

FINANCIAL EDUCATION FOR THE MUNCAN VILLAGE COMMUNITY THROUGH DIGITAL MEDIA

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Abstract:

This community service program aims to improve financial literacy in the Muncan Village community through the use of digital media. The majority of residents work in the agricultural and MSME sectors, with low financial literacy and limited access to formal financial information. The blended learning method used combines offline workshops and online mentoring via WhatsApp groups. Educational materials were delivered through animated videos, infographics, and posters tailored to the local context. The results showed an average increase in financial literacy of 42%. Eighty percent of participants understood the risks of saving at home, 75% understood the difference between saving in a bank and a piggy bank, and 70% could recognize the characteristics of illegal online loans. Furthermore, 25 participants began recording their finances, and 15 opened their first bank accounts. Digital media successfully transformed from a medium of entertainment into an educational tool, with the "Sele Muncan" WhatsApp group serving as a platform for ongoing learning. This program demonstrates the effectiveness of a contextual and participatory approach in improving financial literacy and community empowerment in the digital era.

INTRODUCTION

In today's era of rapidly evolving globalization and digitalization, financial literacy has become a crucial pillar in building the economic resilience of individuals and society as a whole. The ability to understand and manage finances effectively is no longer merely a skill, but a fundamental necessity for achieving well-being (Kim et al., 2019). Unfortunately, the disparity in financial literacy remains significant, particularly between urban and rural communities. Rural communities, with all their potential and dynamics, often face obstacles in accessing adequate financial information and education, leaving them vulnerable to unhealthy financial practices, such as high-interest debt, investment fraud, or the inability to plan long-term finances (Saputra, 2021).

Muncan Village, as one of the villages struggling to adapt to modernity, is not immune to these challenges. The majority of its residents work in the agricultural and MSME sectors, with fluctuating income patterns. Knowledge of budgeting, saving, investing, and credit management remains very limited and tends to be passed down conventionally without a foundation in sound planning. Access to formal financial institutions and information from trusted sources also remains a barrier (Larasdiputra & Saputra, 2021). On the other hand, internet penetration and the use of digital devices such as smartphones are increasing, opening both opportunities and a digital divide if not balanced with adequate capacity.

This phenomenon underlies the importance of implementing a community service program titled "Financial Education for the Muncan Village Community through Digital Media." This program is based on the belief that, despite existing challenges, digital media can be an effective



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solution for reaching and empowering rural communities. Conventional approaches such as direct outreach are often hampered by distance, time, and cost. In contrast, digital media offers advantages in terms of reach, speed, interactivity, and ease of repeated access (Sara & Saputra, 2021). Through familiar platforms like WhatsApp Groups, short animated videos on YouTube, and infographics shared through social media, financial education can be delivered in a more engaging, easy-to-understand manner, and relevant to the daily lives of the Muncan Village community (Saputra & Jayawarsa, 2023).

Therefore, this community service program focuses not only on transferring basic financial knowledge—such as how to budget, the importance of saving in a bank, recognizing illegal investments, and managing debt—but also on improving the community's digital capabilities. The goal is to create a sustainable and independent educational ecosystem, where the community is not only a consumer of information but also able to disseminate that knowledge to others. It is hoped that, through the synergy between applicable financial content and easy digital access, this program can contribute significantly to improving financial literacy and inclusion in the Muncan Village community, which will ultimately encourage more stable, inclusive, and sustainable village economic growth.

METHODS

This community service activity will be implemented using a participatory method that combines a blended learning approach, including offline and online meetings, to ensure program coverage and sustainability. The first stage is observation and needs assessment through in-depth interviews with village officials and community leaders to accurately identify financial literacy levels, income patterns, and specific obstacles faced. Based on this data, the team will develop educational materials tailored to the local context, such as agricultural product management, MSME capital, and avoiding loan sharks. These will then be packaged in easy-to-digest digital media formats, such as short animated videos, infographics, and informative posters in Indonesian and Balinese. The main training will be conducted in two sessions: the first, an offline workshop at the village hall, focused on introducing basic financial concepts and practical training using simple financial applications. The second session will be a one-month online mentoring session via a WhatsApp group, where participants can discuss, ask questions, and regularly access modules and video tutorials. To measure the program's effectiveness, an evaluation will be conducted using pre- and post-training questionnaires and monitoring of activities and interactions within the online group (Saputra et al., 2024). This method was chosen to ensure that the educational process is not only one-way but also interactive, sustainable, and able to flexibly respond to the real needs of the community (Darmawan et al., 2023).

