



Socialization of Safe and Legal Investment in the Digital Era to the Babat Village Community

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ABSTRACT

The digital era has brought significant changes to the world of investment, offering easier and wider access for the public. However, the increase in digital investment has also been followed by the rise in illegal investments that are detrimental to the public. This socialization aims to improve the public's digital financial literacy, provide an understanding of safe and legal investments, and raise awareness of the risks of illegal investments. Through interactive lecture methods, group discussions, and case studies, this socialization succeeded in increasing participants' understanding of the characteristics of illegal investments, legal investment platforms, and how to protect themselves from online investment fraud. The evaluation results showed a significant increase in participants' digital financial literacy after participating in the socialization. The implications of this activity are increased public participation in legal digital investments and protection from losses due to fraudulent investments.



A. INTRODUCTION

In the era of globalization , trade develop with rapid , demanding every company For prepare power professionals in various field . For fulfil need this , is required serious training use increase skills And expertise . One of step important in create power professional is through development potential , considering they is generation successor who will lead And advance Indonesia to more direction Good .

One of institution finance official in Indonesia with the status as a BUMN is PT Pegadaian (Persero). This company operate in three field main , namely financing , gold , and diverse service services . PT Pegadaian is the only one institution licensed to run activity finance based on financing with principle pawn , as set up in Article 1150 of the Book Constitution Law Civil . In regulation said , pawn defined as rights acquired creditors on goods moving submitted by debtor or his power as guarantee debt . With Thus , PT Pegadaian (Persero) has role important in provide loan for public use fulfil his needs as well as contribute to sector economy And effort , good for individual and also perpetrator business .



Between various products offered by PT Pegadaian (Persero), KCA pawnshops become Wrong one of the most sought after by society . Compared with product other , KCA pawn has more characteristics simple And interesting for many people. Products This is service fast credit And safe , where public can pawn goods like jewelry , devices electronics , up to vehicles . The KCA scheme is similar with system capital lease , where fees charged counted based on term time certain . Customer Also given option For extend time loan with pay flower on pawned goods .

Although own similar concept with system interest in banking , more KCA mortgage in demand Because cost the rent relatively more low (Tahalua, 2021). According to study The Most Gracious Ulya Muhsin , interest to KCA products increase in a way significant between 2019 to 2021 , with surge almost 50% (Muhsin, 2022) This is show that KCA becomes choice main public thanks to the melting process fast funds as well as cost affordable capital rent .

Based on observation Author , PT Pegadaian (Persero) implements flower or capital lease ranges between 1% to 1.2% per day , which is equivalent to with cost start from Rp. 2,500 to Rp. 150,000 per day , depending on amount loan . Disbursement process funds are also included fast , just need time about 10-15 minutes . Size loans that can be submitted Enough flexible , starting from Rp. 50,000 to more from Rp. 50,000,000, depending on mark collateral provided customers . While that , term time due date set for 4 months or 120 days , with option extension based on ability customers . In addition that , customer Also own chance For installments capital lease reduce part of the total loan .

Based on description above , author interested For researching system processes KCA pawn applied by PT Pegadaian (Persero), especially at PT Pegadaian UPC Sukodadi Lamongan . Interest This based on on various the opportunity given to public For to obtain loan with a fast process And safe . Selection location This Also consider diversity scheme financing in system KCA pawn offered by PT Pegadaian UPC Sukodadi . With various available options , expected need society that continues increase can fulfilled optimally , at the same time minimize impact possible negatives arise .

B. METHODS

1. Utilization of Zoom in Online Educational and Socialization Activities

The rapid advancement of digital technology has led to the widespread use of video conferencing platforms like Zoom in educational and training activities. Zoom enables real-time interaction between presenters and participants through features such as screen sharing, breakout rooms, polling, and chat functions, making it an effective tool for interactive learning and group-based activities (Asbari et al., 2020)

According to (Fauzi & Sastra Khusuma, 2020), Zoom has proven effective for delivering synchronous learning, particularly during socialization or awareness programs. In activities involving legal and illegal investment education, the use of Zoom allows for engagement through simulations and case-based discussions, even when participants are geographically dispersed.



