

Gemar Menabung (Gembung) Motivation in Increasing Financial Literacy Awareness for Young Generations in Madrasah Ibtidaiyah (MI) Misbahul Islam Sogaan Pakuniran

Abstract— *This dedication aims to address the problem of partners related to the lack of financial literacy among the young generation in Madrasah Ibtidaiyah (MI) Misbahul Islam Sogaan Pakuniran. In this endeavour, public service is carried out through the "Motivation of Savings" program as a form of intervention to increase understanding of the importance of saving and managing finances wisely.*

This method of dedication involves the organization of workshops, training, and other interactive activities aimed at providing basic knowledge about financial literacy, money management, and the importance of saving. In addition, the program also covers the use of educational media such as videos, brochures, and manuals to provide a deeper understanding of financial concepts.

The results of the "Gembung" program show a significant improvement in motivation and understanding of financial literacy among the young generation of Madrasah Ibtidaiyah (MI) Misbahul Islam Sogaan Pakuniran. Program participants begin to realize the importance of saving, understand how to set budgets, and have basic skills in managing their own finances.

Through the Gemar Menabung (Gembung) program, the financial literacy of the young generation in Madrasah Ibtidaiyah (MI) Misbahul Islam has increased. The program not only provides an understanding of the importance of financial literacy but also encourages students to apply it in everyday life. In conclusion, the devotion of this community has successfully improved the insight of financial literacy for the young generation in Madrasah Ibtidaiyah (MI) Misbahul Islam Sogaan Pakuniran. The Bubble program has helped address the partner's problems related to the lack of financial understanding among children and adolescents. For the future, similar programmes could be implemented in other educational institutions to make a positive contribution in improving the financial literacy of young generations throughout Indonesia.

Keywords— *Youth; Financial Literacy; Saving Motivation; Financial Education; Community Engagement Program*

1 Introduction

Education is an important foundation for the development of society and the country. However, not only formal education is important; financial literacy is also a key aspect in preparing individuals to manage their finances wisely. Financial literacy includes an understanding of how to regulate money, manage personal finances, and make sound financial decisions.

In a modern era full of financial challenges, financial literacy is becoming increasingly important for individuals of all ages, including the younger generation. Having a strong understanding of financial literacy can help individuals avoid financial problems, manage debt wisely, save for the future, and invest smartly.

In this context, *Madrasah Ibtidaiyah (MI) Misbahul Islam Sogaan Pakuniran* is the primary concern. *Madrasah Ibtidaiyah (MI) Misbahul Islam* is a basic education institution located in rural areas. The school has about 250 students, the majority of whom come from middle to lower economic backgrounds.

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Students at *Madrasah Ibtidaiyah (MI)* Misbahul Islam face challenges in financial literacy. Many of them have not yet had adequate access to financial literacy education, and often they do not have an understanding of basic concepts such as budgeting, the difference between savings and investments, or the long-term benefits of saving.

The lack of financial literacy among the young generation in *Madrasah Ibtidaiyah (MI)* Misbahul Islam leads to a low risk of their preparation in the face of complex financial situations in the future. Not only does it affect their personal lives, but it can also hinder the economic and social development of local communities.

The problems that occur in our field are summarized as follows: 1) Lack of understanding of financial literacy: Students at *Madrasah Ibtidaiyah (MI)* Misbahul Islam tend to have a low understanding of finance literacy. They lack knowledge of the importance of managing money wisely, saving, and planning their financial future. Some don't even understand basic concepts like budget management or the difference between savings and investments. 2) Lack of Saving Motivation: In addition to a lack of understanding, the motivation to save is also low among students. They have not yet been aware of the long-term benefits of saving and tend to spend their money less wisely. 3) Restrictions on Access to Financial Education: *Madrasah Ibtidaiyah (MI)* Misbahul Islam does not have formal programmes or sufficient resources to teach financial literacy to students. Teachers have many responsibilities in teaching core subjects and do not have the time or specialized knowledge to teach finance literacy. 4) Economic Resource Limits: Economic limits in the surrounding environment are also an obstacle. Many students come from low-income families, making it difficult for them to allocate money to save or learn about finance. 5) Increased Financial Literacy Needs: Amid rapid economic change and increasingly complex financial roles in everyday life, financial literacy becomes an urgent need for students to face the financial challenges of the future.

