



FINANCIAL ADAPTATION IN THE DIGITAL ERA: THE IMPORTANCE OF FINANCIAL LITERACY EDUCATION FOR THE COMMUNITY

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Abstrak

Kegiatan pengabdian ini bertujuan untuk meningkatkan literasi keuangan dan kemampuan adaptasi finansial siswa kelas XII SMK Ethika Palembang melalui pendekatan edukatif yang partisipatif. Metode yang digunakan mencakup sosialisasi tatap muka yang dikombinasikan dengan media video edukatif, permainan tematik, dan diskusi interaktif. Hasil kegiatan menunjukkan peningkatan signifikan dalam pemahaman siswa terhadap konsep dasar keuangan, seperti membedakan kebutuhan dan keinginan, pentingnya menabung, serta penyusunan rencana keuangan sederhana. Kegiatan ini berhasil membentuk perilaku finansial yang lebih bijak dan meningkatkan kesiapan siswa dalam menghadapi tantangan ekonomi masa depan. Dampak dari program ini memperkuat urgensi integrasi literasi keuangan dalam kurikulum pendidikan serta pentingnya keterlibatan orang tua dan pemanfaatan teknologi sebagai bagian dari strategi pembelajaran finansial yang berkelanjutan.

Kata kunci: Literasi Keuangan Digital, Pengelolaan Keuangan Pribadi, Siswa SMK, Edukasi Finansial, Adaptabilitas Keuangan.

Abstract

This community engagement program aims to enhance financial literacy and adaptability among twelfth-grade students at SMK Ethika Palembang through an engaging and participatory educational approach. The methods employed include face-to-face sessions supported by educational videos, thematic games, and interactive discussions. The results reveal a significant improvement in students' understanding of key financial concepts such as distinguishing needs from wants, the importance of saving, and basic financial planning. The program effectively fostered more responsible financial behavior and equipped students with the skills to navigate future economic challenges. These outcomes highlight the importance of integrating financial literacy into formal curricula, encouraging parental involvement, and utilizing digital tools to support sustainable financial education for youth.

Keywords: Digital Financial Literacy, Personal Finance Management, Vocational Students, Financial Education, Financial Adaptability.

INTRODUCTION

Education is a fundamental right of every child that must be directed to the development of their talents and abilities, both through formal and non-formal channels (Nisa et al., 2024). One of the crucial aspects of modern education is financial literacy, which is essential to equip individuals to be able to manage financial resources wisely according to their needs (Rapih, 2016). Financial literacy

is not just the ability to calculate, but an important skill in managing assets, understanding investments, and anticipating financial risks (Manuel, 2024). This ability encourages financial decision-making skills, thus avoiding a person from financial problems due to mismanagement (Purwani, 2024).

The results of a survey by the Financial Services Authority show that only 38.03% of Indonesians understand financial literacy (OJK, 2021). This low understanding correlates with a lack of savings and an increase in debt risk (Ariefin, 2023). Although financial literacy socialization has been carried out by various institutions such as OJK, Bank Indonesia, and the Ministry of Education, the focus still tends to be on the adult community, so the foundation of financial literacy in young people has not been optimally formed (Rifai, 2023). Understanding basic concepts, such as distinguishing needs and desires as well as the importance of saving is a vital provision for students in facing financial challenges in the future (Lusardi, 2014). Especially at the vocational school level that is prepared to work directly or become an entrepreneur, the lack of financial literacy has the potential to cause financial risks, difficulties in future planning, and a lack of entrepreneurial spirit (Sumardi, 2023).

The integration of financial literacy in the formal education curriculum still requires systematic strengthening (Rahmadiane, 2025). Vocational school students, especially in the fields of accounting and finance such as at SMK Ethika Palembang, need practical understanding in order to be able to apply financial knowledge in real life. Without proper intervention, the younger generation is at risk of having difficulty managing finances, being entangled in debt, or failing to take advantage of investment opportunities (Jamaludin, 2023). Therefore, an effective and attractive educational approach is needed to instill healthy financial habits from an early age (Muhardono, 2023).

