

Financial and Digital Literacy for Life Skills: Community Engagement at Junior High 43 Central Maluku

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Received : 09-09-2026 Revised : 26-09-2026 Accepted : 01-10-2026 Published : 13-10-2026

Abstract

The growing involvement of junior high school students in financial activities and digital technology requires applied life skills for everyday decision making. This community engagement program examined short term observed changes after an integrated financial and digital literacy intervention at State Junior High School 43 Central Maluku. Life skills were operationalized as financial decision-making and self-control, digital safety, and critical judgment. Twenty seven participating students joined a single day, practice based program that combined concise instruction, everyday case discussion, pocket-money and digital risk simulations, guided exercises, reflection, pretest-posttest assessment, and structured observation. The same six domain competency blueprint and scoring framework were used before and after the program. Quantitative results were analyzed descriptively and qualitative evidence was organized using predefined competency categories. The mean score increased from 53.78 (range 40-72) to 83.56 (range 72-96), an absolute gain of 29.78 points; the observed score span narrowed from 32 to 24 points. Indicator level and activity based evidence also showed stronger performance in budgeting and saving, personal data protection, digital risk recognition, and responsible digital media use. Because the evaluation used one group without a comparison group or longer follow-up, the findings are interpreted as short term observed improvement rather than causal or sustained behavioral effects.

Keywords: life skills, financial literacy, digital literacy, community engagement, junior high school students

Introduction

Technological advancement and changes in the economic environment have brought students into increasingly frequent contact with decisions involving money and digital activities. Managing pocket money, distinguishing between needs and wants, developing saving habits, responding to promotional content on social media, and using various digital services have become part of students' everyday experiences from an early age. These developments position financial and digital literacy as essential components of life skills rather than supplementary knowledge outside formal education. In this manuscript, life skills refer to applied capabilities that enable early adolescents to make reasoned everyday decisions, regulate impulses, manage limited resources, protect themselves in digital

environments, and evaluate information critically. Operationally, the program treats financial decision making and self-control/planning, digital safety, and critical judgment as interconnected dimensions of life skills. During early adolescence, financial understanding is closely associated with the formation of attitudes toward consumption, planning, responsibility, and self regulation (Patty & Rumtutuly, 2024; Rumtutuly, 2026). Gökalp et al., (2026) show, among middle school students, that financial literacy is closely connected with self-control, responsibility, patience, conscious consumption, saving, and future planning. Accordingly, financial education at the junior high school level should extend beyond introducing concepts and should help students consider the consequences of the decisions they make.

These challenges become more complex as young people conduct an increasing share of their activities in digital environments. Financial literacy and digital literacy therefore cannot be treated as entirely separate competencies. Putri et al., (2026); Rumtutuly et al., (2025); and Rumtutuly et al., (2025) conceptualize digital financial literacy as a combination of knowledge, skills, behavior, and attitudes needed to navigate financial activities in digital settings. Easier access to technology creates learning opportunities, but it also exposes students to consumption oriented promotions, inaccurate information, privacy and cybersecurity risks, and decisions shaped by social media. Maji & Laha, (2023) although studying older students, likewise show that financial and digital literacy jointly relate to digital transaction behavior. Their age group is not directly comparable with junior high school students, so the present program uses this evidence only to support the conceptual integration of the two literacies. The practical issue for younger students is not merely whether they can operate a device, but whether they can interpret information, recognize risks, protect personal data, and make responsible choices before acting.

The need for such learning was visible in the partner-school context. Indonesian secondary-school evidence shows that critical media literacy requires more than technical access; students also need guided opportunities to judge information and participate critically in digital environments (Afrilyasanti et al., 2023). At State Junior High School 43 Central Maluku, the initial assessment conducted before instruction likewise indicated specific learning needs. Of 27 students, 15 correctly distinguished needs from wants, 13 demonstrated adequate pocket-money management, 12 demonstrated saving and financial-planning understanding, 11 correctly addressed personal-data security, 10 recognized the digital risks presented, and 14 demonstrated responsible digital-media choices. These baseline patterns provided a concrete rationale for an integrated intervention focused on decision-making, self-control, digital safety, and critical judgment rather than on technology use alone.

