



Smart Saving Socialization: Efforts to Improve Financial Literacy Among Teenagers at the Sanggar Bimbingan Rawang

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ABSTRACT

This study aims to enhance the understanding of the importance of saving among students of Sanggar Bimbingan Rawang through educational and training approaches. This research employs a qualitative design with a case study approach, involving 25 students from grades 3 to 6. Primary data were collected through semi-structured interviews and documentation to evaluate the students' initial understanding of financial management and behavioral changes after the program. The training program was conducted in several sessions, encompassing both theory and practice, including demonstrations and simulations of saving management. Evaluation was conducted by analyzing qualitative data using thematic analysis techniques to obtain comprehensive conclusions. It is expected that this program will provide significant benefits for the financial development of students in the future and emphasize the importance of collaboration between educational managers and the community.

ABSTRAK

Penelitian ini bertujuan untuk meningkatkan pemahaman siswa-siswi Sanggar Bimbingan Rawang tentang pentingnya menabung melalui pendekatan pendidikan dan pelatihan. Desain penelitian ini menggunakan metode kualitatif dengan pendekatan studi kasus, melibatkan 25 siswa kelas 3 hingga kelas 6. Data primer dikumpulkan melalui wawancara semi-terstruktur dan dokumentasi untuk mengevaluasi pemahaman awal siswa mengenai manajemen keuangan serta perubahan perilaku setelah program. Program pelatihan dilaksanakan dalam beberapa sesi yang mencakup teori dan praktik, termasuk demonstrasi dan simulasi pengelolaan menabung. Evaluasi dilakukan dengan menganalisis data kualitatif menggunakan teknik analisis tematik untuk mendapatkan kesimpulan yang komprehensif. Diharapkan program ini dapat memberikan manfaat signifikan bagi perkembangan finansial siswa-siswi di masa depan dan menekankan pentingnya kerja sama antara pengelola pendidikan dan masyarakat.



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A. INTRODUCTION

In this era of globalization, marked by rapid developments in information technology and digitization in various sectors of life, financial literacy has become an important skill that every individual must possess, especially the younger generation at Sanggar Bimbingan Rawang, Selangor, Malaysia. Financial literacy encompasses not only the ability



to understand basic concepts about money, but also the ability to manage, plan, and make wise financial decisions. Unfortunately, at the Rawang Guidance Center, the level of financial literacy, especially among students, remains relatively low. According to the National Survey on Financial Literacy and Inclusion (SNLIK) conducted by the Financial Services Authority (OJK) in 2022, the level of financial literacy among the Indonesian population stands at 49.68%, despite financial inclusion having reached 85.10%. This data indicates a significant gap between access to financial services and the public's understanding of how to use these services wisely, including in terms of saving (Lasmiatun et al., 2024).

Saving is one of the basic practices in financial management that serves as the foundation for building healthy financial habits. Through saving, individuals can learn to manage their finances, set priorities, and plan for the future in a more focused manner. However, in reality, the habit of saving among students at Sanggar Bimbingan Rawang is still not a priority. Many of them prioritize instant consumption and a consumerist lifestyle over preparing funds for long-term needs. This is exacerbated by the lack of awareness about the importance of saving and the low understanding of the benefits and effective ways to save. Yet, the younger generation is a highly potential group in building the economic foundation of the nation in the future, so it is important to foster financial awareness from an early age (Lelani et al., 2024)

In light of these challenges, it is necessary to develop effective and adaptive socialization strategies so that messages about the importance of saving can be well received by the younger generation. Conventional socialization, which only takes the form of formal counseling, is considered ineffective, given the characteristics of today's younger generation, who are more familiar with the digital world, social media, and various interactive communication platforms. Therefore, a creative, communicative, and relevant approach that aligns with their lifestyle is key to conveying financial messages, particularly regarding the importance of saving. Such strategies could include digital campaigns, educational content on social media, leveraging influencers or public figures who resonate with young people, as well as interactive programs such as webinars, savings competitions, or financial simulations (Kartika & Fitria, 2024)

