

INTRODUCTION OF DIGITAL FINANCIAL LITERACY FOR ELEMENTARY SCHOOL TEACHERS IN INDONESIA: BENCHMARKING AGAINST THAI AND MALAYSIAN INITIATIVES

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ABSTRACT

Teachers are the primary educators after parents who play an important role in shaping a competent and independent generation. For this reason, teachers and school staff need to have adequate knowledge and skills, including in personal and family financial management. This Community Service and Empowerment (P2M) activity by the Indonesian Computer University (UNIKOM) aims to improve digital financial literacy for teachers and staff at SD IT Insan Cermat Cibiru through training in financial record-keeping using the Chad Verbruggen application. The implementation method included an initial survey at SD IT Insan Cermat Cibiru to identify participants' needs, coordination with the school principal, and the preparation and implementation of participatory training. This activity emphasized knowledge transfer through hands-on sessions on digital financial record-keeping. The results of the activity showed an increase in the understanding and ability of teachers and staff to keep family financial records in a more structured and efficient manner. Participants also showed enthusiasm in applying digital applications in their daily lives. The implications of this activity are expected to encourage the creation of economic resilience for the families of teachers and staff, so that they can carry out their professional duties at school with greater peace of mind, productivity, and happiness.

Key words: *Chad Verbruggen Application, Financial Recording, SD IT Insan Cermat Cibiru.*

INTRODUCTION

The development of digital technology today has brought about major changes in various aspects of life, including financial management and recording. Financial digitization enables individuals and institutions to record transactions more efficiently, accurately, and transparently. In the educational environment, the ability to manage finances well is very important so that every school activity can run effectively and accountably [4].

Teachers and school staff play an important role not only in learning activities, but also in school financial administration. However, most educators at the elementary school level are not yet accustomed to using digital recording applications due to limited financial and digital literacy [7]. A low level of understanding of good financial management can result in suboptimal financial planning and reporting for schools. Furthermore, it is mentioned that literacy levels are directly proportional to education, experience, and

personal interest, so training is needed to improve financial literacy [5].

Therefore, increasing the capacity of teachers and staff through training and mentoring is an important step in supporting transparent and efficient financial management. The mentoring approach is more effective than simply providing materials, as participants can immediately practice new skills in the context of their daily work [2]. Activities such as these are also in line with the spirit of the three pillars of higher education, particularly in the field of community service.

In addition, the implementation of digital financial applications, such as the Chad Verbruggen App, is an easy solution to implement because it has a simple interface and can be operated without requiring complex technical skills. With this training, it is hoped that teachers and staff at SD IT Insan Cermat Cibiru can improve accountability in internal financial management, while strengthening digital financial literacy in the primary education environment [6, 3].

Recent research also shows that increased digital financial literacy has a positive correlation with an individual's ability to manage and record finances in a more planned manner [9]. Thus, this P2M assistance activity is a strategic step to encourage digital transformation in the primary education environment to be more adaptive to technological developments. Assistance in the form of training in financial recording and reporting helps to streamline financial records so that business continuity is maintained [1].

IT Insan Cermat Cibiru Elementary School is the choice of P2M implementers to become partners because it has the potential to continue to grow and become a pilot project for other integrated Islamic schools. SD IT Insan Cermat Cibiru is one of the private elementary schools located in Cibiru District, Bandung City, West Java. It has contributed to the education of the nation's children in the Cibiru sub-district, Bandung City. Its potential teachers are a regional resource asset that is a source of pride so that its economic sustainability and resilience need attention.

SD IT Insan Cermat Cibiru is located at Jl. Kp. Cigagak Wetan No. 65 Palasari Cibiru District, Bandung City, West Java.

IMPLEMENTATION METHOD

The method used to implement this Community Service (P2M) activity was a participatory mentoring approach, in which the implementation team not only delivered the material but also directly assisted participants in practicing the use of the digital financial recording application. This approach was chosen because it is effective in improving participants' understanding and skills in a real-world context [2].

1. Location and Activity Participants

The activity was carried out at SD IT Insan Cermat Cibiru, Bandung City. The activity participants included teachers and school administrative staff, with a total of 20 people. Participants were selected using purposive sampling, based on their direct involvement in household financial activities and school administration [8].

