

Building Financially Resilient Families: Evidence from Financial Literacy Education among PKK Members in Pesanggrahan Jakarta

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ARTICLE INFO

Kata Kunci: Financial literacy, Family Financial Resilience, Household Financial Planning, Investment, Illegal Online Loans.

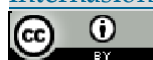
Received : 20, March

Revised : 15, April

Accepted: 18, May

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ABSTRAK

Realizing financially resilient families is a strategic step in improving people's welfare amid economic dynamics and the rampant practice of illegal online lending. Low financial literacy, especially for housewives, including PKK members, has an impact on weak saving habits, lack of investment understanding, and high risk of being entangled in illegal loans. Saving is the main foundation in maintaining family financial stability because it functions as an emergency fund and consumption control. Meanwhile, investment plays a role in increasing asset value and protecting purchasing power from inflation. The main problems include the inability to distinguish between needs and wants, the absence of family financial planning, and low knowledge about the characteristics and risks of illegal loans. This service activity is carried out through counseling methods, interactive discussions, case studies, and evaluation using pre-tests and post-tests. The results showed a significant increase in the understanding of PKK RW 06 Pesanggrahan participants, South Jakarta regarding the importance of saving regularly, the use of simple investment instruments, and the ability to recognize and avoid illegal loans. A participatory approach by educating has proven to be effective in encouraging changes in family financial mindset and behavior. Thus, this program contributes to forming a more resilient, independent, planned, and sustainable financial resilience family.

INTRODUCTION

In today's modern era, family financial management is an important factor in maintaining household welfare. Housewives as the main managers of family finances have an important role in maintaining family economic stability (Pratiwi, 2025).

Awareness of the importance of saving and investing is increasing among the millennial generation today. They are faced with a variety of investment options that were previously unavailable to previous generations, such as investments in the form of cryptocurrencies, peer-to-peer lending, and various other digital investment platforms. However, although investment options are now more varied, the main challenge remains in understanding and managing the associated risks. Although saving and investing is often seen as complicated, especially for those who do not have an educational background in economics, it is not impossible to do (Masithoh, 2025).

In an era of economic dynamics that continues to develop, the role of financial literacy in households is becoming increasingly vital. Financial literacy skills enable individuals to make smart financial decisions, and financial inclusion can open the door to access to well-rounded financial services. Financial literacy is knowledge, skills, and beliefs that influence attitudes and behaviors to improve the quality of decision-making and financial management to achieve people's financial well-being (Widiyasningrum & Putra, 2025).

Table 1. Financial Literacy and Inclusion Data 2025

Age Group	Literacy Survey Result	Inclusion Survey Results
15-17 years old	51.68%	74.00%
18-25 years old	73.22%	89.96%
26-35 years old	74.04%	86.10%
36-50 years old	72.05%	85.81%
51-79 years old	54.55%	66.88%

Sources: (Ojk.go.id, 2025)

Based on Table 1, the level of financial literacy and financial inclusion in Indonesia can be identified according to age groups in 2025. Financial literacy is the science and personal understanding of the basic principles of finance and business. With financial literacy, one can process the financial information obtained and make informed financial decisions. Financial literacy helps to understand the basics of finance and business, so that you can better manage your finances and make smarter decisions. Thus, financial literacy is essential for managing personal and business finances effectively (Ferli, O. and Nursanti, T.D, n.d.).

The purpose of this community service is to provide knowledge to the PKK community so that it is easier to find information related to technological developments that have made it easier for the millennial generation to access financial information. With the internet and mobile devices, they can easily

search for information related to financial products, investment strategies, and saving advice (Masithoh, 2025).

The selection of PKK members in RW 06 Pesanggrahan as the target of this community service activity is based on their important role in managing household finances. In the digital era, they are increasingly exposed to financial services such as online investments and online loans, which also carry risks due to limited financial literacy. Therefore, this activity aims to improve their understanding of financial management, investment literacy, and the risks of illegal online lending to support household economic welfare.

In the era of digital connectivity, the influence of the social environment is no longer limited to face-to-face interactions. Digital social groups have become important actors in shaping individuals' financial attitudes, perceptions, and behaviors. WhatsApp, Facebook, TikTok, and online shopping communities serve as information exchange spaces, including information about easy access to online loans (Asmari et al., 2026).

