

ABCD Approach In Financial Literacy Assistance of Sunyalangu Village Communities, Banyumas

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Abstract

The literacy of Indonesian society is still relatively low, this is due to a fairly low interest in reading and motivation. One of the important literacies for the community is financial literacy. Because this is a form of long-term investment, especially in financial management. So important is financial literacy for the community, it is necessary to do mentoring that focuses on financial literacy, especially for rural communities. Because the level of financial literacy of rural communities is lower than urban communities. Sunyalangu Village, Karanglewas District is currently a pilot Inclusion Village launched by the Financial Services Authority Purwokerto since 2021. To be able to support government programmes, as an Educational Institution, UIN SAIZU Purwokerto must be present. Moreover, one of the faculties under UIN SAIZU Purwokerto is Economics. ABCD approach community service on financial literacy in Sunyalangu Village, Banyumas Regency was conducted for two months. The service team consisting of lecturers and students partnered with youth karangtaruna and the Sunyalangu village government. There are several stages carried out in the service process, namely: pre-service, implementation of assistance, and post-assistance. At the beginning of the service the team measured the level of community financial literacy. After knowing the level of community financial literacy, the service team carried out the service process and took measurements again. after the service was carried out, the level of community financial literacy was 71%, which means moderate. The community said that the service carried out was very beneficial to them, especially in terms of financial literacy.

Keywords: ABCD, Community Services, Financial Literacy.

Abstrak

Literasi masyarakat Indonesia masih tergolong rendah, hal ini disebabkan oleh minat baca dan motivasi yang cukup rendah. Salah satu literasi yang penting bagi masyarakat adalah literasi keuangan. Karena hal ini merupakan bentuk investasi jangka Panjang khususnya dalam pengelolaan keuangan. Begitu pentingnya literasi keuangan bagi masyarakat, maka perlu dilakukak pendampingan yang memfokuskan pada literasi keuangan, khususnya masyarakat desa. Karena tingkat literasi keuangan masyarakat desa lebih rendah dibanding masyarakat kota. Desa Sunyalangu Kecamatan Karanglewas saat ini menjadi

percontohan Desa Inklusi yang dicanangkan oleh Otoritas Jasa Keuangan Purwokerto sejak tahun 2021. Untuk dapat mendukung program pemerintah, sebagai Lembaga Pendidikan, UIN SAIKU Purwokerto harus hadir. Apalagi salah satu fakultas di bawah UIN SAIKU Purwokerto bidang keilmuannya adalah Ekonomi. Pengabdian masyarakat pendekatan ABCD tentang literasi keuangan di Desa sunyalangu Kabupaten Banyumas dilakukan selama dua bulan. Tim pengabdian yang terdiri dari dosen dan mahasiswa bermitra dengan pemuda karangtaruna dan pemerintah desa Sunyalangu. Ada beberapa tahap yang dilakukan dalam proses pengabdian yaitu: pra pengabdian, pelaksanaan pendampingan, dan pasca pendampingan. Pada awal pengabdian tim mengukur tingkat literasi keuangan masyarakat. Setelah mengetahui tingkat literasi keuangan masyarakat, tim pengabdian melakukan proses pengabdian dan melakukan pengukuran Kembali. setelah pengabdian dilaksanakan tingkat literasi keuangan masyarakat pada angka 71% yang artinya sedang. Masyarakat menyampaikan bahwa pengabdian yang dilakukan sangat memberi manfaat kepada mereka khususnya dalam hal literasi keuangan.

Kata Kunci: *ABCD, Pengabdian Masyarakat, Literasi Keuangan*

Pendahuluan

The topic of literacy is still an important issue to be discussed in Indonesian society. Based on survey results from the Program for International Student Assessment (PISA), in 2019 Indonesia was ranked 62nd out of 70 countries participating in the research (Ilham, 2022). These results position Indonesia in the top 10 countries with low literacy. The low literacy condition of Indonesian people is reinforced by the results of publications from UNESCO which state that Indonesian people's reading interest is only 0.001 percent. This figure should be used as a joint evaluation of how rapidly advancing technological developments have not been able to encourage people to increase their interest in reading while at the same time encouraging improvement in the quality of their literacy. The current condition can be seen in the field, out of 1,000 Indonesians there is only 1 person who likes to read.

