



Empowering the Digital Generation: Enhancing Financial Literacy and Saving Behavior among Youth

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<http://doi.org/10.61987/communautaire.v5i1.2099>

Article History:

Received: 25 March 2026

Revised: 21 May 2026

Accepted: 24 May 2026

Keywords:

Digital Financial Literacy, Saving Behavior, Financial Education, Vocational Students

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Abstract:

This community service program aimed to improve students' digital financial literacy and strengthen saving behavior in the digital era by enhancing their understanding of financial planning, responsible financial management, and the safe use of digital financial services. The program employed a participatory educational approach through counseling sessions, interactive discussions, simulations, and hands-on practice using simple financial applications. The educational materials covered saving concepts, budgeting strategies, digital financial literacy, cybersecurity awareness, and responsible financial decision-making. Program evaluation was conducted using pre-test and post-test methods combined with direct observation to measure changes in students' knowledge and behavior. The results indicated significant improvements in students' understanding of financial management, awareness of digital transaction security, and ability to utilize simple financial applications responsibly. In addition, students demonstrated stronger motivation to develop saving habits and manage their finances more independently. These findings imply that community-based digital financial literacy education plays an important role in preparing young people to face economic challenges wisely and responsibly in the rapidly evolving digital era.

INTRODUCTION

Financial literacy from an early age plays a crucial role in preparing young people to face future economic challenges and develop responsible financial behavior in society (Suni et al., 2024; Yusup, 2025). In the modern digital era, financial decision-making has become increasingly complex due to the widespread use of digital payment systems, online shopping platforms, and financial technology applications. At the elementary school level, children begin to understand fundamental concepts such as needs, wants, and the value of money, making this stage highly important for introducing financial management education (Rahmadhani et al., 2025). Early financial literacy education helps students develop positive habits such as budgeting, prioritizing spending, and maintaining saving behavior consistently (Prakoso & Apriliani, 2024; Yoganandham, 2025). Evidence from previous studies demonstrates that individuals who receive financial education from an early age tend to have stronger financial responsibility and better long-term economic decision-making abilities (Panos & Wilson, 2020; Faizin et al.,

2025). Therefore, strengthening digital financial literacy among students is essential not only for individual welfare but also for building a financially responsible society capable of adapting to technological and economic transformation.

Despite its importance, the level of financial literacy among students remains relatively low and uneven across different educational settings (Sebastião et al., 2024; Soroko, 2023). Many students still experience difficulties in understanding basic financial planning, distinguishing between needs and wants, and managing their daily expenses responsibly. This condition often leads to impulsive spending behavior and consumptive lifestyles among young people (Gumbo et al., 2022; Arrezqi, 2024). The rapid development of digital media, online marketplaces, and targeted advertising has further intensified the problem by encouraging students to engage in unplanned purchases and excessive consumption (Mohd Padil et al., 2022; Rapina et al., 2023; Triyas et al., 2024). In addition, limited supervision and lack of practical financial education make students more vulnerable to financial risks, including fraud, irresponsible digital transactions, and illegal online lending practices (Elly, 2024). These problems indicate that conventional financial education approaches are still insufficient to address contemporary financial challenges faced by students in the digital era.

Field observations indicate that many vocational school students actively use digital financial services, such as e-wallets, mobile banking, and online payment applications, in their daily transactions. However, this increasing utilization is not accompanied by adequate financial management skills or awareness of digital transaction security. Many students tend to use digital financial applications primarily for consumptive purposes, including online shopping and entertainment-related expenses, while rarely utilizing the budgeting, saving, and financial planning features available within these platforms. This phenomenon has become increasingly important as digital financial technology continues to shape the financial behavior of young people and influence their spending habits. Without sufficient financial literacy, students are more vulnerable to impulsive spending, poor financial decision-making, and potential digital financial risks. Although various digital financial applications provide tools that can support responsible financial management, their educational potential remains largely underutilized among students. Therefore, this topic is highly relevant because it addresses the gap between the widespread adoption of digital financial technology and students' ability to manage their finances effectively. Strengthening digital financial literacy through practical educational interventions can help students develop responsible financial habits, improve their financial decision-making skills, and prepare them to navigate an increasingly digital economy. Moreover, these improvements can generate broader social benefits by fostering financial responsibility among young people, supporting family financial well-being, and contributing to the development of more financially resilient communities.

