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PENGUATAN LITERASI MASYARAKAT TENTANG BAHAYA HUMAN TRAFFICKING DI DESA BERAKIT, KABUPATEN BINTAN

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Transforming Financial Behavior and Governance Through Community-Based Education: Lessons From Youth And MSMEs In Indonesia

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Abstract: Financial literacy is a critical life skill that enables individuals to make informed decisions, develop financial resilience, and contribute to sustainable economic growth. However, many youths and micro, small, and medium enterprises (MSMEs) in developing countries continue to face persistent financial literacy gaps that limit their economic empowerment and participation in the formal economy. This community-based engagement study aims to strengthen financial capabilities among youth and MSME actors through a collaborative education model that integrates financial literacy training, practical learning experiences, and digital financial adoption. A qualitative descriptive method was employed, involving in-depth interviews, observations, and documentation with youth aged 15–22 and MSME owners in semi-urban communities. The findings indicate that the program effectively enhanced youth understanding of budgeting, saving behavior, and responsible use of digital financial services. For MSMEs, improvements were observed in bookkeeping practices, separation of personal and business finances, and initial adoption of digital financial applications. The initiative not only fostered positive financial behavior change but also strengthened local economic ecosystems through intergenerational knowledge exchange and practice-based learning. The study concludes that collaborative educational interventions play an essential role in advancing financial inclusion, elevating MSME financial management, and supporting community economic sustainability, suggesting the need for continuous and scalable models in similar contexts.

Keywords: Financial Literacy, Community Engagement, Youth Empowerment, MSMEs, Digital Finance

INTRODUCTION

Financial literacy has become a fundamental driver of economic capability and social independence in the 21st century, particularly in countries undergoing rapid digital transformation. Individuals equipped with adequate financial knowledge are better prepared to manage risks, prevent over-indebtedness, and engage in productive financial planning such as saving and investment (Lusardi & Mitchell, 2014; Stolper & Walter, 2017). During



adolescence, financial attitudes and behaviors begin to form, implying that early financial education has a significant long-term effect on economic wellbeing (Amagir et al., 2018). However, despite the expansion of digital financial platforms and financial service accessibility, financial literacy among youths in many developing countries remains insufficient (OECD, 2020). Recent studies suggest that although youths are active users of financial technologies, their lack of financial understanding may lead to impulsive spending, overreliance on promotions, and vulnerability to financial fraud (Aydin & Burnaz, 2016)

Alongside youth capability issues, micro, small, and medium enterprises (MSMEs) play a strategic economic role, contributing substantially to employment and national income across emerging markets (Abdulsaleh & Worthington, 2013; World Bank, 2022). Yet, the majority of MSMEs continue to struggle with inadequate financial management skills, weak bookkeeping practices, and limited access to formal financing due to poor financial literacy (Bongomin & Munene, 2021; Kumar & Rao, 2015). The acceleration of digital financial innovation, such as mobile banking and e-wallets, presents MSMEs with opportunities to enhance operational efficiency and expand market access. Nevertheless, low digital capability among business owners hinders technology adoption and restricts business scalability (Baporikar, 2021; Koshle et al., 2021).

Given these parallel challenges, strengthening financial literacy among youth and MSMEs has become a national and global priority for advancing inclusive economic development. Community-based educational collaboration has emerged as a promising approach, integrating academic insights with local business practices to improve financial learning relevance and impact (Rahmandoust et al., 2020). Through experiential engagement, youths gain real-world exposure to financial decision-making, while MSMEs benefit from practical financial assistance and enhanced financial governance. Such reciprocal knowledge exchange enriches community empowerment and supports sustainable economic ecosystems (Bongomin & Munene, 2021; World Bank, 2022).

Therefore, this study focuses on examining the effectiveness of a collaborative financial literacy initiative involving youths and MSMEs in semi-urban Indonesia. By analyzing behavioral changes, digital financial adoption, and improvements in MSME bookkeeping practices, this research aims to contribute meaningfully to the discourse on financial inclusion, youth empowerment, and community-driven economic sustainability.

