Family Empowerment Through Digital Financial Management UP2K Sere Serumpun Jambi

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Abstract

Family economic empowerment is a critical strategy for improving community welfare, particularly through household-based productive programs such as the Family Income Improvement Program (UP2K). This community service initiative aimed to strengthen the financial management capabilities of members of the UP2K Sere Serumpun group in Bagan Pete Village, Alam Barajo Subdistrict, Jambi City, Indonesia, through the adoption of digital financial management tools. The program included structured training and mentoring to equip participants with practical skills in recording income and expenses, managing savings, planning budgets, and monitoring cash flow using accessible digital applications. The implementation of digital financial management enhanced participants' financial literacy, accountability, and confidence in managing both household and group finances, contributing to economic independence and the sustainability of small-scale enterprises. Key challenges identified included limited access to technology, varying levels of digital literacy, and initial resistance to transitioning from manual to digital systems, highlighting the importance of continuous guidance and support. This community service demonstrates that integrating digital tools into UP2K programs can significantly improve financial administration efficiency, empower households economically, and strengthen local economic resilience in the digital era.

Keywords: *family empowerment, digital financial management, UP2K, financial literacy, household income*

INTRODUCTION

Family economic empowerment plays a critical role in improving community welfare, particularly in developing regions where household-based productive activities are essential for sustaining livelihoods. One widely applied strategy is the Family Income Improvement Program (UP2K), which provides a structured platform for community groups, especially women, to develop household-based productive businesses. UP2K not only fosters economic independence but also contributes to strengthening the local economy (Damayanti et al., 2025; Khiftiyah & Nilamsari, 2022).

The success of UP2K programs is highly dependent on effective financial management. Households that can systematically record income and expenses, plan budgets, and monitor cash flow are better able to allocate resources efficiently, reduce reliance on consumptive debt, and increase savings and productive investments (Farma et al., 2024; Mardiana et al., 2025). Structured financial management allows families to achieve economic stability while expanding business opportunities. Despite its importance, financial management in many UP2K groups is still conducted manually, leading to disorganized records, inefficient budgeting, limited transparency, and difficulties in using financial data as a basis for decision-making. In addition, varying levels of digital literacy and limited access to technology among community members further impede the adoption of effective financial management systems.

The advancement of digital technology provides new opportunities to address these challenges. Digital financial management tools enable faster, more accurate, and transparent record-keeping, facilitate monitoring of cash flow, support the preparation of financial reports, and guide strategic business planning based on reliable data (Yossinomita et al., 2024; Ikhtiari et al., 2024). These tools are designed to help households and small-scale businesses record income and expenses, create budgets, and monitor cash flow efficiently, thereby improving financial literacy and accountability. Digitalization thus not only simplifies administration but also enhances decision-making and operational efficiency (Yossinomita et al., 2025).

In the context of UP2K Sere Serumpun in Bagan Pete Village, Alam Barajo Subdistrict, Jambi City, the adoption of digital financial management is a strategic effort to strengthen group performance. Through structured training and mentoring, members are equipped with practical skills to use accessible digital tools for recording income and expenses, managing savings, planning budgets, and monitoring cash flow. This ensures that all business transactions are properly documented, easily evaluated, and can serve as a reliable basis for future decision-making (Fitari & Hartati, 2022).

The implementation of digital financial management enhances participants' financial literacy, accountability, and confidence in managing both household and group finances. It allows families to prepare budgets, control expenditures, allocate funds for business needs and savings, and make informed economic decisions, contributing to increased household income and the sustainability of small-scale enterprises (Hastalona et al., 2025; Yossinomita et al., 2023). Digital financial management provides additional benefits, such as: 1) Time and cost efficiency through automated and accessible record-keeping. 2)Increased transparency among UP2K members, fostering trust and collective commitment. 3)Enhanced accountability through proper documentation, reducing the risk of fund misuse. 4) Improved access to capital, as digital financial reports can support applications for loans or business grants (Chaidir et al., 2025; Hastalona et al., 2025; Khusna et al., 2025).

Despite these advantages, several challenges remain, including unequal access to technology, limited understanding of digital tools, and resistance to transitioning from manual to digital systems. Therefore, continuous mentoring and support are essential to help UP2K members adapt successfully.