A further concern is that increased knowledge does not automatically become lasting behavior. Amagir et al., (2018) in a review of financial-literacy education for children and adolescents, found that school-based programs can improve knowledge and attitudes, while evidence of sustained behavioral effects is more limited. Kalmi & Rahko, (2022) similarly reported strong knowledge gains from game-based financial education among lower secondary students, with weaker effects on self-reported financial behavior. This gap supports the use of experiential learning that allows students to rehearse decisions rather than only receive information. Evidence from school-age learners is especially relevant: Borraz et al.,

(2022) found positive effects from a playful and reflective program using simulation and role-play with upper-secondary students, while Sari et al., (2026) reported improvement in fifth-grade students' financial literacy following contextual role-playing activities. Together, these studies support case based, interactive, and reflective learning as an age-appropriate way to connect concepts with everyday choices.

The preventive value of integrated literacy is also important during early adolescence, when consumption habits, technology use, responsibility, and self-control are still developing. Gökalp et al., (2026); Novry and Rumtutuly, (2026); Rumtutuly and Dorkas, (2023); Rumtutuly and Patty, (2026); and Watumlawar et al., (2026) provide age comparable evidence that financial literacy in middle school is intertwined with self-control, patience, and responsibility. In digital contexts, students likewise need to pause before sharing information, opening unfamiliar links, responding to promotions, or making consumption-related choices. Research involving university students has linked financial and digital literacy with budgeting, self-control, risk awareness, and resistance to risky online activities Hasbiah et al., (2026), but these findings are treated here only as complementary preventive evidence because university students differ developmentally from junior high school students. The present program therefore emphasizes early, age appropriate protective routines: distinguishing needs from wants, setting spending priorities, planning savings, checking information, protecting personal data, recognizing digital risk cues, and considering consequences before acting.

Against this background, the community engagement program aimed to strengthen students' life skills by integrating financial literacy and digital literacy within the same decision-making framework. The program addressed a local gap identified in the initial assessment and differed from information-transfer activities in three ways: it combined financial and digital competencies, used everyday cases and simulations to rehearse decisions, and required students to explain and reflect on the reasons for their choices. The program evaluation focused on whether students showed short-term observed improvement in comprehension and applied responses after participating in the intervention. Because the design involved one group measured before and after the program, the manuscript interprets change cautiously and does not claim that the intervention alone caused the observed outcomes.

Method

Type and Approach of the Program

This community engagement program was designed as an education- and mentoring-based training initiative aimed at strengthening students' life skills through integrated financial and digital literacy. Life skills were operationalized in four applied domains: financial decision making, self-control and planning, digital safety, and critical judgment. The program adopted a learning by doing approach in which concise conceptual explanations were immediately followed by guided application in situations familiar to junior high school students.

	JLP : Jurnal Lentera Pengabdian Volume 04 No 04 Oktober 2026 E ISSN:2985-6140 https://lenteranusa.id/	
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Implementation Sequence, Facilitator Roles, and Learning Materials

The single-day implementation followed five linked phases: (1) initial pretest and needs assessment; (2) a dedicated financial literacy block on needs and wants, pocket money management, spending priorities, simple budgeting, and saving; (3) a dedicated digital literacy block on trustworthy information, password and personal data protection, unfamiliar links, online risks, and digital promotions; (4) an integrated guided-practice and reflection block using pocket-money allocation tasks, savings planning, digital risk scenarios, group discussion, and justification of choices; and (5) posttest and final evaluation. Facilitators introduced the core concepts, guided simulations, prompted students to explain the reasoning behind their choices, reviewed activity sheets, observed participation, and documented the program. Learning materials consisted of concise explanation materials, student activity sheets, pocket-money allocation exercises, savings planning tasks, and scenario prompts describing common digital risks. The archival program record preserves the complete phase sequence and learning function of each component but not clock time stamps. The temporal structure is therefore reported at the phase level rather than by inventing unsupported minute estimates; for replication, the dedicated financial and digital blocks should precede the longer integrated practice and reflection phase.

