SOCIETY: Jurnal Pengabdian Masyarakat,
Vol. 5, No. 4 (2026): Juli, pp. 526 - 535
E-ISSN:2827-878X (Online -Elektronik)

Strengthening Financial Planning Competencies among High School Students: A Community Engagement Program at SMA Edu Global Bandung

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ARTICLE INFO

Article history

Received : 28-6-2026

Revised : 30-7-2026

Accepted : 30-7-2026

Keywords

financial literacy; financial planning; digital finance; high school students; community engagement

ABSTRACT

The rapid growth of digital financial services has increased adolescents' access to a range of financial products, including digital payments, e-wallets, and buy-now-pay-later services. However, this increased access is not always accompanied by adequate financial planning competencies, which can expose students to poor financial decision-making and consumerist behavior. This community engagement program aimed to strengthen students' financial planning competencies at SMA Edu Global Bandung through financial literacy education, practical budgeting exercises, financial planning workshops, and training in digital financial record-keeping using the Sepran Expense Manager application. The program involved approximately 150 students from Grades X, XI, and XII. Program effectiveness was evaluated using pre-test and post-test assessments administered to students who completed both questionnaires. The results indicate improvements across all financial planning indicators, particularly in understanding personal financial management, budgeting, and saving practices. Students also demonstrated greater awareness of the difference between needs and wants, of controlling impulsive spending, and of utilizing digital tools to support financial management. The findings suggest that combining financial literacy education with experiential learning activities can effectively improve students' financial planning competencies and promote more responsible financial behavior. The program highlights the importance of integrating practical financial planning education into school-based student development activities to prepare adolescents for increasingly complex digital financial environments.

Abstrak:

Perkembangan layanan keuangan digital telah meningkatkan akses remaja terhadap berbagai produk keuangan, seperti pembayaran digital, dompet elektronik, dan fasilitas pay-later. Namun, peningkatan akses tersebut tidak selalu diiringi dengan kompetensi perencanaan keuangan yang memadai sehingga berpotensi mendorong pengambilan keputusan keuangan yang kurang tepat dan perilaku konsumtif. Kegiatan pengabdian kepada masyarakat ini bertujuan untuk meningkatkan kompetensi perencanaan keuangan siswa SMA Edu Global Bandung melalui edukasi literasi keuangan, latihan penyusunan anggaran, workshop perencanaan keuangan, serta pelatihan pencatatan keuangan digital menggunakan aplikasi Sepran Expense Manager. Program ini melibatkan sekitar 150 siswa kelas X, XI, dan XII. Efektivitas program *dievaluasi melalui pre-test dan post-test yang diberikan kepada siswa yang menyelesaikan kedua kuesioner. Hasil evaluasi menunjukkan peningkatan pada seluruh indikator perencanaan keuangan, terutama pada pemahaman mengenai pengelolaan keuangan pribadi, penyusunan anggaran, dan praktik menabung. Selain itu, siswa menunjukkan peningkatan kesadaran dalam membedakan kebutuhan dan keinginan, mengendalikan perilaku konsumtif, serta memanfaatkan teknologi digital untuk mendukung pengelolaan keuangan. Temuan ini menunjukkan bahwa kombinasi antara edukasi literasi keuangan dan aktivitas pembelajaran berbasis praktik efektif dalam meningkatkan kompetensi perencanaan keuangan siswa serta mendorong perilaku keuangan yang lebih bertanggung jawab. Program ini menegaskan pentingnya integrasi pendidikan perencanaan keuangan dalam kegiatan pengembangan siswa di sekolah untuk mempersiapkan remaja menghadapi lingkungan keuangan digital yang semakin kompleks.*

A. INTRODUCTION

The development of digital technology in the financial sector has driven a significant transformation in people's financial behavior, particularly among young people (Syathiri et al., 2023). This transformation is evident in the expansion of access to digital financial services. These services include electronic wallets, digital payment systems, buy-now-pay-later services, and online investment platforms, all of which have contributed to broader financial inclusion (Putri et al., 2023). However, increased access to these financial services is not always accompanied by adequate financial literacy and financial management skills. This condition may increase the risk of poor financial behavior, particularly among high school students who are still forming financial habits (Basiru et al., 2024).