One area of literacy that is important to highlight its role is about financial literacy. Referring to information from the Financial Services Authority, financial literacy can be interpreted as knowledge, skills and beliefs that influence attitudes and behavior to improve the quality of decision making and financial management in order to achieve prosperity. Furthermore, financial literacy is important because it can be a long-term investment for someone which will later be beneficial for that person in managing their finances. Apart from investing, the existence of financial literacy is also important for someone when faced with financial decisions. The existence of good literacy will encourage someone to be able to make better decisions than others. Despite seeing the great benefits of financial literacy, in reality the condition of the Indonesian people's financial literacy is also not optimal. this refers to the results of a national survey on Indonesian financial literacy and inclusion in 2019 from the Financial Services Authority, which found that Indonesia's financial literacy level had only reached 38.03%. This figure experienced a slight increase from the results of the previous survey in 2016 which only reached 29.7%. The importance of increasing the level of financial literacy of the community will be beneficial in many ways, from minimizing the risk of fraudulent investments, understanding priorities for using money from income, to good financial planning in the long term (Suleiman, et al, 2022).

The important role of financial literacy for the community cannot be separated from the existence of government policies in order to improve the quality of human resources from the community. This is stated in Presidential Regulation Number 114 of 2020 concerning the National Strategy for Financial Inclusion. Referring to these regulations, Indonesia's target level of financial inclusion is 90%. The last condition is in 2021, the inclusion rate has reached 83.6%. Increasing the level of financial inclusion will be influenced by many factors, especially the level of financial literacy. Someone who has good insight, knowledge, skills and beliefs about finance will have the potential to use various types of financial services (financial inclusion). Therefore, there is a government policy to encourage the level of inclusion, so from the upstream side it needs to be supported by the role of various parties in order to increase the financial literacy of the community. This is important because in reality many people actually need a financial service but they don't use it because they don't know that this financial service exists (Tarantang, et al, 2019).

The level of financial literacy, which still needs to be improved on an ongoing basis, is even more urgent when looking at the reality that there is a significant difference between the literacy levels of urban communities compared to rural communities (Dzimuna, 2020). Geographical conditions in rural areas tend to be limited by a variety of access, including in this case their limitations regarding financial literacy. Financial transactions carried out by the majority of village people are still dominated by traditional transactions that rely on manual mechanisms, such as forms of non-cash transactions. Banking services are still very limited, state-owned banks are only able to access services down to the sub-district level. Non-bank financial services are the same, only financial services with micro market targets are able to reach their market reach down to the village level. It is this quite large difference that makes the condition of financial literacy between rural communities compared to cities also experiencing the same thing. The movement of financial service activities in urban areas is also driven by the level of economic activity in urban areas which is generally much higher than in rural areas.

Based on this reality, it is important to make efforts to increase financial literacy for rural communities (Alinsari, 2020). Especially for village areas whose economic activities have started to develop and are predicted to have great potential to continue to increase in the future. One of the efforts to increase financial literacy is through mentoring efforts. The role of mentoring is not limited to the responsibility of the government alone. This is realized because the ability of the government also experiences many limitations. Therefore, the role of other parties is needed, which in their main duties and functions has a direction to go there. One of them is the role of tertiary institutions in carrying out the tri dharma of higher education, one of which is to provide community service.

The academic community who come from tertiary institutions have a big role to be able to contribute to society, especially assisting the community so that they are able to develop in a sustainable manner (Hamdi et al, 2014). The existing knowledge and experience capital of the academic community is considered capable of being an alternative solution in solving problems that develop in society, including in this case the problem of low financial literacy for rural communities. One of the roles of the tertiary institution here is that of the Faculty

of Economics and Islamic Business, State Islamic University, Prof. K.H. Saifuddin Zuhri Purwokerto (UIN SAIZU Purwokerto).

The existence of UIN SAIZU Purwokerto which is located in Banyumas Regency, Central Java has a big role in efforts to develop the quality of rural communities, this is seen geographically the location of universities in the area. Regarding efforts to assist village communities regarding financial literacy, there is one village in Banyumas Regency, especially in Karanglewas District that needs assistance, namely Sunyalangu Village. This location is important to be a target in mentoring activities from UIN SAIZU Purwokerto considering that the existence of Sunyalangu Village is currently a pilot.

The Inclusion Village which has been launched by the Purwokerto Financial Services Authority since 2021 together with related stakeholders, namely the Purwokerto Financial Services Industry Coordination Forum (FKIJK), the Team for the Acceleration of Regional Financial Access (TPAKD) Banyumas Regency and Jenderal Soedirman University (Unsoed) Purwokerto (Rachman, 2021). Efforts to succeed in this plan cannot be separated from the role of various parties, including in this case it is important to provide assistance related to financial literacy for the people of Sunyalangu Village. This is important because currently, seeing the reality on the ground, there are still many problems that need to be resolved through educational and mentoring efforts related to financial literacy.