Location and Time of Implementation

The program was conducted at State Junior High School 43 Central Maluku, Central Maluku Regency, Maluku Province, on August 20, 2026. The setting was relevant because junior high school students are at an early stage of developing money-management habits while also becoming increasingly active users of digital technology. The program involved 27 participating students, who constitute the evaluation cohort reported in this manuscript. The retained evaluation record does not establish that these 27 participants represented the school's entire enrollment, so the manuscript does not make a whole school coverage claim. Implementation proceeded from initial assessment to financial and digital instruction, guided practice and simulation, reflection, and final evaluation.

Participants and Evaluation Cohort

The analytical cohort consisted of the 27 students who participated in the program and completed the available pretest-posttest evaluation. All 27 available program records were included in the descriptive analysis; no participant record was excluded on the basis of baseline performance or outcome level. Because the retained documentation does not establish the school's full enrollment or a formal school wide sampling frame for this activity, the manuscript does not label the cohort as total sampling of the entire school population. The findings are therefore interpreted as a complete evaluation of the 27 program participants rather than as a statistically representative sample of all students at the school or in Central Maluku.

Participant Characteristics and Developmental Context

All 27 participants were junior high school students from the same partner school and took part in the same single-day intervention and assessment framework. The verified

nonidentifying characteristics available for interpretation are therefore school level (junior high), one partner-school setting, cohort size (n=27), common intervention exposure, and common assessment domains. In the Indonesian education context, junior high school corresponds to the Grades VII-IX stage and is generally situated in early adolescence; this statement is used only to describe the developmental context and is not presented as a participant specific age distribution. The retained de-identified evaluation record does not preserve exact participant ages or grade by grade counts, so those values are not reconstructed and no age or grade stratified claims are made. This distinction allows the learning context to be interpreted while keeping verified participant information separate from general developmental context.

Based on the age information provided by the authors, the 27 participating students were aged 9-11 years. Exact age by age frequencies were not retained in the de-identified evaluation record; therefore, only the verified age range is reported and no age specific counts are reconstructed.

Data Collection Techniques

Assessment Instruments and Scoring

Data were collected through pretests and posttests, observations, student activity sheets, discussions, and program documentation. The pretest was administered before instruction and the posttest after completion of the program. Both assessments functioned as program specific, criterion referenced checks built around the same six domain competency blueprint: needs and wants, pocket money management, saving and financial planning, personal-data security, recognition of digital risks, and responsible use of digital media. The instrument content was derived directly from the program learning objectives and instructional materials, creating a one to one alignment between what was taught, what was practiced, and what was assessed. Overall performance was expressed on a 0-100 scale, while indicator achievement was reported as the number and percentage of students giving the correct response. The retained record confirms the same domain blueprint and scoring logic at pretest and posttest, but it does not preserve item-order metadata, a complete item count, or documentation sufficient to verify whether the posttest used identical, reordered, or equivalent items. Accordingly, possible test-familiarity effects are acknowledged explicitly, and the instrument is not presented as a standardized psychometric scale. No claim of formal pilot testing or psychometric validation is made beyond the documented content alignment with the program objectives.

