

BOOSTING FINANCIAL LITERACY IN PRIMARY SCHOOL: A STUDY OF PARTICIPATORY METHODS AND DIGITAL EVALUATION IN INDONESIAN CITIZEN EDUCATION CENTERS, KLANG, SELANGOR, MALAYSIA

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ABSTRACT

This community service initiative addressed the challenge of limited access to financial literacy among elementary school children of Indonesian migrant workers in Klang, Selangor, Malaysia. The program aimed to enhance students' ability to manage money from an early age by introducing practical, contextual, and engaging learning approaches. A participatory method was employed, where students actively engaged in activities supported by worksheets and digital quizzes designed to fit their cognitive stage. Data were gathered through documentation and interactive assessments, with descriptive quantitative analysis used to evaluate outcomes. The findings showed that students significantly improved in distinguishing needs from wants, developing simple budgets, and allocating pocket money for savings. The integration of digital tools increased their motivation and knowledge retention, while participatory activities fostered responsible financial behavior. Overall, the program effectively enhanced children's basic financial management skills and highlighted the importance of early financial literacy education in non-formal learning environments. These results suggest that participatory and technology-based approaches can serve as innovative models for financial education in disadvantaged communities.

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INTRODUCTION

Education is a crucial tool for enhancing the quality of human resources. Non-formal education is essential in facilitating access to learning, particularly where formal education is not readily available. This scenario is especially pertinent to the Indonesian Migrant Worker (PMI) group in Malaysia, specifically in the Klang region of Selangor. A significant number of PMI children cannot access formal education because of insufficient legal documentation and their families' financial circumstances. Consequently, they depend on non-formal educational establishments like the Klang Indonesian Citizens Education Center (PPWNI). This school aims to address the demand for basic education, although it encounters several constraints, such as insufficient financing, inadequate learning facilities, and a shortage of teaching staff. These factors adversely affect the quality of learning, encompassing both fundamental literacy and essential life skills.

A crucial yet sometimes neglected life skill is financial literacy. Financial literacy is essential for adults, but it is equally crucial to impart this knowledge to children early in life. Elementary school children commence their engagement with currency through basic activities, including allowance, saving, and shopping. Without enough direction, individuals may succumb to consumerist tendencies and struggle to differentiate between requirements and desires. The Organization for Economic Cooperation and Development (OECD, 2017) asserts that financial literacy is a crucial competency for individuals to make educated financial decisions throughout their lives. Lusardi (2019) asserted that early financial education substantially enhances financial management skills, mitigates debt risks, and fosters long-term economic well-being.

Nevertheless, the majority of current financial literacy programs primarily target teenagers or adults, presenting material that is disproportionately complex for primary school-aged children. Research has demonstrated that practical learning is more successful than theoretical learning in improving children's financial comprehension (Amagir et al., 2018). Consequently, children require a relevant, contextual, and engaging learning framework to effectively internalize financial literacy in their daily conduct. The urgency for migrant children is heightened due to their families' precarious socio-economic conditions, rendering early financial resource management essential for confronting life's problems.

Numerous studies conducted in Indonesia underscore the critical importance of early financial literacy. Research conducted by Sari (2019) indicates that the financial literacy of primary school pupils in Indonesia is comparatively inadequate, particularly for basic financial planning. Fitriani and Susanti (2021) discovered that the application of practice-based learning methodologies markedly enhanced children's financial comprehension. Likewise, recent research by Dewi and Haryanto (2022) corroborated that interactive learning methodologies enhance children's motivation and financial conduct. The findings affirm that community service initiatives centered on financial literacy are highly pertinent within the Indonesian context and for Indonesian populations overseas.

The educational methods employed at PPWNI Klang have frequently been repetitive, comprising lectures and excessive homework without a diverse approach. This behavior often leads to pupils losing interest in studying and turning to alternative activities, like using electronic devices during lessons. This tendency is especially pronounced among sixth-grade kids, who often carry their cell phones to class and utilize them when the learning experience is perceived as tedious. This scenario exemplifies the necessity for more participatory and innovative pedagogical approaches that are customized to children's developmental traits.

In addressing these concerns, the Community Service Program (KKN) of PPWNI Klang emphasizes the enhancement of fundamental financial literacy through several initiatives, including literacy outreach, thematic worksheets, and interactive digital quizzes. This method not only instructs youngsters in money management skills in an engaging and straightforward manner but also signifies a pedagogical innovation that diverges from traditional approaches and aligns with their technologically integrated lifestyles.