Table 2. Illegal Investment and Illegal Loans Data

Entities	Year							Jan to August - 24	Quantity
	2017 - 2018	2019	2020	2021	2022	2023			
Illegal Investments	185	442	347	98	106	40	241	1.459	
Illegal Loans	404	1.493	1.026	811	698	2.248	2.500	9.180	
Illegal Pawn	0	68	75	17	91	0	0	251	
Total	589	2.003	1.448	926	895	2.288	2.741	10.890	

Sources: (Development Capital Market and Carbon Exchange (PMDK), 2024)

Based on Table 2, the large number of cases related to online loans indicates that the impact of online lending is often very burdensome for the community. When the loan term expires, many consumers cannot afford to pay their bills. As a result, the collection process is taken over by a third party, namely the debt collector (Sartika & Larasati, 2023). Based on the overall description of the phenomenon and research related to saving, investing, and online lending, housewives or the PKK community must be more aware of the benefits and impacts that will occur on activities in maintaining family finances. Therefore, Indonesian people need a higher level of literacy about internet loans so as not to become victims of the negative impact of loans (Sartika & Larasati, 2023).

IMPLEMENTATION AND METHODS

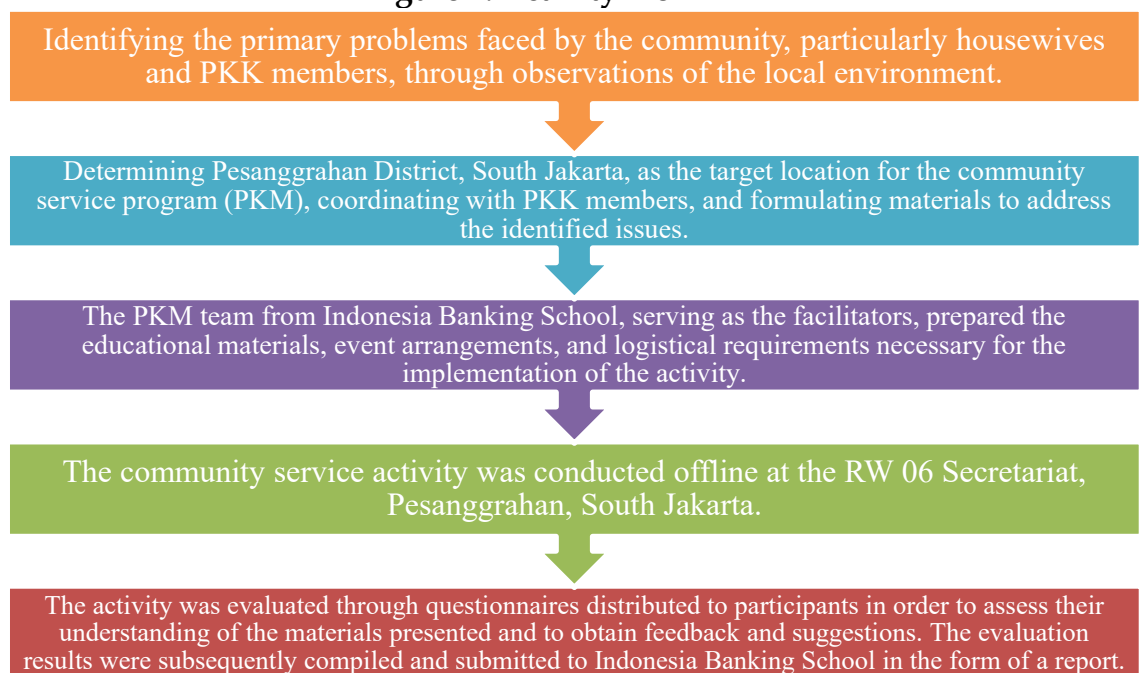
Implementation Locations and Community Service Objects

The implementation of this Community Service (PKM) activity is in the form of providing education related to "Realizing a Financially Resilient Family: The Importance of Savings, Investing, and Beware of Illegal Loans". This activity was intended for and attended by housewives and members of PKK RW 06 Pesanggrahan, South Jakarta with a total of around 28 participants. This PKM activity was carried out on April 3, 2026, by lecturers and students in the 6th semester of STIE Indonesia Banking School.