Previous studies have widely discussed the importance of financial literacy education in improving students' financial knowledge and saving behavior. Research by Arifin et al. (2025), Aziz et al. (2024), and Sofiyah et al. (2025) found that financial literacy programs contribute positively to students' understanding of budgeting, financial planning, and saving habits. Other studies also indicate that interactive educational methods, such as simulations and workshops, can increase students' engagement and comprehension of financial concepts (Ainiyah et al., 2024). Furthermore, studies conducted by Imanda and Ali (2025) as well as Groda and Kusbianto (2026) emphasize

the growing relevance of digital financial applications as educational tools for financial management. Nevertheless, most previous studies primarily focus on theoretical financial literacy and place limited emphasis on integrating digital financial technology into practical community-based educational activities. In addition, many existing programs still rely on one-directional teaching methods without providing continuous mentoring or practical simulations that reflect students' real financial experiences in the digital environment.

Another important limitation of previous research is the lack of emphasis on combining financial literacy education with digital literacy and cybersecurity awareness. Existing studies generally discuss saving behavior and financial planning separately from digital financial security issues, even though students are increasingly exposed to online financial transactions in their daily activities (Fadlan et al., 2025; Prawana, 2024). Previous programs also rarely integrate participatory approaches that actively involve students in practicing digital financial management through simulations, budgeting exercises, and direct mentoring activities. Consequently, students may understand financial concepts theoretically but still encounter difficulties in applying them in real-life situations. This research gap highlights the need for a more comprehensive educational model that integrates financial literacy, digital financial skills, cybersecurity awareness, and practical saving behavior development simultaneously. Addressing this gap is important because students today are part of a digital generation that requires adaptive financial competencies to navigate increasingly technology-driven economic environments responsibly and safely.

Based on these conditions, this community service program offers a community-based digital financial literacy education model designed to strengthen students' saving behavior and responsible financial management skills in the digital era. The novelty of this program lies in the integration of financial literacy education, digital financial application training, cybersecurity awareness, and participatory mentoring activities within a practical educational framework. Unlike previous programs that mainly emphasize theoretical understanding, this program combines counseling sessions, interactive discussions, simulations, budgeting practices, and direct experience using simple digital financial applications. This approach is expected to improve students' understanding of financial planning while simultaneously encouraging positive financial habits and responsible use of digital financial services. Therefore, this program argues that participatory digital financial literacy education can become an effective strategy for developing financially independent, digitally literate, and economically responsible students who are better prepared to face future financial challenges in an increasingly digital society.

RESEARCH METHODS

This study employed a community-based participatory approach combined with a quasi-experimental one-group pre-test and post-test design to evaluate the effectiveness of a digital financial literacy program among vocational school students. This design was selected because it enables researchers to measure changes in students' financial literacy levels before and after the intervention while simultaneously encouraging active participation and collaborative learning throughout the program implementation (Lee, 2025; Björklund, 2025). The participatory approach was considered appropriate because it emphasizes student involvement in identifying financial

challenges, engaging in educational activities, and practicing financial management skills directly through simulations and mentoring sessions. In addition, the quasi-experimental design allows researchers to assess the educational impact of the intervention systematically by comparing students' understanding and behavior before and after participation in the program. Through this approach, the study not only measured cognitive improvement but also examined behavioral changes related to saving habits, financial awareness, and responsible use of digital financial services.