The risk becomes more relevant when linked to data from the Financial Services Authority, which show that young people have a relatively high level of vulnerability to non-performing loans and to unhealthy use of online lending services (Kumalasari & Lestari, 2024). In addition, the increasing use of pay-later features, impulsive purchasing behavior through e-commerce platforms, and low awareness of financial planning indicate that financial literacy has not been fully supported by practical financial management skills (Novrian et al., 2025). This problem does not only occur among university students but has also begun to emerge at the senior high school level.

Senior high school students constitute an important group for reinforcing early financial literacy and financial planning. Senior high school students are in the early stages of developing financial independence, as they begin to manage their allowances independently, conduct digital transactions, and become exposed to various technology-based financial products (Syifa et al., 2026). Without adequate financial planning skills, senior high school students are likely to make impulsive financial decisions, particularly in digital consumption activities (Purba et al., 2025). In line with this argument, the OECD (2020) emphasizes that young people tend to have lower levels of financial literacy than adults, particularly in financial planning and budget management.

Various studies also show that high school students still face limitations in practicing personal financial management. Purba et al. (2025) found that senior high school students tend to lack systematic skills for managing their allowances, often leading to uncontrolled spending. Irnawati et al. (2025) added that the high school period is a critical stage for developing a financial mindset that influences financial behavior in adulthood. Meanwhile, Akbar et al. (2026) emphasized that the growing use of digital financial services should be supported by financial literacy education to enable students to use them wisely. Furthermore, Gainau et al. (2026) showed that low financial literacy can increase students' vulnerability to illegal financial practices, such as illegal online lending and fraudulent investment schemes.

Although financial literacy programs for adolescents have been widely implemented, many of these initiatives primarily focus on improving conceptual knowledge rather than developing practical financial planning skills. As a result, students may understand basic financial concepts yet still struggle with budgeting, setting financial goals, and managing personal finances systematically. This gap highlights the need for educational programs that combine financial literacy with hands-on financial planning activities, enabling students to translate financial knowledge into responsible financial behavior. Based on these problems, one relevant approach is to strengthen financial planning skills among senior high school students. Financial planning includes the ability to prepare a personal budget, manage expenses, set financial goals, and plan the use of income systematically (Yudianto, 2023). This approach is important for helping students understand their personal financial condition more systematically, control consumption patterns, and make more rational financial decisions.

To support these initiatives, schools, as formal educational institutions, play a strategic role in improving students' financial literacy. Schools serve as spaces for academic learning and as institutions that foster character development and responsible financial management habits from an early age. Preliminary discussions with school representatives indicated that students at SMA Edu Global Bandung are highly familiar with digital technologies and frequently utilize digital platforms in their daily activities. However, they have had limited opportunities to receive structured training on personal financial planning, including budgeting, financial goal setting, and responsible use of digital financial services. Given their high exposure to digital financial products, strengthening practical financial planning competencies has become increasingly important.

Accordingly, the community engagement activity at SMA Edu Global Bandung was designed to provide students with a comprehensive understanding of financial planning. Furthermore, SMA Edu Global Bandung has several characteristics that support the implementation of this program, including a technology-adaptive academic environment, strong support from school management, and students who are receptive to practice-based learning. Unlike conventional financial literacy programs that mainly emphasize theoretical knowledge, this community engagement activity integrates financial education with practical financial planning exercises. Students are actively involved in preparing personal budgets, identifying financial priorities, setting short- and long-term financial goals, and discussing financial challenges associated with the digital era. This participatory approach is expected to enhance not only students' financial knowledge but also their ability to apply financial planning principles in their daily lives.

Taking these conditions into account, this community engagement activity is designed to provide a theoretical understanding while actively engaging students in practical financial planning activities, including preparing personal budgets, setting financial goals, and identifying financial challenges in the digital era. Through this activity, students are expected to develop a more critical perspective on consumption trends, manage their finances more rationally, and establish healthy financial planning habits. Furthermore, this activity is expected to enhance students' readiness to navigate the dynamics of digital finance and foster responsible financial behavior from school age.