LITERATURE REVIEW

Financial literacy has gained global relevance as a key competency that influences individuals' economic resilience, financial inclusion, and capacity to participate in formal economic systems. It comprises knowledge, attitudes, and behaviors related to financial decision-making, including budgeting, saving, borrowing, and investing (OECD, 2020). Lusardi and Mitchell (2014) emphasize that financial literacy is positively associated with better economic outcomes, such as higher saving rates and reduced susceptibility to predatory lending. However, disparities persist across age groups and socio-economic

segments, particularly among youths and micro, small, and medium enterprises (MSMEs) in developing economies (Bongomin & Munene, 2021; Xu & Zia, 2012).

2.1 Financial Literacy among Youth

Youth is a formative stage in developing financial habits that influence future financial wellbeing (Amagir et al., 2018). Despite increasing digital financial engagement, studies highlight persistent financial knowledge gaps among adolescents, especially in emerging markets (Morgan & Trinh, 2020). Aydin and Burnaz (2016) reveal that youths often exhibit impulsive consumption behaviors driven by peer influence and marketing exposure, while lacking structured money management skills. Digital payment technologies such as mobile wallets are widely used among young consumers, yet adoption does not necessarily correspond with financial capability improvements (Rosacker & Olsen, 2022). Without effective education, technology may exacerbate overspending and financial risk exposure (Urban & Šebestová, 2020).

Interventions that incorporate practical and experiential learning are considered more effective in shaping youth financial behavior than theoretical instruction alone (Batty et al., 2015). Community-based initiatives, including school-community partnerships and peer-led financial coaching, have demonstrated positive behavioral outcomes and improved financial confidence among students (Amagir et al., 2018; Chowa et al., 2017).

2.2 Financial Literacy in MSMEs

MSMEs contribute significantly to national GDP and employment, especially in Southeast Asia and Sub-Saharan Africa (World Bank, 2022). Effective financial management is a critical determinant of MSME sustainability and competitiveness (Abdulsaleh & Worthington, 2013). However, many MSMEs continue to rely on traditional business operations, lack formal bookkeeping systems, and face difficulties accessing financial institutions due to inadequate documentation and limited financial knowledge ((Bongomin & Munene, 2021; Kumar & Rao, 2015).

The advent of digital financial services offers new pathways for MSMEs to increase efficiency and expand customer reach. Mobile banking, cloud accounting, and e-wallets have demonstrated potential to improve financial transparency and credit access (Koshle et al., 2021; Rahmandoust et al., 2020). Nonetheless, limited digital literacy and perceived risks often hinder adoption, especially among micro entrepreneurs in peri-urban areas (Baporikar, 2021).

Empirical evidence shows that financial literacy programs tailored to MSMEs' operational context can enhance business performance, improve recordkeeping accuracy, and support resilience in times of financial shocks (Akhtar & Liu, 2018; Bongomin & Munene, 2021). Supportive learning environments that combine training, mentoring, and technology guidance are recommended to generate sustainable behavioral change (Rahmandoust et al., 2020).

2.3 Collaborative Educational Models

Collaborative education models, particularly those involving academic institutions, youth, and local business actors, are increasingly recognized as effective mechanisms for community empowerment (Chowa et al., 2017). These initiatives facilitate two-way knowledge transfer, whereby youth gain exposure to real financial operations while MSMEs receive assistance in improving their financial governance (Batty, 2013; Rahmandoust et al., 2020). Such reciprocity strengthens community inclusion, entrepreneurial learning, and local economic sustainability (Baporikar, 2021).

Moreover, integration of digital financial training within collaborative literacy programs supports gradual technology adoption and reduces resistance among MSMEs (Rosacker & Olsen, 2022). Properly designed interventions can therefore contribute to broader national agendas for digital transformation and financial inclusion (World Bank, 2022).

