

Pre-Service Teachers' Perceptions of Enhancing Economic Understanding in Early Childhood

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Abstract:

Gaining economic knowledge in early childhood education creates the base of responsible choices and future fiscal wisdom. The role of pre-service teachers presenting these concepts in the form of interactive and experiential learning is important. In this research paper, perceptions of the Saudi pre-service teachers, in Najran city, on the formation of economic knowledge in children are being analyzed with an emphasis on the way attitude affects their teaching strategies and teaching plans. To promote the role of the pre-service teachers in developing the basic economic intelligence of the children as well as to determine how such practices are aligned with the objectives of Saudi Vision 2030 in education, a quantitative survey design was employed. Results indicated that pre-service teachers, in general, show favorable attitudes toward the implementation of economic principles at early stages, but have difficulties concerning training curriculum materials and lack of knowledge. The research has added to the national conversation on enhancing economic education in the Saudi National Curriculum Framework and the need to focus on pre-service teacher professional development as the means of meeting the goal of the Vision 2030 that focuses on producing financially literate and future-ready citizens.

Keywords: Preschool, Pre-Service Teachers' Perceptions, Economic Understanding, Early Childhood.

INTRODUCTION

Childhood is a decisive period in the acquisition of fundamental concepts determining lifetime attitudes and capabilities, such as economic knowledge. The inculcation of money, trade, value, and sharing builds in children the necessary thinking and socialization to be responsible citizens in making decisions. The perceptions of the pre-service teachers are a significant variable in the presentation of such concepts since the beliefs that pre-service teachers hold directly impact the practices and study results in the classroom. Reform in Saudi Arabia, an educational reform is a part of the Vision 2030 (2021) that reflects the idea of producing economically conscious, globally competent students via early childhood education (Mancone et al., 2024). Nevertheless, no studies have been done on how preschool pre-service teachers incorporate economic principles into their teaching. This research paper explores the attitude of Saudi pre-service teachers, in Najran city, toward developing children's understanding of their economy and how these attitudes respond in comparison with Saudi Vision 2030 (2021), and the Saudi National Curriculum Framework (2018).

RESEARCH QUESTIONS

1. To what extent do the levels of professional training and access to teaching resources of pre-service teachers determine their capacity to incorporate economic knowledge into early childhood classrooms in accordance with the requirements of Saudi Vision 2030?

2. How can the ability of Saudi pre-service teachers to provide effective economic education that contributes to child cognitive and social development be improved within the framework of Vision 2030?

LITERATURE REVIEW

Building financial literacy in children is a precursor to lifelong financial responsibility and problem-solving abilities. The key concepts that children are taught during play are the value of cooperation and fairness through the introduction of principles of saving, sharing, and exchange (Fletcher, 2024). Exposure to the principles of financial literacy at an early age result in the development of social awareness and helps to form cognitive skills that contribute to making decisions in adulthood (Mancone et al., 2024). Likewise, as shown by Aprita, Nuraeni, and Irawati (2023), activities related to financial education in preschools are more likely to make children more confident in dealing with simple money contexts. In these findings, economic education at an early age boosts the growth of critical thinking and future-oriented behavior in relation to the Saudi Vision 2030 (2021) that prioritizes the creation of financially literate citizens who can be engaged in the diversified economy of the Kingdom (Alharbi et al., 2024).

Depending on the pre-service teacher, attitudes will be determinant in the economic knowledge gained by children. Beliefs of pre-service teachers have a direct impact on the learning experience design and delivery, which determines the degree to which economic principles are integrated into the daily classroom

experience (Alan, 2025; LeBaron, 2021; Weatherby et al., 2019). As reported by Kardash, Coleman-Tempel, and Ecker-Lyster (2023), being trained in economic literacy and utilize more interactive and problem-based methods that result in better learning results for children. Equally, positive pre-service teacher sentiments promote more engagement in discussing the issue of money, trade, and fairness among young students (Alan, 2025). Nonetheless, the impartation of the financial principles is unequal when the pre-service teachers are not confident or professionally trained (Alan, 2025; Amagir et al., 2017). The insights support the significance of ongoing pre-service teacher development programs in line with the demands of the Vision 2030 of professional excellence and creative pedagogy of early childhood education (Alharbi et al., 2024; Weatherby et al., 2019). The context of this Saudi Arabia economic education integration highlights the national reform objectives of Vision 2030 (2021), which is to empower its human capital through the improvement in the quality of learning. Al-Abdullatif (2022) reports that innovative teaching methods and online educational resources like infographics and stories have already been used to facilitate the financial and entrepreneurial education of children. The digital educational aids available, as demonstrated by the study by Aldossary et al., (2021), positively affect the motivation of teachers and the curiosity of students toward the material of practical money aspects. On the same note, Alsaeed (2024) highlighted that interactive learning ambiance stimulates problem-solving and collaborations, which are crucial entrepreneurial competencies later in life. These technological and pedagogical advances are evidence of increasing conformity between Saudi early childhood education and the goal of Vision 2030, which is to create knowledge-based, money-conscious citizens who will be ready to operate in a competitive economy.

