



Youth Financial Literacy: Pathway to Independence for SMA Bina Jaya Students

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| Article Info | Abstract |
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| <p>Article History Received: 22th November 2025 Revised: 12th January 2026 Published: 4th February 2026</p> <p>Keywords: financial literacy, financial management, financial independence;</p> | <p><i>The community service activity at SMA Bina Jaya Kertapati Palembang was successfully implemented according to the planned methods, utilizing key approaches such as interactive training, budget simulations, and the creation of educational videos. This activity effectively encouraged active student participation through interactive discussions where students raised critical questions related to financial literacy, including effective saving methods, digital fund management via e-wallets, and strategies to resist consumptive temptations. Quantitative findings showed an increase in awareness, demonstrated by students' active involvement and critical questioning throughout the program. Students demonstrated increased awareness of the importance of early financial planning and prudent digital financial management, reflecting a deeper understanding of current economic challenges. The educational approach emphasizing financial values and ethics, such as thriftiness and responsibility, proved effective in shaping healthy financial behavior. The results align with studies that highlight the positive relationship between financial literacy and economic well-being, especially among the youth. The interactive and contextualized socialization and training programs not only enhanced knowledge but also fostered positive attitudes in personal financial management to avoid consumptive behaviors. Thus, this community service contributes significantly to preparing a financially savvy generation ready to face future economic challenges.</i></p> |

INTRODUCTION

SMA Bina Jaya Palembang is a private senior high school located in Kertapati District, Palembang, an area characterized by high population density and diverse socioeconomic backgrounds. Research on financial literacy among urban adolescents, particularly those from families working in informal sectors, reveals generally low levels of financial knowledge and skills, which often contribute to high consumptive behavior and financial vulnerability (Hendratni et al., 2023; Susanti et al., 2024). The majority of students' parents at SMA Bina Jaya work in informal sectors such as port laborers, market vendors, motorcycle taxi drivers, and micro-entrepreneurs. This socioeconomic context strongly influences family economic education patterns, especially in terms of prudent financial management. Field observations and interviews with school counselors indicate that students frequently spend pocket money on lifestyle-related needs such as excessive snacks, branded goods, and social media expenses, with limited awareness of saving, budgeting, or expense tracking. This situation is further

compounded by the lack of practical financial literacy education both at school and at home. Moreover, the rapid advancement of digital technology and evolving economic dynamics require youth to develop early financial literacy skills to avoid risks such as impulsive spending, consumer debt, and financial dependence.

Financial literacy is a fundamental component in supporting prudent personal financial management, particularly for the younger generation as a foundation for future financial independence (Darmawi, 2011). It plays a significant role in enhancing the economic well-being of communities by encouraging saving behavior and promoting healthy financial planning (Simatupang, 2019). Early financial literacy socialization, especially through saving education, has been identified as an effective strategy to establish positive financial habits from a young age (Hendratni et al., 2023). Furthermore, family socialization and pocket money management substantially influence adolescents' interest and ability to save, reinforcing the critical role of the home environment in nurturing financial responsibility (Hasmainsi & Siregar, 2024; Irdianty & Azizah, 2023)

In addition, financial literacy extends its impact to increasing saving interest among customers in both conventional and Islamic banking sectors, which is relevant for cultivating saving habits among students (Az-Zahra et al., 2023; Farhan et al., 2024). The rapid advancement of digital technology further facilitates financial inclusion by providing easier access to financial services through digital financial products, making digital financial literacy an essential component of modern financial education (Wahyono et al., 2025). This is critical for enabling students to manage their finances securely and effectively in today's digital landscape. Moreover, financial literacy contributes significantly to investment decision-making and the development of micro, small, and medium enterprises (MSMEs), underscoring the value of early financial understanding in broader economic participation (Fakhirin et al., 2023; Novita et al., 2022).

The inclusion of Islamic financial instruments, such as sukuk, in financial literacy initiatives, further enriches the comprehensiveness of financial education, reflecting diverse financial contexts (Maulana & Thamrin, 2021). Research also indicates that sound financial literacy and behavior positively influence investment decisions, equipping learners to make informed financial choices (Azzuhro, 2023; Wati et al., 2024). Beyond individual benefits, financial literacy, coupled with financial inclusion and access to MSME financing, significantly contributes to the profitability of community businesses, highlighting its broader economic importance (Kaban et al., 2025).

Despite these benefits, the integration of saving education, digital technology utilization, and support from family and school environments into cohesive financial literacy programs remains a pressing need. Implementing such integrated programs is essential to developing a financially savvy younger generation capable of navigating future economic challenges effectively. This study addresses this need by focusing on an initial intervention aimed at enhancing financial literacy among students through a comprehensive approach that combines theoretical knowledge, practical digital skills, and value-based education supported by collaborative efforts between schools and families.