Systematics

The implementation of community service activities is carried out through several stages in adjusting and solving the problems faced:

Figure 1. Activity Flow



Author's Data Processing (2026)

Problem Identification

Based on Figure 1, the stages of the community service activity can be identified systematically. The first stage involved identifying the main problems faced by PKK members in RW 06 Pesanggrahan through observations, interviews, and data collection regarding participant profiles and community conditions. The collected data were analyzed to ensure that the program addressed the actual needs of the community.

Selection and Determination of the Place of Community Service

After identifying the problems, the team selected Pesanggrahan District, South Jakarta, as the location for the community service activity. This stage included coordination with PKK members regarding the schedule and implementation of the program.

Preparation of Community Service Materials

The team prepared educational materials, activity arrangements, and supporting logistics for the program. In addition, promotional flyers were distributed to PKK members in Pesanggrahan one week before the activity to provide information and encourage participation.

Figure 2. Activity Flyer



Source: Author's Data Processing (2026)

Implementation of Community Service Activities

The activity was conducted offline at the RW 06 Secretariat, Pesanggrahan, South Jakarta. Participants received educational materials related to financial management, investment literacy, and the risks of illegal online lending, followed by discussion and question-and-answer sessions.

Activity Evaluation and Report Preparation

The evaluation was conducted through questionnaires distributed using Google Forms to assess participants understanding and gather feedback regarding the activity. The collected data were then processed and compiled into an activity report submitted to STIE Indonesia Banking School and prepared for publication in a national journal

Material Presented

Figure 3. Presentation Material



Source: Author's Data Processing (2026)

Based on Figure 3, the presentation material used during the community service activity focused on financial literacy, particularly the importance of saving, investing, and being aware of illegal online loans as an effort to build

household financial resilience. In the discussion session, the speakers explained the background of the topic and presented data showing the importance of financial literacy in society. Financial literacy helps individuals understand how to manage their finances wisely so that they can make appropriate financial decisions. With good financial understanding, families can manage income, control expenses, and plan future financial needs more effectively (Hanafi & Hasibuan, 2024).

In the initial stage, participants were introduced to family financial management, including the importance of financial planning in managing household income and expenditures. Proper financial planning can help families prioritise their needs and avoid unnecessary spending. As a result, families are better able to maintain financial stability and prepare for future needs in a more organised manner (Insiatiningsih, 2019).

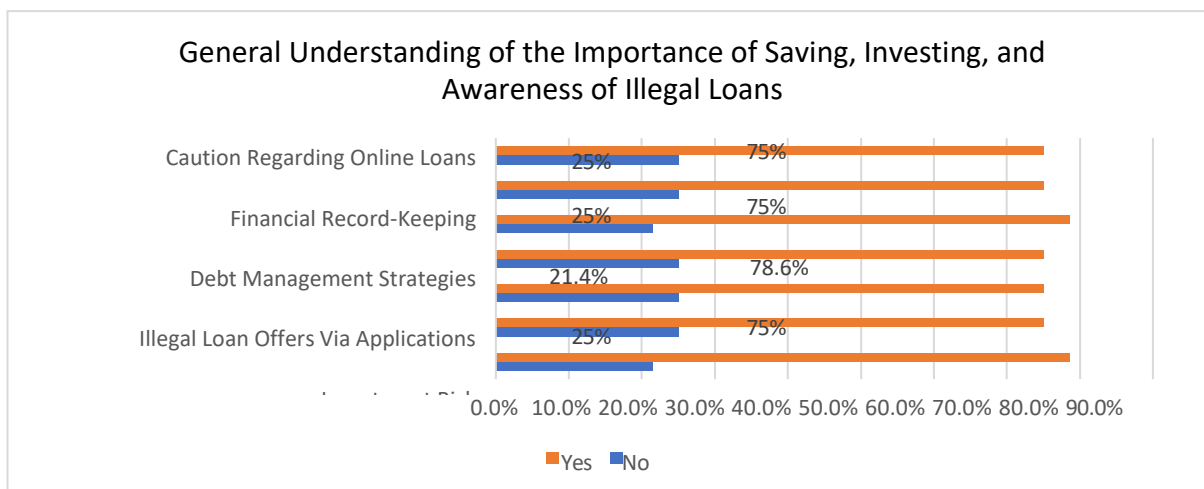
Furthermore, the material discussed the importance of saving and investing as part of a family financial management strategy. Saving enables families to prepare emergency funds for unexpected situations, while investment was introduced as a way to increase asset value in the long term and support the achievement of family financial goals (Korselinda, Risma, Yusmaniarti, n.d.). In addition, participants were provided with information regarding the risks of illegal online loans, which often offer fast processes but involve high interest rates and harmful debt collection practices. Therefore, improving financial literacy is essential so that people can be more careful when using financial services and are able to recognise and avoid illegal lending practices (Rahmiyanti et al., 2024).

