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Empowering Women through Family Financial Literacy and Digital Financial Education: Community Service at Ranting 'Aisyiyah Pernasidi

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Abstrak

Literasi keuangan dan literasi keuangan digital merupakan kompetensi penting dalam memperkuat ketahanan ekonomi keluarga, khususnya bagi perempuan yang berperan dalam pengelolaan keuangan rumah tangga. Kegiatan pengabdian kepada masyarakat ini dilaksanakan di Ranting 'Aisyiyah Pernasidi, Kabupaten Banyumas, pada bulan Mei 2025 dengan melibatkan 30 peserta. Kegiatan bertujuan meningkatkan pengetahuan dan keterampilan peserta dalam perencanaan keuangan keluarga serta pemanfaatan alat keuangan digital. Metode yang digunakan merupakan kombinasi Pendidikan Masyarakat dan Pelatihan melalui ceramah, demonstrasi, lokakarya, diskusi, dan praktik yang dilaksanakan dalam empat pertemuan. Materi meliputi penetapan tujuan keuangan, penyusunan anggaran keluarga, pengelolaan tabungan dan utang, serta penggunaan aplikasi keuangan digital. Evaluasi dilakukan melalui observasi fasilitator, partisipasi peserta dalam diskusi, serta penilaian terhadap latihan dan lembar kerja perencanaan keuangan. Hasil kegiatan menunjukkan bahwa peserta mampu merumuskan tujuan keuangan keluarga, menyusun anggaran rumah tangga sederhana, serta memahami pemanfaatan aplikasi keuangan digital dalam pengelolaan keuangan sehari-hari. Program ini berkontribusi pada peningkatan literasi keuangan keluarga dan pemberdayaan ekonomi perempuan. Pendampingan lanjutan diperlukan untuk mendukung keberlanjutan hasil program.

Kata Kunci: *literasi keuangan, perencanaan keuangan keluarga, literasi keuangan digital, pemberdayaan perempuan, keuangan rumah tangga*

Abstract

Financial literacy and digital financial literacy are essential for strengthening household economic resilience, particularly among women who play a central role in family financial management. This community service program was conducted at Ranting 'Aisyiyah Pernasidi, Banyumas Regency, in May 2025 and involved 30 participants. The program aimed to improve participants' knowledge and skills in family financial planning and the utilization of digital financial tools. Activities were implemented through a combination of Community Education and Training methods, including lectures, demonstrations,

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workshops, discussions, and guided practice conducted over four meetings. Training materials covered financial goal setting, household budgeting, savings and debt management, and the use of digital financial applications. Program evaluation was conducted through facilitator observations, participant engagement during discussions, and assessment of practical exercises and financial planning worksheets. The results showed that participants were able to formulate family financial goals, prepare simple household budgets, and demonstrate a better understanding of digital financial applications for daily financial management. The program contributed to strengthening household financial literacy and supporting women's economic empowerment. Continuous mentoring is recommended to support the sustainability of program outcomes.

Keywords: *financial literacy, family financial planning, digital financial literacy, women's empowerment, household finance*

1. Introduction

Financial management is an important aspect that not only impacts the well-being of individuals and families, but also contributes significantly to the country's economic development (Lusardi & Mitchell, 2014). A critical component of personal finance management is the process of managing income and allocating expenses via a comprehensive financial plan (Kapoor et al., 2020). It entails developing the ability to monitor cash inflows and adjust outflows to match spending. A methodical approach to using income is provided by personal financial management (Hasanah & Rahayu, 2024). When every family is able to manage their finances well, national economic stability is also maintained (OECD, 2020).

In the context of an increasingly complex and dynamic society, good financial literacy enables families to make smarter financial decisions, avoid the trap of excessive debt, and take advantage of economic opportunities to improve their quality of life (Febrianty et al., 2024). However, in reality, effective financial management is still a major challenge for many families in Indonesia, especially among women (OJK, 2023).