The program was conducted at a vocational school in Papua Mountains because students in the area are increasingly exposed to digital financial technology, including e-wallets, mobile banking applications, and online transaction platforms, while still having limited understanding of financial planning, budgeting, and digital transaction security (Fadlan et al., 2025; Mussanadah & Saputra, 2025). The location was selected due to the growing use of digital financial services among students and the limited availability of structured digital financial literacy education within the school environment. The participants were selected using purposive sampling techniques based on several criteria, including active participation in the program activities and access to smartphones that supported digital financial application practices during the training sessions. This sampling technique was chosen because it allowed researchers to focus on participants who were directly involved in digital financial activities and capable of engaging fully in the educational intervention. Through this selection process, the study aimed to obtain relevant data regarding students' financial understanding, saving behavior, and adaptation to digital financial technology.

Data collection was conducted using multiple techniques to obtain comprehensive information regarding students' financial literacy development and behavioral changes throughout the program. Quantitative data were collected through pre-test and post-test questionnaires designed to measure students' understanding of financial planning, saving concepts, budgeting strategies, digital financial literacy, and cybersecurity awareness before and after the intervention. In addition, direct observation was carried out during educational activities to examine students' participation, responses, and practical abilities in using simple financial applications responsibly. Interactive discussions were also conducted to explore students' experiences, attitudes, and perceptions regarding financial management and digital financial practices. The quantitative data were analyzed using descriptive-comparative techniques by comparing the mean scores obtained from the pre-test and post-test results to identify changes in students' knowledge and financial understanding. Meanwhile, qualitative data obtained from observations and discussions were analyzed descriptively to examine changes in students' awareness, attitudes, saving motivation, and responsible financial behavior following participation in the digital financial literacy program.

RESULTS AND DISCUSSION

Results

Implementation Results

The community service program (PKM) entitled "Digital Financial Literacy Education for Improving Saving Behavior Among Vocational School Students" was successfully implemented at SMK YSO Ninabua Wamena. The program was designed to improve students' financial literacy, strengthen saving habits, and foster responsible financial behavior through a digital-based learning approach. Before the program was

implemented, most students showed limited understanding of basic financial management concepts. Initial observations and pre-test results indicated that students generally did not yet understand budgeting practices, financial planning, and the difference between needs and wants. In daily life, students tended to spend their pocket money immediately without setting aside any portion for savings. In addition, their knowledge of digital financial services such as e-wallets, mobile banking, QRIS, and transaction security was still very limited. Many students used digital payment applications only for transactional purposes without understanding potential risks such as online fraud, phishing, excessive consumption behavior, and misuse of personal financial data.

After the implementation of the program, there was a clear improvement in students' knowledge, attitudes, and financial behavior. Based on post-test results and field observations, students became more aware of the importance of saving money regularly, managing budgets, and controlling personal finances in a more responsible way. Students also demonstrated better understanding of how digital financial systems work and showed increased confidence in using simple financial recording applications to track income and expenses. They began to recognize the difference between needs and wants more clearly and showed greater caution when making financial decisions, especially when using digital payment tools. Overall, students started to develop a more reflective attitude toward their financial choices and showed initial signs of responsible financial behavior, both in managing cash and in using digital financial services.

Table 1. Comparison of Students' Financial Literacy Before and After Program

Aspect	Before Program	After Program
Understanding of saving	Low, considered non-essential	Improved, seen as important habit
Budgeting ability	Not structured	Increasingly organized
Needs vs wants	Not well understood	More clearly distinguished
Digital financial literacy	Very limited	Significantly improved
Security awareness	Low awareness	Increased awareness
Financial behavior	Impulsive spending	More controlled behavior

Table 1 illustrates a clear comparison between students' financial literacy conditions before and after the implementation of the program. The data show that all aspects experienced improvement, particularly in saving awareness, budgeting ability, and digital financial literacy. Before the program, saving was not viewed as an important habit, budgeting was not practiced systematically, and students had difficulty distinguishing between needs and wants. After the program, students started to see saving as an essential routine, practiced more organized budgeting, and became more capable of prioritizing needs over wants. Their understanding of digital financial services also increased, along with heightened awareness of security risks. Financial behavior, which was previously characterized by impulsive spending, became more controlled and deliberate. This pattern suggests that the educational intervention contributed to both cognitive and behavioral change in students' financial management.