Some of the problems that exist in the field include: (1) many beneficiaries of PKH funds are unable to manage the funds received wisely so that most of the funds are used up instantly for consumption; and (2) there are still many people who are currently in debt with loan sharks or illegal cooperatives. Examples of problems that exist in the Sunyalangu Village community can be overcome through one of them through a process of ongoing assistance.

Based on the background description above, it is important for the academic community from the Faculty of Economics and Business UIN SAIZU Purwokerto to provide assistance to the people of Sunyalangu Village, Banyumas Regency regarding financial literacy. It is hoped that in the future the people of Sunyalangu Village will be more financially literate so that they can be wiser in managing their finances, both at the individual and family level. Mentoring activities will be carried out in a programmed manner by presenting materials according to the needs and abilities of the people of Sunyalangu Village, and accompanied by experts in their fields.

The purpose of carrying out a community service program entitled "The ABCD Approach in Assisting the Financial Literacy of the Community of Sunyalangu Village, Banyumas Regency" is:

1. Mapping the problems faced by the Sunyalangu village community regarding financial literacy.
2. Exploring the potential of assisted communities, as one of the instruments to overcome the problems in the first point.

Community Services Methodology

The method used in implementing community service is ABCD (Asset Based Community Development). This approach seeks to develop the community by placing assisted communities from the beginning to find out what strengths, potentials, assets are owned, utilized and utilized independently and optimally.

There are five steps in mentoring with the ABCD method, namely: (Dureau, 2013):

1. Discovery: The process of rediscovering success is done through a process of conversation or interview and should be a personal discovery of what the life-giving individual contributes to an activity or endeavour
2. Dream: In a creative way and collectively seeing the possible future, what is highly valued is linked to what is most desirable
3. Design: The process by which the entire community (or group) engages in the process of learning about its strengths or assets in order to begin to harness them in constructive, inclusive, and collaborative ways to achieve aspirations and goals as they are set for themselves.
4. Define: The leader group should determine the 'choice of positive topic': the purpose of the search process or the description of the desired change.
5. Destiny: A series of inspiring actions that support continuous learning and innovation about "what's coming." This is the final phase that specifically focuses on personal and organizational ways to move forward. The last step is to carry out the agreed activities to fulfill the community's dream of asset utilization. In addition to fulfilling the dreams of the community so that the development of village potential can expand.

Result and Discussion

1. Characteristics Of The Sunyalangu Village Community

Sunyalangu is one of the villages located in Karanglewas District, Banyumas Regency, located north of Purwokerto city. To be able to go to the village, you can choose to use public transportation modes or private vehicles. However, because the road conditions are quite dangerous, people who are not used to Sunyalangu village must be careful. Sunyalangu Village is divided into 7 grumbul, namely; karangtengah kidul, karangtengah lor, sunyalangu kota, walangsanga cibun, kejubug, and semaya.

Sunyalangu Village is currently a pilot for Inclusion Village launched by the Purwokerto Financial Services Authority since 2021. Seeing the reality on the ground, there are still many problems that need to be resolved through education and assistance efforts related to financial literacy. Some of the problems in the field include: (1) many PKH recipients have not been able to manage the funds received wisely so that most of the funds are used up immediately for consumption; and (2) there are still many people who are currently in debt with loan sharks or illegal cooperatives.

Administratively, Sunyalangu Village is included in the sub-district area Karanglewas, Banyumas Regency and can be reached in about 90 minutes from Regency City with a distance of about 15 km. From Karanglewas District is a distance approximately 10 km. The total area of Sunyalangu village is 1,059.99 hectares, with the majority of the population have jobs as farmers, farm laborers, and coconut tappers. Then pattern Land ownership is closely related to livelihoods. Land it is divided into 131.15 hectares of paddy fields, 130.85 hectares of residential land and land yard of 28.27 Ha and the rest of the land for education, rivers, fields, roads funerals and others. Sunyalangu Village in 2016 has a population of 5,384 people, with a population composition of 3,250 males and residents 2,981 women are members of the family with the number Head of

Family (KK) consists of 1,422 families. the productive age group totaled 3,735 people (84.83%), and the non-productive age group productive is 369 people (19.17%), this shows that labor available in the village of Sunyalangu can fill job opportunities, for the time being available employment is in the field of plantations and some are enough agriculture available.