B. METHODS

The financial planning education and mentoring program was conducted at SMA Edu Global Bandung and involved senior high school students as the primary participants. The program adopted a participatory, educational approach to strengthen students' financial planning competencies through financial literacy education, practical workshops, and mentoring activities. Prior to implementation, discussions were conducted with school representatives to identify students' needs and challenges related to personal financial management in the digital era. The needs assessment indicated that although students were familiar with various digital financial services, they had limited experience in budgeting, setting financial goals, and developing structured personal financial plans.

The program was implemented through four stages. The first stage involved preparation activities, including coordination with the school, development of educational materials, and preparation of evaluation instruments. The second stage consisted of financial literacy education covering fundamental concepts of financial planning, budgeting, distinguishing needs from wants, financial goal setting, responsible use of digital financial services, and awareness of financial risks such as illegal online lending, fraudulent investments, and excessive use of pay-later facilities.

The third stage focused on practical workshops and mentoring sessions. During these activities, students were guided to develop their own personal financial plans by identifying sources of income, estimating expenditures, allocating savings, and establishing short- and long-term financial goals. Interactive discussions and case simulations were incorporated to strengthen students' understanding of common financial challenges encountered by young people in the digital environment. Individual mentoring was also provided to help students refine their financial plans and apply the concepts discussed during the training.

The final stage involved evaluation and reflection. Pre-test and post-test assessments were administered to measure changes in students' understanding of financial planning concepts. In addition, students' financial planning worksheets were reviewed to evaluate their ability to apply the knowledge gained during the program. Descriptive analysis was used to compare participants' levels of understanding before and after the intervention. The evaluation results were subsequently used to assess the program's effectiveness and to formulate recommendations for future financial literacy initiatives targeting high school students.

C. RESULTS AND DISCUSSION

Program Implementation

The financial planning education and mentoring program was successfully conducted at SMA Edu Global Bandung, with senior high school students as the primary participants. The program was designed to strengthen students' financial literacy and financial planning skills in response to the increasing use of digital financial services among adolescents. The activity combined financial education, interactive discussions, practical exercises, and training in digital financial record-keeping to encourage responsible financial behavior. The program began with a financial literacy session focusing on common financial challenges faced by adolescents. Participants were introduced to the importance of personal financial

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management, the risks associated with impulsive spending, and the growing threats posed by illegal online lending and gambling. In addition, students learned how to distinguish between needs and wants, understand the importance of budgeting, and recognize the role of financial planning in achieving future financial goals.

Figure 1. Financial literacy education and an interactive discussion session on financial management, budgeting, and financial risks in the digital era.

Following the educational session, students participated in practical financial planning exercises. Participants were guided to identify their sources of income and expenditure and to develop personal budgets using the 50–30–20 budgeting method, which allocates income for essential needs, discretionary spending, and savings or investment. Through guided exercises and group discussions, students learned how to prioritize expenditures, allocate financial resources effectively, and establish realistic financial goals based on their personal circumstances. The program also introduced students to digital financial recording practices using the Sepran Expense Manager application. Students received hands-on training in recording income, expenditures, transfers, and savings allocations using the application. This activity enabled participants to understand how digital technology can support financial planning through real-time monitoring of financial transactions and expenditure patterns.

Figure 2. Students participate in financial planning exercises and training in digital financial recording using the Sepran Expense Manager application.

Figure 2 illustrates students' participation in the practical financial planning workshop and digital financial recording training activities. During the session, students were guided to identify their sources of income and expenditure, develop personal budgets using the 50–30–20 budgeting approach, and practice recording financial transactions using the Sepran Expense Manager application. The activity encouraged active engagement and enabled students to apply financial planning concepts directly to real-life financial situations.

Improvement in Financial Planning Understanding

To evaluate the program's effectiveness, pre- and post-test assessments were administered before and after the educational and workshop activities. A total of 107 students completed the pre-test, while 61 students completed the post-test. To ensure a valid comparison of learning outcomes, only participants who completed both assessments were included in the evaluation. Consequently, the results presented in this section are based on matched responses from 42 students who completed both the pre-test and post-test questionnaires. Table 1 presents the demographic profile of the respondents included in the evaluation. Female students accounted for 52.38% of the sample, while male students represented 47.62%, indicating a relatively balanced gender distribution.