Based on the results of the national survey on financial literacy and inclusion conducted by OJK, there has been an increase in financial literacy, with women slightly outperforming men (67 percent compared to 64 percent). Nevertheless, many women still lack an adequate understanding of the basic concepts of financial management (OJK, 2023). In response, Otoritas Jasa Keuangan Indonesia (OJK, 2024b) has introduced the program, which aims to empower women through financial literacy and inclusion in economic and social development. Women's financial skills begin with household financial management, as well as understanding the characteristics of financial products and services, so that they can utilize them appropriately to improve family welfare and resilience (Febrianty et al., 2024).

Previous studies also confirm that financial literacy deficiencies negatively affect daily money management and the ability to save for long-term goals (Lusardi

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& Tufano, 2015). Financial literacy involves understanding how to prepare a family budget, save, invest, and manage debt wisely (OECD, 2020). Higher financial literacy makes individuals more capable of making sound financial decisions, including risk management, savings, and investments (OECD, 2022; OJK, 2023). In today's digital era, this challenge is even greater, as many financial services are moving to digital platforms. Indonesians, however, still have the lowest level of literacy in financial technology and capital markets, limiting their ability to fully benefit from digital financial services (OJK, 2023).

In Banyumas Regency, particularly in Cilongok Subdistrict, these issues are reflected in the experience of Ranting 'Aisyiyah Pernasidi. Although many members are actively engaged in MSMEs or informal work, they struggle with identifying financial goals, understanding the financial management cycle, and utilizing digital financial tools. Data from (OJK, 2023) further shows that financial literacy in Banyumas remains low at only 45 percent, despite a relatively high inclusion rate of 82 percent. This indicates that access to financial products is not matched by adequate knowledge to manage them effectively. Consequently, families are vulnerable to poor financial decisions, uncontrolled spending, and unwise investments.

To better understand the local context, an initial needs assessment was conducted through interviews and discussions with the leaders of Ranting 'Aisyiyah Pernasidi in April 2025. The assessment revealed that most members had never received formal training in family financial planning and relied primarily on personal experience in managing household finances. Financial records were generally not documented systematically, making it difficult for families to monitor cash flows, evaluate spending patterns, and plan future financial needs. In addition, although most participants were familiar with digital financial services such as mobile banking and e-wallets, their use was largely limited to payment and transfer transactions rather than financial planning and budgeting purposes. These conditions indicate the need for a community-based financial literacy program that combines household financial planning with practical digital financial literacy skills.

Various community service initiatives have been conducted to improve financial literacy among women and community-based organizations in Indonesia. Financial literacy training for women entrepreneurs and women's community groups has been reported to increase participants' understanding of financial management, bookkeeping practices, and the utilization of financial technology in daily economic activities (Abduh et al., 2025). Similarly, financial literacy programs targeting women's organizations have demonstrated that women play a strategic role in managing household finances and disseminating financial knowledge within their communities (Warsitasari et al., 2024). Recent studies also highlight that digital financial literacy has become increasingly important for strengthening women's empowerment and financial decision-making in the digital

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era (Sukoco et al., 2026). However, most existing programs primarily focus on improving basic financial literacy and financial inclusion, while limited attention has been given to integrating family financial planning with practical digital financial literacy skills. Therefore, this community service program combines household financial planning and digital financial literacy through practical exercises involving budgeting applications, mobile banking features, and e-wallet utilization to support sustainable household financial management.

Therefore, this community service program is urgently needed to bridge the gap between access and literacy. By equipping members of Ranting 'Aisyiyah Pernasidi with financial literacy, household financial planning skills, and digital financial knowledge, the program seeks to empower women to achieve financial independence and stability, while also contributing to broader economic resilience.

Financial literacy is widely recognized as a crucial determinant of individual and family welfare. It involves the ability to understand and apply knowledge related to budgeting, saving, investing, and debt management wisely. According to Adiandari (2023), financial literacy enables families to prepare financial plans, allocate resources efficiently, and achieve both short- and long-term goals. A lack of literacy often leads to poor money management, excessive debt, and insufficient preparation for emergencies or investments (Adiandari, 2023).