The pre-service teachers' perceptions of teaching the economic principles and their teaching are also susceptible to cultural and social factors. Rakha, Albahadel, and Saleh (2022) note that the Saudi system of family is built according to the principles of the collective culture, which helps children learn the values of generosity, sharing, and social responsibility. Alghamdi (2023) discovered that educators, including pre-service teachers, in Saudi Arabia strike these values with the requirements to form entrepreneurial mentality and economic understanding. On the same note, as noted by Alnasib (2024), early economic education should include sustainability and ethical responsibility, as it aligns with the sustainable development objectives of Vision 2030 (2021). Collectively, this evidence helps to provide a suggestion that the use of a local cultural principle will help children better understand financial principles and, therefore, ensure that the moral and social education will not be inconsistent with the new economic literacy initiatives in the Saudi setting.

Although this is increasingly being a topic of interest, the body of empirical research examining how pre-service teachers in Saudi Arabia perceive the use of economic understanding in their education development is still quite scarce. It has been emphasized that gap in the literature on relating the attitude of teachers, including pre-service teachers, to the results of the policies created in the field of early childhood education (Alan, 2025; Banko-Bal and Güler-Yildiz, 2021; Weatherby et al., 2019). Duncan (2023) also observed that most of the existing programs do not have a well-organized evaluation model to determine the effect of economic literacy programs. This study gap will be addressed in an attempt to fulfill the objective of Saudi Vision 2030 (2021), which aspires to develop an innovative knowledge-based economy that highly-trained pre-service teachers sustain. Further learning and policy advocacy will aid in developing best practices in teaching financial and economic education at the early childhood education levels and enhancing the power of not only the pre-service teacher but also the curriculum across Saudi Arabia.

METHODS

The research that was pertinent to the implementation of a descriptive quantitative design was the investigation of attitudes of the pre-service teachers to developing economic intelligence among young learners in Najran city, Saudi Arabia. By doing so, the researcher was able to receive quantifiable data to analyze the tendencies and trends in the perception and practices of pre-service teachers. A sample population that was used consisted of Saudi pre-service teachers who were available to work with children aged three to six years in preschools. Murugiah et al. (2023) note that the collection of digital data entails anonymity and is convenient in terms of reliability. Pre-service teachers were made to know that this is a voluntary process, and they may pull out anytime without any penalty.

The survey tool comprised some questions with a five-point Likert scale. The researcher states that Likert-like scales will help one obtain delicate attitudinal data (Pak, 2024). Descriptive statistics like mean score, standard deviation, and correlation between the variables were calculated using the SPSS software. Through these analyses, one was able to isolate whether there were variations between the experience level. With such information, it was possible to know the human capital requirements regarding professional learning according to the human capital goals of Saudi Vision 2030 (2021).

Instrument

The questionnaire was created and tested in a two-stage procedure. The first draft was reviewed by two academic experts who focused on early childhood education, so the material incorporated in the first draft was based on fundamental elements of economic knowledge among young students. Aprita et al. (2023) report that expert assessment is a way to guarantee the content validity and

increase the levels of research reliability. The instrument was then translated into Arabic by a bilingual committee which translated it back to English so as to preserve conceptual equivalence. Modifiers Accessibility and Clarity: A pilot study of 20 preschool pre-service teachers was in a position to substantiate the clarity and accessibility. In addition, the scales had alpha coefficients of Cronbach exceeding 0.85, which represented perfect internal consistency (Goyal, 2023). There were three sub-scales in the questionnaire that consisted of the attitude of the pre-service teachers, instructional strategies, and perceived barriers. It was well aligned with the competencies in the Saudi National Curriculum Framework (2018) rendering cultural relevance and commitment to the research priorities as established in the Vision 2030 program that concentrates on establishing new instructional practices (Saudi National Curriculum Framework [SNCF], 2018).

Data Analysis and Collection

The collection of data occurred in a period of four weeks via a digital survey link, which was sent via WhatsApp to pre-service teachers in Najran city, Saudi Arabia. The questionnaire was filled out anonymously.

Data were analyzed with the help of SPSS, and the completeness and reliability of data were checked prior to the analysis. Means and standard deviations were calculated as descriptive statistics to describe pre-service teacher responses. Pearson correlation coefficients were used to examine the relationship between pre-service teacher attitudes and experience, as well as familiarity with the curriculum. The correlational analysis assists in establishing the pattern between pre-service teacher beliefs and instructional behavior. The findings were explained by the background of previous studies about the education of young children on economics and educational policy in Saudi Arabia. Results were given and well-balanced with the literature in order to ensure consistency in theory and practical applicability in relation to Vision 2030 (2021) education modernization agenda.