The implementation of the program ran smoothly according to the planned schedule. Students demonstrated high enthusiasm throughout all learning activities, including material presentations, interactive discussions, simulations, and hands-on practice. The participatory learning approach created an active learning environment that encouraged students to engage directly with financial concepts and apply them in simple

real-life simulations. During sessions, many students voluntarily asked questions, shared their spending experiences, and reflected on their own financial habits. The use of case examples and digital applications also helped make the material more relatable and easier to understand. Overall, the implementation process showed that vocational school students were receptive to digital financial literacy education when the material was presented in an interactive and contextual manner.

Discussion of Learning Materials: Basic Saving Concepts and Frugality Values

The first session focused on introducing the concept of saving and the importance of developing frugality values from an early age. Students were guided to understand that saving is not merely an activity of storing leftover money, but rather a planned financial habit that should be integrated into daily financial behavior. They learned that saving can support future goals such as education, emergency needs, or productive investments. In addition, students were introduced to the concept of needs and wants as a foundation for controlling personal spending behavior. Through simple examples and discussions, students reflected on their daily purchases and identified which expenses were actually unnecessary.

Before the session was conducted, most students viewed saving as something that could only be done when they had excess money after spending. Their financial behavior was generally unplanned and impulsive, where pocket money was often spent on non-essential items such as snacks, entertainment, online games, and other consumptive activities. As a result, students had not yet developed consistent financial planning habits and tended to prioritize short-term satisfaction over long-term financial goals. After participating in the learning session, students began to understand that saving can be started from small amounts of money as long as it is done consistently. They showed improvement in their ability to identify daily expenses, control unnecessary spending, and allocate part of their allowance for savings. Furthermore, students started to realize that financial discipline is closely related to future financial stability, and that even simple saving habits can contribute to long-term financial well-being.

Table 2. Changes in Saving Behavior Indicators

Indicator	Before	After
Awareness of saving	Low	High
Saving consistency	None	Beginning to form habit
Expense tracking	Not done	Started
Impulse buying	High	Reduced
Financial discipline	Weak	Improving

Table 2 highlights changes in key indicators related to saving behavior. Before the program, awareness of saving was low, saving consistency was absent, and students did not track their expenses. Impulse buying was high and financial discipline was weak, indicating that financial decisions were dominated by spontaneous desires rather than planned considerations. After the program, awareness of saving increased, and early signs of saving habits began to appear. Students started recording expenses, which helped them recognize spending patterns and identify opportunities to reduce unnecessary purchases. Impulse buying behaviors declined, and financial discipline showed gradual improvement.



Figure 1. Preparation of the activity venue and setup of equipment

Figure 1 shows the preparation stage of the program, including the arrangement of the venue, learning media, and supporting equipment. This preparation phase ensured that the learning process could run effectively and created a comfortable environment for interactive learning activities. Proper arrangement of seating, projection equipment, and internet access supported the use of digital materials and financial applications during the sessions. In addition, the visual arrangement of banners and learning aids helped build students' interest and focus before the learning activities began. Overall, the preparation depicted in Figure 1 reflects the importance of logistical readiness in supporting the success of digital financial literacy programs.

Digital Financial Literacy

The second session focused on digital financial literacy, including the use of e-wallets, mobile banking services, QRIS payment systems, and cashless transaction methods. Students were introduced to how digital financial systems operate in daily life and how technology has transformed the way people manage and conduct financial transactions. Before the training, students generally used digital payment applications only for convenience without understanding the underlying financial systems or security mechanisms. Their awareness of digital financial risks was still low, particularly regarding issues such as cyber fraud, phishing attacks, password security, and transaction monitoring. In addition, many students tended to engage in impulsive purchasing behavior due to the ease and speed of digital transactions, which often reduced their ability to control spending.