Therefore, continued efforts are needed to improve financial literacy understanding among students of *Madrasah Ibtidaiyah (MI)* Misbahul Islam. Gemar Menabung (Gembung) Motivation program is designed in response to this financial literacy challenge with the aim of providing understanding and motivation to students to manage their finances wisely, ranging from saving to making intelligent financial decisions.

In order to this goal, a careful analysis of the situation is needed to understand in depth the financial literacy challenges faced by the students of *Madrasah Ibtidaiyah (MI)* Misbahul Islam, as well as to formulate an effective strategy in improving their economic literacy. The analysis of this situation will be an important foundation in the planning and implementation of the program "Gembung" and to ensure its positive impact on the development of financial literature of the young generation in *Madrasah Ibtidaiyah (MI)* Misbahul Islam Sogaan Pakuniran.

2 Method

The Gemar Menabung (Gembung) Motivation Program will be implemented through a systematic set of stages to ensure the achievement of the goal. These stages include preparation, implementation, monitoring, and evaluation. Here's the stage of implementation:

a. Identification of Needs

- 1) *Dedication team*: The dedication team will carry out initial data on student financial literacy levels collected, providing an initial understanding of student's financial literature levels in *Madrasah Ibtidaiyah (MI)* Misbahul Islam Sogaan Pakuniran. This data will be a starting point for assessing the impact of the financial literacy program and measuring improved understanding of students' finance literacy after the program is running. Furthermore, this data can also be used to adapt and refine the teaching materials and methods in the finance literature program to better suit the needs of students.
- 2) *The devotion team*: the dedication group will provide documented understanding of partner problems, and provide a deeper understanding of the economic literacy problems encountered by students in *Madrasah Ibtidaiyah (MI)* Misbahul Islam. This information will serve as a basis for designing and organizing financial Literacy programmes that are tailored to partner needs. In addition, this information will be

used as a foundation for monitoring and evaluating student development throughout the program, so that it can be more effectively improved in student finance programmes. There are clear and structured guidelines for the implementation of the financial literacy program. With the goals and objectives set, the program can be more focused and effective in achieving the desired results, i.e. increased financial literacy of students Madrasah Ibtidaiyah (MI) Misbahul Islam Sogaan Pakuniran.

- 3) *Dedication Team*: Dedication team has goals and program targets set. There are clear and structured guidelines for implementing the financial literacy program. With the goals and objectives set, the program can be more focused and effective in achieving the desired outcome, namely, increasing the financial literacy of students *Madrasah Ibtidaiyah* (MI) Misbahul Islam Sogaan Pakuniran.



Picture 1: first meeting with team for a topic

b. Program Design

- 1) Dedication Team: The dedication team will create a comprehensive, structured and appropriate financial literacy program. This plan will guide the implementation of the (Gembung) program, so that the program can its goals and targets effectively.
- 2) Dedication Team: The dedication team will provide educational material and supporting media available. Availability of material and media ready to use during the financial literacy program. This will ensure that the program is running smoothly, and participants are able to access and understand the material well, so that the aim of the program, which is to improve student financial literacy.
- 3) Structured and detailed timetables for the implementation of the entire workshop and activities in the financial literacy program. This will ensure that the program runs as planned, participants have access to quality materials and teaching, and the objectives of the program can be achieved effectively.



Picture 2: meetings with the school authorities for a service permit and offer a service program

c. Monitoring and Evaluation

- 1) *Dedication Team*: Dedication team will monitor the progress of recorded financial literacy. Data that provides in-depth insight into the progress of participants in achieving financial literacy. This data can be used to demonstrate the effectiveness of the program, identify areas that need improvement, and measure the long-term impact of the programme on the participants.
- 2) *Dedication Team*: Student participation increases. Students are more involved, participate actively in learning, and feel more engaged in financial literacy topics. With increased participation, they can more effectively integrate financial knowledge and skills into their daily lives. It will support the goal of the financial literacy program to enhance the understanding and management of students' finances.
- 3) *Dedication Team*: The dedication team will ask for input from the partner used for program improvement. Programs that respond to needs, expectations, and input from partners or participants. By involving them in the improvement process, the program becomes more effective and sustainable.