FINDINGS AND DISCUSSION

The results showed that the majority of pre-service teachers were positive about their teaching of economic principles to the students. There was agreement among pre-service teachers that developing economic understanding is one of the processes that make children grow, cognitively, socially, and emotionally. In their opinion, topics like sharing, saving, and simple trading were important in the moral and practical growth of children. The issue of inadequate training during and the availability of appropriate teaching materials was, however, quoted by many. Tympa et al., (2024) explains that these issues are typical in situations when financial education is being introduced into early learning. Nevertheless, the research results indicated definite interest amongst pre-service teachers in resorting to more organized strategies that are in line with the focus of the

Policy of Vision 2030 (2021) to produce more entrepreneurial and financially qualified youth. The result showed that pre-service teachers lack knowledge and experience during their university studies and practice. They indicated that the university courses do not include methods or techniques for developing the economic understanding of preschool children, which would prepare pre-service teachers for practical work in the field.

The research results are in line with other studies that have focused on the impact of pre-service teacher beliefs on implementation success. According to the study by Banko-Bal and Güler-Yildiz (2021), the positive attitude of pre-service teachers toward innovative pedagogy positively influences the engagement of students. The same LeBaron (2021) highlighted that the process of financial socialization starts with adult examples, such as pre-service teachers, and they should lead by example, showing them how to be responsible in using the economy. These results are congruent with those observed by Abdullateef et al. (2023), who observed that teachers, including pre-service teachers, need to be empowered to provide content that is aligned with Saudi Vision 2030 (2021). These positive perceptions indicate that Saudi pre-service teachers are willing to aid national economic education objectives, although such professional development and curricula are not extensively disseminated.

SUGGESTIONS AND FUTURE RESEARCH

Policymakers ought to aim to integrate the clear elements of financial and economic education into the Saudi National Curriculum Framework. As noted by Rakha et al. (2022), exposure to the idea of sharing and saving early helps to become a responsible citizen and corresponds with the aim of national development. In order to integrate the economic lessons in the form of age-appropriate techniques (storytelling, role-play, and digital games), the pre-service teachers need to be provided with extensive training. Establishments of institutional collaborations with universities can develop certification schemes to increase pre-service teachers' preparedness (Kalsum et al., 2023). Moreover, the family and preschool collaboration are to be reinforced to provide uniform economic learning to families so that communities end up being aligned with the sustainable education goals of Vision 2030 (2021).

The study can be broadened in future research through the use of mixed-method designs, which will isolate in-depth details about the experiences of pre-service teachers as well as the effects of economic learning programs. Aldossary et al., (2021) proposed in the study that technology-based learning is capable of improving the engagement and understanding of children, and this may be explored during future projects. Longitudinal research can monitor the changes in pre-service teacher attitudes after special training programs. Also, cross-country comparisons between the countries of the Gulf

Cooperation Council might be able to bring out regional differences and best practices. Further studies will also play a significant role in making sure that the early childhood education system in Saudi Arabia can help the overall Vision 2030 (2021) to raise progressive and economically conscious future citizens.

LIMITATIONS

This research has a number of limitations that should be taken into consideration. The main weakness is that it depends on self-reported data, which can cause bias due to social desirability or because the subjects did not have enough time to reflect on the questions. There is a potential that pre-service teachers have exaggerated their familiarity with economic principles to fit in with national reform discourses, as pre-service teachers might have difficulty to connect theory to practice. Moreover, pre-service teachers may face difficulty in explaining and simplifying these abstract concepts to children. Fletcher (2024) believes that perceived competence is usually exaggerated when assessing educational innovation through self-reporting. Also, since the study is cross-sectional, it is not possible to conclude the causality between the pre-service teacher attitudes and instructional practices. Further studies using observations in classrooms or longitudinal designs would give stronger evidence of the change of behavior and the effect of the policy in the long run.

The second weakness is the sampling and generalizability. Convenience and quota sampling were used as the primary sampling methods to select pre-service teachers from one region. However, the use of digital access limited the possibility of including pre-service teachers in remote or underserved schools. Besides, it is restricted by the sample size to generalize to all Saudi pre-service (Khan et al., 2022). It would also be better to expand future research studies to include representation in private, rural, and special education settings. Even with these shortcomings, the study is valuable as it helps in comprehending the views of pre-service teachers concerning economic education in the Saudi Vision 2030 setting, and the findings can be applied by policymakers and curriculum developers in enhancing economic literacy among young learners.

CONCLUSION

From the findings, it is prudent to conclude that pre-service teachers in Najran city, Saudi Arabia, have positive attitudes toward the inclusion of economic knowledge in early childhood education. The attitudes are based on the understanding of financial literacy as the holistic development of children. Nonetheless, pre-service teachers still have gaps in training, the supply of resources, and the clarity of the curriculum. Alghamdi (2023) suggests that to bring meaningful change in education, pre-service teachers need to be well supported and able to utilize this policy in practice. These findings are in line with Vision 2030 (2021), which helps support

the fact that economic learning objectives should be incorporated into the national curriculum. With the institutional backing of pre-service teachers being ready to innovate, it will help in speeding up the process of developing a financially literate generation, which can contribute to the diversified economy of Saudi Arabia. The results show that pre-service teacher development and curriculum design need to be sustained based on the Saudi National Curriculum Framework (2018).

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