The novelty of the program lies in its holistic approach that combines knowledge transfer with increased financial adaptability through interactive methods, such as educational videos and creative games. The program not only focuses on theory, but also trains students in simulated financial decision-making, so that they are able to cope with the ever-changing economic dynamics. In addition, the main target is SMK students majoring in group accounting who directly need these skills for future careers so that the relevance of the material is more guaranteed.

The main goal of this program is to improve the financial adaptability of students of SMK Ethika Palembang through understanding the basic concepts of money management, short and long-term financial planning, and introduction to investment. Thus, it is expected that students can: (1) make wiser financial decisions, (2) avoid the risk of debt, (3) develop savings and investment habits, and (4) prepare themselves for entrepreneurship. The long-term impact is the creation

of a young generation that is financially independent and contributes to the economic growth of the community.

MATERIALS AND METHODS

This socialization activity to improve financial literacy in managing personal finances was held on November 23, 2024 at SMK Ethika Palembang, which is located at Jalan Mesuji III/Sei Seputih No. 3264, Demang Lebar Daun Village, Ilir Barat I District, Palembang City, South Sumatra. The target of this activity is all grade XII students of SMK Ethika Palembang. The selection of location is intended to have a better influence on the personality and mindset of the target so that individuals have the understanding and skills necessary to achieve financial literacy goals.

Participants in this socialization activity were 105 students in grade XII of SMK Ethika Palembang. The implementation of this community service activity uses a socialization method with an educational and interactive approach. This method was chosen based on the principle that behavior change and increased individual understanding can be achieved through structured information transfer and active participation (Surani, 2021). The main goal of this method is to influence the personality and mindset of the target so that the individual has the necessary understanding and skills to achieve the financial literacy goal.

The stages of implementing this activity are divided into three main phases, namely: 1) Preparation Stage: At this stage, the service team conducts a preliminary survey, including a coordination meeting with partners (SMK Ethika Palembang) to identify the specific needs of students and conditions in the field. This aims to ensure the relevance of the material to be delivered with the profile and level of understanding of the participants. 2) Implementation Stage: The service team provides counseling on financial literacy in managing personal finances. The technique for delivering training materials is a workshop by utilizing multimedia tools in the form of laptops and LCD projectors.

The material is presented in the form of comprehensive lectures, complemented by the screening of educational short film videos relevant to the theme. To increase participation and understanding, sessions are integrated with question-and-answer methods, creative activities, and games related to financial literacy. 3) Evaluation Stage: Evaluation is carried out continuously at each stage of the activity. Data was collected and concluded to assess the effectiveness of program implementation, the level of understanding of participants, and the achievement of activity objectives. The data collection method was carried out through observation of student participation and feedback during the question and answer session.

The scientific approach in obtaining data with specific purposes and uses, as explained by Sugiyono, (2022), is the basis for designing this activity method. This socialization is designed face-to-face to ensure direct interaction and provide opportunities for students to listen to PowerPoint presentation materials, short



educational videos, and then participate in interactive games that can support understanding related to financial literacy materials.

RESULTS AND DISCUSSION

Financial literacy socialization activities at SMK Ethika Palembang were held on Saturday, November 23, 2024. This activity lasted for approximately 4 hours and was attended by 105 grade XII students from various departments. The main purpose of this activity is to increase students' understanding of the importance of managing personal finances wisely and responsibly. The format of the activity is designed interactively to increase student engagement. The activity began with an opening and introductory session on the importance of financial literacy, followed by the delivery of main material covering topics such as differences in needs and wants, the importance of saving, and how to prepare a simple financial plan. After that, a discussion and question and answer session was opened to provide a space for participants to express their opinions, questions, and personal experiences related to financial management as depicted in Figure 1.