Observation, Activity Sheets, and Qualitative Coding

Observations were conducted throughout the activities to record participation, engagement in discussion, completion of simulations, collaboration, and students' ability to explain the reasoning behind their choices. Student activity sheets captured applied responses to tasks such as distinguishing needs from wants, prioritizing pocket money, preparing a savings plan, identifying questionable digital information, and selecting safer responses to online risks. For manuscript reporting, the program team that facilitated and documented the activity conducted the descriptive categorization using a shared category guide. Evidence was

mapped deductively into six predefined categories: financial decision making, self-control/planning, digital safety, critical judgment, participation/reasoning, and need for further reinforcement. Consistency was maintained by comparing evidence across observation notes, discussion responses, and activity sheets and by resolving ambiguous category assignments through team review before inclusion. Only patterns that could be traced to the retained documentation were reported. Because an independent double-coding protocol and formal inter rater reliability coefficient were not part of the original program record, the qualitative evidence is used as structured descriptive corroboration rather than as independently validated qualitative inference.

Ethical and Data-Protection Considerations

The activity was implemented as a school based community engagement program in coordination with the partner school. Because the participants were minors, manuscript analysis was restricted to de-identified, aggregate program evaluation data. Student names and other direct identifiers were excluded from the analytical presentation, and photographs or other documentation were used only as evidence of implementation rather than as individual level outcome data. School level implementation permission was handled through the partner-school coordination process. The retained analytical file does not contain separate parent/guardian consent, student assent, or image-permission fields; therefore, the manuscript does not make more specific individual-consent claims that cannot be verified from that file. This reporting approach separates implementation authorization from individual consent documentation, protects student identities, and ensures that no identifiable minor data are used in the reported analysis. For manuscript illustration, only wide angle classroom photographs were selected. These images are used solely to document the instructional setting and participation process and are not coded as individual level outcome data.

Data Analysis and Presentation

The data were analyzed using quantitative and qualitative descriptive approaches. Quantitative analysis used the mean overall score, minimum and maximum scores, observed score range, range width, frequencies, percentages of correct responses, the absolute pretest-posttest gain, and the relative increase from baseline. The absolute gain was calculated as posttest mean minus pretest mean, whereas the relative increase was calculated as $(\text{posttest mean} - \text{pretest mean}) / \text{pretest mean} \times 100\%$. The pretest scores ranged from 40 to 72 (range width = 32 points), whereas posttest scores ranged from 72 to 96 (range width = 24 points), meaning that the observed score span was 25% narrower after the program. Because the retained analytical record contains aggregate results rather than the individual score vector, standard deviation and interquartile range cannot be reconstructed without fabrication. For the same reason, a paired-samples t-test or Wilcoxon signed-rank test is not reported. The analysis therefore uses every dispersion and change statistic that can be calculated defensibly from the retained record and keeps the Methods and Results sections fully aligned.

Qualitative evidence from observations, discussions, and activity sheets was analyzed descriptively using the predefined category guide. The program team examined whether students could identify the relevant issue, choose an appropriate response, and explain the

reasoning or likely consequence associated with that choice. Evidence was compared across activity types where more than one source was available, and only documented patterns that survived team review were summarized in the structured evidence table. Quantitative and qualitative results were then read together as complementary evidence of short-term learning during the program, not as proof of causal or sustained behavioral change.

Results

The community engagement program involved 27 participating students at State Junior High School 43 Central Maluku and combined initial assessment, concise instruction, interactive discussion, guided exercises, case-based simulations, reflection, and final evaluation. Financial literacy activities addressed needs and wants, pocket money management, spending priorities, saving, and basic planning. Digital literacy activities addressed personal-data security, password use, recognition of online risks, evaluation of digital information, and responsible use of social media. The activities were deliberately linked to situations familiar to students so that the evaluation captured not only recall of concepts but also the application of those concepts to everyday choices.

The mean pretest score was 53.78 and the mean posttest score was 83.56, yielding an absolute gain of 29.78 points. Expressed relative to the baseline mean, the increase was 55.37%, calculated as $(83.56 - 53.78) / 53.78 \times 100\%$. This relative percentage should not be confused with the absolute 29.78-point gain. Pretest scores ranged from 40 to 72, giving a range width of 32 points, whereas posttest scores ranged from 72 to 96, giving a range width of 24 points. The observed score span was therefore 8 points, or 25%, narrower after the program. This additional dispersion information is reported because standard deviation and interquartile range cannot be reconstructed from the retained aggregate record.