The success of this empowerment program also depends on the collaboration of multiple stakeholders. Local governments provide regulatory support and training facilities, universities act as knowledge and technology partners, and the private sector contributes by offering accessible digital platforms and financial management applications. These digital tools, which can include free and widely available applications, are designed to help users record income and expenses, create budgets, and monitor cash flow efficiently, both for personal and small-scale business purposes. By leveraging such tools, UP2K members are better equipped to manage household and group finances, improve accountability, and strengthen economic independence (Yossinomita et al., 2025; Zikri, 2024).

Overall, this community service initiative aims to strengthen financial management capabilities, enhance economic independence, and support the sustainability of household-based businesses among UP2K members. By integrating digital financial tools into UP2K activities, the program not only improves administrative efficiency but also empowers families, strengthens local economic resilience, and prepares the community to face challenges in the digital economy while contributing positively to local and national development.

METHODS

This community service program employed a descriptive and participatory approach to strengthen financial management capabilities of UP2K Sere Serumpun members in Bagan Pete Village, Alam Barajo Subdistrict, Jambi City. The methodology combined structured training, mentoring, and practical application of digital financial tools to enhance household and group financial literacy, accountability, and decision-making.

Profile of Implementing Institution

The implementing group, UP2K (Family Income Improvement Program) Sere Serumpun, is a community-based organization focused on family economic empowerment, particularly through household-based productive businesses. The group consists of 32 housewives, led by Ita Sumarni, S.Pd., and serves as a platform for women to develop businesses, manage group finances, and improve family welfare. These housewives not only carry out their domestic responsibilities but also run various micro-enterprises such as breakfast stalls, home-based bakeries, snack and chips production, laundry services, and other small businesses that support household income. In addition to driving local economic activity, UP2K Sere Serumpun functions as a learning and collaborative space for achieving sustainable economic independence (see Figure 1 for the UP2K Sere Serumpun logo).



Figure 1. Logo of UP2K Sere Serumpun

Planning of Activities

The program planning consisted of several steps: 1) Proposal Preparation and Approval: Development of a proposal and obtaining necessary permissions to implement the program "Family Economic Empowerment through Digital Financial Management at UP2K Sere Serumpun, Bagan Pete Village, Alam Barajo Subdistrict, Jambi." 2) Scheduling and Resource Planning: Preparation of a detailed activity schedule, including the type of activities, target participants (UP2K members), instructors, training materials, equipment, and task distribution among the implementation team.

Training Implementation

The training and mentoring sessions were designed to provide both theoretical knowledge and practical skills in digital financial management for family and group finances. Participants were introduced to simple digital financial applications, taught how to set budgets, record income and expenses, and prepare financial reports digitally. The training was conducted using a hands-on approach, supplemented with discussions and case studies on common household finance challenges. This method aimed to enable participants to apply acquired knowledge to increase efficiency, transparency, and accountability in managing household and group finances (see Figure 2 for training stages).

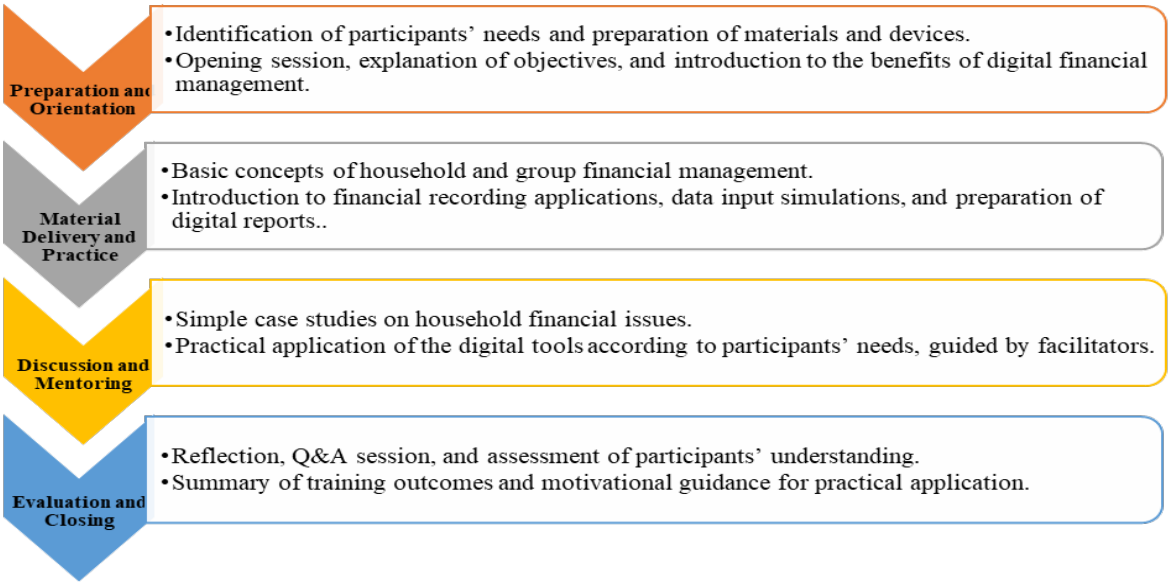


Figure 2. Training Stages of the Community Service Program (PKM)