In the household context, financial literacy serves as a foundation for resilience. Families with higher levels of literacy are better equipped to create emergency funds, finance education, and invest in productive assets. Conversely, low literacy increases vulnerability to unproductive spending and financial stress. This is particularly important for women, who often manage household finances and play a central role in ensuring family well-being.

Financial management is not only essential for the well-being of individuals and families but also contributes significantly to national economic stability. Effective financial management entails the ability to monitor income, control expenses, and align them with financial goals through a systematic plan (Hasanah & Rahayu, 2024). When families are financially literate and capable of managing their resources effectively, they not only improve their quality of life but also enhance economic resilience at a national level. Despite growing awareness of the importance of financial literacy, many households in Indonesia still struggle to apply sound financial management principles. Women, in particular, often face greater challenges in managing personal and household finances due to limited financial planning skills and unequal access to financial knowledge (Hasanah & Rahayu, 2024). The gap is further reflected in national surveys, which show persistent disparities in literacy levels between urban and rural areas, as well as between men and women (OJK, 2024a).

The rapid digital transformation has reshaped nearly all aspects of daily life, including how families manage their finances. Digital platforms and financial technology (fintech) now provide tools that enable budgeting, payments, savings,

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investment, and debt management to be conducted faster, cheaper, and more securely (Avira et al., 2023). Mobile banking, e-wallets, and online investment platforms allow users to transact in real time, while also improving decision-making by offering access to timely and accurate financial data (Hasanah & Rahayu, 2024).

Within the household context, digital financial management offers opportunities to automate and optimize cash flow, track expenses, and achieve savings goals. However, without adequate knowledge and confidence in using digital tools, many families fail to maximize these benefits. This digital divide is particularly evident in rural areas, where access to infrastructure may exist, but digital financial literacy remains limited (OJK, 2023).

Digital financial literacy refers to the ability to access, understand, and effectively use digital financial services and tools. This includes skills such as managing mobile banking, digital payments, and budgeting applications, while also recognizing the risks of online transactions and applying strategies for financial security (OECD, 2022). Evidence suggests that individuals with higher levels of digital financial literacy are more capable of maintaining cash flow, recording transactions, and minimizing unnecessary costs (Hasanah & Rahayu, 2024). In Indonesia, surveys conducted by Otoritas Jasa Keuangan (OJK, 2023) reveal that literacy in financial technology and capital markets remains the lowest compared to other aspects of financial literacy. This finding underlines the urgency of interventions aimed at improving public understanding of fintech, particularly for women in community organizations such as ‘Aisyiyah. By strengthening digital financial literacy, families are better prepared to take advantage of digital services and improve their financial stability.

In the case of Ranting ‘Aisyiyah Pernasidi, most members already have access to financial products and digital tools such as mobile banking and e-wallets. However, their use remains limited to basic functions like receiving and sending money. Without sufficient financial literacy and digital skills, families cannot fully leverage these tools for financial planning and household resilience. Therefore, integrating traditional financial literacy education with digital financial literacy becomes essential to empower women in this community and help them achieve sustainable financial independence.

2. Methods

2.1 Problem Identification

The problem identification stage was conducted in April 2025 through preliminary observations, interviews, and discussions with the management of Ranting ‘Aisyiyah Pernasidi, Cilongok District, Banyumas Regency. The process involved the Chairperson of the branch, several administrators, and prospective participants representing members actively involved in household financial management and community activities.

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The interviews and discussions focused on participants' financial management practices, financial planning habits, understanding of financial products and services, and the utilization of digital financial applications in daily life. The assessment revealed several key challenges. First, many participants had not yet established clear short-term and long-term financial goals. Second, household financial management was generally carried out without systematic budgeting and financial recording practices. Third, participants had limited understanding of the household financial management cycle, including planning, implementation, monitoring, and evaluation. Fourth, although most participants were familiar with digital financial services such as mobile banking and e-wallets, their utilization was still limited to payment and fund transfer activities rather than supporting financial planning and expenditure monitoring.

