

Socialization of Understanding of Financial Literacy and Financial Technology on the Financial Performance of Kebun Kelapa Village

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ABSTRACT

This service aims to provide socialization and understanding of Financial Literacy and Technology in Kebun Kelapa Village. This training is carried out using practical and participatory methods, allowing participants to learn and implement the use of Android / mobile in the online complaint process. It is hoped that the results of this service in the future will make it easier for people to use Fintech products in Kebun Kelapa Village. By implementing this mobile-based online method, it will be easier for the community to improve the financial performance of their village. The positive impact of this training can be observed from the increase in people who are able to use online applications via their respective mobile phones. . Apart from that, this training also opens up new opportunities for village communities to utilize the potential of village communities with existing technological developments and effectively support sustainable village economic development. Through Financial Literacy and Financial Technology we can help village officials in matters

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1. INTRODUCTION

Villages are a benchmark for the success of a country's development. If the villages in these countries are prosperous and independent, it can be concluded that the nation-building process is running smoothly [1][2][3]. All programs can be realized smoothly and successfully if human resources have good knowledge and education regarding the program to be implemented [4][5][6]. Training and collaboration between various parties, including universities, is needed to improve the quality of human resources in the village [7][8][9]. Socialization of Understanding of Financial Literacy and Financial Technology on Financial Performance in Kebun Kelapa Village is very necessary in facing economic growth in the Digital Era [10][11][12][13]. Financial Literacy is a person's ability to understand and use financial information effectively. This includes knowledge and understanding of a variety of financial concepts, including how to manage money, invest, save, manage debt, plan for retirement, and make wise financial decisions[14]. People who have good financial literacy can make smarter decisions about managing their personal finances, avoid financial problems, and achieve their financial goals [15][16][17]. Financial Technology (Fintech) is a term that refers to technology used to provide financial services. Fintech encompasses a wide range of technological innovations used in the financial sector to improve the efficiency, accessibility and ease of use of financial services[18]. This includes online banking applications, digital payments, peer-to-peer lending, online investment platforms, and a variety of other technologies that are changing the way we interact with money and financial services [19]. Today, fintech has significantly changed the financial landscape by providing faster, more efficient and more affordable financial solutions and services. It also enables





Figure 2. Partner

2. RESEARCH METHODOLOGY

Approach Methods Offered

Stage 1: *SOCIALIZATION*

In the socialization stage, the method offered is to convey information and knowledge about the importance of technology to the entire Kebun Kelapa Village community. Socialization can be carried out through community meetings, lectures, or counseling involving all village residents. The aim of this stage is to increase public awareness and understanding of the use of information technology, especially Android, in everyday life.

Stage 2: *TRAINING*

The training method is offered to provide practical knowledge and skills to participants regarding the use of the online community complaint system in Kebun Kelapa Village. This training aims to empower participants to be able to carry out/implement the use of an online complaint system via Android.

Stage 3: *MENTORING*

After the training stage, mentoring methods are offered to provide individual or group guidance and support to training participants. This assistance is provided by a team of experts or facilitators who assist participants in implementing the use of the complaint system. This mentoring ensures more effective application of knowledge from training into daily practice.

Stage 4: *MONITORING AND EVALUATION*

Monitoring and evaluation methods are used to monitor and evaluate the results of implementing training and mentoring. The implementation team will monitor developments in the use of the online public complaint system mobile application. Evaluation is carried out to assess the success of the program and identify areas that need improvement.

Stage 5: *PUBLICATION*

At the publication stage, the results and benefits of this training program will be published on social media, testimonials from training participants will be shared via social media, village websites and local media to increase awareness and inspiration for other villages. This publication also aims to provide encouragement for village communities to increase their knowledge about information technology.