Participants

The training involved all 32 members of UP2K Sere Serumpun, including the group leader, representing housewives actively engaged in household-based productive businesses.

Instructors and Facilitators

The training was conducted by a team of five facilitators, responsible for delivering materials, mentoring, and managing training logistics. Task distribution is presented in Table 1:

Table 1. Task Distribution of the PKM Implementation Team

No.	Name	Role and Responsibilities

1	Dr. Yossinomita, S.E., M.E.	Team leader; delivered material on digital financial management principles, importance of financial recording, and practical application of digital financial apps.
2	Mardiana R., S.M., M.B.A.	Coordination with partners; presented material on family financial management and preparation of simple digital reports.
3	Irfan Hassandi, S.Mn., M.B.A.	Delivered material on household financial planning, budgeting, and strategies for healthy financial management.
4	Vina Andiliana S.	Administration coordinator, including participant attendance and technical support during training.
5	Bagus Irmawan	Coordinator for logistics and participant needs.

Tools and Materials

The program utilized accessible digital financial applications, which are free or widely available, to facilitate recording of income and expenses, budgeting, and cash flow monitoring for both household and small-scale business management. Examples of such applications include Money Manager, Monefy, Wallet, Spendee, PINA, and Buku Warung, which are designed to help users record income and expenses, create budgets, and monitor cash flow efficiently for personal or UMKM business purposes. Printed guides and handouts were also provided to support participants with limited digital literacy.

Evaluation and Monitoring

Program effectiveness was evaluated using qualitative and quantitative methods, including: 1) Observation of participant engagement during training and mentoring. 2) Assessment of digital financial records for completeness, accuracy, and timeliness. 3) Pre- and post-training surveys to measure improvements in financial literacy, confidence, and practical application skills. 4) Feedback from participants to identify challenges, barriers, and further support needs.

Stakeholder Involvement

Successful implementation relied on collaboration with multiple stakeholders. Local government provided regulatory support and training facilities, universities acted as knowledge and technology partners, and the private sector contributed accessible digital platforms and financial applications. These collaborations ensured sustainable adoption of digital financial management practices and strengthened community capacity for economic empowerment (Yossinomita et al., 2025; Zikri, 2024).

Expected Outcomes

The methodology aimed to achieve the following outcomes: 1) Enhanced knowledge and skills in digital financial management among UP2K members. 2) Improved accuracy, transparency, and accountability in recording financial transactions. 3) Increased confidence and independence in managing household and group finances. 4)Strengthened sustainability of household-based businesses and local economic resilience.

RESULTS AND DISCUSSION

Increased Digital Financial Literacy

The digital financial training conducted for members of UP2K Sere Serumpun resulted in a measurable improvement in financial literacy, particularly in their ability to record income and expenses, prepare simple budgets, and generate digital financial reports. Prior to the program, most participants relied on manual bookkeeping using notebooks, which often resulted in incomplete records, miscalculations, and difficulties in monitoring cash flow. Through the introduction of user-friendly digital financial applications and guided simulations, participants gained hands-on experience and increased confidence in adopting digital tools for financial management.

Figure 3 presents the pre-test results, highlighting participants' limited initial knowledge and low familiarity with digital financial tools, budgeting techniques, and cash flow monitoring. In contrast, Figure 4 shows the post-test outcomes, where a marked increase is visible across all indicators. Together, these figures clearly illustrate the shift from low baseline digital financial literacy to significantly improved competency following the implementation of the training program.