METHOD

Participants

The program involved 30 voluntary students from the second grade (Class X II) at SMA Bina Jaya Kertapati Palembang, consisting of both male and female students. This group was selected to target learners at an early stage of personal financial management education. Informed consent was obtained after clearly communicating the program's objectives and

benefits to both the school authorities and the students, ensuring voluntary and informed participation.

Procedures

This community service program employed a participatory educational approach combining digital technology-based learning and direct interaction. The blended learning model incorporated face-to-face sessions alongside digital tools to enhance engagement and accessibility. Initial coordination with school stakeholders ensured alignment on program implementation. The program commenced with awareness-raising activities through interactive presentations and open discussions to actively involve students. Core training sessions featured participatory techniques such as budgeting simulations, real-life case studies on impulsive consumption, and group discussions addressing financial values and ethics. An innovative component included student-led creation of short educational videos published on YouTube, which reinforced learning and encouraged creativity. Continuous mentoring and monitoring were conducted via digital feedback mechanisms.

Evaluation

The program's effectiveness was assessed using a pre-post test design. The instrument consisted of a multiple-choice questionnaire measuring students' financial knowledge and awareness before and after the intervention.

Implementation Stages

The program was structured into five key stages:

1. Socialization with school stakeholders and students to build readiness and awareness;
2. Interactive training sessions including daily financial simulations and ethical discussions;
3. Application of technology through student-led video production and dissemination;
4. Continuous mentoring and program evaluation using both quantitative and qualitative instruments;
5. Sustainability efforts through capacity-building workshops for teachers and student leaders, as well as provision of digital learning resources.

Program Execution

This community service program was conducted on Tuesday, November 4, 2025, starting at 9:00 AM until completion, at SMA Bina Jaya Kertapati Palembang, focusing on second-grade students (Class X II). The timing and location were strategically chosen to maximize student participation and program effectiveness within the school environment.

RESULT AND DISCUSSION

Activity Implementation

The community service activity at SMA Bina Jaya Kertapati Palembang was held on Tuesday, November 4, 2025, from 9:00 AM until completion. The financial literacy training was attended by 31 second-grade students, consisting of 17 male and 14 female students. The implementation proceeded according to the planned method, beginning with socialization about the importance of financial literacy, followed by interactive training that included budget planning simulations, case studies, and group discussions. Each stage of the activity was designed to actively engage participants, creating a participatory and conducive learning environment.

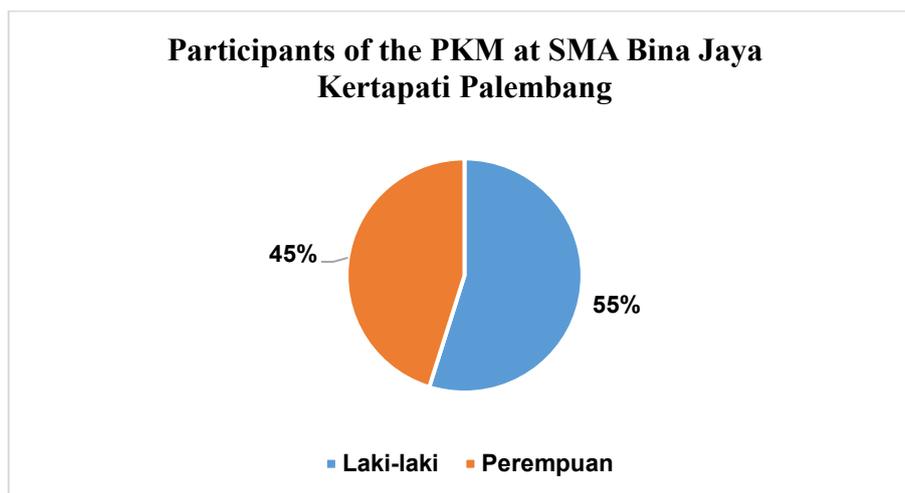


Chart 1. Participants of the PKM at SMA Bina Jaya Kertapati Palembang

Table 1. Pre-Test and Post-Test Results of Students' Financial Literacy Knowledge

| Score Category | Pre-Test (Number of Student) | Post-Test (Number of Student) |
|-------------------|---------------------------------|----------------------------------|
| Score <60 | 1 | 0 |
| Score 60-89 | 2 | 2 |
| Score 90-99 | 8 | 2 |
| Perfect Score 100 | 20 | 27 |
| Total | 31 | 31 |

The data shows an increase in the average scores of students' financial literacy knowledge after the training. Before the training, 20 students achieved a perfect score, which increased to 27 students after the training, indicating the program's effectiveness in improving understanding.

The results from the pre-test and post-test demonstrate a significant improvement in students' understanding of financial literacy following the community service activity. Initially, the pre-test scores varied, with several students scoring below 100, indicating limited prior knowledge about the risks of illegal investments and personal financial management. This highlights a clear need for effective and targeted financial education among the students.