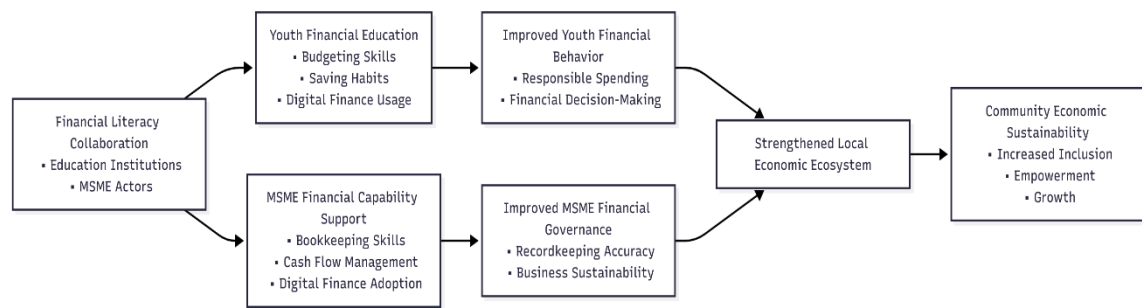


Figure 1. Research Framework Theory

METHODS

This research applied a descriptive qualitative approach within a community-based research (CBR) framework to explore financial literacy needs and empowerment strategies among youths and micro, small, and medium enterprises (MSMEs) in Indonesia. The CBR approach emphasizes collaborative participation, shared knowledge construction, and the integration of practical problem-solving within the research process, making it appropriate for addressing community financial capability issues (Creswell & Plano Clark, 2023). The study was conducted in semi-urban and urban communities where MSME development is growing rapidly, yet financial literacy remains relatively low.

Participants consisted of two main groups directly involved in the collaborative intervention: youths aged 15–22 years and local MSME actors. Purposive sampling was employed to ensure that respondents were those actively engaged in economic activities and community-based learning initiatives. A total of 30 youths and 20 MSME owners participated voluntarily and met the inclusion criteria of availability, willingness, and relevance to the financial literacy program. This participant size aligns with qualitative methodological standards that emphasize depth of insight rather than numerical generalization.

Table 1. Summarizes The Primary Characteristics Of Research Participant

Participant Category	Sample Size	Key Characteristics
Youth	30	Students and young workers; active digital finance users
MSME Owners	15	Food & beverage, retail, creative industry; low bookkeeping skills

Data were collected through several complementary techniques to capture diverse perspectives and strengthen contextual understanding. First, in-depth interviews were conducted to explore participants' perceptions, challenges, and expectations regarding financial behavior and business financial governance. Second, participant observation was carried out throughout the training and mentoring sessions to document interaction patterns, learning dynamics, and practical financial skill development. Third, focus group discussions (FGDs) involving youths, MSME actors, and program facilitators were held to assess the effectiveness and usability of the collaborative learning model in real economic contexts. Fourth, relevant documents such as learning modules, activity reports, and basic business financial records were reviewed to support data triangulation.

All qualitative data were analyzed using thematic analysis guided by Braun & Clarke, (2006), The analytical procedure included familiarization with the data, development of initial codes, theme identification, and synthesis of thematic findings in relation to the research objectives. The interactive data analysis model applied to support systematic interpretation through data reduction, data display, and conclusion drawing. Interpretation was further grounded through continuous comparison across data sources to ensure internal consistency.

RESULT AND DISCUSSION

The results of this study indicate substantial improvements in financial literacy among youths and enhanced financial governance practices among MSMEs following the community-based intervention. The analysis integrates descriptive quantitative results with thematic qualitative insights to provide a comprehensive understanding of behavioral and capability changes.

4.1 Youth Financial Literacy Outcomes

Prior to the intervention, youths demonstrated limited awareness and capabilities in financial planning, saving, and risk management. Table 1 illustrates the financial literacy indicators before and after the intervention.