2. Implementation Method

The activity was carried out in three main stages, namely:

1. Preparation Stage:

- a. The implementation team conducted preliminary surveys and informal interviews with school principals to identify the needs of teachers and staff related to digital financial management.
- b. The survey results showed that most participants were not familiar with using digital finance applications and still kept records manually.

2. Implementation Stage:

- a. The team conducted workshops and direct mentoring, which included an explanation of the basic concepts of digital financial literacy, the importance of family financial record keeping, and the practical use of the Chad Verbruggen application.
- b. Participants were guided to create accounts, record expenses, and create

simple financial reports using the application.

3. Evaluation Stage:

- a. The evaluation was conducted using pre-test and post-test instruments to measure the increase in participants' understanding of financial literacy and their ability to use digital applications.
- b. In addition, direct observation of participants' ability to operate the application during the practice session is conducted.
- c. Data is analyzed descriptively and comparatively by comparing scores before and after training to see the increase in knowledge [4].

3. Instruments and Data Analysis

The instruments used in this activity were:

- a. A closed questionnaire to measure the level of understanding of digital financial literacy.
- b. An observation sheet to assess the technical skills of participants during training.
- c. A short interview to obtain feedback and participants' perceptions of the benefits of training.

The data obtained was analyzed qualitatively and quantitatively, including descriptive analysis (average pre-test and post-test scores) and a narrative description of the field observation results [9].

The stages carried out by the P2M activity implementers are described as follows:

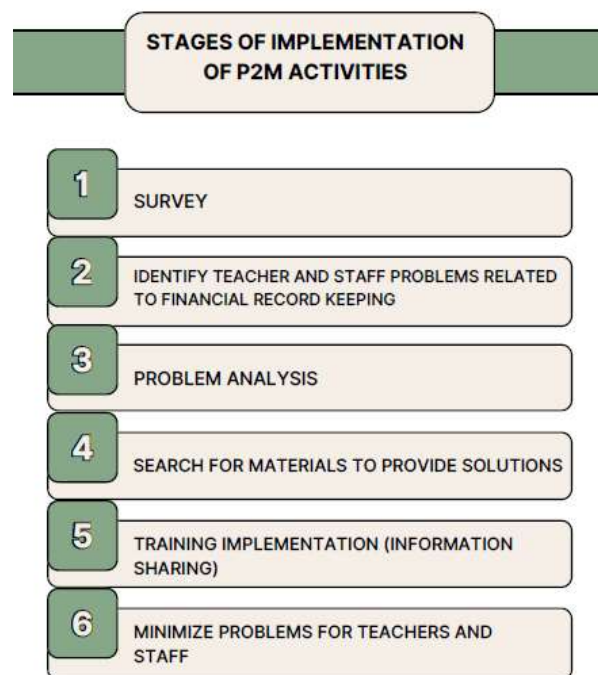


Figure 1: Stages of P2M Activity Implementation

- 1) P2M actors surveyed the location to coordinate with the head of SD IT Insan Cermat Cibiru.
- 2) Classify the problems faced by teachers and staff in the SD IT Insan Cermat Cibiru environment.
- 3) Analyze the problem, find the best solution to minimize existing problems
- 4) P2M implementers determine the topic of material that suits the needs of teachers and staff of SD IT Insan Cermat Cibiru so that it becomes a solution to the problems faced.
- 5) P2M implementers conduct workshops as one of the solutions to provide understanding to teachers and staff of SD IT Insan Cermat Cibiru to minimize the problems they face

The problems of the teachers and staff of SD IT Insan Cermat Cibiru can be minimized and benefit from the material provided. Teachers and staff of SD IT Insan Cermat Cibiru contribute in preparing the facilities and infrastructure needed by P2M UNIKOM related to mentoring activities.

RESULTS AND DISCUSSION

One of the efforts to maintain family economic stability is by managing family finances properly. P2M UNIKOM actors provide training on financial records with the chad verbruggen application. This training is carried out with the aim that partners can record family finances properly and simply so that whenever it can be done in an effort to maintain family economic stability.



Figure 2: Presenters Giving Presentations on Financial Digitalization



Figure 3: Participants Listening to Financial Digitalization Exposure



Figure 4: Participants Directly Practice Using the Chad Verbruggen Application



Figure 5: Group Photo with All Participants in Front of the School



The training was attended by 22 teachers and staff of SD IT Insan Cermat Cibiru. They were very enthusiastic to follow the assistance of one of the classrooms.