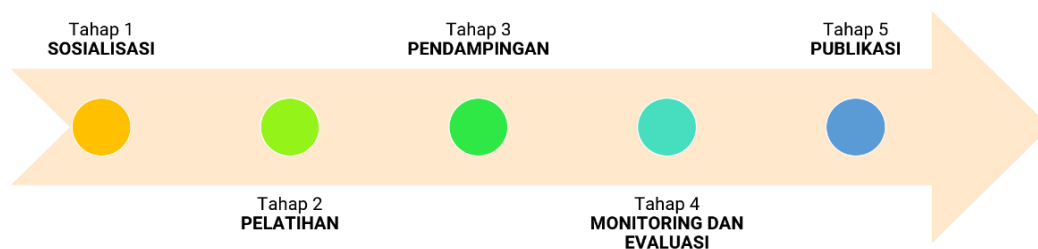


Figure 3. Approach Method

Work Procedures

The team's realization in this program took an approach by discussing with the head of the Coconut Plantation about the obstacles faced and program needs that needed to be implemented, then the team immediately carried out internal discussions with the PKM team in consolidating the program and methods that had been determined by not forgetting to carry out the program according to with the needs and profile of Kebun Kelapa Village.

The plans that the team will carry out are discussed with the Head of Kebun Kelapa Village as the partner involved. The series of work procedures for the Community Service program are as follows:

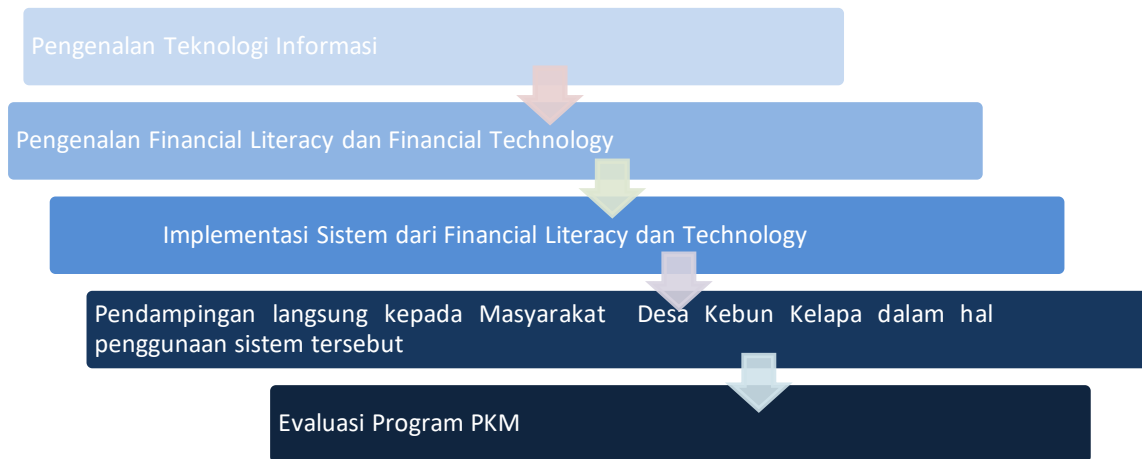


Figure 4. Work Procedures

3. RESEARCH RESULTS

Solution to Partner Problems

The team offered solutions to Kebun Kelapa Village regarding the problems that occurred as follows:

- a. Training on the Use of Information Technology in Kebun Kelapa Village using Android as a means/media for using Fintech products, for example OVO, e-Money, etc.
- b. Training on the Application of Financial Literacy, for example Financial Investment.

Implementation of activities to be carried out:

1. Direct observation.

Together with several representatives of the PKM Team, they carried out direct observations, collecting data and information on the conditions that occurred which were obtained from the community and the Kebun Kelapa Village apparatus.

2. Hearing between the PKM Team and Partners

Before implementing the program, the team first held an audience regarding the implementation and mechanism of the PKM program with the Kebun Kelapa Village. At the hearing, the Kebun Kelapa Village, represented by the Kebun Kelapa Village Secretary, was directly received and warmly welcomed by the Village Secretary and held a discussion with the PKM team at Panca Budi Development University, especially the Faculty of Science and Technology, as proof of their willingness to become partners with the PKM team.

3. Socialization of the Introduction to Information Technology.

In implementing the program, students are involved as a form of interaction between lecturers and students outside of courses and the implementation of the MBKM (Free Learning, Independent Campus) program as well as providing additional insight and experience for students, but students are only helpful. The PKM team presented material about the important role of using technology, especially the internet and various technologies, in implementing and resolving the problems faced.