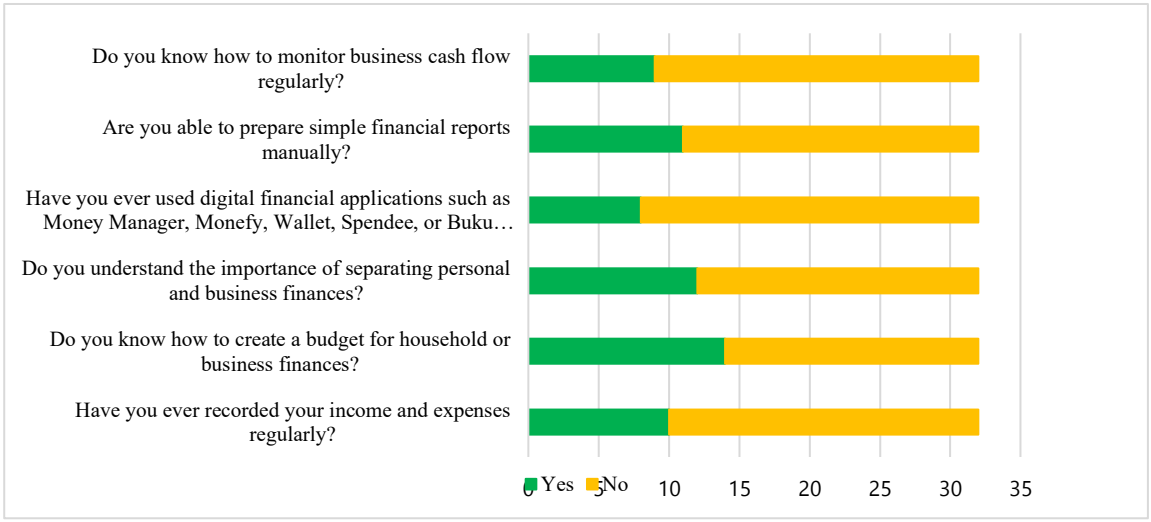


Figure 3. Pre-Test Questionnaire Results

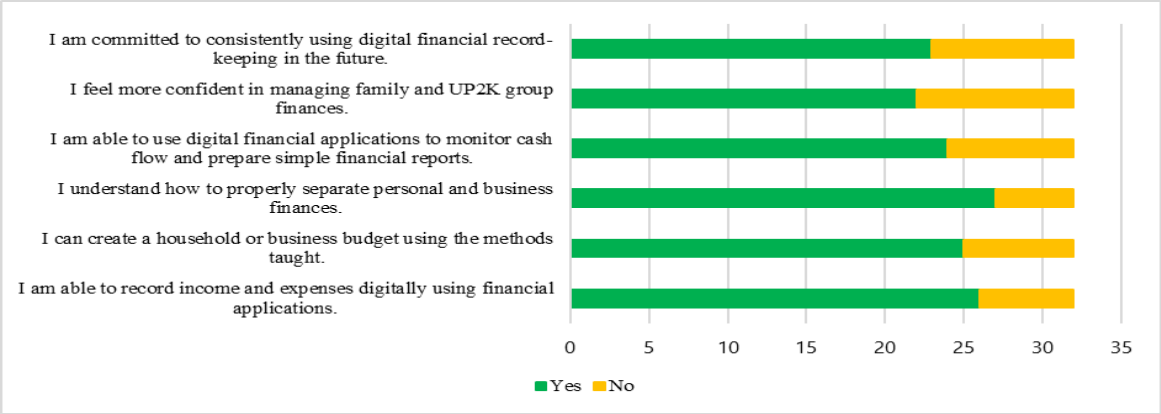


Figure 4. Post-Test Questionnaire Results

The results of the pre-test and post-test, as summarized in Figure 5, demonstrate substantial improvements in participants' understanding and practical application of digital financial management. The overall average of "Yes" responses increased from 33.3% before the program to 76.6% after its completion, reflecting a significant gain of 43.3%. The most notable improvement was seen in participants' ability to use digital financial applications, which rose from 25.0% in the pre-test to 75.0% in the post-test—an increase of 50.0%. This substantial progress indicates that the practical, hands-on training method effectively enabled participants to operate digital tools for recording and managing financial transactions with greater confidence and accuracy.