Table 1. Demographic Characteristics of Respondents (n = 42)

Gender	Freq.	Percent	Cum.
Male	20	47,62	47,62
Female	22	52,38	100,00
Total	42	100.00	

Prior to the analysis, the quality of the evaluation instrument was examined. All questionnaire items demonstrated positive item-rest correlation values above the recommended threshold, indicating satisfactory validity. The instrument also showed good internal consistency with a Cronbach's Alpha value of 0.763, and no evidence of random responding was observed. Therefore, all questionnaire items were retained for further analysis. The results of the pre-test and post-test assessments are presented in Table 2. Overall, the findings indicate a consistent improvement in students' understanding of financial planning concepts following participation in the program. The increase in post-test scores across all indicators suggests that the educational sessions, practical exercises, and mentoring activities successfully enhanced students' financial knowledge and awareness.

Table 2. Comparison of Pre-test and Post-test Scores

Item Questionnaire	**N**	***Pre-test***	***Post-test***
		Mean	
Item 1. Understanding the importance of managing personal finances from an early age	42	3,357	4,405
Item 2. Understanding the importance of financial literacy for personal well-being	42	3,881	4,167
Item 3. Ability to distinguish between needs and wants in daily financial decisions	42	3,976	4,357
Item 4. Understanding financial risks arising from poor financial management and consumptive behavior	42	4,214	4,357
Item 5. Knowledge of effective saving practices to achieve financial	42	3,190	3,976

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goals			
Item 6. Prudence in making financial and consumption-related decisions	42	3,857	4,214
Item 7. Awareness of the consequences of impulsive spending and purchasing decisions	42	3,857	4,262
Item 8. Awareness of the consequences of impulsive spending and purchasing decisions	42	3,405	4,190

Table 2. Comparison of students' financial planning understanding before and after participation in the program. The largest improvement was observed in students' understanding of the importance of managing personal finances from an early age, with the mean score increasing from 3,357 to 4,405. Substantial improvements were also found in students' awareness of budgeting and financial planning, as well as their knowledge of effective saving practices. These findings suggest that the program successfully addressed practical aspects of financial planning that are often overlooked by adolescents despite their frequent exposure to digital financial services.

Furthermore, students demonstrated stronger awareness regarding prudent financial decision-making and the consequences of impulsive spending after participating in the workshop activities. This improvement is particularly important given the increasing prevalence of digital consumption, pay-later services, and online financial transactions among young people. The practical exercises, budgeting simulations, and digital financial recording activities enabled students to apply financial concepts directly to their personal circumstances, thereby strengthening both their knowledge and financial self-awareness. Although all indicators showed improvement, the smallest increase was observed in students' understanding of financial risks arising from poor financial management. This finding may indicate that students already had a relatively high awareness of financial risks before participating in the program, as reflected in the high pre-test mean score (4.214). Consequently, the potential for further improvement in this area was more limited compared with other indicators.

Overall, the findings demonstrate that combining financial literacy education with practical financial planning activities can effectively improve students' financial knowledge and awareness. These results support previous studies emphasizing that experiential and practice-oriented financial education is more effective than solely theoretical approaches in developing responsible financial behavior among adolescents (OECD, 2020; Purba et al., 2025; Akbar et al., 2026).

Program Outcomes and Implications

Beyond improving students' conceptual understanding of financial planning, the program generated meaningful learning outcomes through practical exercises. During the workshop sessions, students were guided to identify their sources of income, estimate monthly expenditures, distinguish between needs and wants, allocate funds using the 50–30–20 budgeting approach, and establish short- and long-term financial goals. In addition, students were introduced to digital financial recording practices using the Sepran Expense Manager application, enabling them to monitor their financial activities more systematically. The workshop activities revealed that many students had previously managed their allowances without structured budgeting or expenditure tracking. Financial decisions were often made based on immediate preferences rather than predetermined priorities. Through guided exercises and mentoring sessions, students learned to categorize spending, evaluate consumption habits, and allocate financial resources more effectively. These observations are consistent with the pre-test results, which indicated relatively lower levels of understanding regarding budgeting, saving practices, and personal financial planning.