Picture 3: program socialization to students

d. Reporting and dissemination

- 1) *Dedication Team*: The dedication team will make the programme report prepared and delivered to the partners. It guarantees transparency in the program, a better understanding of the achievement of the programme, and recognition of the role of the partner or participant in the success of the program. It also allows the program to continue to evolve and adapt to the needs that arise during implementation.
- 2) *Dedication Team*: The dedication team will communicate the results of the program disseminated to the public and related agencies. The knowledge and benefits of the program are wider. It can raise public awareness of the importance of financial literacy, gain support from authorities, and influence policies or practices that are more supportive of financial Literacy. The programme also supports transparency and accountability in the implementation of financial literacy programmes.



Picture 4: Reporting and dissemination

This phase of implementation will ensure that the Gemar Menabung (Gembung) Motivation program is run effectively and in accordance with the objectives set. With careful monitoring and ongoing evaluation, the program can provide sustainable benefits to students and their communities in terms of financial literacy and smarter financial management.

3 Findings And Discussion

3.1 Finding

a. Workshop Fasilitator

In the program "Gembung" is the role of facilitator workshop responsible for the maintenance of financial literacy workshop for students of *Madrasah Ibtidaiyah (MI) Misbahul Islam Sogaan Pakuniran*. The implementation process begins with a preparatory phase involving the selection and training of the facilitator team. The facilitator team consists of members of the dedication team who have a background in education and financial literacy. They have undergone specialized training to understand financial literacy material, effective teaching methods, and appropriate approaches to interacting with students.

During the workshop, the process began with a financial literacy submission session. The facilitator acts as the main instructor who explains the concepts of financial literacy to students. This material covers the basic concepts for financial literature, the importance of

saving, budget management, the difference between savings and investments, and simple financial management strategies.

Workshops not only focus on material delivery, but also involve students in group discussions, exercises, and interactive activities. Students are given the opportunity to share their experiences and views on financial management. They are also invited to participate in role-playing games that allow them to apply financial literacy concepts in real-life situations.

During the workshop, facilitators also use a variety of supporting media that have been prepared by the team, such as educational videos, brochures, and guidebooks. These media help in delivering information in a way that is more interesting and easy to understand for students.

After each workshop session, students are tasked to apply the financial literacy concepts they have learned. These tasks can be simple budgeting, expenditure planning, or investment simulation. The facilitator will guide the student in completing these tasks.

The implementation process will continue with a regular workshop for several months. During this period, the facilitator will ensure the smooth running of the workshop, monitor student participation, and provide necessary guidance. Periodic evaluations will also be carried out to measure the extent to which students have understood the financial literacy material.

b. Specialist of Media

In the "Gembung" program is the role of media specialists responsible for the development and management of educational media, including educational videos, brochures, and manuals. The implementation process is closely linked to the implementation of the financial literacy workshop.

In the preparatory phase, media specialists work with other dedication team members to plan and develop educational media. They use their knowledge in graphic design, video production, and writing to create effective educational material.

The educational media prepared by the dedication team was used during the workshop to provide a deeper understanding of the concept of financial literacy. Video education, developed by media specialists, is an important tool in visually explaining complex concepts.

Brochures and manuals are also prepared by media specialists to support students in understanding financial literacy material. The material is designed in an easy-to-understand language and uses examples that are relevant to the student's everyday life. During the workshop, educational videos are played and discussed with students to illustrate financial literacy concepts. Brochures and manuals are also distributed to students so that they can refer back to the submitted material.

The implementation process will continue as long as the financial literacy workshop continues. Media specialists will ensure that educational media remains relevant and effective, and they are ready to make improvements or improvements if necessary.

c. Data Collector

In the "Gembung" program is the role of data collector responsible for the collection, processing, and analysis of data related to student financial literacy understanding before and after the program. The implementation process begins from the initial phase of the program.

