

Research Article

Digital Financial Literacy for Smart and Independent Families

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Abstract

The rapid advancement of digital technology has profoundly transformed financial systems worldwide, including in Indonesia. Digital financial services such as mobile banking, e-wallets, and QRIS have become integral to modern life. However, the rise in financial inclusion has not been matched by adequate financial literacy. According to the 2024 Financial Services Authority (OJK) survey, Indonesia's financial inclusion index reached 85.1%, while financial literacy was only 49.6%. This disparity indicates that many people have access to financial services but lack sufficient understanding to use them wisely, safely, and productively. This Community Service Program (PKM) aims to improve digital financial literacy among members of the PKK women's community at Posyandu Baronang RW 016, Beji, Depok, enabling them to become smart and independent family financial managers. The program utilized an interactive learning approach involving educational lectures, digital application demonstrations, financial management training using mobile apps, and group discussions. The results revealed a significant improvement in participants' understanding of digital financial concepts, secure transaction practices, and household budgeting using digital tools. The activity also empowered women as financial educators within their families and communities. This initiative demonstrates that digital financial literacy plays a crucial role in enhancing family resilience and independence in the digital economy era.

Keywords: Digital Financial Literacy, Family Empowerment, Financial Security, PKK.



INTRODUCTION

Technological innovation has dramatically reshaped the economic and financial landscape in Indonesia. The emergence of digital-based financial services—such as mobile banking, digital banks, e-wallets, and QRIS—has made financial activities faster, easier, and more accessible. Digitalization offers enormous opportunities for household financial management, but it also brings challenges, particularly regarding limited financial literacy and weak awareness of cybersecurity among users.

According to data from the Financial Services Authority (OJK, 2024), Indonesia's financial inclusion rate reached 85.1%, yet the financial literacy rate was only 49.6%. This imbalance implies that while most citizens can access financial products, many do not fully understand how to use them effectively or securely. This lack of literacy often leads to digital fraud, irresponsible use of paylater services, illegal online loans, and poor data protection practices—all of which can destabilize family finances.

The gap is particularly evident among women, especially housewives who act as key decision-makers in managing household expenditures, savings, and investments. Empowering women with digital financial skills is therefore essential, as they play a pivotal role in ensuring economic stability at both the family and community levels. A digitally literate woman can become a catalyst for economic independence, leading her family toward wiser spending and more disciplined saving habits.

Moreover, the post-pandemic era has accelerated the digitalization of household finance. Online payments, digital savings, and e-commerce transactions have become common, yet many users remain unaware of basic financial safety principles. Without sufficient education, these conveniences may expose families to financial risks. Thus, strengthening digital financial literacy is not only about mastering applications but also about building responsible financial behavior.

This community service program was designed to address that challenge by introducing the concept of digital financial literacy to PKK members at Posyandu Baronang, RW 016, Beji, Depok. The program aimed to equip participants with practical knowledge about digital financial tools, safe online transaction practices, and effective budgeting using mobile applications. Ultimately, the initiative seeks to foster “smart and independent digital families” who are financially capable and digitally aware.

METHOD

Time and Location

The community service activity was conducted on June 14, 2025, at Posyandu Baronang, RW 016, Beji, Depok, West Java, Indonesia.

Participants and Target Group

The participants consisted of 30 women from the local PKK (Family Welfare Movement) group, including housewives and micro-entrepreneurs responsible for household and small business finances. Most participants had previously used digital financial applications but lacked sufficient understanding of digital safety and structured money management.

Methods and Implementation Steps

The program employed participatory and experiential learning methods through several structured stages:

1. Educational Session and Awareness Building

The facilitator delivered a comprehensive explanation of digital financial literacy, covering digital banking, e-wallets, QRIS, paylater, and data protection. The session also presented national statistics on financial inclusion and literacy gaps, emphasizing the risks of unwise digital transactions.

2. Demonstration and Simulation

Participants practiced using various digital financial platforms such as BCA Mobile, GoPay, OVO, DANA, and Money Manager. They learned to record income and expenses, set budgets, and interpret financial summaries generated by these apps.