The identified problems were subsequently validated through discussions with the community partner to ensure that the proposed activities addressed the participants' actual needs and priorities. Based on this assessment, a community service program focusing on family financial planning and digital financial literacy was designed and implemented.

2.2 Solution Design

The solution was designed to strengthen participants' literacy and skills in both traditional and digital financial management. The program sought to:

1. Enhance personal financial management through structured approaches and digital tools.
2. Improve financial literacy by teaching goal setting, budgeting, saving, debt management, and investment.
3. Expand financial planning skills by integrating manual and digital methods.
4. Increase financial stability by encouraging participants to adopt practical strategies.
5. Contribute to broader community economic well-being through peer learning and empowerment.

2.3 Implementation Methods

The community service program was conducted in May 2025 at Ranting 'Aisyiyah Pernasidi, Banyumas Regency, involving 30 participants. The activities were implemented through four meetings designed to strengthen participants' financial literacy and digital financial literacy competencies.

The implementation combined Community Education and Training approaches. Community Education was conducted through lectures and discussions covering financial literacy, family financial planning, financial goal setting, household budgeting, savings management, debt management, and digital financial literacy. Training activities were conducted through demonstrations, workshops, and guided practice sessions using household budgeting worksheets

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and digital financial applications, including mobile banking features and e-wallet platforms.

The implementation process consisted of five main stages. First, lectures were delivered to provide participants with fundamental knowledge regarding household financial management and digital financial services. Second, demonstrations and tutorials introduced participants to the practical use of digital financial applications for budgeting, expense tracking, and financial monitoring. Third, workshop and practice sessions enabled participants to develop household financial plans and identify financial priorities based on their individual family circumstances. Fourth, discussion and question-and-answer sessions facilitated the exchange of experiences and allowed participants to obtain solutions to common household financial challenges. Finally, reflection and evaluation activities were conducted to assess participants' understanding and readiness to apply the acquired knowledge and skills in their daily financial management practices.

2.4 Program Evaluation

Program evaluation was conducted to assess participants' understanding, engagement, and ability to apply the knowledge and skills introduced during the training. Evaluation techniques included facilitator observations, participant participation during discussions and question-and-answer sessions, and assessment of practical exercises and household financial planning worksheets completed during the workshops.

The evaluation focused on several indicators, including participants' ability to formulate financial goals, prepare simple household budgets, understand savings and debt management principles, and utilize digital financial applications to support daily financial management. The evaluation results were analyzed descriptively to determine the extent to which participants were able to understand and apply the concepts delivered throughout the program.

3. Result and Discussion

This community service program was designed to address the pressing issues of low financial literacy and limited digital financial skills among members of Ranting 'Aisyiyah Pernasidi. As highlighted in the introduction, although access to financial products is relatively high, many families lack the knowledge to manage them effectively, leaving them vulnerable to poor financial decisions and instability (OJK, 2024a). The activity was therefore focused on strengthening participants' capacity in household financial planning and digital financial literacy.

3.1 Enhancement of Personal Financial Management

The program directly enhanced participants' ability to manage personal and household finances. Training sessions provided structured guidance on how to monitor income, categorize expenses, and adjust spending to match financial

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goals. By introducing participants to digital platforms for financial tracking, the activity equipped them with practical tools to better organize their finances (Lusardi & Mitchell, 2014; Lusardi & Tufano, 2015; OECD, 2020).

3.2 Improvement in Financial Literacy

Before the program, many participants did not clearly differentiate between short-term and long-term financial needs and lacked knowledge of the financial management cycle. Through lectures, tutorials, and discussions, participants learned to articulate financial goals, draft budgets, and communicate strategies effectively. The combination of traditional learning and digital applications made the material more relatable and actionable (Adiandari, 2023).