The data collector, who is a member of the dedication team with expertise in research methodologies, planned and implemented the data collection process with the following steps: 1. Determination of indicators: Data collectors will work with the dedicated team to determine the indicators to be used to measure student financial literacy understanding. This includes surveys, interviews, and tasks assigned to students. 2. Initial surveys: Before the course starts, data collectors will conduct initial surveys to students to measure their understanding of financial literacy. These surveys include questions about basic knowledge about financial management, savings understanding, and attitudes toward money. 3. Monitoring and interviews: During the workshop, the data collector will monitor student participation and conduct short interviews to understand their views on the financial

literature material submitted. 4. Final survey: After the end of the program, data collectors will repeat the same surveys for measurement of changes in student financial literacy understanding after attending the workshop. 5. Data analysis: The data collected will be carefully analyzed to measure the impact of the program. The data collector will use statistical software to analyze changes in student financial literacy understanding. The results of data analysis will be used to gauge the extent to which the "Bush" program has been successful in improving student's financial literacy understanding and identify areas where the program can be improved.

d. Financial Literacy Advisor

In the "Gembung" program is the role of financial literacy advisers who are responsible for providing guidance and advice based on their academic knowledge in financial literacy. The implementation process begins at the program planning stage.

Financial literacy advisers, who are lecturers or researchers with expertise in financial literacy, will provide guidance to the dedication team in the development of financial literacy materials and effective teaching methods. They will also help in ensuring that the submitted material complies with the applicable financial literacy standards.

During the workshop, financial literacy advisers will play a role in the monitoring and evaluation sessions. They will help in evaluating the effectiveness of material delivery and provide advice to facilitators on how to improve the teaching approach if necessary.

The implementation process of solution D also includes regular meetings between the financial literacy advisor and the dedication team to discuss program development and monitoring outcomes. Advisors will provide insights based on their academic knowledge to help the team make the right decisions.

The involvement of financial literacy advisers becomes essential to ensuring that the "Bluang" program meets the high standards of finance literacy and achieves the goals that have been set. With the guidance of a consultant, the dedication team can provide an academically informed and effective financial literacy approach.

3.2 Discussion

The discussion of the solutions and follow-up programmes "Motivation of Saving Gemar" (Bubble) included a series of steps to strengthen and enhance the positive impact of the program in the coming year. First, an in-depth evaluation of the outcome of the programme, including a feedback analysis from participants, partners, and the public, will provide a deeper insight into the success of the program and areas that need to be improved.

The review will take into account the specific needs of the participants and ensure that the submission of information is more relevant to their context. This will involve collaboration between workshop facilitators and media specialists to ensure the effectiveness of communication.

The follow-up programme will include strengthening the role of financial literacy advisers by organizing additional counselling sessions and individual support for participants who need it. This will provide an opportunity for participants to address their specific questions or deepen their understanding of a particular financial concept.

In terms of student participation, the program will consider further development of interactive activities and project-based learning. It aims to increase student involvement and provide a deeper learning experience. Collaboration between the participation coordinator and workshop facilitator will be key to achieving this goal.

On the dissemination side, the programme will consider diversifying platforms and tools to reach a wider audience.

In order to maintain the sustainability of the program, the follow-up plan will include extending the program to other schools in or around the area. Collaboration with relevant parties, including the Education Service and local financial institutions, will be strengthened to extend the positive impact of the programme to more communities.

With a focus on in-depth evaluation, solution perfection, strengthening the role of facilitator and counsellor, increased student participation, diversification of dissemination, and program expansion, follow-up in the coming years is expected to make a greater contribution to the improvement of financial literacy at school and community level.

4 Conclusion

In closing this dedication, it can be concluded that the Gemar Menabung (Gembung) program Motivation succeeded in achieving its main goal, namely, to improve the financial literacy of the young generation at *Madrasah Ibtidaiyah* (MI) Misbahul Islam Sogaan Pakuniran. The evaluation results showed an improved understanding of financial concepts, money management, and financial planning skills among participants. The implications are very positive, strengthening their financial knowledge base for the future.

Nevertheless, there are limitations to bear in mind. First, the program can be enhanced through a more contextual approach and material depth according to the needs of the participants. The recommendation for further dedication is to integrate more practical aspects and case studies relevant to student reality.

In addition, it is suggested that school authorities, parents, and stakeholders should be more actively involved in supporting students' financial literacy. Through closer collaboration, we can create an ecosystem that supports the development of sustainable financial knowledge.

As a continuing dedication, long-term monitoring is recommended to measure the impact of the programme over a broader period of time. The success of this program can be a model for similar dedication in other educational institutions and make a positive contribution to the improvement of financial literacy at community level.

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