2. Effectiveness of Pre- and Post-Questionnaires in Online Settings

Questionnaires (angket) are widely used as instruments to measure knowledge and understanding before and after an intervention. In online environments, tools like Google Forms or Microsoft Forms are often integrated into Zoom sessions for efficient data collection. According to (Sugiyono, 2013), pre-test and post-test questionnaires help assess the effectiveness of a socialization program by comparing participant knowledge before and after the session.

Research by (Wahyuni, 2021) emphasizes that for questionnaires to yield reliable data, they must be clearly worded, accessible, and relevant to the topic discussed. In the context of investment literacy, these questionnaires should include conceptual understanding, risk identification, and case-based reasoning related to legal and illegal investments.

3. Interactive Lectures and Group Discussions in Online Learning

Interactive lectures are an enhancement of traditional lecturing methods, where presenters actively engage participants through real-time questions, multimedia content, and discussions. When implemented through Zoom, such lectures benefit from the visual and auditory engagement tools the platform offers (Kotler, Kartajaya, & Setiawan, 2010)

Meanwhile, group discussions (e.g., via Zoom's breakout rooms) serve as a participatory method to encourage collaboration, critical thinking, and deeper understanding of complex issues such as fraudulent investment schemes. Participants are encouraged to share knowledge, analyze cases, and present group reflections, which increases their ability to differentiate between legal and illegal investment practices.

4. Investment Simulations and Case Studies as Experiential Learning Tools

Experiential learning methods such as investment simulations and case studies offer practical exposure that enhances conceptual understanding. Case studies about real-world investment frauds or legal frameworks allow participants to apply theoretical knowledge to real scenarios. According to (Kolb, 1984), such learning methods are most effective when learners are actively involved, which Zoom facilitates by enabling screen sharing, whiteboard collaboration, and real-time feedback.

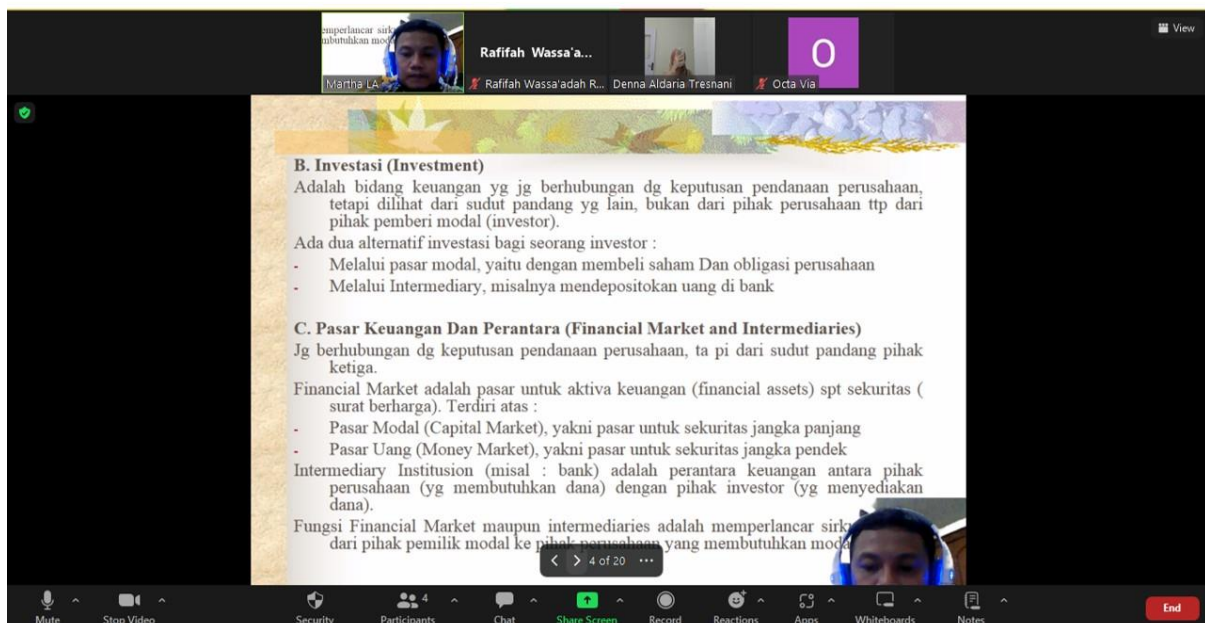
Simulations can mimic decision-making environments where participants choose between various investment options, providing hands-on experience. These activities, followed by post-activity reflections and questionnaires, significantly enhance investment literacy and fraud awareness (Rahmaniati, 2017)