Figure 1. Socialization Activities for Students of SMK Ethika Palembang

The enthusiasm of the participants was high from the beginning of the activity. Students show activeness by answering questions asked, asking critical questions, and sharing their experiences in managing pocket money. In the practical session, participants were asked to create a simple personal financial plan by setting savings goals and managing their allowance allocation. The results of this activity showed that participants were able to apply the material that had been given in the context of daily life.

The implementation of this financial literacy socialization has succeeded in achieving a number of pre-planned targets, both in terms of conceptual understanding, practical skills, and changes in participants' attitudes and behaviors towards personal financial management. First, increasing participants' understanding of financial literacy is the main achievement. Before the activity, only

60% of students had an initial understanding of financial management. After the activity, participants showed a significant improvement in understanding basic concepts such as distinguishing between needs and wants, the importance of saving, and understanding the impact of financial decisions on the future. This is shown through their activeness in discussions, ability to answer questions, and reflection on personal financial habits.

Second, participants successfully developed the ability to prepare simple financial plans. In the practice session, they were asked to develop personal financial planning, such as setting savings goals, managing weekly pocket money, and identifying spending priorities. These activities equip them with practical skills that are relevant to daily life, as well as form more planned and measured financial habits. Third, this program shows a change in student behavior towards more adaptive financial management. Many participants realized the importance of managing expenses, avoiding waste, and starting to think about ways to achieve their short-term financial goals. This adaptability reflects their ability to adjust to various financial conditions and begin to form a wise mindset in making financial decisions.

The response of participants to financial literacy socialization activities at SMK Ethika Palembang was generally very positive. The students stated that this activity provided new insights that were useful and relevant to their daily lives. Many participants who had never previously gained special knowledge about personal financial management found the material presented in a simple but applicable manner. From the side of school partners, the accompanying teacher said that this activity provides added value for students, especially in the context of the Independent Curriculum which encourages the strengthening of life skills. Teachers also noted a change in students' attitudes after the activity, where they began to be more careful and responsible for their expenses. This kind of activity is considered important to be continued and developed in the form of educational series or advanced mentoring.

The success of this program is reflected in the achievement of the main indicator, namely the improvement of participants' knowledge and skills in managing personal finances. After the socialization session, the students showed a better understanding of the basic concepts of financial literacy, such as distinguishing needs and wants, budgeting, and setting short-term savings goals. In practice, students are able to draw up a simple personal financial plan with a clear and realistic structure. In addition, active participation during activities characterized by high enthusiasm in discussion sessions, educational games, and responses to material suggests that the interactive approach used is very effective. In fact, the accompanying teacher noted a change in students' behavior within a few days after the activity, where they began to discuss their expenses and showed a more cautious attitude in the use of pocket money.



Evidence of the usefulness of this activity was also strengthened through the results of brief interviews with several participants. A student said,

"Usually I spend my pocket money right away, but now I start recording my daily expenses and trying to save money."

Other students say that educational videos and games make the material easier to understand and less boring,

"I became aware that there are many small things that can make me wasteful, and now I am more picky about which to buy."

The interviews show that this activity not only provides theoretical understanding, but also forms reflection and real attitude changes in the participants. This indicates that the program has had a direct positive impact on students' financial behavior and strengthened the relevance of financial literacy in the context of today's adolescent lives. The service activity was then closed with the handover of mementos to SMK Ethika Palembang as explained in Figure 2.



Figure 2. Awarding of Promotion from the Socialization Team to SMK Ethika Palembang

During the implementation of the financial literacy socialization program, a number of challenges arose both from the technical side and from the characteristics of the participants. This challenge is an important part that needs to be observed for the development of similar programs in the future. One of the main challenges is the limited digital literacy of participants. There is a variation in the level of students' understanding of financial literacy materials. While some participants already have a good initial understanding, others are completely new to terms such as "fixed expenses", "budget", or "financial priorities". This causes the facilitator to adjust the speed of material delivery so that all participants can follow along well.