After the interactive learning sessions, simulations, and group discussions, the post-test results showed a sharp increase in scores, with the majority of students achieving perfect marks. This indicates that the methods employed in the program successfully enhanced comprehensive understanding and fostered critical awareness of responsible personal financial management.

The comparison between pre-test and post-test scores provides strong evidence of the program's effectiveness in transforming students' knowledge and attitudes toward financial literacy. Beyond the quantitative improvements, active participation in discussions and simulations reflects positive reception and engagement with the material and teaching methods. Therefore, these results underscore the importance of contextual and participatory financial education as a key strategy in equipping young generations to face modern economic challenges.



Figure 1. Implementation of the PKM at SMA Bina Jaya Kertapati

The students showed high enthusiasm throughout the training, as evidenced by their active involvement during the sessions. During the discussion segment, three students actively asked relevant questions related to the training topics, demonstrating a deep understanding and interest in the material presented. This active participation served as an indicator of the success of the participatory method approach used in the community service activity and reinforced the program's goal to increase students' awareness and skills in managing personal finances wisely and responsibly.

Furthermore, the effectiveness of the program is clearly reflected in the comparison of pre-test and post-test results. Initially, the pre-test showed varied levels of financial literacy among the students, with several scoring below full marks, indicating limited prior knowledge about personal finance management. However, after the training, the post-test results demonstrated a significant improvement, with the majority of students achieving perfect scores. This quantitative evidence confirms that the interactive and contextually relevant training successfully enhanced the participants' comprehension and financial skills.

Thus, combining the high level of student engagement during the sessions with the marked improvement in test scores, the activity has made a positive and meaningful contribution to developing financial literacy among students at SMA Bina Jaya Kertapati Palembang. This outcome underscores the importance of participatory and practical approaches in delivering financial education, equipping young learners with the knowledge and confidence necessary to make responsible financial decisions in their daily lives.

Discussion

The community service activity at SMA Bina Jaya Kertapati Palembang was successfully conducted according to the planned methods, as demonstrated by the active and interactive participation of students during discussion sessions. This engagement is particularly significant considering the socio-economic context described earlier, where early financial awareness is crucial due to economic uncertainties faced by many families.

The first question raised by students about effective saving methods reflects their growing awareness of the importance of early personal financial planning. This awareness likely stems from their direct observation of financial challenges within their community, reinforcing findings by (Hendratni et al., 2023) that early education in saving promotes sustainable financial habits. This suggests that contextual factors, such as family income stability and local economic conditions, strongly influence students' motivation to understand and apply saving strategies.

The emergence of the second question about managing funds in e-wallets to avoid consumptive behavior highlights the rapid adoption of digital financial technology among youth. This phenomenon is tied to the socio-economic reality where smartphones and digital payment platforms have become ubiquitous, yet financial literacy in this domain remains limited. It is important to emphasize that digital financial literacy is critical for effective money management and financial inclusion, which aligns with the students' concerns (Wahyono et al., 2025). Their question reflects a real need to address digital financial competence to prevent impulsive spending, a tendency amplified by the convenience of e-wallets in their daily economic interactions.

The third question, focusing on resisting consumptive temptations and fostering saving habits, indicates students' understanding of the psychological and social dimensions of financial behavior. This insight corresponds to studies by (Brigitta et al., 2022; Faisal, 2022), which highlight self-control and social support as key determinants in saving behavior. The students' awareness suggests that beyond knowledge acquisition, financial education must incorporate value-building and ethical considerations, such as responsibility and thriftiness, as suggested by (Susanti et al., 2024) in the context of Generation Z's financial literacy.

Despite these positive outcomes, the program encountered some challenges. Time constraints limited the depth of exploration on complex topics, and occasional technical difficulties with digital tools interrupted the flow of sessions. To mitigate these issues, facilitators focused on prioritizing core concepts and provided supplementary materials for students to study independently, ensuring continuity of learning beyond the limited session time.

From a practical standpoint, these findings underscore the necessity for schools to adopt a holistic and collaborative approach to financial literacy education. It is recommended that schools actively involve parents and families to reinforce financial habits at home, incorporate up-to-date digital financial education to keep pace with technological advances, and ensure adequate time and technical resources for effective program delivery. Such an integrated strategy will better prepare students to manage their finances wisely and adapt to evolving economic challenges, thereby supporting the broader goal of improving economic welfare among youth as highlighted by (Kaban et al., 2025).

CONCLUSION

The community service program at SMA Bina Jaya Kertapati Palembang successfully achieved its goal of enhancing students' financial literacy through a well-designed and properly implemented approach. This underscores the importance of conducting community service activities that are thoughtfully planned, inclusive, and collaborative. Effective community service integrates the efforts of schools, families, and digital technologies to create a supportive environment for financial education. Such a comprehensive and ethical approach not only deepens students' understanding but also fosters lasting behavioral changes by linking theoretical knowledge with practical application. This model exemplifies how well-executed community service can contribute meaningfully to financial literacy development and offers valuable lessons for similar initiatives in other educational settings.

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