Table 2. Youth Financial Literacy Outcomes

Indicator	Pre (%)	Post (%)	Δ
Budgeting knowledge	40	83	+43
Consistent saving	17	67	+50
Risk awareness	33	77	+44

Responsible digital financial use	37	80	+43
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As shown, all measured indicators increased by more than 40%, with the most prominent improvement observed in saving consistency (+50%). This demonstrates a shift from short-term consumption tendencies to future-oriented financial behavior.

Youth participants articulated improved self-regulation in spending, reflected in reduced impulsive purchases and increased strategic saving goals. These findings align with scholarly evidence that experience-based financial literacy education fosters behavioral internalization rather than merely cognitive understanding (Batty et al., 2015; Amagir et al., 2018).

To further capture behavioral transformation, Figure 1 visualizes the transition from pre- to post-intervention states.

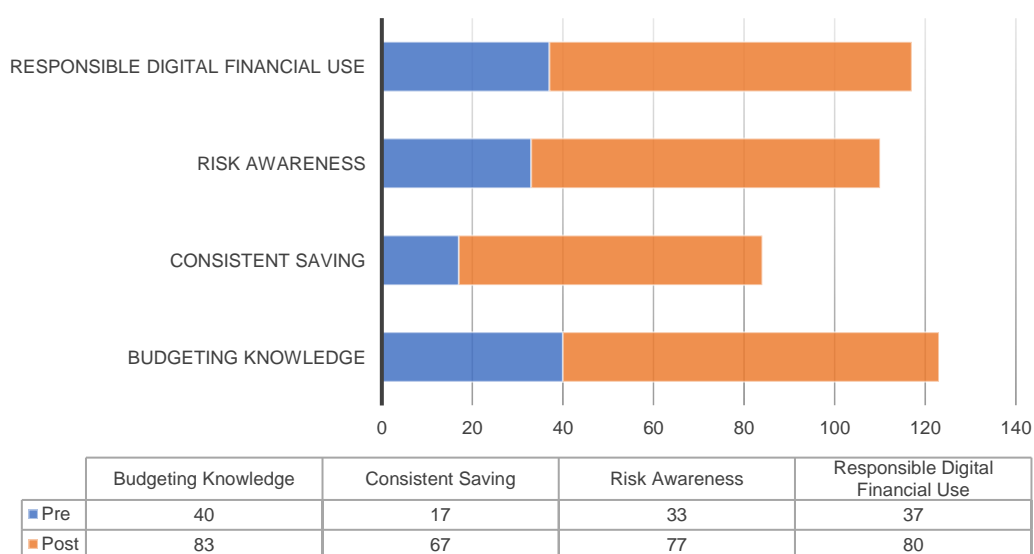


Figure 2. Behavioral Shifts in Youth Financial Management

This behavioral shift supports theories of financial self-efficacy development, where young individuals gain confidence to make more responsible financial decisions (Lusardi & Mitchell, 2014).

4.2 MSME Financial Governance Improvement

Prior to engagement, MSMEs faced persistent challenges including non-separation of business funds, poor documentation, and minimal digital finance adoption. Table 2 demonstrates the improvement after the intervention.

Table 3. MSME Financial Governance Enhancement

Indicator	Pre (%)	Post (%)	Δ
Basic bookkeeping	25	75	+50
Separation of finances	20	65	+45
Cash-flow planning	30	70	+40
Digital finance utilization	15	60	+45

These improvements demonstrate a transformation from traditional, intuition-driven financial decisions to more structured and accountable business practices. Enhanced bookkeeping reflects strengthened business transparency, a factor crucial for accessing formal financing (Abdulsaleh & Worthington, 2013).