The practical activities appear to complement the findings from the pre-test and post-test evaluation. The largest improvements were observed in students' understanding of personal financial management, budgeting, and saving practices. In particular, the mean score for understanding the importance of managing personal finances from an early age increased from 3,357 to 4,405, while the mean score for awareness of budgeting and financial planning increased from 3,405 to 4,190. Similarly, knowledge of effective saving practices increased from 3,190 to 3,976. These improvements suggest that the combination of educational sessions, practical exercises, and mentoring activities successfully strengthened students' financial planning competencies. The findings also indicate that experiential learning plays an important role in financial education. Students benefited not only from theoretical explanations but also from opportunities to apply financial planning concepts to their own financial situations. This finding is consistent with previous studies suggesting that practice-oriented financial education is more effective in developing financial management skills and responsible financial behavior among adolescents than purely theoretical approaches (Irnawati et al., 2025; OECD, 2020).

The program's implementation highlights the strategic role of schools in strengthening financial literacy and financial planning competencies among adolescents. As young people become increasingly exposed to digital financial services, online shopping platforms, pay-later facilities, and various forms of digital transactions, the ability to manage personal finances becomes increasingly important. Financial literacy alone may be insufficient if students are unable to translate financial knowledge into practical financial behavior. Therefore, integrating financial planning exercises, budgeting simulations, and digital financial recording activities into educational programs may provide a more comprehensive approach to developing responsible financial habits. Overall, the program contributed not only to improving students' financial knowledge but also to strengthening their practical financial planning skills. The combination of financial literacy education, budgeting exercises, mentoring activities, and digital financial recording training enabled students to develop a more structured approach to managing their personal finances. These outcomes suggest that similar programs may serve as an effective strategy for preparing adolescents to navigate increasingly complex financial environments and make more responsible financial decisions in the future.

D. CONCLUSION

The financial planning education and mentoring program successfully addressed the limited financial planning competencies among students at SMA Edu Global Bandung. Prior to the program, many students demonstrated insufficient understanding of budgeting, saving strategies, financial goal setting, and responsible financial decision-making despite their frequent exposure to digital financial services. Through a combination of financial literacy education, practical budgeting exercises, financial planning simulations, and digital financial record-keeping training, students gained both the conceptual knowledge and practical skills necessary to manage personal finances more effectively.

The evaluation results indicate that the program generated positive learning outcomes, as reflected by the consistent increase in post-test scores across all financial planning indicators. The most substantial improvements were observed in students' understanding of personal financial management, budgeting, and saving practices, suggesting that experiential and practice-oriented learning approaches are effective in strengthening financial planning competencies among adolescents. Beyond improving knowledge, the program encouraged students to become more aware of their spending behavior, prioritize financial needs over wants, and recognize the importance of long-term financial planning in an increasingly digital financial environment.

These findings highlight the strategic role of schools in fostering financial literacy and responsible financial behavior from an early age. Integrating financial planning education into student development programs may help prepare young people to navigate financial challenges associated with digital consumption, online financial services, and emerging financial risks. Nevertheless, this program was limited to short-term evaluation immediately following the intervention. Future community engagement initiatives are therefore encouraged to incorporate longitudinal monitoring and broader stakeholder involvement, including parents and teachers, to assess the sustainability of behavioral changes and strengthen the long-term impact of financial planning education.

E. ACKNOWLEDGEMENTS

The authors would like to express their sincere gratitude to SMA Edu Global Bandung for its collaboration and support in implementing this community engagement program. Special appreciation is extended to the school management, teachers, and students who actively participated in and contributed to the success of the financial planning education and mentoring activities. The authors also gratefully acknowledge Telkom University for providing financial support through its Community Engagement Program (Program Pengabdian kepada Masyarakat). This support was instrumental in preparing, implementing, and evaluating the program. The authors further appreciate all individuals and stakeholders who contributed to the successful completion of this activity.

F. AUTHOR CONTRIBUTIONS

Maya Safira Dewi (MSD): Conceptualization of the community engagement program, project leadership, activity coordination, preparation of educational materials, supervision of program implementation, and manuscript review. **Raden Roro Widya Ningtyas Soeprajitno (RRWNS):** Needs assessment, program design, development of evaluation instruments, data collection and analysis, interpretation of findings, preparation of tables and results, manuscript drafting, and manuscript revision. **Novy Fajriati (NF):** Activity implementation, participant mentoring, preparation of workshop materials, facilitation of discussions and practical exercises, documentation, evaluation support, and manuscript review. All authors contributed to implementing the community engagement activities, discussed the results, reviewed the manuscript, and approved the final version of the article.

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