The activity concluded with a question-and-answer session and a post-test to evaluate participants understanding of the material presented. Through this activity, participants were expected to apply the knowledge gained in their daily lives in order to maintain household financial resilience.

RESULTS AND DISCUSSION

The community service activity themed "Realizing a Financially Resilient Family: The Importance of Saving, Investing, and Beware of Illegal Loans" was successfully held on Friday, April 3, 2026, at the RW 06 Pesanggrahan Secretariat, South Jakarta. The event, which started at 09.00 WIB, was attended by 28 members of PKK RW 06 as active participants. The series of activities includes material presentation and evaluation through pre-test and post-test questionnaires. The focus of the material presented includes strengthening household financial resilience through an in-depth understanding of savings management, investment instruments, and preventive measures against the threat of illegal loans.

Figure 4. Respondents General Understanding Level

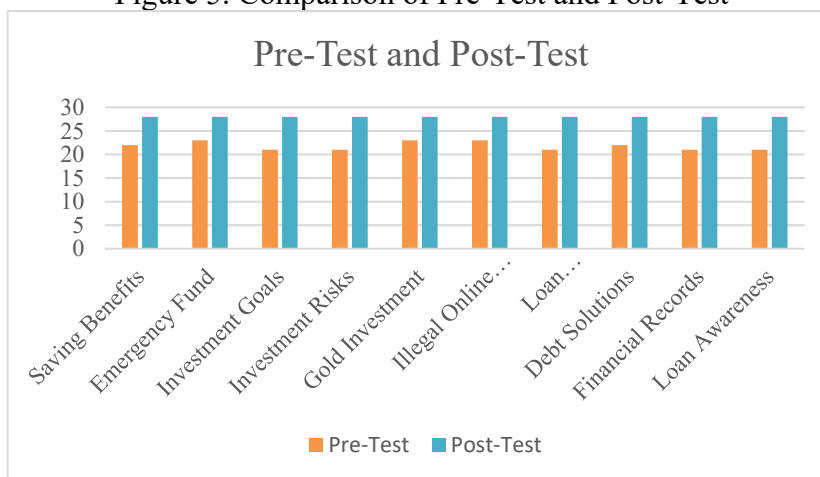


Source: Author's Data Processing (2026)

Based on Figure 4, the analysis of the pre-test results involving 28 respondents indicated that the participants initial understanding of financial literacy was categorised as relatively good. Statistically, most respondents gave positive answers with a consistent level of understanding at 75% to 78.6%. The highest achievement was seen in the aspects of saving awareness and debt management (78.6%), which indicated that respondents in general understood the basic principles of family financial stability, namely prioritizing savings and avoiding consumptive debt patterns.

Nevertheless, there are important findings on the indicators of investment risk and vigilance of illegal online loans, where there is still a gap of 25% in understanding. This figure shows that as many as 7 out of 28 respondents still have the risk of being trapped in a detrimental financial scheme due to a lack of technical information. Therefore, this educational program will place special emphasis on how to identify the legality of financial institutions and practical steps in mitigating digital financial risks. With the strengthening on the technical side, it is hoped that the financial independence of the respondents can be realized in a more solid and sustainable manner.