3.3 Expansion of Financial Planning Skills

Participants practiced building household financial plans using both manual and digital approaches. The training emphasized budgeting, saving, debt management, and investment planning. Demonstrations of financial applications allowed participants toexperience firsthand how digital tools can assist in financial tracking and planning. As a result, participants began to expand their planning skills beyond daily expenses to include future-oriented financial goals such as education funds and emergency savings (Febrianty et al., 2024).

3.4 Increasing Financial Stability

The adoption of structured planning and digital financial strategies contributed to improving participants' financial stability. Discussions revealed that participants felt more confident in reducing unnecessary expenditures, allocating savings, and using financial products wisely. This marks a shift from reactive financial practices toward proactive financial management, which is crucial for household resilience (Lusardi & Mitchell, 2014; OECD, 2020).

3.5 Contribution to Economic Well-Being

Beyond individual households, the program contributes to broader community economic well-being. As women in 'Aisyiyah Pernasidi strengthen their financial literacy and adopt digital strategies, they not only enhance their families' welfare but also set examples for peer learning and community empowerment. In the long run, such initiatives can foster collective economic resilience (OJK, 2024a).

3.6 Awareness and Implementation of Digital Strategies

Evidence of participant learning was also reflected in the practical exercises and discussions conducted during the program. During the budgeting workshop, participants successfully completed household financial planning worksheets and identified their family financial priorities. Several participants acknowledged that they had previously managed household finances without a structured plan and had never documented their monthly income and expenditures systematically. One participant stated that the training helped her realize the importance of separating essential household expenses from non-

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priority spending. Another participant expressed that she had previously used digital financial applications only for payment transactions but now understood how such applications could assist in monitoring household expenses and supporting financial planning. These responses indicate that the program not only improved knowledge but also encouraged participants to reflect on and improve their financial management practices.

The activity was also successful in raising awareness of the benefits of digital financial management. Participants were introduced to digital platforms such as budgeting apps and e-wallet features beyond basic payment use. More importantly, the program encouraged participants to practically implement these tools for personal financial management. Several participants expressed commitment to continue using these applications after the program, indicating that the training not only raised awareness but also promoted behavioral change toward sustainable financial practices (Febrianty et al., 2024).

In summary, the program addressed the key challenges by:

1. Enhancing personal financial management through digital strategies.
2. Improving financial literacy by teaching participants how to set and communicate financial goals effectively.
3. Expanding financial planning skills with hands-on exercises using digital and manual tools.
4. Increasing financial stability through structured planning and digital adoption.
5. Contributing to community economic well-being by empowering women with applicable financial skills.

These outcomes confirm that the program not only delivered knowledge but also fostered the implementation of digital strategies in daily financial practices, thus directly addressing the urgency of low financial literacy and digital inclusion in Banyumas.

The activity was carried out through:

1. Raising awareness and knowledge of digital financial management.
2. Encouraging practical implementation of digital strategies for personal and household financial planning.

Key Outcomes

1. Improvement in financial goal setting
   Participants were able to draft realistic short-term and long-term goals.
2. Understanding of financial management cycle
   Families began to recognize budgeting, saving, debt management, and investment as an integrated process.
3. Introduction to digital tools
   Participants learned to use mobile apps for budgeting and expense tracking.
4. Increased confidence

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Participants expressed readiness to apply what they learned in their households.

5. Community impact

   Program outcomes contribute to greater resilience and economic empowerment at the community level.

Figure 1. illustrates the implementation of the financial literacy program conducted in Ranting 'Aisyiyah Pernasidi. The session shown in the image represents one of the core activities designed to address the challenges identified in the preliminary assessment, particularly the limited understanding of financial goals, the financial management cycle, and digital financial tools. Through lectures, demonstrations, and guided practice, participants—primarily women-led households—actively engaged in learning processes aimed at improving their financial planning skills and strengthening their digital financial literacy. This visual documentation supports the program's objective of enhancing household financial capability and promoting community empowerment.



