demonstrates a well-structured and strategic approach to integrating character education, specifically fostering student honesty. This initiative combined multiple strategies systematically designed to address specific challenges, instill moral values, and promote sustainable behavioral changes in students.

The program's foundation was laid through systematic planning, which involved defining clear objectives, assessing students' financial behaviours, and evaluating the readiness of parents, teachers, and resources. This strategic planning ensured that the program was not only responsive to the identified challenges, such as excessive spending among students but also well-aligned with the broader goals of character education ([Almazroui, 2023](#); [Muzakkir et al., 2024](#); [Rahayu & Dong, 2023](#)).

Procedural implementation played a pivotal role in reinforcing honesty consistently and visibly. Financial literacy campaigns, character-building discussions in classrooms, and the placement of motivational slogans around the school created an environment where honesty became an integral part of daily routines. These consistent efforts ensured that the value of honesty was continuously reinforced in both explicit and subtle ways ([Armadi et al., 2024](#); [N. Setiawan & Cholili, 2023](#); [Soroko, 2023](#)).

The program also emphasized structured organizational management, involving a dedicated team of school leaders, teachers, and class coordinators. This hierarchical structure facilitated efficient management and accountability, ensuring all stakeholders were actively involved and aligned with the program's objectives. This collaborative approach was crucial in maintaining the program's momentum and fostering a sense of shared responsibility ([Ghamrawi et al., 2025](#); [Ho et al., 2024](#); [Montecinos et al., 2022](#)).

Character education was further enhanced by classifying specific values and their integration into distinct initiatives. Programs such as *Pendekar Merak Gembung*, which focused on daily savings, and *Pendekar Merah Putih*, which highlighted social responsibility, provided practical and meaningful

opportunities for students to develop honesty and empathy. These activities nurtured moral values and encouraged community engagement and social awareness ([Ansori et al., 2024](#); [Moorthy et al., 2021](#)).

Controlled habituation techniques were implemented to instill responsibility and reinforce honesty among students. Daily monitoring by teachers and parents ensured that savings practices were consistently followed. This consistent oversight played a critical role in embedding these values into students' daily lives, helping them internalize honesty and accountability as part of their character ([Mahmudin et al., 2024](#); [Setiadi et al., 2024](#); [Sipahutar et al., 2024](#)).

The integration of character education across the curriculum further broadened its impact. By embedding lessons on moral values into all subjects, the program ensured that students were continuously exposed to the principles of honesty and integrity, creating a holistic learning environment. This approach highlighted the importance of character education as a core component of the overall educational experience ([Hanafiah et al., 2024](#); [Muzakkir et al., 2024](#); [Tiara Ramadhani et al., 2024](#)). Another critical aspect of the program was the active role of class teachers, who engaged students during saving activities, monitored their progress, and maintained regular communication with parents. This direct involvement fostered a supportive and motivating environment, ensuring students remained committed to the program ([Al-Hail et al., 2021](#); [Leithwood, 2021](#)).

Parent-teacher coordination was also vital to the program's success. Daily updates through digital communication platforms allowed parents to actively monitor their children's saving habits and address any discrepancies immediately. This collaboration between home and school environments strengthened the reinforcement of character values, creating a unified support system for students ([Brata et al., 2022](#); [Sarbaitinil et al., 2023](#); [Tohri et al., 2022](#)).

Sustainability was a key focus of the program, achieved through regular saving practices, motivational activities, and consistent honesty reinforcement. The program also utilized sanctions for dishonesty to emphasize accountability, creating a structured approach to character development. This long-term focus ensured that the values instilled in students would have a lasting impact ([Haryati et al., 2022](#); [Kulikowski et al., 2022](#)). Finally, the program incorporated regular monitoring and evaluation to assess its effectiveness and identify areas for improvement. Feedback from these evaluations informed adjustments to the program, ensuring its relevance and ongoing success. This commitment to continuous improvement was instrumental in maintaining the program's impact over time ([Bilderback, 2024](#); [Hartono & Isbanah, 2022](#)).

Forms of Implementation of the Savings Movement

The Savings Movement at SDN 268 Towuti is a practical initiative that aligns with Indonesia's national education goals, emphasizing moral character, responsibility, and independence. Through its three primary components market simulation, student-led financial reporting, and a rewards system the program effectively integrates the value of honesty into students' daily lives.

