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Digital Money Literacy Education For Karang Taruna In Creating Technology Smart Human Resources In Villages

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Abstract

Community service activities through the digital money literacy education program for Karang Taruna aim to educate the community, especially Karang Taruna in Srimulyo Village, Dampit Regency, Malang, about the use of digital money transactions that have not been optimally used in realizing technologically intelligent human resources in the village. The implementation of the digital money literacy education program for Karang Taruna in Srimulyo Village was carried out on Wednesday, January 17, 2024. The results of this activity show that Karang Taruna in Srimulyo Village, Dampit Regency, Malang are educated and able to understand the need for technology in digital finance. The education provided explains how the use of digital money makes transactions easier in supporting the economy of the community in Srimulyo Village. The activity of using digital money transactions increases the ability of Karang Taruna in Srimulyo Village as technologically intelligent human resources. The use of applications in non-cash transactions can be an effective alternative in improving a safer payment system for Karang Taruna members and the local community.

Keywords: *Literacy education, digital money, Karang Taruna*

INTRODUCTION

The use of digital money technology has many advantages, such as being safer, more efficient, and more practical (Latief, 2020). However, there are still many people who do not understand how to use non-cash transactions and do not have adequate digital financial literacy. Understanding and using non-cash transactions is an important aspect in the development of digital finance in the modern era. Transactions through digital money technology, such as using debit or credit cards, digital transfers, and payments through banking applications, have become a popular alternative and are increasingly accepted by the public (Rahadi, 2022). However, there are still many people who do not understand and have not fully adopted digital money technology in their daily lives (Aulia, 2020; Purwanto, 2022). For this reason, digital financial literacy education is needed for the public.

Digital financial literacy education is an effort to increase public understanding of the use of non-cash transactions, the benefits and risks involved, and the security measures that need to be taken. Through effective education, the public can have sufficient knowledge and skills to use digital money technology wisely and safely. Digital

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financial literacy education programs can be carried out in various ways, such as counseling, training, and social campaigns (Suarantalla, 2023).

Counseling can be carried out through seminars or workshops that provide material on non-cash transactions, their benefits, and how to use them. Practical training can provide direct experience in using financial technology, such as opening a digital banking account or making payments through an application. Social campaigns can be carried out through social media, advertising, and promotions to increase public awareness and interest in non-cash transactions (Choerudin, 2023).

Financial literacy education is important so that the public has an understanding that this digital money has advantages that can be utilized and can also avoid the negative side of its use. The digital financial literacy education program from community service improves participants in terms of understanding, knowledge and motivation in order to prepare themselves by increasing their understanding of digital money (Firdaus, 2021).

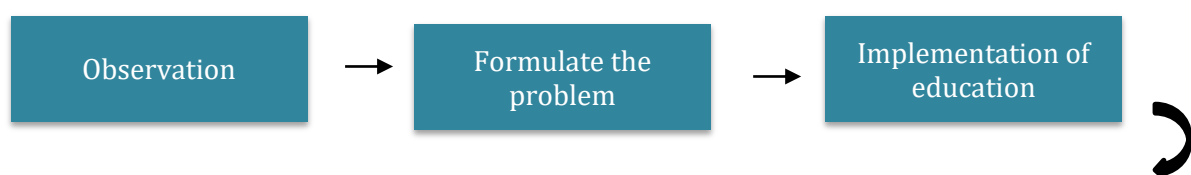
Karang Taruna is a Social Organization that is a forum for developing the younger generation that grows and develops based on social awareness and responsibility from, by and for the community, especially the younger generation in the village/sub-district area and is mainly engaged in the field of social welfare businesses (Desmon, 2023). As a forum for developing the younger generation, Karang Taruna in Srimulyo Village, Dampit District, Malang Regency is a place where various efforts or activities are held in order to develop human resources (HR). By seeing the potential of young men and women in the village who can realize technology-smart HR, digital financial literacy education is needed for Karang Taruna in Srimulyo Village, Dampit District, Malang Regency.

Based on the results of observations by the community service team, the condition of the people of Srimulyo Village, Dampit District, Malang Regency is a community whose majority are entrepreneurs in the form of trading, MSMEs, and people who are literate in technology ranging from children to parents who are accustomed to operating Android gadgets, laptops and computers. However, almost the majority of people have not maximized the digital payment system. So that there are still many people who transact in cash. Based on this identification, the problem to be solved in this community service is how to increase understanding of the use of digital money in the community in Srimulyo Village, Dampit District, Malang Regency through digital money literacy education for youth organizations.