Furthermore, this socialization strategy not only aims to increase young people's knowledge about the concept of saving, but also encourages changes in attitudes and financial behavior that are more prudent and responsible. With increased financial literacy through targeted socialization, it is hoped that young people will become financially savvy individuals, have good financial planning, and be able to face future economic challenges. Additionally, these efforts to improve financial literacy align with the government's vision of creating an inclusive and economically competitive society (Yasinta et al., 2024)

Through research and studies on effective strategies for promoting savings, it is hoped that various approaches and methods can be identified that can be widely applied in various educational settings, communities, and family environments. This study is not only important for improving individual financial literacy, but also as a tangible contribution to creating a financially independent younger generation that is capable of contributing to national economic development.

B. METHODS

In order to improve the understanding of students at Sanggar Bimbingan Rawang about the importance of saving money, this community service project combines educational and training approaches. The research subjects consisted of students in grades 3 to 6, with a total of around 25 students. Primary data, such as interviews and documentation, were used



to collect information about students' initial understanding of financial management. Data was also collected after the program to evaluate improvements in understanding and changes in student behavior. The activity provided training on the importance of saving, basic money management techniques, and good management practices. To teach students about saving management, the activity included demonstrations and simulations.

The evaluation of activities was conducted by analyzing qualitative data from interviews and documentation to obtain comprehensive conclusions. Books, stationery, and presentation media were used as resources in this activity, which were sourced from local sources and trusted educational organizations. It is hoped that this activity will provide clear instructions for readers who wish to undertake similar initiatives, while emphasizing the importance of collaboration between educational administrators and the community. As a result, this program is expected to provide significant benefits for the future financial development of students.

C. RESULTS AND DISCUSSION

1. The Importance of Financial Literacy Among Students at the Sanggar Bimbingan Rawang

The young generation at Sanggar Bimbingan Rawang is a productive age group that plays a strategic role in determining the direction of future economic development. Amidst the rapid flow of information and easy access to various financial products, the ability to manage finances wisely is a must. Good financial literacy enables a person to understand financial products and services, prepare a budget, make investment decisions, and anticipate future financial risks.

Based on the results of a 2022 survey by the Financial Services Authority (OJK), although the level of financial inclusion in Indonesia is quite high, reaching 85.10%, the level of financial literacy among the public is only 49.68%. This gap indicates that many people, including the younger generation, have access to financial products and services but do not yet understand how to use them effectively. This underscores the importance of efforts to improve financial literacy from an early age, one of which is through the habit of saving.

2. The Habit of Saving as the Basis of Financial Management

Saving is the first step in managing personal finances. This habit not only serves to set aside emergency funds, but also as practice in managing expenses, setting priorities, and preparing for long-term needs. For the younger generation, saving can also be a means of developing discipline, responsibility, and financial independence.

However, in practice, saving money is still often considered difficult to implement among students at the Rawang Guidance Center. Various factors such as a consumerist lifestyle, the influence of social media, and a lack of understanding about the benefits of saving are the main obstacles. Therefore, an effective strategy is needed to promote the importance of saving so that the younger generation not only understands the concept but is also motivated to apply it in their daily lives (Azizi et al., 2024)

3. Effective Strategies for Promoting Savings

a. Educational Approaches in Education

One effective strategy for improving financial literacy among students at Sanggar Bimbingan Rawang is through formal education. School and university curriculums should include practical and applicable financial literacy material,



such as pocket money management, budget planning, and the importance of saving from an early age. Programs such as basic financial training, inter-class savings competitions, or digital financial simulations can be engaging methods to increase students' interest in the importance of saving.

b. Utilization of Social and Digital Media

The younger generation, especially at Sanggar Bimbingan Rawang, is very familiar with the digital world and social media. Therefore, saving awareness campaigns must be conducted through the platforms they use every day, such as Instagram, TikTok, YouTube, and Twitter. Creative and interactive educational content, such as short videos, infographics, animations, and saving challenges, has proven to be effective in attracting the attention of the younger generation.