This program's innovation is rooted in the use of financial education techniques tailored for migrant children in elementary school. This program focuses on helping younger children learn about money management early on, instead of just looking at older students or adults like previous studies. This initiative aims to substantially enhance the financial literacy of migrant children in Malaysia, thereby fortifying the basis for their future economic autonomy.

The goal of this community service project is to improve basic money management skills for sixth-grade students at PPWNI Klang by using a hands-on, relevant, and fun teaching approach. This program aims to enable youngsters to budget their allowance, cultivate a saving habit, and make prudent financial choices from a young age.

IMPLEMENTATION METHOD

This implementation employs a participatory approach, wherein the student serves as the learning facilitator while other students actively participate in the educational process. Make this decision based on evidence indicating that active participant engagement greatly enhances motivation, focus, and comprehension of concepts (Sari & Wahyuni, 2020; Supriyanto, 2021). Furthermore, the utilization of digital learning media evaluated essential attributes of the generational context. This method employs technology to facilitate a more efficient learning experience that is engaging, contextual, and pleasurable (Nugraha & Adi, 2022; Rahmawati et al., 2023). The initiative was executed at the Indonesian Citizenship Education Center (PPWNI) located in Klang, Selangor, Malaysia. The election group's objective is grounded in the cognitive development of children in the concrete operational stage, marked by their capacity for logical reasoning with tangible objects. This method facilitates the comprehension required to cultivate fundamental financial literacy abilities (Santrock, 2018; Fitriani & Susanto, 2021).

The instrument learning utilized a straightforward module encompassing financial management, including activities themed "Wisely Choose Needs vs. Wants" and "Managing Pocket Money," with an interactive question bank quiz using the ZEP Quiz platform. All media are curated to ensure appropriateness for the cognitive developmental stage of elementary school pupils and adhere to adequate standards for language, visual aesthetics, and relevance to everyday life.

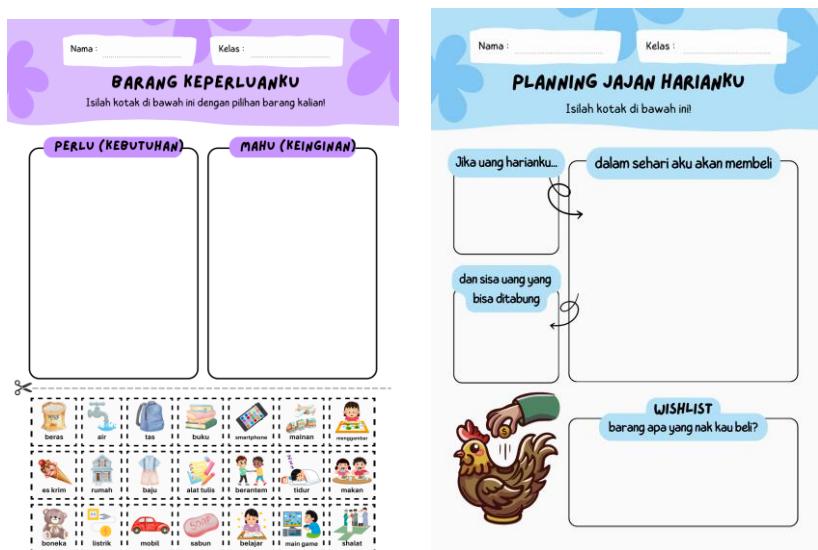


Figure 1. Design of the worksheet “*Wisely Choose Needs vs. Wants*” and “*Managing Pocket Money*”