The level of education in Sunyalangu village is moderate, with limited educational facilities in the village of Sunyalangu, including parks Childhood. PAUD (Early Childhood Education), 3 Elementary Schools, 1 Madrasah Ibtidaiyah, 1 Middle School. In accordance with the Village Head's Vision and Mission, the vision of development is chosen RPJM Desa 2014 – 2019 Sunyalangu Village, namely: "The Realization he Quality of Human Resources Based on Noble Morals and The Creation of Industrial and Tourism Villages Towards a Prosperous Society And Community Independence.

The realization of a prosperous village, implies that the condition of the community that has fulfilled basic needs which include: clothing needs, board needs, food needs and have comfort and happiness in society. The source of mutual cooperation and togetherness, contains meaning that all forms of development in Sunyalangu village are supported with community cooperation and placing each village institutions jointly take an active role in realizing it public welfare

2. Mapping the Potential of Sunyalangu Village

In the initial process of service (pre-service) the service team does identification and mapping of problems and their potential. This is done so that the preparation of the service program is right on target. And of course goals expected and achieved. The service team went through the village of Sunyalangu to see directly the natural conditions, village potential, and meet with informants service (Sunyalangu village community). sunyalangu village has quite a lot of potential which is divided into two parts, namely:

Agricultural commodities

- a. Agricultural commodities such as rice, corn, cassava, peanuts land and nutmeg wija.
- b. Rice planting area of 121 ha produces 1210 tons per year. The low yield of rice crops is mostly due to paddy fields rainfed.
- c. Cassava with a planting area of 8 ha produces 240 tons per year.
- d. Peanut planting area of 2.5 ha produces 5 tons per year
- e. Forestry commodities such as sengon wood, bamboo and plants other hard.
- f. Plantation commodities owned by Sunyalangu village include: Coconut trees produce brown sugar, rambutan, duku, Bananas, cloves, pete, jengkol and durians.

Food Manufacturing Business

The availability of raw materials from agricultural and plantation products grows Development of snack food production includes:

- a. Lanting food craftsmen raw materials for cassava
- b. Cassava Tempe Chips, the raw material is a mixture of soybeans and cassava.
- c. Cassava chips are the raw material for cassava
- d. Slondok raw cassava

- e. Banana chips made from bananas
- f. Ampyang / Rengginang raw materials for cassava, rice
- g. Cantir / crackers raw cassava
- h. Rice raw material project
- i. Banana sale, raw materials for bananas

3. Measurement of Community Financial Literacy Level

In the implementation of financial literacy assistance services the community service team takes measurements before and after assistance is carried out. the instrument used was a questionnaire containing an understanding of public financial literacy. A good level of financial literacy can prevent people from experiencing it financial problems, where financial problems are not only caused by lack of income, but it can also be due to poor financial management bad caused by the lack of insight into the financial aspects that result in errors in decision making.

OJK (2016) formulated the definition of financial literacy in POJK No 76 as knowledge, skills, and beliefs that influence attitudes and behavior to improve the quality of decision making in order achieve prosperity. A person with knowledge and understanding of the institution, product and financial services, as well as understand the features, benefits, risks, rights and obligations of a product and financial services, can form a deep skill determine products and financial services that suit your needs and ability to achieve sustainable financial well-being (OJK, 2017).

As a country with a Muslim majority, Islamic financial literacy is interesting thing to study, where logically, with the population level Muslims who are high, the level of Islamic financial literacy should be shows good numbers. Islamic financial literacy index in Indonesia OJK conducted it for the first time in 2016 through a National Survey Literacy and Inclusion. Furthermore, this study describes the level of financial literacy Sunyalangu village community by using literacy level classification finance used by Chen and Volpe (1998) which classify financial literacy level into three categories, namely: high, medium, and low. This was done based on the results of the questionnaire answers that were successfully answered

by society. This study was carried out using a quantitative approach with survey methods, data obtained through distributing questionnaires. Data analysis was performed with descriptive statistics, and the results of the analysis are then classified into models level of financial literacy formulated by Chen & Volpe (1998).