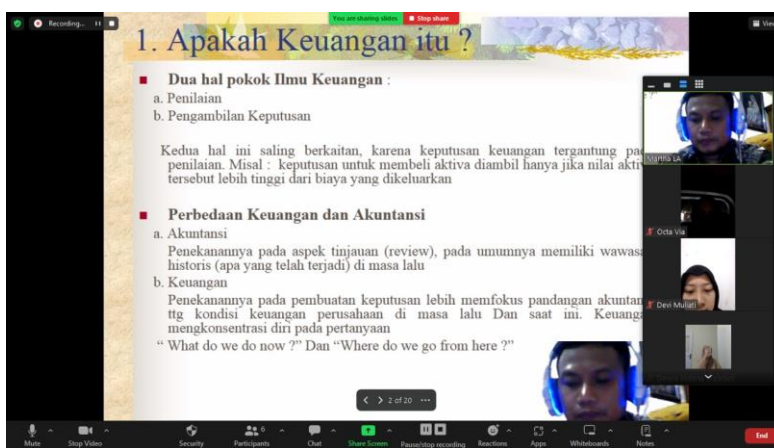
Using a socialization method with interactive lectures, group discussions, investment simulations and case studies of illegal investments, while aids with PowerPoint presentations, educational videos, information brochures and investment simulation applications attended by housewives, students, MSME actors with 50 participants with the zoom application in the activity sent questionnaires before and after the socialization, group discussions to measure participants' understanding of illegal and legal investments.



C. RESULTS AND DISCUSSION

The results of this socialization increased the digital financial literacy scores of participants, gained knowledge about the types of illegal investments that are often encountered, the level of understanding of participants regarding how to distinguish between legal and illegal investments, and possible factors . influence improvement literacy digital finance , such as age , level education , work , experience investment previously , and participation in socialization , using data from questionnaire before And after socialization For measure change literacy digital finance , doing analysis statistics (e.g. , regression) or correlation) for determine factors which one is significant influence improvement literacy digital finance .





Evaluation effectiveness every method socialization (for example , lectures , discussions , simulations) in increase literacy digital finance . Using data from questionnaire , discussion group , and observation For gather information about effectiveness method socialization , analyzing qualitative data (e.g. , transcripts) discussion group) and quantitative data (e.g. , scores questionnaire) for determine method which is the most effective , identifying inhibiting factors public in invest digitally , such as lack of knowledge , fear will risk , lack of trust on digital platforms, and limitations access to technology , using data from questionnaire , discussion group , and interview For gather information about factor inhibitors , analyzing qualitative data (e.g. , transcripts discussion groups) and quantitative data (e.g. , demographic data) for identify factors the most significant inhibitor .



D. CONCLUSION

The socialization successfully increased participants' understanding of safe and legal investments, participants were better able to identify illegal investments, the community was better protected from fraudulent investments, increased community participation in legal digital investments. Further socialization with more in-depth materials, provision of a trusted investment information platform

E. ACKNOWLEDGEMENTS

Limited number of participants, short socialization time, limitations in providing examples of illegal investment cases, due to legal restrictions, dedication regarding the impact of socialization on community investment behavior and development of digital investment education applications.

F. AUTHOR CONTRIBUTIONS

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