Previously, the perpetrators were given pre-test questions that asked about the intensity of family financial records, the use of financial recording applications, perceptions of the importance of financial records, and challenges in conducting financial records. 70% of participants did not record family finances for various reasons. A very common reason was the hassle of having to record detailed expenses every day. After the training, the participants were given training

on using the chad verbruggen application, then given post test questions, it was seen that there was additional knowledge and it turned out that recording family expenses did not have to be time-consuming because they had used an application that made work easier and provided more benefits for users.



Figure 6: Initial Display of Pre-test and Post-test Questionnaires for Participants

The teachers and staff of SD Insan Cermat Cibiru also work as housewives to help their families' economic security. Household sustainability must be supported by a stable economy. P2M actors provide training assistance in recording family finances with mobile phone media using the chad verbruggen application.

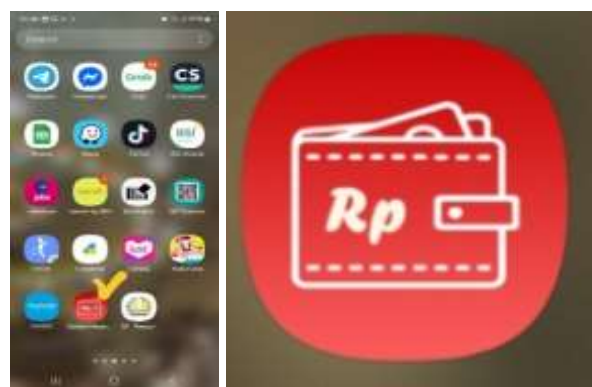
Table 1: Number of Training Participants of Teachers and Staff of SD IT Insan Cermat Cibiru

Age (years)	(people)	Amount %
< 20	0	0,0
> 21-59	22	100,0
>59	0	0,0
Amount	22	100,00

The teachers and staff who participated in the training were young and very productive. They are millennials who are used to doing their daily activities with gadgets. The chad verbruggen application is not a difficult thing for them to learn. In participating in the training, they were very enthusiastic about listening and immediately implemented financial recording on that day. Initially, the participants did not think about recording their expenses and income because they considered it complicated, if they used excel, they had to open the laptop first. The chad verbruggen application can be used because it is in the hand, namely cellphone.

The participants had fun practicing financial recording as directed. They were also given materials and questions related to how to input financial transactions. The teachers and staff felt helped by knowing that there is an application that helps in making financial records with simple.

The participants were instructed on the steps in using the chad verbruggen application. First, of course, they must install the application first, then open the application to be used immediately. They were directed to enter data input according to the transactions that had been carried out on that day, as for the income that became income, it was considered income for one month which became their income in one month.