Population In this study, the people of Sunyalangu village ranged in age from 20 to 50 years which numbered 130 souls. The collected data will be analyzed with descriptive statistics, each correct answer is divided by all questions and then multiplied by 100%. Each correct answer is given a score of 1 and a wrong answer will be given a score of 0. The following formula is used in determining the classification or Islamic financial literacy grouping:

$$\text{Literacy level category} = \frac{\text{Number of correct answers} \times 100\%}{\text{Number of questions}}$$

The results of these calculations are then grouped into 3 categories as explained below:

Literacy level classification

Data intervals category	Data intervals
Low	<60%
Moderate	60% - 79%
High	>80%

Sumber: Chen & Volpe (1998)

The results of descriptive statistics show that the lowest score is 30% and highest 100%. The lowest value is the respondent who is only able to answer questions correctly on 6 questions, while the highest score is respondents who were able to answer correctly all question items. The average correct answer that was answered by respondents was 71.99%. If referred to the classification in table 2, it can be concluded that the level of literacy Islamic finance in the Sunyalangu Village community is in the medium category (60%-79%).

This research questionnaire was distributed using a physical form (offline).

Questionnaires were distributed to 130 respondents in Sunyalangu Village evenly distributed, and that was successfully collected as many as 108 respondents, which means has a response rate of 90%. There are 22.2% of respondents with a low level of Islamic financial literacy that is only able to answer questions correctly below 60%. Furthermore, there are 41.66% of respondents who can be grouped into medium Islamic financial literacy level category, namely those who are able to answer questions correctly between 60% - 79% and the remaining 36.11%.

Respondents belong to the category that has a level of financial literacy High is the respondent who is able to answer the question correctly above 80%. Percentage of respondents who answered each question correctly as well average correct answers for each aspect of the literacy question sharia finance. Of the four aspects studied, the average correct answer is the highest score (83.52%) is in the basic knowledge aspect of Islamic finance, and if you refer to the classification of Islamic financial literacy levels, you can grouped in the classification of high financial literacy (> 80%). This matter indicates that the community has good knowledge and understanding of the basic principles of Islamic finance. While on the aspect sharia savings and loans, sharia insurance, and sharia investment average score the correct answers were respectively 66.67%, 65.93% and 71.85%, which means belonging to the moderate category (60-79%). Overall Respondents have a moderate level of financial literacy with a rate of 71%.

4. Some of the activities carried out in this service program include:

a. Financial Literacy Workshop

The financial literacy workshop was attended by beneficiary communities PKH, partner of the service team from Karangtaruna Kamandaha, Sunyalangu village, KPMD, and PKK organizers in Sunyalangu village. In this workshop activity The community is equipped with financial literacy with the title "SIKAPI UANGMU".



Picture 1: Financial Literacy Workshop

Some of the materials presented are:

- a. Women have the position of Minister of Finance in the family
- b. Communicate Financial Matters Regularly
- c. Manage the family investment portfolio
- d. Insure health, education, and assets
- e. Set up a retirement fund

b. Community Financial Literacy Seminar



Picture 2: financial literacy seminar

In the financial literacy seminar we discuss about “Bijak Mengelola Uang Dengan Investasi”. In this seminar the team asked the participants to make a simple financial report that they understood. Furthermore, they identified financial problems that they had been facing. In the session after the seminar was held, the team conducted interviews with several participants regarding the benefits and impacts they got from the activities we carried out.

c. FGD Evaluation of Programme Implementation



Picture 3: discussion and sharing programme implementation evaluation

The implementation of the service programme for two months can run well. This is due to the good cooperation between the service team, service team partners, and the assisted community. However, it will be even better if the implementation of the service is followed up in the second year and so on. The programme planned from the beginning has been carried out, and if there is an opportunity to carry out a further service programme, the results obtained by all parties will be even better.

The concept of involving students in the service process, which is recognised as a substitute for KKN, in our opinion is also very good. With this recognition, students are more motivated to be actively involved and contribute a lot to the service. Evidence of students' active involvement in the implementation of this service is by compiling a student diary related to every thing and process they do in this service.

Conclusion

ABCD approach community service on financial literacy in Sunyalangu Village, Banyumas Regency was conducted for two months. The service team consisting of lecturers and students partnered with youth karangtaruna and the Sunyalangu village government. There are several stages carried out in the service process, namely: pre-service, implementation of assistance, and post-assistance. At the beginning of the service the team measured the level of community financial literacy. After knowing the level of community financial literacy, the service team carried out the service process and re-measured. It was found that the level of community financial literacy was 71%, which means moderate. The community said that the service carried out was very beneficial to them, especially in terms of financial literacy.

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