Figure 5. Comparison of Pre-Test and Post-Test



Source: Author's Data Processing (2026)

Based on Figure 5, a comparison can be observed between the participants levels of understanding before and after the presentation of the material.⁴ Based on the results of the evaluation, there was a very significant increase in competence in all financial literacy indicators tested. In the initial stage (pre-test), the average understanding of respondents was 76.1%. Although this figure shows the existence of basic knowledge, there is still a gap in understanding, especially in the aspects of identifying illegal loans and mitigating investment risks. This can be seen from the initial data where around 25% of participants (7 people) have not been able to answer these technical indicators correctly.

However, after intervention through education and interactive discussions, the post-test results showed extraordinary achievements, namely absolute understanding of 100% of all 28 participants. The increase of 23.9% to reach this perfect number proves that the material on the benefits of saving, safe investment instruments (such as gold), and the characteristics of illegal online loans has been absorbed very well by the participants. This success confirms that all indicators of program effectiveness have been achieved and exceeded the set quality targets, so that the participants now have more readiness to build household financial resilience.

Table 3. Indicators to Measure the Effectiveness of Community Service Programs

No.	Indicator	Reach
1	The activity was attended by at least 30 participants from PKK women who were the target of the activity.	28 Participants (93.3% of the target)
2	As many as (85%) of the participants were able to understand the material about the importance of saving, investing, and being vigilant against illegal loans.	100% (Average initial comprehension on the post-test)
3	As many as (80%) of the participants showed interest in starting to manage family finances better after participating in the activity.	100% (Based on post-test results)
4	As many as (90%) of participants felt motivated to start implementing the habit of saving, investing, and being more careful about illegal loans.	100% (Based on post-test results)

Source: Author's Data Processing (2026)

Based on Table 3, the indicators used in the evaluation of the community service activities can be identified. The evaluation process was conducted through pre-test and post-test assessments, as well as participants impressions and feedback, to measure their level of understanding of the material presented. These indicators describe the level of program success based on participant

attendance, understanding of the material, and the impact of the activity on participants awareness and behaviour in managing family finances.

Figure 6. Activity Documentation



Source: Author's Data Processing (2026)

Based on Figure 6, before the activity, several participants had low interest in gold investment and limited awareness regarding the differences between legal and illegal online loans. After participating in the programme, participants showed greater interest in gold investment and became more careful in identifying legal and illegal online lending services. The activity was attended by PKK members of RW 06 Pesanggrahan, South Jakarta, who actively participated in the presentation and discussion sessions throughout the programme.

CONCLUSIONS AND RECOMMENDATIONS

Community service activities regarding financial literacy for PKK women in RW 06 Pesanggrahan, South Jakarta, have yielded positive results. This program significantly improves participants understanding of savings management, investment strategies, and awareness of illegal loans. Based on the results of the evaluation, there was a significant increase in comprehension scores, proving that interactive educational methods through discussions and questions and answers are effective in transferring knowledge of wise family financial management.

Based on these achievements, it is recommended that similar community service activities in the future provide more interactive material delivery methods tailored to PKK members in order to improve participant engagement and understanding. In addition, more comprehensive materials, such as the introduction of investment instruments (e.g., gold, mutual funds, and sukuk) and long-term financial planning, should also be included. Regular assistance in household financial record-keeping practices is necessary to help participants develop sustainable financial habits. Through continuous financial literacy enhancement, PKK members are expected to build financially independent and resilient families.

ACKNOWLEDGMENTS

We praise and gratitude to God Almighty for all His grace and gifts so that this community service activity can be carried out properly and smoothly. We would like to express our deepest gratitude to Indonesia Banking School for the support and opportunity given for us to contribute tangibly, as well as to Mr. and Mrs. RW 06 Pesanggrahan and the women of PKK RW 06 Pesanggrahan, South Jakarta, for their high participation and enthusiasm during the activity. We also express our gratitude to the local environmental administrators who have provided support and facilities so that this activity can run optimally.

In addition, we also express our appreciation to the implementation team, supervisors, and related parties who have provided direction, support, and contribution in the implementation of this activity. Hopefully all the assistance and support that has been provided will get the best return, and the results of this activity can provide benefits for all parties, especially in increasing understanding and awareness of family financial management.

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