Table 1. Comparison of Students' Understanding Before and After the Program

Indicator	Before	After	Source of Verification
Mean overall score	53.78	83.56	Pretest and posttest sheets from 27 students
Observed score range	40-72	72-96	Minimum-maximum from retained aggregate record
Range width	32 points	24 points	Observed score span narrowed by 8 points (25%)
Understanding of needs and wants	55.56%	92.59%	Correct responses increased from 15 to 25 students
Pocket-money management	48.15%	88.89%	Correct responses increased from 13 to 24 students
Saving and financial planning	44.44%	85.19%	Correct responses increased from 12 to 23 students
Personal data security	40.74%	88.89%	Correct responses increased from 11 to 24 students
Ability to recognize digital risks	37.04%	85.19%	Correct responses increased from 10 to 23 students

Responsible use of digital media	51.85%	92.59%	Correct responses increased from 14 to 25 students
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In the area of financial literacy, improvement was evident in students' ability to distinguish between needs and wants, manage pocket money, and plan the use of their financial resources. Before the program, 15 students, or 55.56%, were able to identify needs and wants correctly. After the program, this figure increased to 25 students, or 92.59%. Understanding of pocket money management rose from 48.15% to 88.89%, while understanding of saving and financial planning increased from 44.44% to 85.19%. These changes indicate that the use of examples drawn from students' daily lives helped them recognize that financial management is not limited to spending money, but also involves setting priorities, delaying nonessential purchases, allocating part of their money to savings, and considering the consequences of spending decisions. Figures 1-4 provide documentary support for the implementation context by showing the projected money-use material, facilitator led explanation, and students' participation in classroom discussion. The photographs corroborate that the described learning activities occurred, but they are not treated as independent evidence of learning outcomes.

A similar pattern of improvement was observed in digital literacy. Students' understanding of personal data security increased from 40.74% to 88.89%, while their ability to recognize digital risks rose from 37.04% to 85.19%. Understanding of the responsible use of digital media also improved from 51.85% to 92.59%. During the learning sessions, students were presented with situations closely related to their digital activities, including requests for personal information through online messages, password use, links from unfamiliar sources, digital promotions, and information circulated through social media. Through these discussions and simulations, students learned that effective use of digital devices should be accompanied by caution when sharing information, verifying sources, identifying risks, and considering possible consequences before taking action.

Students' engagement was also evident throughout the discussions, question-and-answer sessions, and case-solving activities. In the pocket money management simulation, students were asked to allocate a given amount of money across daily needs, savings, and discretionary spending, and then explain the reasoning behind their choices. In the digital literacy session, students evaluated several situations and identified the safest course of action when confronted with online messages, links, requests for personal data, or digital promotions. These activities created opportunities for students not only to identify the correct response but also to understand the reasoning underlying a particular decision. This approach is important because strengthening life skills cannot be assessed solely through changes in test scores; it should also be reflected in students' ability to apply their knowledge when considering choices in situations that resemble real life experiences.

Table 2. Structured Summary of Observational and Activity-Based Evidence

Dimension	Documented activity evidence	Source of verification
Financial decision-making	Students allocated a limited amount of pocket money across daily needs, savings,	Pocket money simulation; discussion

	and discretionary spending and explained their priorities.	
Self-control and planning	Students distinguished needs from wants, identified nonessential spending, and prepared simple saving or spending plans.	Activity sheets; guided exercises
Digital safety	Students selected safer responses to requests for personal data, unfamiliar links, password issues, and digital risk scenarios.	Digital scenarios; discussion
Critical judgment	Students were prompted to check information sources, question digital promotions, and consider consequences before taking action.	Case discussion; reflection
Participation and reasoning	Students participated in question and answer and case solving activities and were asked to justify why a response was appropriate.	Observation; discussion

Overall, the quantitative and activity-based evidence shows a consistent pattern of short-term observed improvement across the competencies targeted by the program. The increase in the mean score from 53.78 to 83.56 is accompanied by higher indicator-level correct-response rates and by documented participation in financial and digital decision scenarios. These findings support the practical value of integrating financial priorities, self-control, personal data protection, risk recognition, and critical evaluation within the same learning process. However, because the evaluation used a single group and no longer-term follow-up, the results should be interpreted as evidence of improvement during the program rather than as proof of causal effectiveness or stable behavior change.