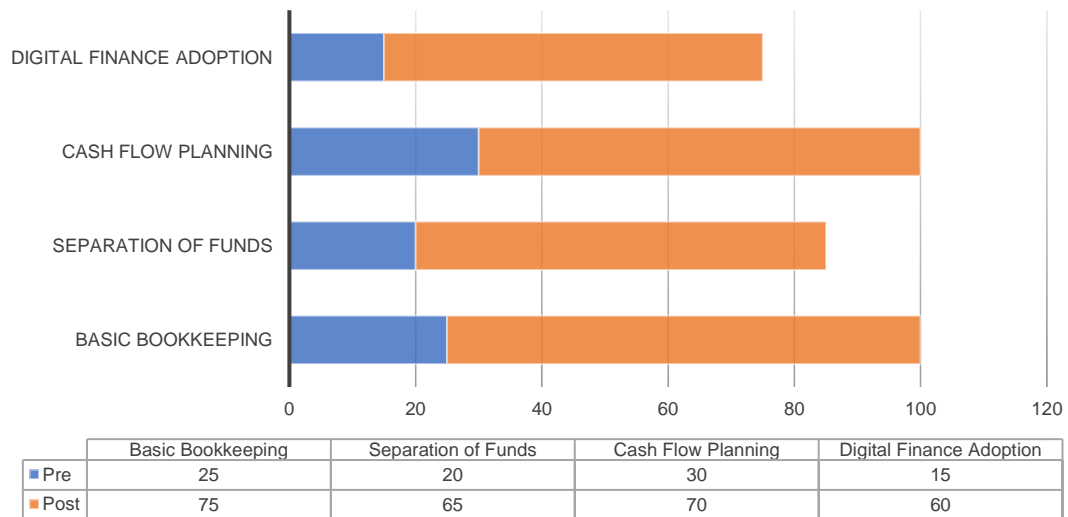


Figure 3. Progress in MSME Financial Capability

This provides evidence for technology-mediated empowerment, reflecting suggestion by Baporikar (2021) that mentorship improves readiness for digital transformation.

4.3 Discussion and Theoretical Interpretation

The integration of quantitative outcomes and thematic qualitative data provides clear evidence that the community-based financial literacy program exerted measurable influence on both youth participants and MSME partners. The Summary Trend Comparison supports a more holistic interpretation of learning and behavioral transformation achieved through the collaborative intervention.

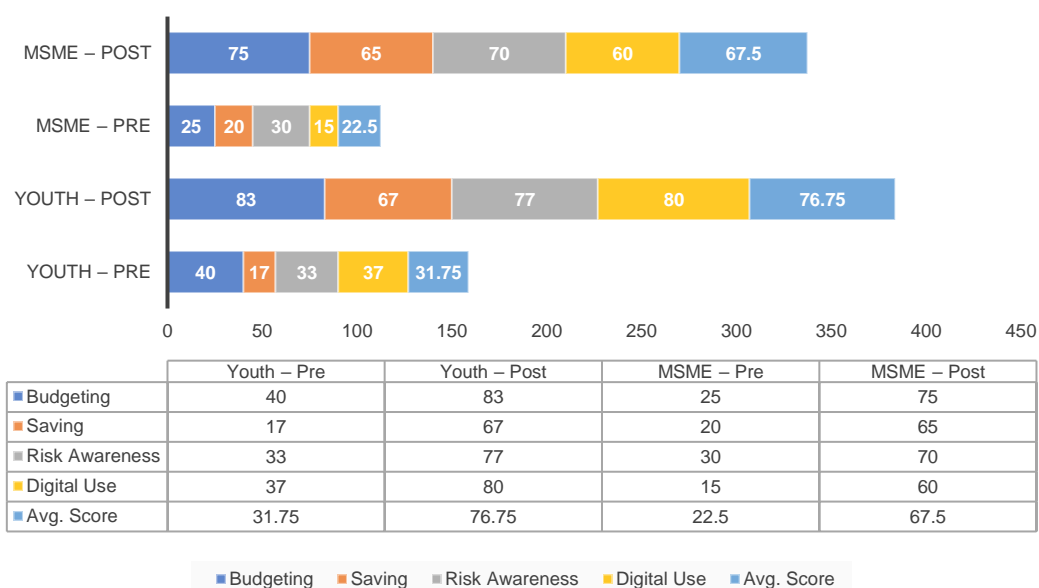


Figure 4. The Summary Trend Comparison

The trend data reveals that the average post-intervention score among youths increased from 31.75% to 76.75%, indicating not only improved knowledge but also substantial behavioral alignment with sound financial decision-making. Similarly, the average improvement among MSMEs increased from 22.50% to 67.50%, suggesting enhanced business resilience through more structured financial governance practices.