The market simulation is a weekly activity designed to build honesty, discipline, and entrepreneurial skills. During this simulation, students are grouped and tasked with preparing and selling snacks made at home, while cash from home is prohibited to encourage resourcefulness and creativity. The students save 10% of their profits and return the remainder to their parents. This activity provides hands-on experience in financial management and reinforces character values through practical application ([Giraldo et al., 2022](#); [Lobre-Lebraty & Heimann, 2024](#)). The market simulation allows students to learn financial literacy while fostering personal accountability and teamwork ([Mancone et al., 2024](#); [Rohm et al., 2021](#)).

In addition to the simulations, financial reporting forms a crucial part of the program, emphasizing transparency and responsibility. Students record the details of their transactions, including profits or losses, and submit these reports for teacher verification. This process encourages students to act honestly and provides them with foundational skills in financial management ([Amos et al., 2021](#); [Dwangu & Mahlangu, 2021](#)). By regularly engaging in these practices, students develop a sense of responsibility and integrity, which are critical for their future personal and professional lives ([Dwangu & Mahlangu, 2021](#); [Mancone et al., 2024](#)).

The program incorporates an innovative rewards system to sustain motivation and participation. Students who consistently demonstrate honesty and diligence in saving are recognized with certificates, educational gifts, and public acknowledgment during school assemblies. The school also highlights

achievements through digital platforms, fostering a sense of pride among students and parents. Furthermore, active parental support is acknowledged, reinforcing the program's collaborative nature and ensuring that character education extends beyond the school environment.

Implementing Honesty Through the Savings Movement

The implementation of honesty as a core value through the Savings Movement at SDN 268 Towuti has driven substantial behavioural changes among students, fostering positive habits such as honesty, discipline, responsibility, independence, and social awareness. The program's integration of character education into daily routines has proven effective in shaping students' behaviours and instilling lasting values.

One of the Savings Movement's most notable outcomes is cultivating honesty among students. The initiative creates a system of accountability involving teachers, parents, and peers, ensuring that honesty becomes habitual. For instance, students who previously engaged in dishonest behaviours, such as lying about their spending or cheating during exams, now consistently exhibit honesty due to the program's reinforcement of this value. The continuous reminders from teachers and the close monitoring of saving activities have made honesty a normalized and integral part of students' daily lives ([Dewantara et al., 2021](#); [Hartono & Isbanah, 2022](#)).

The program has also instilled disciplined spending habits, helping students understand money's value and moderation's importance. By encouraging students to save a portion of their earnings and limit unnecessary purchases, the initiative has transformed their approach to spending ([Alshebami & Aldhyani, 2022](#); [M. Setiawan et al., 2022](#)). Students now make thoughtful choices about their purchases, reflecting the program's success in promoting financial literacy and discipline.

Additionally, the Savings Movement fosters students' strong sense of responsibility and independence. Structured activities, such as cleaning duties and daily saving routines, have encouraged students to take ownership of their actions and fulfil their obligations diligently. This sense of responsibility extends beyond school, as students learn to manage their time and finances independently, demonstrating self-discipline and maturity ([Björklund & Sandahl, 2021](#); [Hartono & Isbanah, 2022](#); [Mpaata et al., 2021](#)).

The program also enhances social awareness, particularly through its initiatives that encourage contributions to charitable causes. Activities like "Pendekar Merah Putih" instil empathy and generosity by involving students in social responsibility efforts. These activities benefit their immediate peers and extend to wider causes, fostering a deep sense of compassion and civic responsibility ([Popielarz & Galliher, 2023](#); [Wren, 2021](#)).

CONCLUSION

Implementing the Savings Movement at SDN 268 Towuti showcases an effective approach to integrating character education, particularly honesty, into students' daily routines. The program demonstrates how well-structured strategies, such as systematic planning, procedural implementation, and collaborative engagement, can foster essential values like honesty, responsibility, and discipline. The initiative cultivates students' financial literacy and accountability while promoting social awareness and independence through activities such as market simulations, financial report creation, and a rewards system.

Key outcomes of the program include notable behavioural changes in students, such as disciplined spending, increased accountability in fulfilling responsibilities, and the development of independence in managing personal and school-related activities. The initiative also strengthened social consciousness, with students actively participating in charitable efforts and demonstrating empathy for broader societal needs. These changes highlight the program's ability to align educational practices with national goals of nurturing morally sound and responsible individuals.

The Savings Movement at SDN 268 Towuti is a replicable model for other schools seeking to implement character education programs. By fostering collaboration among teachers, parents, and students and integrating character-building practices into routine activities, the program has successfully instilled enduring values, preparing students to become ethical and socially conscious members of society.

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