Selected Activity Documentation



Figure 1. Facilitator presenting a financial literacy prompt on everyday uses of money.



Figure 2. Whole class discussion during the financial literacy learning session.



Figure 3. Student participation during guided question and answer and classroom discussion.



Figure 4. Classroom interaction during the contextual financial decision making activity.

Selected activity documentation is presented in Figures 1-4. The photographs visually document instructional delivery and student participation during the financial literacy component, including the use of projected learning materials and interactive classroom discussion. They complement the implementation narrative and the participation/reasoning evidence summarized in Table 2.

Discussion

The financial literacy results are most plausibly understood through the program's decision rehearsal mechanism. Rather than only hearing definitions, students had to allocate limited pocket money among needs, savings, and discretionary spending, then explain why one option should take priority over another. This process made trade offs and opportunity costs visible in a form that was directly connected with students' everyday experience. The improvement in needs-versus-wants, pocket-money management, and saving/planning indicators is therefore consistent with a learning process that combined explanation, action, feedback, and justification. This interpretation aligns with age-relevant evidence: SaveWise used real life financial tasks with ninth grade students Amagir et al., (2022); Borraz et al., (2022) used simulation and role-play with upper secondary students, and Sari et al., (2026) reported pretest-posttest improvement after contextual role-playing with fifth grade students. In the present study, these similarities support the plausibility of the mechanism, but the absence of a comparison group means that the mechanism cannot be identified causally.

A second mechanism concerns self-control and planning. Students were repeatedly asked to separate needs from wants, delay nonessential choices, reserve part of limited resources for savings, and explain the consequences of spending decisions. Such tasks move financial learning beyond calculation toward behavioral regulation. Gökalp et al., (2026), using a middle school sample, show that financial literacy in early adolescence is closely connected with self-control, responsibility, patience, conscious consumption, and future planning. The present program was designed around these same functional skills, which helps explain why life skills are conceptualized here not as a broad slogan but as the applied capacity to choose, regulate, plan, and justify decisions in everyday situations.

The digital literacy component used a parallel mechanism. Students were presented with concrete cues such as requests for personal information, weak or unsafe password practices, unfamiliar links, unverified information, and promotional messages. They were asked first to identify the risk, then choose a safer response, and finally explain the reason for that response. This identify choose explain sequence may have helped transform abstract safety advice into recognizable decision rules. Afrilyasanti et al., (2023), in Indonesian secondary schools, emphasize the need for critical media literacy that extends beyond technical participation toward judgment and guided engagement with digital information. Putri et al., (2026) likewise frame digital financial literacy as knowledge, skills, behavior, and attitudes rather than device operation skills alone. The higher post program percentages for personal-data security, digital-risk recognition, and responsible media use are consistent with stronger short term awareness, although the design does not establish whether students subsequently applied these responses outside the learning setting.

A distinctive feature of the intervention is that financial and digital decisions were taught through a shared decision routine: pause, identify the issue, assess risk or priority, consider consequences, and then act. This matters because students increasingly encounter financial cues through digital environments, where promotions, social media content, requests for information, and consumption opportunities appear together. Maji & Laha, (2023b) provide broader student-level evidence that financial and digital literacy jointly relate to digital transaction behavior, while Putri et al., (2026) conceptualize digital financial literacy as an integrated capability. Because Maji & Laha, (2023a) studied older students, their findings are not treated as direct evidence for early adolescents; instead, they support the conceptual logic of integration. The contribution of the present program lies in translating that logic into simple, age appropriate scenarios before students face more complex financial choices.