After participating in the training sessions, students showed a better understanding of digital financial ecosystems and how financial technology supports daily economic activities. Through hands-on practice, students were able to simulate recording their income and expenses using simple financial applications, which helped them understand the importance of financial tracking. They also learned to review transaction histories and set simple spending limits. Moreover, students became more aware of digital security practices, such as protecting personal information, using strong passwords, and being cautious when conducting online transactions. This improvement indicates that digital literacy not only enhanced technical knowledge but also shaped

more responsible financial behavior in the digital environment. Additionally, students reported increased confidence in making financial decisions, developed critical thinking when evaluating digital financial services, and showed greater motivation to apply budgeting and saving strategies consistently. The program also fostered collaboration and peer learning, allowing students to share experiences, discuss challenges, and support each other in developing practical financial skills, which reinforced both knowledge retention and behavioral changes in everyday digital financial practices.

Table 3. Digital Financial Literacy Improvement

Component	Before Program	After Program
Understanding of e-wallet	Limited to usage	Better conceptual understanding
Mobile banking knowledge	Very low	Improved understanding
QRIS awareness	Minimal	Increasingly understood
Fraud awareness	Low awareness	More alert and cautious
Financial control	Impulsive usage	More controlled behavior

Table 3 indicates that students’ digital financial literacy improved across all measured components. Before the program, students’ understanding of e-wallets was limited to basic usage, and their knowledge of mobile banking and QRIS was very low or minimal. Awareness of digital fraud was also low, and financial control when using digital payments tended to be impulsive. After the program, students developed a better conceptual understanding of e-wallets, improved their knowledge of mobile banking and QRIS, and became more aware and cautious about digital fraud risks. Their financial control also became more balanced, with greater consideration before making digital purchases. This pattern suggests that digital financial education can significantly enhance both knowledge and self-regulation in digital spending.



Figure 2. Opening remarks from the school and delivery of digital financial literacy material

Figure 2 depicts the opening session and delivery of learning materials by the school and program facilitators. This stage set the foundation for the program by introducing key concepts of digital financial literacy and establishing student engagement in the learning process. The opening remarks emphasized the importance of financial literacy in the digital era and encouraged students to actively participate in all program activities. The visual documentation in Figure 2 shows the formal yet interactive

atmosphere that helped create a serious but comfortable learning environment. This initial session also served to align expectations between the school, facilitators, and students regarding the objectives and benefits of the program.

Practical Application and Character Building

The third session emphasized the practical application of financial knowledge and the integration of character education in financial behavior. Students were encouraged to apply what they had learned through simulations and case-based activities that reflected real-life financial situations, such as managing a monthly allowance or deciding between saving and spending. This session also highlighted the importance of character values such as honesty, discipline, responsibility, and long-term planning in managing personal finances. Through role-play and group discussions, students were asked to evaluate different financial scenarios and choose actions that reflected responsible behavior.

Before this session, most students viewed financial management merely as a technical skill unrelated to personal character development. Their financial behavior was inconsistent, and they had not yet developed strong habits in managing money or planning for the future. Financial decisions were often made spontaneously without considering long-term consequences. After participating in simulation activities and group discussions, students demonstrated improved awareness of the importance of financial responsibility in daily life. They showed better ability to make more rational financial decisions and began to develop consistent saving habits. In addition, students increasingly understood that financial discipline is closely linked to personal character, where responsible financial behavior reflects self-control and maturity in decision-making. These activities also helped students strengthen their ability to evaluate financial choices in practical situations.

Table 4. Character and Financial Behavior Development

Character Aspect	Before Program	After Program
Discipline	Low consistency	Increasingly consistent
Responsibility	Weak	Strengthened
Self-control	Limited	Improved
Future orientation	Not developed	Emerging
Decision making	Impulsive	More rational

Table 4 highlights improvements in students' character-related financial behavior. Before the program, discipline and responsibility in financial matters were weak, self-control was limited, future orientation was not developed, and decision making tended to be impulsive. After the program, discipline became more consistent, responsibility was strengthened, and self-control improved. Students also began to show emerging future orientation and more rational decision making in financial contexts. These changes indicate that financial education can contribute not only to knowledge but also to the development of character values that support responsible financial behavior among adolescents.