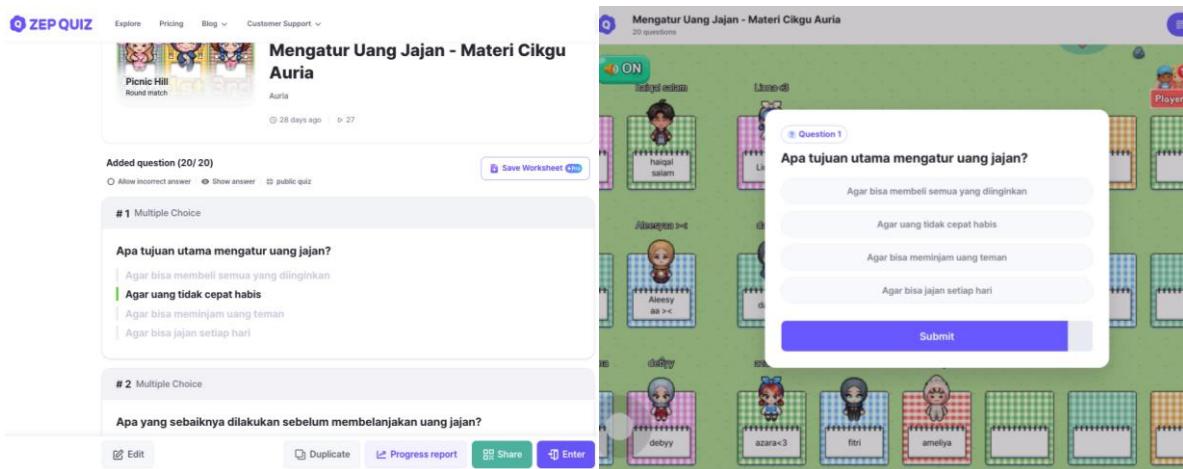


Figure 2. Display of the interactive quiz question bank uploaded via the ZEP QUIZ platform

Data-gathering methodologies are employed via simple triangulation using documentation results sheets. The interactive quizzes functioned as instruments for cognitive assessment, enabling the evaluation of students' comprehension of financial literacy principles. The data analysis utilized a descriptive quantitative methodology to calculate the percentage of students who completed the finish sheet. Assess the level of success and accuracy in responding to inquiries on the interactive quiz (Creswell & Creswell, 2018; Handayani et al., 2022).

RESULTS AND DISCUSSION

The execution of this community service initiative is methodically structured into three primary phases: (1) financial literacy outreach, (2) pocket money management techniques, and (3) interactive assessment. Each level serves a strategic purpose, encompassing the development of awareness, skill training, and the assessment of students' comprehensive comprehension. The subsequent steps in the execution of the work program are as follows:

1. Socialization in Financial Literacy Stages

The preliminary phase concentrated on improving basic financial literacy, particularly in differentiating between requirements and wants. The delivery of material is conducted in a communicative manner, utilizing pertinent concrete examples from students' daily lives. Following the session presentation, students fill out a worksheet entitled "Wisely Choose Needs vs. Wants," which functions as a diagnostic instrument at the course's inception. The filling findings demonstrate

that most students can more accurately distinguish between needs and wants post-activity implementation, despite persisting errors in categorization.



Figure 1. Activities socialization literacy finance and filling sheet “*Wisely Choose Needs vs. Wants*” work

2. Stage Practice Pocket Money Management

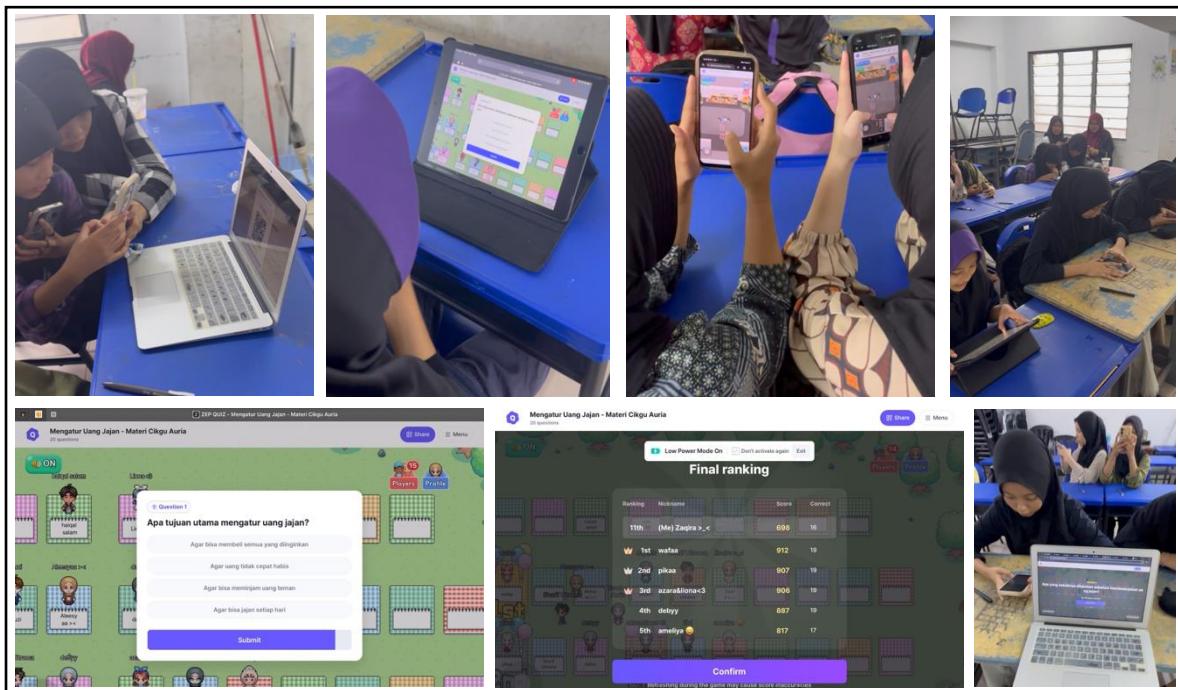
The management of pocket money was the subject of discussion during the second stage. The student elucidates the fundamental principles of financial allocation in this lesson, which include the prioritization of pocket money usage and strategies for effective pocket money management. For example, the strategy allocated a portion of pocket money for savings or urgent purchases, which is a pertinent illustration of a relevant case involving pupils. Students were instructed to participate in a simulation by completing a worksheet titled "Managing Pocket Money" after acquiring conceptual knowledge. This worksheet aids students in the creation of a fundamental budget based on their pockets' available funds. The results of the exercise indicate a substantial change in behavior. In the past, students would typically spend their entire pocket money; however, they have since begun to allocate a portion for savings and prioritize essential expenses. The stages not only equip students with the technical skills necessary to construct a budget, but they also cultivate a more financially responsible mindset.