The results should nevertheless be interpreted within the well-established distinction between knowledge gain and durable behavior change. Kalmi & Rahko, (2022) found substantial knowledge gains from game-based financial education among lower secondary students, but weaker effects on self-reported behavior. Amagir et al., (2018) similarly concluded that evidence for school-based financial education is stronger for knowledge and attitudes than for lasting real world behavior. The present program therefore provides evidence of short term improvement in understanding and decision responses during the intervention, not evidence that students permanently changed their financial or digital habits. Repetition, reinforcement, and follow up in home and school settings remain necessary if the observed learning is to become routine behavior.

The preventive orientation also deserves cautious interpretation. Hasbiah et al., (2026) reported associations among financial literacy, digital literacy, self-control, budgeting, and awareness of online gambling risk in university students. Those respondents are developmentally different from junior high school students, so the study cannot be used to infer equivalent effects in this program. Its relevance is instead conceptual: risk awareness and self-control become more important as digital financial exposure increases. For early adolescents, prevention is appropriately framed at a simpler level - protecting personal data, checking unfamiliar links, questioning promotions, distinguishing needs from wants, and

pausing before acting. Introducing these routines early may provide a foundation for later risk management without assuming that short term classroom gains already represent mature financial behavior.

Limitations and Interpretation Boundaries

Taken together, the program contributes an integrated community engagement model in which financial decision-making, self-control, digital safety, and critical judgment are practiced through familiar scenarios rather than taught as separate bodies of information. The interpretation remains bounded by the evaluation design: one partner school and 27 participating students, no comparison group, no longer followup, no participant specific age or grade distribution in the retained de-identified record, incomplete item form metadata, no component level clock time log, no individual consent/assent fields in the analytical file, and no individual score vector from which standard deviation, interquartile range, or paired inferential statistics could be calculated. The use of the same competency blueprint at pretest and posttest also means that test familiarity cannot be excluded as a contributor to score gain. These constraints are reported explicitly rather than reconstructed. They limit causal inference, psychometric interpretation, and generalization, but they do not prevent a transparent descriptive evaluation of the documented short term changes. Future implementations should prospectively retain participant-profile data, a complete instrument blueprint and validation record, item-form/version information, individual level pretest-posttest scores, phase timing, permission/consent documentation, and followup measures.

Conclusion

The integrated financial and digital literacy program was followed by clear short-term observed improvement in students' comprehension and applied decision responses. Among the 27 participating students, the mean score increased from 53.78 to 83.56, with an absolute gain of 29.78 points and a 55.37% relative increase from baseline; the observed score range also narrowed from 32 to 24 points. Indicator-level results improved for needs versus wants recognition, pocket-money management, saving and planning, personal data security, digital risk recognition, and responsible digital media use. Structured activity evidence showed that students could rehearse spending priorities, savings decisions, personal-data protection, risk identification, and justification of safer digital choices. These outcomes are consistent with the program objective of strengthening life skill foundations through contextual financial and digital learning. Because the evaluation used a single group pretest-posttest design, the conclusion is limited to documented short term improvement and does not attribute the change exclusively to the intervention or claim sustained behavior change.

For practice, financial and digital literacy should be reinforced beyond a one-time activity through classroom tasks, student-development programs, and family involvement. Schools can repeatedly use pocket-money planning, savings goals, digital-security cases, personal-data protection exercises, and information-evaluation tasks so that students encounter the same decision principles in multiple contexts. Future community engagement programs should prospectively document participant age and grade, exact phase timing, instrument items and form versions, content validation procedures, individual-level scores and

dispersion, school and parent/guardian permission procedures where applicable, student assent procedures, and followup outcomes. A comparison group or repeated follow-up measurement would further help distinguish immediate learning gains from longer-term educational effects.

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