

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.

Keywords:

Financial Literacy, Financial Technology, and Financial Performance

Introduction

This Collaborative Community Partnership Program (PKM) is an implementation of the results of the National Collaborative Research Program between Panca Budi Development University and Kebun Kelapa Village entitled "": Socialization of



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

Situation Analysis in Village Product Potential efforts:

1. Kelapa Garden Village has a variety of superior products, such as processed coconut products, handicrafts and agricultural products. The potential of these diverse village products is good capital to be developed and promoted digitally.
2. Use of Social Media: The people of Kebun Kelapa Village are quite active in using social media, such as Facebook, Instagram and WhatsApp. However, the use of social media for community services, especially in terms of conveying people's aspirations, still does not exist and is not yet known to the public.
3. Knowledge about Android, mobile, websites and other information technology is still minimal due to limited internet networks and many people are still confused about using this technology.
4. Internet Access and Devices: Internet access in Kebun Kelapa Village continues to increase, but there are still some areas that have limitations. Apart from that, ownership of devices such as smartphones and laptops also varies among village communities.
5. Availability of Digital Content: Even though knowledge about the internet has developed and there is also a lot of use of Android, the willingness to create a system or use an up-to-date system has not gone well.

From the situation analysis above, it can be concluded that there is a great opportunity to carry out outreach: Socialization of Understanding of Financial Literacy and Financial Technology on the Financial Performance of Kebun Kelapa Village.

Training and practical approaches can be the key to empowering village communities to utilize village community potential and strengthen the village economy in a sustainable manner.



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Partner Problems

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.

Literature Review And Hypothesis Development

Financial Literacy

Lusardi (2019), stated that financial literacy affects several factors, one of which is making daily to long-term financial decisions. Financial literacy is a combination of knowledge, abilities and attitudes in managing finances (Purwidiati & Tubastuvsi, 2019). In this case, Chaidir et al. (2020) also agree that financial literacy is a skill and confidence to make the right decisions in managing finances. So that financial literacy plays an important role in making financial decisions because it can improve people's welfare in the future (Setiawan & Saputra, 2021).

Someone who has a good financial literacy influence will easily determine information, including the impact of losses and rights and obligations in utilizing an obligation (Nasution & Fatira, 2019). In this case, it can make someone more knowledgeable in the use of financial products and services (Hutabarat, 2018). However, (Hutabarat, 2018) also states that someone who has a low level of financial literacy will be more vulnerable to being deceived in using transactions and will have an impact on daily life decisions.



Financial Technology

Today's financial industry is growing rapidly and providing technological innovation in the global era. According to (Yahaya & Ahmad, 2019), Fintech is a financial service that plays an important role in improving the effectiveness and efficiency of financial services. In that case (Harahap et al., 2017) The financial technology industry is grouped into four main parts that are in accordance with its business model, namely financing, asset management, payments and other fintech functions. E-wallets is one of the classifications in digital payment transactions. Therefore, digital wallets can make it easier for people to make payments because digital wallets are non-cash payment instruments that use application or card systems.

Financial Performance

Financial performance can be interpreted as a special measuring tool that can measure the company's success in achieving profits. Financial performance can be interpreted as a tool to measure the position of a financial by analyzing financial ratios for certain periods. In the face of changing environmental conditions, it is very important to know which resources are used optimally. (Fahmi, 2012). In that case, financial performance is also a determinant of the life of a business.

The Effect of Financial Literacy on Financial Performance

The higher the level of financial knowledge of entrepreneurship, the higher the financial results that the entrepreneur can achieve. Whether or not an entrepreneur succeeds largely depends on the skills and abilities of the entrepreneur, and the entrepreneurial process requires several main categories of capital that contribute to a successful entrepreneur: human capital, social capital, and financial capital. One category that is expected to contribute is financial capital, so every young entrepreneur should pay attention to their knowledge of related human resources involved in financial management.

This result is in line with Yanti's (2019) research which shows that financial knowledge can have a positive effect on entrepreneurial performance. Understanding finance helps young entrepreneurs acquire the knowledge, skills, and abilities to make financial decisions and develop financial strategies for choosing financial services. Understanding finance helps business owners acquire the financial knowledge and skills needed to write a business plan, initiate a financial plan, and make strategic investment decisions. Based on the above, the following hypotheses can be established:

H1: Financial literacy has a positive effect on the financial performance of business actors and village officials of Desa Kebun Kelapa

The Effect of Financial Technology on Financial Performance



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Financial technology is one of the modern software and technology companies that provide financial services. Based on the results of the hypothesis test, financial technology has an active and intrinsic impact on the financial capabilities of business actors in Desa Kebun Kelapa. Entrepreneurship understands that this finch is a digital payment transaction. . The development of financial technology in Indonesia has a positive impact on the Indonesian economy. Promote prosperity justice, domestic lending, national funding, and the strongest national financial comprehensive enterprises, and promote talented entrepreneurs. Winarto (2020) declared financial technology based on financial technology to influence financial performance in Desa Kebun Kelapa. From this it can be concluded that the second hypothesis states that financial technology has a significant positive effect on financial performance in Desa Kebun Kelapa. Based on the explanation above, it can be formulated as follows.

H2: Financial technology has a significant positive effect on the financial performance of business actors and village officials of Desa Kebun Kelapa

Method

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.

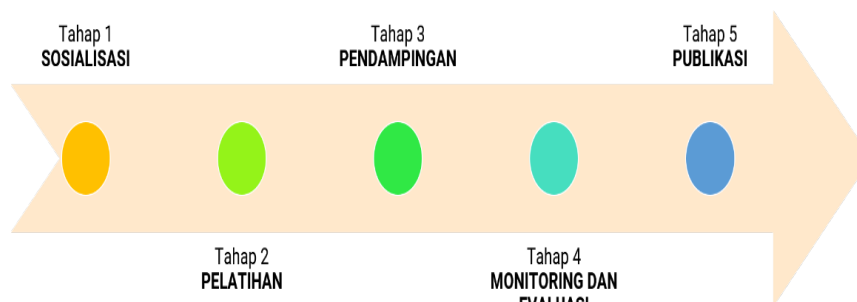


Figure 1. Approach Method

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

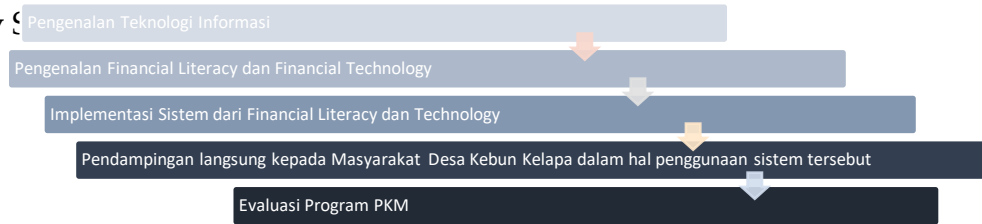


Figure 3.1 Work Procedure

Discussion

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.

Conclution And Rekomendation

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

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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.

REKOMENDATION



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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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