4. Introduction to Financial Literacy and Financial Technology Systems

At this stage the team carried out outreach about the important role of Financial Literacy and Financial Technology, what its advantages are and how to use it, including management as admin assisted by Panca Budi Development University management students.

5. Direct implementation training for the Kebun Kelapa Village Community

The PKM team carries out direct practical training in the process of using the online complaint system.



Description of Partner Participation in Implementation

The success of this PKM program cannot be separated from the role of the partners involved, namely as follows:

- a. Starting from direct observation activities carried out by the PKM team, data was collected through question and answer discussions and interviews conducted by the team with the Kebun Kelapa Village, providing complete and clear information about the needs and mechanisms that have occurred so far.
- b. Carrying out the activities, the team received assistance in the form of In Cash/In Kind amounting to 4,600,000,- (Four million six hundred thousand rupiah) so that the activities of this national collaborative Community Partnership Program (PKM) could run smoothly and successfully.

Description of Evaluation of the Implementation of the Community Service Program

The closing of this PKM program activity is an evaluation. Evaluation of program implementation is carried out by giving a test at the end of the implementation session with the aim of knowing to what extent the participants received the material that has been presented by the PKM team.



Local Resources/Local Wisdom

Local Resources or Local Wisdom refer to the unique knowledge, culture, traditions and potential possessed by the people of a region or village. In the context of the training program in Kebun Kelapa Village, the following are examples of local resources or local wisdom that can be utilized:

1. **Local Products and Art:** Local products and art typical of Kebun Kelapa Village can be the main attraction in digital promotional content. Using images or videos of local products as well as typical village art performances can increase the attractiveness of the content and attract the attention of the target market.
2. **Local Language and Culture:** Utilizing local language and culture in promotional content can give an authentic impression and help strengthen village identity. Local language and terms used in content titles, descriptions and taglines can increase user engagement.
3. **Local Stories and Legends:** Exploring local stories and legends related to a product or village can be a valuable asset in promotional content. The use of narrative or story-based content can create an emotional bond with the target market.
4. **Local Knowledge of Products:** The people of Kebun Kelapa Village may have in-depth knowledge of local products and traditional ways of processing and utilizing them. This knowledge can be leveraged and shared through promotional content to increase consumer trust.
5. **Stories of Local Entrepreneurs:** Telling success stories of local entrepreneurs who have succeeded in exploiting village potential and digital promotions can inspire prospective entrepreneurs and increase the positive image of the village.
6. **Local Landscape and Natural Potential:** The natural beauty and other natural potential in Kebun Kelapa Village can be an attraction for tourism promotions or typical natural products.
7. **Local Food and Culinary:** Typical village food and traditional culinary delights can be featured in promotional content as an attraction for visitors or potential consumers.

Utilizing local resources or local wisdom in digital promotional content will help Kebun Kelapa Village to strengthen its identity, increase the uniqueness of products or services, and attract the attention of potential markets. With an approach that respects and utilizes local wisdom, this training program can contribute to sustainable development and empowerment of village communities.

Aspects of Village/Subdistrict Potential

The potential aspects of Kebun Kelapa Village include various aspects that are advantages and have the potential to be developed in order to improve the welfare of the community and the village economy as a whole. The following are several aspects of the potential of Kebun Kelapa Village:

1. **Natural Resource Potential:** Kebun Kelapa Village has rich natural resource potential, such as fertile agricultural land, diversity of flora and fauna, as well as fisheries and marine potential.
2. **Featured Village Products:** Kebun Kelapa Village has superior products such as young coconuts, processed products from coconuts, as well as other agricultural or fishery products.
3. **Local Wisdom and Culture:** Kebun Kelapa Village has local wisdom, culture and distinctive arts which can be an attraction for tourists and potential markets.
4. **Strategic Location:** The strategic location of Kebun Kelapa Village, for example close to a city or popular tourist attraction, can increase tourism potential and promote village products.
5. **Natural Tourism Potential:** The natural beauty and natural tourism potential in Kebun Kelapa Village can be an attraction for tourists and visitors.
6. **Human Resources:** Potential human resources who are skilled and experienced in managing village products and businesses.
7. **Diversity of Products and Services:** Kebun Kelapa Village has a variety of products and services that can be developed and promoted digitally.
8. **Supporting Infrastructure:** The existence of adequate road infrastructure, clean water, electricity and other facilities can support business development and digital promotion of village products.
9. **Partnerships with External Parties:** Potential for collaboration and partnerships with external parties, such as non-governmental organizations, universities or the private sector to support village development.
10. **Education and Training Potential:** There is potential to empower the community through education and training programs.
11. **Product and Service Quality:** The superior quality of products and services from Kebun Kelapa Village can be an added value in digital promotions.

This potential aspect of Kebun Kelapa Village is an important basis for designing effective digital promotion strategies, optimizing the use of local resources, and increasing the competitiveness of village products in the increasingly wide digital market.



Village/Kelurahan Facilities and Infrastructure

The facilities and infrastructure of Kebun Kelapa Village include facilities, infrastructure and other facilities in the village to meet the needs of the community. The following are some examples of facilities and infrastructure that can be found in Kebun Kelapa Village:

1. Village Hall: A gathering place for residents and the administrative center of the village government.
2. Places of Worship: Mosques, churches or temples as places of worship for the community.
3. School: Elementary or Middle School as a place of education for village children.
4. Community Health Center or Sub-Puskesmas: Place of health services for village communities.
5. Village Market: Place to shop for daily needs.
6. Sports Facilities: Football field or volleyball court for sports and recreation activities.
7. Waste Management Site: Place for waste disposal and management.
8. Road Infrastructure: Village roads for transportation access within the village and to other areas.
9. Clean Water Source: Clean water source for household and agricultural needs.
10. Lighting Facilities: Street lighting or electricity for household purposes.
11. Agricultural Facilities: Storage areas for agricultural products, processing areas and agricultural equipment.
12. Fisheries Facilities: Storage place for fishery products and fishing gear.
13. Waste Processing Site: Agricultural or fishery waste processing site.
14. Non-Formal Education Facilities: Training places or centers for non-formal education activities.
15. Non-Formal Worship Facilities: Places for carrying out religious activities other than the main place of worship.
16. Tourist Attractions: Potential natural or cultural tourist attractions to support the village tourism sector.
17. Agricultural and Fishery Facilities: Livestock pens, fish ponds, and supporting infrastructure for agriculture or fisheries.

The village facilities and infrastructure are important assets in supporting the life and economy of the people of Kebun Kelapa Village. Developing and improving these facilities and infrastructure can improve the quality of life of village communities

4. CONCLUSION

The problems faced by Mitra (Coconut Garden Village) are as follows:

1. Limited Knowledge: Kebun Kelapa Village experiences limitations in using Android, there are still many people who are technologically illiterate.
2. Lack of Knowledge about Financial Literacy and Technology on Village Financial Performance: The majority of people in Kebun Kelapa Village have limited knowledge about using Android.
3. Lack of Facilities and Infrastructure: Limitations in terms of internet and network availability are one of the obstacles in the process of using Android and mobile applications.
4. Limited Access to Technology: Even though internet access in villages has increased, some residents still experience limited access to technology such as smartphones and laptops to support the use of Fintech products.
5. Limited Resources: Kebun Kelapa Village may have limited human resources and budget to develop its information technology facilities and infrastructure.

This program aligns with learning outcomes as defined by Key Performance Indicator (IKU) 5, which focuses on enhancing the skills and knowledge of community members in effectively managing the promotion and sale of livestock to fishermen. Additionally, it also addresses IKU 2, which aims to enhance community participation in the development and utilization of local resources.

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Solutions to the Kelapa Garden Village regarding the problems that occur as follows:

1. Training on the Use of Information Technology in Kebun Kelapa Village using Android as a means/media for using Fintech products, for example OVO, e-Money, etc.
2. Training on the Application of Financial Literacy, for example Financial Investment

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