3. Interactive Discussion and Experience Sharing

Participants shared personal experiences in using digital financial tools, challenges faced, and solutions offered by facilitators. This approach helped contextualize the material according to participants' daily realities.

4. Evaluation and Literacy Quiz

A short quiz was conducted to evaluate participants' understanding of key concepts such as the purpose of e-wallets, the importance of protecting OTP/PINs, and best practices for financial recordkeeping.

5. Follow-Up and Mentoring

A WhatsApp mentoring group was created to assist participants in applying their new knowledge in daily life and to provide ongoing support for their digital financial activities.

RESULT AND DISCUSSION

Improved Understanding of Digital Financial Literacy

Post-activity assessments revealed that over 90% of participants demonstrated improved comprehension of digital financial concepts. Before the training, most participants used digital tools merely for simple transfers or online shopping. Afterward, they were able to distinguish between mobile banking, digital banking, e-wallets, QRIS, and paylater services—understanding both their advantages and risks.

Participants became more aware of the financial implications of deferred payment systems (paylater) and learned to evaluate interest rates, repayment periods, and potential penalties.



Figure 1. Interactive Learning Session on Digital Financial Literacy

Enhanced Financial Management Skills

The use of the Money Manager application helped participants systematically record income, expenses, and recurring transactions. They learned to create categorized

monthly budgets and identify unnecessary spending. Many participants reported feeling more in control of their finances, with some starting to set aside emergency funds or small savings.

The facilitators also introduced practical budgeting methods such as the 50/30/20 rule (50% for needs, 30% for wants, 20% for savings) and the 40/30/20/10 method (40% needs, 30% debt repayment, 20% savings/investment, 10% emergency fund), which participants adapted according to their household conditions.



Figure 2. Demonstration of Digital Financial Applications

Increased Awareness of Digital Safety

Prior to the session, several participants had experienced phishing or received fraudulent messages pretending to be from banks. Through the training, they learned critical safety measures: never sharing PINs or OTPs, downloading only official applications, reading terms and conditions before agreeing, and verifying every transaction. This increased awareness significantly reduced participants' vulnerability to digital fraud.



Figure 3. Awareness Session on Digital Safety and Fraud Prevention

Women's Role in Family Empowerment

The program reinforced the role of mothers as financial educators and decision-makers within families. Equipped with digital knowledge, participants became more confident in managing household finances and mentoring their peers. Some micro-entrepreneur participants began adopting QRIS and e-wallet payments in their businesses, improving transaction efficiency and expanding customer reach.



Figure 4. Women Empowerment through Financial Education

Social and Educational Impact

Beyond financial skills, the activity fostered a culture of knowledge sharing among community members. Participants expressed their commitment to disseminate financial literacy insights to neighbors and other PKK groups. This community-driven approach contributes to building financially resilient communities that are better prepared for the challenges of digital transformation.



Figure 5. Community Engagement and Knowledge Sharing

CONCLUSION

This community service activity successfully enhanced the digital financial literacy of PKK members in Posyandu Baronang, Beji, Depok. Participants gained knowledge of various digital financial tools, improved their budgeting and recordkeeping skills, and developed stronger awareness of online transaction safety. The initiative demonstrates that financial literacy education tailored for women can significantly strengthen household financial management and foster family independence in the digital era.

Practical Recommendations

1. Local governments and financial institutions should collaborate to expand community-based digital financial literacy programs at the neighborhood level.
2. PKK organizations can serve as strategic partners in promoting financial education,

particularly among women and micro-entrepreneurs.

3. Follow-up training should focus on safe digital investment practices and cybersecurity awareness for households.

Limitations and Future Research

This program was limited to a single community with a relatively small number of participants. Future studies should involve longitudinal evaluations to measure behavioral changes over time and assess how digital literacy influences long-term household financial stability. Further research could also explore gender-specific approaches to digital financial education.

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