Figure 3. Seminar activities, interactive discussions, and hands-on practice using financial applications



Figure 4. Group photo of participants and organizing team

Figure 3 illustrates the interactive learning process involving seminar activities, discussion, and hands-on practice with financial applications, while Figure 4 documents the final activity and participation of students and facilitators. Figure 3 shows that students were actively engaged in asking questions, sharing experiences, and practicing digital financial tools under guidance. Figure 4 captures the sense of togetherness and commitment that emerged at the end of the program, symbolizing the collaborative effort between the school and the implementation team. These figures highlight high student engagement and the supportive atmosphere that characterized the program from beginning to end.

Evaluation and Impact of the Program

Based on the evaluation results, the program had a significant positive impact on students' financial literacy levels. Before the intervention, students showed low awareness of saving habits, budgeting practices, and digital financial security. Financial behavior was generally unstructured, and students rarely monitored their financial activities systematically. After the implementation of the program, there was a clear improvement in students' knowledge, skills, and financial attitudes. Students

demonstrated better understanding of financial concepts, improved ability to manage simple financial records, and increased awareness of digital transaction security. They also showed stronger motivation to develop consistent saving habits and began applying financial knowledge in their daily lives, such as tracking expenses and setting simple financial goals.

Table 5. Summary of Program Impact

Impact Area	Outcome
Knowledge	Significant improvement
Behavior	Reduced impulsive spending
Skills	Ability to use financial apps
Security awareness	Improved understanding
Motivation	Stronger saving intention

Table 5 summarizes the overall impact of the program, showing improvements across all measured aspects. Knowledge about financial concepts improved significantly, impulsive spending behavior decreased, and students gained skills in using financial applications for recording transactions. Awareness of digital security also increased, and motivation to save became stronger. These results confirm that digital financial literacy education can effectively enhance students' financial awareness and encourage positive behavioral change. The integration of interactive learning and digital tools appears to play an important role in supporting these outcomes.

Overall, the findings indicate that digital financial literacy education is an effective strategy for improving students' financial awareness and behavior. The combination of interactive learning, practical simulation, and digital tools contributes to shaping more responsible and informed financial decision-making among students in the digital era. The program also demonstrates that vocational school students can adapt well to digital financial education when it is presented in a contextual and engaging manner.

Discussion

The findings of this program show that digital financial literacy education combined with participatory learning can significantly improve students' financial knowledge, saving habits, and behavioral control. This is consistent with studies that report positive effects of financial education on student saving behavior and financial responsibility, where structured interventions help students shift from impulsive to more planned financial decision-making (Anastasya, 2025; Refina, 2025; Tumanggor et al., 2025). At the same time, this study adds nuance by showing that the integration of digital tools and simulations in a vocational school context can further enhance engagement and understanding, particularly among students who are already familiar with digital transactions but lack underlying financial literacy.

From the perspective of saving behavior and frugality, the improvement in students' awareness, saving consistency, and expense tracking supports previous findings that early financial education can foster frugality and long-term financial planning among adolescents (Athfal et al., 2025; Sapiri et al., 2025). However, this study extends existing literature by emphasizing the role of simple, daily-based simulations that directly reflect students' real spending patterns. The shift from viewing saving as a residual activity to considering it as a planned habit aligns with earlier research, yet the use of digital recording applications in this program provides a more contemporary and practical

dimension that many previous studies did not fully address (Maharani et al., 2026). These results suggest that combining traditional concepts of frugality with digital tools can create a more effective learning experience.