Figure 1. Activity Implementation

This table confirms that the program not only increased knowledge but also encouraged behavioral changes. Participants moved from low awareness and unstructured financial practices toward greater planning capacity and adoption of digital financial strategies.

Table 1. Summary of Program Outcomes

No.	Evaluation Aspect	Initial Condition	Observed Outcome After Program
1	Financial Goal Setting	Participants had limited understanding of short-term and long-term financial goals	Participants were able to identify and formulate family financial goals through guided exercises
2	Household Budgeting	Financial management was generally conducted without structured budgeting practices	Participants successfully prepared simple household budgeting plans using the provided worksheets

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3	Savings and Debt Management	Knowledge regarding savings allocation and debt management was limited	Participants demonstrated better understanding of savings priorities and responsible debt management
4	Digital Financial Literacy	Digital financial services were primarily used for payments and transfers	Participants were able to utilize digital financial applications for budgeting and financial monitoring purposes
5	Participation and Engagement	Limited previous exposure to financial literacy training	Participants actively participated in discussions, practical exercises, and question-and-answer sessions throughout the program

The evaluation results indicated observable improvements in participants' understanding of financial planning concepts, household budgeting practices, and the utilization of digital financial tools. These improvements were reflected in participants' active engagement during training sessions and their ability to complete practical household financial planning exercises.

Table 1 demonstrates observable improvements in participants' financial literacy and financial management practices following the program. The most notable changes were related to financial goal setting, household budgeting, and the utilization of digital financial tools. Participants were able to translate the concepts introduced during the training into practical household financial plans through guided exercises and discussions. These findings support previous studies suggesting that financial literacy interventions can improve individuals' ability to make informed financial decisions and adopt more structured financial management practices (Lusardi & Mitchell, 2014; OECD, 2020). Furthermore, the integration of digital financial literacy components enabled participants to better understand the potential benefits of financial technology in supporting daily financial management and household economic resilience.

3.7 Implementation Challenges and Opportunities

During the implementation of the program, several challenges were identified. First, participants demonstrated varying levels of financial literacy and digital skills, resulting in different learning speeds during the training sessions. Some participants were already familiar with mobile banking and e-wallet applications, while others required additional guidance to understand basic digital financial features. Second, limited training time constrained the depth of discussion and practice, particularly for topics related to digital financial applications and long-term financial planning. Third, some participants were not accustomed to maintaining written household financial records, making the transition toward more structured financial management practices a gradual process.

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Despite these challenges, the program also revealed significant opportunities for future development. Participants showed strong enthusiasm throughout the four training sessions and actively engaged in discussions regarding household financial management. The practical exercises and budgeting worksheets encouraged participants to apply the concepts directly to their family financial situations. In addition, the increasing availability of smartphones and digital financial services among community members creates opportunities for expanding digital financial literacy initiatives. Future programs may focus on advanced topics such as investment literacy, family business finance, and the utilization of digital financial applications for microenterprise management.

The program also contributes to the achievement of Sustainable Development Goal (SDG) 5 on Gender Equality by strengthening women's capacity to make informed financial decisions and participate more actively in household economic management. In addition, the program supports SDG 8 on Decent Work and Economic Growth by improving financial management capabilities that can enhance household economic resilience and support the sustainability of micro-scale economic activities undertaken by community members.

4. Conclusion

This community service program successfully strengthened family financial literacy and digital financial literacy among members of Ranting 'Aisyiyah Pernasidi, Banyumas Regency. Through a combination of community education and training activities, participants improved their understanding of financial goal setting, household budgeting, savings and debt management, and the utilization of digital financial applications. The practical exercises and discussions enabled participants to develop simple household financial plans and increase their awareness of the importance of structured financial management. The program also contributed to women's economic empowerment and supported household economic resilience. To ensure the sustainability of program outcomes, follow-up mentoring and advanced financial literacy training are recommended, particularly in areas related to investment literacy, family business finance, and digital financial management.

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