Figure 2. Socialization method managing pocket money and simulation filling worksheet *“Managing Pocket Money”*

3. Interactive Stage Assessment

The stage concludes with an assessment conducted via the ZEP Quiz-based digital quiz. The evaluation comprises two primary topics: "Wisely Choose Needs vs. Wants" and "Managing Pocket Money." Interactive material has been selected. The choice of interactive media corresponds with the traits of the digital generation, which generally reacts more positively to approach-oriented technologies. The evaluation results reveal that most pupils can respond to the question with "true," signifying enhanced comprehension and the capacity to remember sufficient data.



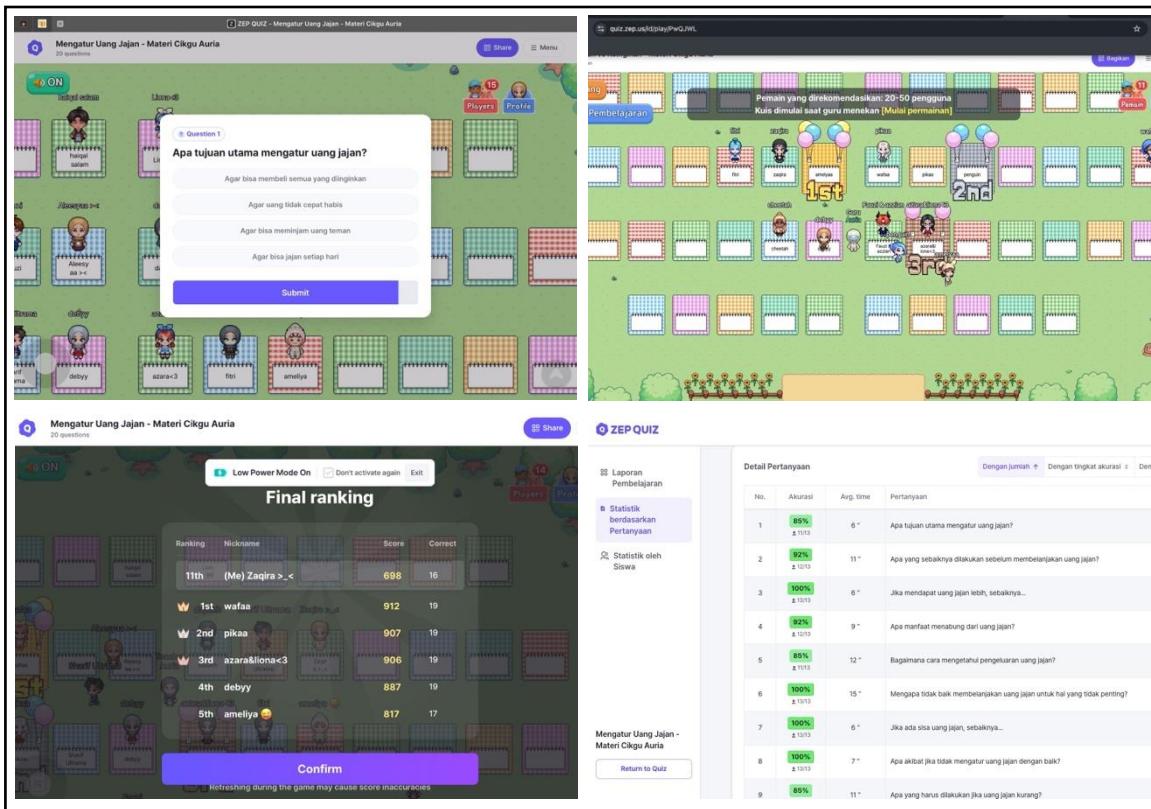


Figure 3. Evaluation of the implementation of an interactive ZEP quiz-based system

The sequence of activities demonstrated that each phase substantially improved pupils' comprehension and abilities. The socialization phase cultivated critical awareness; the subsequent phase, initiated with a session on pocket money management and supplemented by worksheet exercises, advanced students' technical budgeting skills; while the interactive evaluation phase improved students' retention and motivation to learn.