RESULTS AND DISCUSSION

The community service program, "Financial Education for the Muncan Village Community through Digital Media," was implemented for a full month and yielded several significant findings and impacts, both quantitatively and qualitatively (Purnamawati et al., 2024). Overall, the program successfully achieved its goal of improving basic financial literacy and utilizing digital media as an effective educational tool for the village community.

Implementation Results and Initial Achievements. Based on an initial needs assessment conducted through interviews with 30 heads of families and village officials, it was revealed that the community's level of financial literacy remains very low. As many as 85% of respondents admitted to never having created a written monthly budget, 70% kept cash at home as their primary form of

savings, and nearly 60% had experience borrowing from loan sharks or illegal online loans (pinjol) with high interest rates due to urgent needs not being addressed by formal financial institutions. On the digital side, 90% of respondents owned and actively used WhatsApp, but their use was limited to social communication and entertainment, such as watching videos. Only 15% had ever used the internet to search for information related to finance or agriculture. This initial data served as the basis for developing highly contextual materials (Laksmi & Saputra, 2024).

The offline workshop held at the Muncan Village Hall was successfully attended by 42 participants, consisting of farmers, MSMEs, homemakers, and youth organizations. This high participation rate demonstrated the community's enthusiasm and awareness of the importance of this topic. During the workshop, participants were introduced to the basic concepts of family financial management, from recording income and expenses, the importance of saving in a bank for security and earning interest, to how to identify the characteristics of illegal online loans and fraudulent investments (Jayawarsa & Saputra, 2025). The delivery method used case simulations, real-life examples, and interactive games with prizes, successfully creating a fun and engaging learning atmosphere. Practical training sessions on using simple financial applications such as Bookkeep or the financial record feature on mobile phones also received a very positive response, although many participants, especially the elderly, initially experienced difficulties (Saputra & Jayawarsa, 2023). One-on-one mentoring by young volunteers from the village youth organization was key to overcoming these technical obstacles (Jayawarsa, Saputra, et al., 2021).

Following the workshop, a dedicated WhatsApp group called "Sele Muncan" (Sele means money in Balinese) was formed with 50 members. This group became the backbone of the online mentoring program. For one month, the community service team consistently shared a variety of prepared digital content, including: five short animated videos (2-3 minutes long) on topics such as "How to Save Properly," "Differentiating Investments from Scams," and "Managing Your Harvest for Maximum Profits"; ten infographics with engaging visuals and simple language; and three digital posters containing practical financial tips. Analysis of interactions within the group revealed a very encouraging trend (Jayawarsa, Purnami, et al., 2021a). The animated video about illegal online loans was the most watched (97% of total views) and sparked lively discussions. Many participants shared personal experiences or questioned the legitimacy of the loans they encountered. The infographic on "How to Create a Simple Budget" was also widely downloaded and shared in other family groups. The average engagement rate within the group reached 65%, indicated by numerous questions, responses, and sharing of experiences almost daily. It demonstrates that contextualized material delivered through familiar channels can break the ice and encourage active participation (Jayawarsa et al., 2022).

Successes, Challenges, and Implications. The success of this program can be seen in two main aspects: increased financial literacy and the adoption of digital media for educational purposes. Based on the evaluation questionnaire distributed at the end of the program, there was an average increase in financial literacy scores of 42% compared to the pre-test results. Eighty percent of participants could now explain at least two risks of keeping cash at home, 75% understood the difference between saving in a bank and a piggy bank, and 70% could list at least three characteristics of illegal online loans. Even more encouraging, in the follow-up survey, 25 participants had already practiced simple financial record-keeping, and another 15 had opened their first bank account. These are very concrete indicators of behavioral impact, demonstrating that knowledge is not just cognitive but is beginning to be applied (Jayawarsa, Purnami, et al., 2021b).

The success of digital media utilization is also noteworthy. WhatsApp groups have proven to be an ideal platform for rural communities like Muncan. Besides their high level of familiarity,



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