In addition, collaborating with influencers or public figures who have a positive image and are close to young people can also be an effective strategy in conveying financial messages. Influencers can serve as role models in practicing saving habits and sharing relevant financial tips.

c. Interactive Campaigns and Programs

Financial literacy campaigns involving young people at Sanggar Bimbingan Rawang have proven to be more effective than conventional outreach methods. Programs such as poster design competitions on saving, online seminars, interactive webinars, and financial management workshops can serve as both educational and entertaining platforms. Some financial institutions can also collaborate with schools or youth communities to organize joint savings programs, where participants are encouraged to open student savings accounts or digital savings accounts with various conveniences and attractive incentives.

d. Community Empowerment and Social Environment

Communities play an important role in shaping social habits, including financial habits. The formation of savings communities or financial discussion forums in schools, campuses, or local neighborhoods can serve as platforms for sharing experiences, challenges, and tips on managing finances. Additionally, the role of the family as the first social environment is also crucial in introducing savings habits from a young age. Parents can set a good example by involving children in simple household financial management.

e. Introduction to Child Friendly Financial Products

Financial institutions, especially banks, need to provide savings products that suit the needs and characteristics of their customers. Savings products for students or digital accounts with lenient requirements, no administration fees, and attractive features will be more appealing to the younger generation, especially at Sanggar Bimbingan Rawang. In addition, it is important to educate them on how to use financial applications, digital wallets, and auto-debit features for regular savings.

4. Obstacles in Promoting Savings

In implementing savings awareness programs, there are a number of obstacles that need to be anticipated, including:



- **Lack of interest in financial issues.** Many children do not see the urgency of saving because they feel that their needs can still be met by their parents.
- **Consumer culture.** A consumerist lifestyle driven by social media trends makes young people more tempted to shop than to save.
- **Lack of financial role models.** The lack of real-life examples in the surrounding environment about the importance of managing finances, including saving, is also a hindering factor.

To that end, the strategy implemented must be able to overcome these obstacles through a relevant, creative, and persuasive approach.

5. The Impact of Savings Socialization on Financial Literacy

The implementation of effective savings awareness strategies will have a positive impact on improving the financial literacy of the younger generation. These impacts include: (Halimatussadiyah et al., 2025)

- **Increased understanding of basic financial concepts**, such as saving, managing expenses, and budgeting.
- **A change in mindset and financial habits**, from being consumptive to being more prudent and planned.
- **The creation of a culture of saving among the younger generation**, whether in schools, universities, or communities.
- **Improving financial independence** will have a positive long-term impact, both for individuals and for the national economy.

D. CONCLUSION

Based on the discussion, it can be concluded that improving financial literacy among young people, especially at the Sanggar Bimbingan Rawang, is an urgent need that must be taken seriously by various parties. Young people play a vital role as the future leaders of the nation and drivers of the economy. The habit of saving is an important aspect of financial literacy that not only teaches money management but also fosters discipline and responsibility. Therefore, awareness campaigns about the importance of saving need to be conducted effectively using strategies relevant to today's young generation. Educational approaches within the educational environment should be the primary foundation, while social media and digital platforms can be utilized as tools familiar to young people. Interactive campaigns, community empowerment, and the introduction of user friendly financial products.

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F. AUTHOR CONTRIBUTIONS

In the Student Creativity Program (PKM) Smart Savings Socialization, Ahmad Ariyanto coordinated the team and developed the program concept. Firdaus analyzed data and designed educational materials. Nurhayati developed communication strategies to make the socialization more effective, while Andro Dewantara Noegroho handled technical aspects and documentation. Through good teamwork, the team successfully improved financial literacy among teenagers at the Sanggar Bimbingan Rawang.



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