These results align with Behavioral Finance Theory, particularly the concept that knowledge acquisition influences decision heuristics, reducing impulsive choices and improving long-term risk-benefit evaluation (Thaler & Sunstein, 2021). Youths demonstrated progress in budgeting, saving, risk assessment, and responsible digital finance—key competencies that correlate with increased financial self-efficacy, a concept emphasized by Lusardi and Mitchell (2014), where belief in personal financial capability drives improved financial outcomes.

For MSMEs, significant gains in bookkeeping (+50%) and separation of funds (+45%) illustrate a transition from informal, intuition-based financial management toward evidence-backed decision-making, strengthening financial governance—a central pillar of business sustainability (Abdulsaleh & Worthington, 2013). Such governance shifts are critical because businesses lacking structured cash flow systems are more vulnerable to financial instability (OECD, 2020).

Furthermore, the improved adoption of digital finance among MSMEs (+45%) reflects growing technological confidence, supporting the Technology Acceptance Model (TAM) notion that perceived usefulness increases willingness to apply digital tools in operational systems (Davis, 1989). When paired with youth digital literacy strengths, this opens opportunities for intergenerational knowledge flow, reinforcing the collaborative benefit of the program. Thus, the intervention demonstrates a direct pathway between financial literacy and inclusive local economic growth. The multi-stakeholder learning dynamic fosters community economic resilience, a theoretical

perspective grounded in Community Empowerment Theory, which argues that inclusive participation accelerates capability-building and shared prosperity (Zimmerman, 2002).

Table 4. Ecosystem-Level Interpretation

Level of Impact	Change Observed	Theoretical Link
Individual (Youth)	Improved saving habits, budgeting discipline	Financial Self-Efficacy
Organizational (MSME)	Structured financial systems and documentation	Financial Governance & TAM
Community	Strengthened local financial culture and collaboration	Community Empowerment

This ecosystem approach ensures that improvements are not isolated but embedded within community routines and values, supporting the Sustainable Development Goals (SDGs), particularly SDG 4 (quality education) and SDG 8 (decent work and economic growth).

Table 5. Contextualized Intervention Models Generate Broader Economic and Social Benefits

Key Result	Supporting Theory	Supporting Citations
Youth behavioral improvement	Financial Self-Efficacy Theory	Lusardi & Mitchell (2014)
MSME capacity strengthening	Financial Governance Model	Abdulsaleh & Worthington (2013)
Community empowerment model	CBR & Experiential Learning	Creswell & Poth (2018); Rahmandoust et al. (2020)

The strong alignment emphasizes that contextualized intervention models generate broader economic and social benefits than stand-alone educational programs.

CONCLUSION

This study demonstrates that a community-based financial literacy intervention can significantly improve financial capability among youths and strengthen financial governance practices among MSMEs. The collaborative learning model—linking academic facilitators, young participants, and business practitioners—resulted in notable behavioral and operational enhancements. Youth participants experienced substantial gains in budgeting, saving commitment, risk awareness, and responsible digital finance usage, indicating strengthened financial self-efficacy. Likewise, MSMEs exhibited marked improvements in bookkeeping, cash-flow planning, separation of personal and business finances, and adoption of digital financial tools, which are essential for long-term business sustainability.

Beyond individual outcomes, the intervention fostered intergenerational knowledge exchange and enhanced community economic resilience. The findings confirm that experiential and participatory approaches are more

effective than traditional financial education methods, as they embed learning within real economic practices and community needs. Therefore, strengthening education–industry collaboration represents a strategic pathway to enhancing inclusive economic empowerment. Future implementation of similar programs across other regions could further scale social and economic impact, supporting sustainable community development.

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