METHOD

This activity was carried out on Wednesday, January 17, 2024. The target of this community service activity was members of the youth organization of Srimulyo Village, Dampit District, Malang Regency. The empirical reason put forward was the actual conditions faced by members of the youth organization, where many members of the youth organization had not maximized digital money transactions to facilitate the payment system. In fact, based on the results of observations, almost all members of the youth organization have smartphones and have a desire to improve their abilities in developing digital money technology. Human resources who are smart in using technology are very important for members of the youth organization because they can be one way to advance the village. Therefore, activities such as literacy education related to digital money are very much needed by members of the youth organization.

In general, the flow of community service activities through digital money literacy education for youth organizations in Srimulyo Village, Dampit, Malang Regency is as follows:



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Figure 1. the flow of community service activities

IMPLEMENTATION RESULTS

Community Service Activities through digital money literacy education consist of three sessions, namely educational socialization, training and Q&A. This activity was carried out in Srimulyo Village, Dampit District, Malang Regency. Those who participated in this event were the village community, specifically aimed at members of the youth organization who play an important role in developing human resources in the Srimulyo Village community. This digital money literacy education aims to provide participants with a deeper understanding of important aspects of digital financial literacy.

The training materials presented will cover several main topics relevant to non-cash transactions, the benefits and risks of using e-money, digital financial management, and consumer protection in electronic transactions. Digital money is a financial innovation in the financial sector that was created through the development of sophisticated modern technology that utilizes information technology by providing faster and easier-to-use fund transfer features.

The event began with a presentation of material on the concept of digital finance, such as the definition and use of digital financial technology. The speakers also taught some skills in using digital money applications, in this case also explained the use of digital money transaction applications that can also be used using android mobile phones, which are known to have almost all people have androids that are used in everyday life, of course in using digital money transaction applications is not a difficult thing to learn by the people of Srimulyo Village. Participants are taught about various digital financial applications that can help manage finances more effectively and efficiently. The last material is about financial planning, savings, investment, and debt reduction.

Next, the participants were motivated to use digital financial applications by providing real examples of the benefits obtained by using them. The speakers also provided tips and tricks on using digital financial applications that can help SMEs in managing their finances.

The education provided explained how the use of digital money makes transactions easier in supporting the economy of the community in Srimulyo Village. This community service activity is a form of empowering village communities in an effort to develop the independence and welfare of the Srimulyo Village community through the use of digital money. In order for this community service activity to run more interestingly and be easily accepted by the community, this activity provided material on the benefits of using digital money, practices for using digital money and other important information, which had been explained well by each resource person.

After the presentation of the material and the provision of motivation, a question and answer session was held, where participants could ask the speakers directly to clarify the concepts that had been presented. To strengthen the community's understanding of digital financial transactions, it is necessary to hold a direct question and answer discussion between the community and the community service team. With the question and answer session, it is hoped that the Srimulyo Village community will be able to master and carry out digital financial transactions to make their daily lives easier.

After the digital money literacy education activity is completed, the author will evaluate the implementation of the activity. Feedback from participants will be collected

to evaluate the success and shortcomings of this activity. Furthermore, the committee will monitor the progress of participants in implementing digital financial literacy in everyday life. Obstacles and challenges faced by participants will also be identified and given appropriate solutions.

Digital Money Literacy is the knowledge, skills, confidence, and competence to use digital financial products and services safely to make good financial decisions. Currently, digital financial literacy skills are not just a need, but have also become a lifestyle. The presence of digital financial services makes people have many choices to access financial services without having to physically come to the office of a financial services institution. Therefore, the millennial generation in this case Karang Taruna Desa Srimulyo needs to have adequate knowledge and skills in using digital technology appropriately, correctly, and safely.

The results of this community service activity show that digital money literacy education for members of Karang Taruna Desa Srimulyo has positive results. The use of digital money transactions improves their abilities as technologically savvy human resources. The use of applications in non-cash transactions can be an effective alternative in improving a safer payment system for Karang Taruna members and the local community. Participants expressed a sense of pride and increased confidence after successfully participating in this literacy education activity. They feel more prepared to use digital money and contribute more actively to society. In this case, the role of Karang Taruna as a technology driving agent in society is very important. By providing literacy education to Karang Taruna members, knowledge and experience in using non-cash transaction applications can be disseminated to more members of the community.

CONCLUSION

Based on community service activities through digital money literacy education that have been carried out, it shows that Karang Taruna in Srimulyo Village is educated and able to understand the need for technology in digital finance. The education carried out explains how the use of digital money makes transactions easier in supporting the economy of the people in Srimulyo Village. This community service activity is a form of empowering village communities in an effort to develop the independence and welfare of the people of Srimulyo Village through the use of digital money. This community service greatly helps or supports the government through education and public understanding of the importance of utilizing digital money. The use of digital money transactions increases the ability of Karang Taruna Srimulyo Village as a technologically savvy human resource. The use of applications in non-cash transactions can be an effective alternative in improving a safer payment system for Karang Taruna members and the local community.

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