Another challenge identified as a crucial factor in this activity is the lack of a culture of financial discussion in the student's family environment. Based on the observations and responses of the participants, most students stated that they were

rarely, if ever, invited to an open dialogue by their parents or guardians about how to manage their pocket money, save money, or make personal financial planning. In many cases, financial decisions in the household are still considered the exclusive domain of adults, so children are not involved or given a basic understanding of financial management. As a result, students tend to grow up without a reference to healthy financial behaviors from their immediate environment. Parenting that does not emphasize the importance of financial education early has the potential to slow down the formation of responsible money management habits. Therefore, schools have a strategic role as agents of change who are able to bridge the gap in financial education at home. Strengthening the role of educational institutions, through structured and sustainable financial literacy activities, is very important so that students not only understand theory, but also get used to applying it in daily life independently.

The findings of this program show that the socialization of financial literacy has a real impact on increasing students' financial adaptability. Financial adaptability, as defined by the OECD (2020), is the ability of individuals to adjust to financial conditions and make informed financial decisions. In this context, students begin to be able to manage their finances more wisely, indicating the achievement of program goals (Arwien, 2024). The importance of education from an early age is also strengthened by the data of Kasmir, (2012), which shows that the level of financial literacy of the Indonesian people is still relatively low. Intervention at the secondary education level is a strategic step to bridge this gap. In line with Inawati's view, (2025), financial understanding from an early age will have a major influence on a person's financial behavior in adulthood.

In addition, the success of this program shows the importance of synergy between formal education and family support (Cleopatra, 2024). Schools can integrate financial literacy into the Merdeka curriculum (Zakariyah, 2024), while parents play an important role as role models and guides in daily financial practices (Putra, 2022). The combination of the two will create an environment conducive to the growth of the young generation who are financially literate and ready to face future economic challenges.

The success of this program also shows that an interactive and contextual learning approach is very effective in building participants' understanding (Nisa et al, 2024). When financial literacy material is delivered through real-life examples, hands-on practice, and open discussions, participants find it easier to understand and relate concepts to the situations they face on a daily basis (Ritonga, 2024). This is different from conventional approaches that tend to be theoretical and less grounded (Silvana, 2018). Therefore, the integration of an experience-based approach is highly recommended in the development of financial literacy modules at the secondary education level.



This program also opens opportunities for schools to develop a cross-disciplinary learning model that links financial literacy materials with other subjects, such as mathematics (in the context of budget calculation), entrepreneurship (business planning), and even character education (the value of honesty, responsibility, and decision-making) (Chofipah, 2023). This approach is in line with the spirit of the Independent Curriculum which is flexible, project-based, and contextual (Siregar, 2024). By making financial literacy a part of intracurricular and extracurricular activities, schools can sustainably form a healthy and effective financial management culture for students (Sari, 2022).

CONCLUSIONS AND SUGGESTIONS

The financial literacy socialization program at SMK Ethika Palembang has succeeded in increasing students' understanding in personal financial management, although previously 40% of them had limited knowledge. The students' positive response in compiling a simple financial plan shows that interactive approaches are effective in building financial adaptability, including an understanding of saving, distinguishing needs and wants, and wise money management. This program proves that financial literacy education from an early age can shape responsible financial behavior, reduce future financial risks, and prepare students to achieve financial stability.

To strengthen the impact of the program, it is recommended to integrate financial literacy materials into the curriculum or mandatory extracurriculars to reach more students systematically. Additionally, engaging parents through workshops can create alignment between learning at school and practice at home. The use of technology, such as the development of interactive financial education applications, can increase student engagement, while periodic evaluations are needed to measure long-term impacts. Finally, this program should be implemented on an ongoing basis with materials that are constantly updated so that students can keep up with the development of increasingly complex financial issues.

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