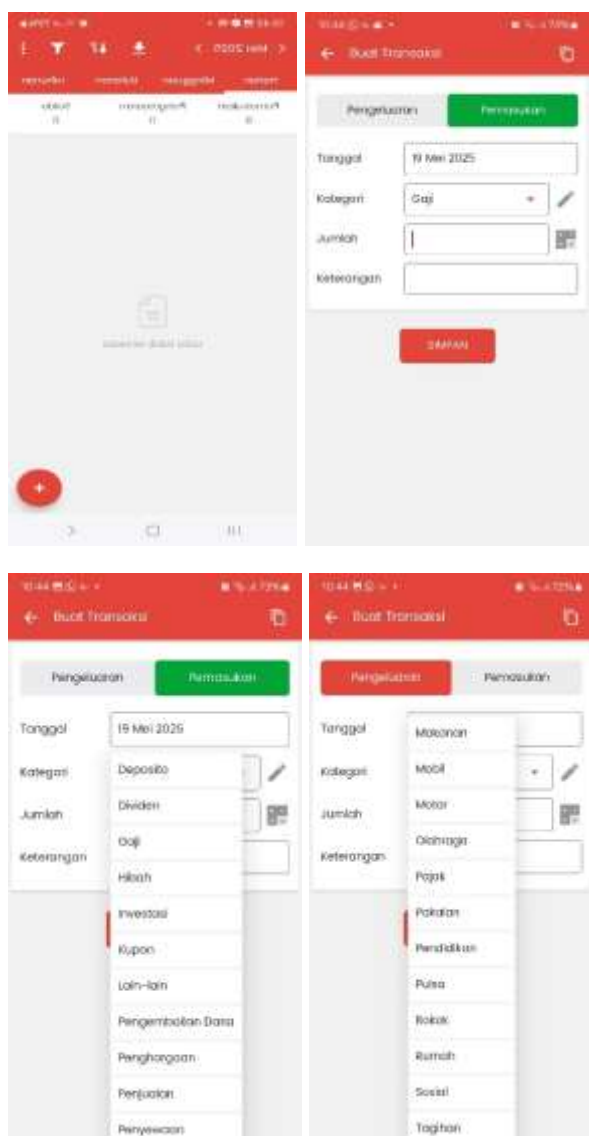


Figure 7: Application of Chad Verbruggen

Chad Verbruggen app is a financial record app developed by Chad Verbruggen. It is a simple yet effective tool for recording and managing personal financial activities including family financial records. This app is lightweight and easy to use because it is designed to help users record daily income and expenses quickly and efficiently. The main features of this app include:

1. Daily transaction recording i.e. recording daily income and expenditure activities
2. Automatic balance calculation, which automatically calculates the difference/balance

3. Complete financial reports, which provide reports on financial recording activities per day, week, month and year, making it easier for users to monitor their finances.
4. Data export, which supports exporting reports in PDF, excel and CSV formats
5. Category Customization, which allows users to edit and add expense and income categories according to their needs.
6. Data security, namely the application login feature with a PIN and PIN forget option for security.
7. Data visualization, which is a pie chart graph that makes it easy for users to see reports visually
8. Additional features include a mini calculator for easy transaction input, a transaction search feature and the option to change currency and display color.

The training participants can easily monitor their family's financial condition. Participants can record directly related to their business income and expenses so that the family's financial condition can be monitored properly.

The speaker hopes that the material related to simple financial recording can benefit and become a provision for the participants in maintaining the economic stability of their families. This activity is certainly very important because it is one of the conditions that must be maintained so that the continuity of a harmonious family can be realized, one of which is by maintaining family economic security.

Digital and financial literacy programs have also been conducted in Thailand and Malaysia. In Thailand such as 'Cha Ching' has successfully reached thousands of teachers and hundreds of thousands of students since 2018, through simple interactive media (short videos, educational games) and strengthening the understanding of the four pillars of finance: earning, saving, spending, and donating [8] The financial literacy education program

during 2024, is geared towards the general public but can also be adapted for teachers/school staff [9].

While in Malaysia, MFPC with the 'My Money & Me' program together with Bank Negara Malaysia and AKPK organized workshops and train the trainer programs for teachers and employees, including digital literacy modules (online transaction security and understanding of digital products) [10, 11]. Recent studies emphasize the importance of equipping teachers/staff with digital financial literacy to face the transformation of the cashless society era.

The following is a summary of P2M adaptations in Thailand and Malaysia related to Digital and Financial Literacy:

Table 2: Adaptation of Digital and Financial Literacy

Element Program	Thailand	Malaysia
Target Participants	Teachers, elementary school children; general public	Students, teachers, government employees, B40
Methods	Interactive videos, games, hands-on training	Workshop/seminar, train the trainer, printed & digital materials
Materials	Earn/Sleep/Spend/Donate, basic & digital literacy	Financial planning, digital finance, online security
Scalability	Has touched thousands of teachers and tens of thousands of students	Already implemented in higher institutions & ministries

CONCLUSION

The UNIKOM P2M team, which has a variety of expertise including accounting, management and informatics, collaborated to provide training to teachers and staff at SD IT Insan Cermat Cibiru. The material provided for accounting science is related to simple financial records. In this digital era, there are many simple financial applications that can be downloaded and can be a medium for recording family finances, one of which is the

chad verbruggen application. The P2M team informed the importance of keeping financial records by recording daily income and expenses in the household. The young training participants were very excited to listen, learn and implement the chad verbruggen application directly in the training room.

Mobile phones as a communication tool can also act as a medium to record daily transactions in the household. The chad verbruggen application is one of the applications produced due to technological advances to record personal or company finances. The participants were educated on the importance of managing household finances well to maintain family economic stability.

This assistance and training is expected to be a provision for the participants to maintain family finances. Family economic security is the basic foundation in maintaining the sustainability of a family so that it can work optimally when the family's economic conditions are stable.

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