Table 1. Phases of Activity

Phases of Activity	Learning Focus	Key Results	Impact on Students
Socialization of Financial Literacy	The distinction between necessities and desires	Most students are able to identify necessities and desires correctly	Heightened critical awareness enhances the assessment of consumption priorities
Practices for Managing Pocket Money	Students acquire skills in managing pocket money through social interaction and simulations utilizing the "Managing Pocket Money"	Students are able to prepare a simple daily budget	The practice of saving and strategizing financial expenditures develops
Interactive Evaluation	Evaluate the students' comprehension with the ZEP Quiz	The majority of pupils responded accurately to the interactive quiz	Enhanced knowledge retention and heightened excitement and desire for learning

The results of this investigation possess significant consequences for contemporary educational advancements. Initially, children's ability to differentiate between requirements and wants illustrates that financial literacy may be effectively imparted at an early age through a straightforward and practical method. This corresponds with the Indonesian National Strategy for Financial Literacy (SNLKI), which underscores the significance of financial literacy in the primary and secondary educational tiers. The management of pocket money, following socialization on financial stewardship, corresponds with the ethos

of the Independent Curriculum, which promotes contextual, project-based learning. These activities enhance the Pancasila Student Profile, namely in the areas of autonomy and critical thinking. The application of digital technology in learning assessments exhibits significant efficacy in enhancing comprehension, retention, and student desire for learning. The incorporation of technology in financial literacy education has demonstrated its capacity to deliver an engaging and joyful learning experience that resonates with the characteristics of the current generation.

The findings of this study align with those of Isnaeni et al. (2025), who highlighted that interactive and technology-driven methods can enhance comprehension of subjects previously deemed abstract. The distinction resides in the context of application. While Isnaeni et al.'s research underscores enhancing teacher proficiency in utilizing SPSS for statistical training, this study prioritizes the cultivation of fundamental financial literacy among school students. Consequently, these findings enhance the literature by illustrating that relevant and engaging instructional methodologies are useful not just in academic settings but also in cultivating practical financial abilities among students.

CONCLUSION AND RECOMMENDATION

Following a series of community service initiatives conducted at PPWNI Klang, Selangor, it can be determined that this program effectively accomplished its primary goal of enhancing basic financial management literacy among elementary school pupils. Through socialization, methods for managing pocket money, and interactive assessments, kids exhibited notable advancement in cognitive and behavioral dimensions. The results indicate that a contextual, practical, and technology-driven learning strategy enhances children's financial skills and encourages the internalization of sound financial habits.

This activity's scientific contribution is its innovative expansion of financial literature, which has predominantly concentrated on adolescents and adults. This program illustrates that financial literacy initiatives can be effectively executed from a young age, especially within non-formal education settings for migrant communities with restricted access to formal education. This activity demonstrates that financial literacy is not exclusively for adults but is a vital life skill that should be cultivated from elementary school using participatory methods, practical experience, and interactive digital media. Moreover, the implementation of app-based learning technology has demonstrated its efficacy in enhancing engagement and information retention, underscoring the necessity of incorporating financial literacy into 21st-century educational frameworks.

Nonetheless, this study has certain drawbacks. The restricted reach of the activity within a solitary non-formal educational institution necessitates the broadening of the findings' generalizability. Consequently, it is advisable to expand comparable initiatives, either by replicating them in other Indonesian communities overseas or in elementary schools within Indonesia. Subsequent study should be structured using a more rigorous experimental methodology, such as assessing the long-term effects on students' financial behavior. Moreover, the strategies for administering pocket money presented in this activity might be developed into a consistent savings initiative or a basic entrepreneurial venture, enabling students to acquire continuous experience in practical financial administration.

This activity advocates for the incorporation of fundamental financial literacy into non-formal curriculum, especially in educational institutions catering to children from disadvantaged populations, such as migrant worker families. Collaboration among stakeholders—educational institutions, parents, communities, and policymakers—is essential for sustainability, ensuring that financial literacy evolves from a singular event into a social movement. This activity effectively imparts fundamental financial skills to kids while fostering the development of a more autonomous and critical generation ready to confront future economic difficulties.

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