In terms of digital financial literacy, the increase in students' understanding of e-wallets, mobile banking, QRIS, and fraud risks aligns with studies highlighting the importance of digital financial education in helping young people navigate financial technology safely (Haryati & Makarim, 2025; Palangda et al., 2025). Unlike research that focuses solely on the adoption of digital payments, this program also emphasizes critical awareness of risk and self-control in spending. The findings show that students did not only learn to use digital platforms more efficiently, but also became more cautious and reflective when conducting transactions, supporting arguments that digital literacy must be accompanied by value-based education to prevent overconsumption and vulnerability to cybercrime (Taufik et al., 2025).

Theoretically, this study contributes by reinforcing the idea that financial literacy education should be understood as a holistic process that integrates knowledge, skills, attitudes, and character values. The link between financial discipline, responsibility, and self-control, as seen in the improvement of character-related indicators, supports theoretical perspectives that position financial literacy as part of broader character and life-skills education (Anastasya, 2025; Athfal et al., 2025). By showing how saving, budgeting, and digital financial skills can be tied to values such as honesty, responsibility, and future orientation, the study adds to the discourse on financial literacy as a component of character building rather than merely technical training.

Practically, the program offers a replicable model for vocational schools and other educational institutions that aim to improve students' financial literacy in the digital era. The structured stages starting from baseline assessment and basic concepts, followed by digital financial literacy, and then practical application and character education form a coherent sequence that can be adapted to different contexts (Haryati & Makarim, 2025; Palangda et al., 2025). The use of simple financial applications and concrete simulations demonstrates that impactful interventions do not always require sophisticated technology, as long as they are contextually relevant and participatory. For policymakers and practitioners, these results underscore the importance of integrating digital financial literacy into school curricula and extracurricular programs to prepare students for increasingly complex financial environments (Taufik et al., 2025).

The study also has implications for community-based and family-based financial education. The observed changes in students' behavior—such as reduced impulsive spending and stronger motivation to save—suggest that schools can serve as key entry points for broader financial awareness in households and communities (Refina, 2025; Tumanggor et al., 2025). When students bring new habits and understanding back to their families, they may help influence household financial practices, especially in contexts where parents have limited exposure to digital financial literacy. This reinforces the practical importance of targeting young people as strategic agents of change in financial behavior at the community level.

In terms of research contributions, this study adds empirical evidence from a vocational school setting in a specific regional context that has received relatively little attention in previous financial literacy research. By combining digital financial literacy, saving behavior education, and character development, the program presents an integrated model that complements and extends existing approaches that usually

emphasize only one dimension (knowledge, skills, or attitude) (Athfal et al., 2025; Maharani et al., 2026; Sapiri et al., 2025). Future research is recommended to use longitudinal designs to examine the durability of behavioral changes, involve parents and community stakeholders to expand the impact, and compare the effectiveness of similar programs in different school types or regions. Such studies would deepen theoretical understanding and provide more robust evidence for scaling up digital financial literacy interventions in diverse educational and socio-economic contexts.

CONCLUSION

This study found that a digital financial literacy program implemented through a community service approach effectively improved vocational students' financial knowledge and behaviors, particularly in saving, budgeting, expenditure management, and awareness of digital financial security. The findings indicate that integrating financial literacy education with hands-on experience using digital financial tools provides a contextual and meaningful learning experience, enabling students to apply financial concepts in their daily lives and fostering responsible financial habits that contribute to financially resilient communities in the digital era. Based on these results, schools, educators, and community stakeholders are encouraged to incorporate practical digital financial literacy activities into educational programs and expand access to technology-based financial education. To strengthen the sustainability and impact of such initiatives, future programs should involve a larger number of participants, longer implementation periods, and closer collaboration with financial institutions. Further research is recommended to examine the long-term effects of digital financial literacy interventions across diverse educational settings and to investigate factors that influence the sustainability of positive financial behaviors among students.

ACKNOWLEDGMENT

The authors sincerely thank the vocational students, teachers, and school administrators in the Papua Mountains for their active participation in the digital financial literacy program. Gratitude is also extended to the local community and educational stakeholders for their support, cooperation, and contribution, which were essential to the success and impact of this study.

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