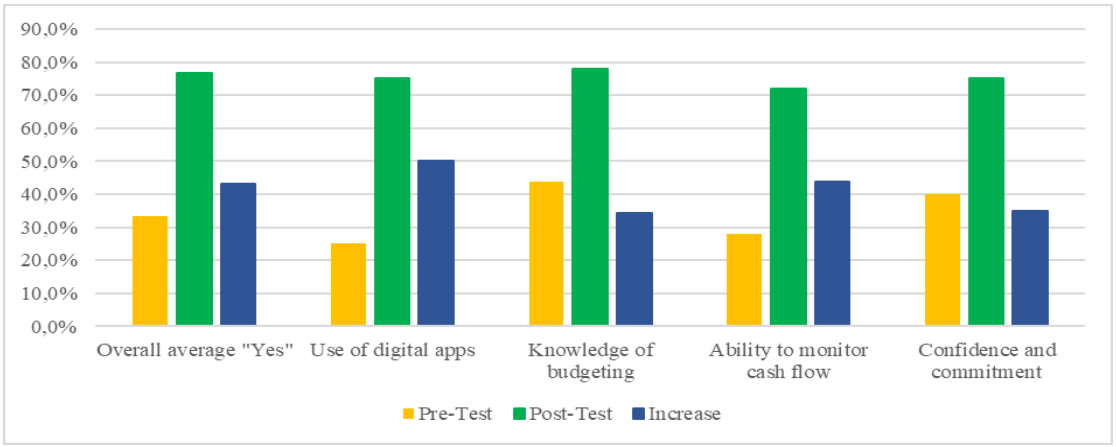


Figure 5. Summary of Improvement

In addition, substantial gains were also recorded across other core aspects of financial management. Participants' knowledge of budgeting increased by 34.3%, while their ability to monitor business cash flow improved by 43.8%, reflecting better understanding of financial planning and performance oversight. Their confidence and commitment to sustaining digital financial record-keeping similarly strengthened, rising from 40.0% to 75.0%, a 35.0% improvement. These findings indicate that the training program not only enhanced participants' technical competencies but also fostered stronger motivation to consistently apply digital financial practices in both household and UP2K group activities.

Adoption of Digital Financial Applications

One of the key outcomes of this community engagement program was the increased willingness and capability of UP2K members to adopt digital financial applications. During the training sessions, participants were introduced to several widely used tools, including Money Manager, Monefy, Wallet, Spendee, PINA, and Buku Warung, and were guided through hands-on practice. They learned how to record daily transactions, create financial categories, and generate periodic reports. The implementation results indicate that these applications are user-friendly, reduce the risk of errors associated with manual bookkeeping, and provide real-time financial information that enhances the efficiency of business evaluation processes.

The transition from manual to digital financial recording has contributed significantly to improving transparency and accountability within the UP2K group's financial management practices. Digital adoption enables members to monitor cash flows more accurately and consistently, thereby enhancing their discipline in documenting all financial activities. Figure 6. illustrates the training atmosphere, showing the facilitator's demonstration as well as a screenshot produced by participants during the hands-on session.



Figure 6. Digital Financial Application Training and Sample Output

Improved Financial Administration in UP2K Operations

The implementation of digital financial tools has streamlined financial administration at the group level within UP2K Sere Serumpun. Previously, cash flow recording and report preparation were conducted irregularly due to limited bookkeeping skills and digital literacy among the members. Through structured training and mentoring sessions, the housewives who are members of the group were able to record income and expenses, manage savings, plan budgets, and monitor cash flow more accurately and systematically using accessible digital applications. The transition from manual to digital systems not only improved record accuracy but also enhanced financial literacy, accountability, and participants' confidence in managing both household and group finances.

In addition to technical improvements, the training activities fostered high levels of participation and enthusiasm among members. Figure 7. Participation of UP2K Sere Serumpun members during the training session, accompanied by the distribution of food packages by the PKM Chair, Mrs. Yossinomita, to participants who successfully prepared financial reports using the applications, illustrates active engagement during hands-on practice. The program concluded with a group photo session, as shown in Figure 8. Closing session with the presentation of souvenirs from Universitas Dinamika Bangsa to the UP2K Sere Serumpun Chair and a group photo of members, marking the completion of the program and strengthening the collaborative relationship between the university and the local community. The adoption of digital financial management tools supports household economic empowerment, improves administrative efficiency, and strengthens local economic resilience in the digital era.



Figure 7. UP2K Sere Serumpun Members Participating in Training



Figure 8. Closing Session and Group Photo of UP2K Sere Serumpun Members

Challenges in Adoption and Implementation

Despite positive outcomes, the program encountered several challenges: 1) Digital Literacy Variations, some members—especially older participants—initially struggled with smartphone navigation and app installation. Additional mentoring was required. 2)Limited Smartphone Specifications, a few participants used older devices that could not support certain applications, requiring facilitators to suggest lighter alternatives. 3)Internet Connectivity Issues, not all training areas had stable internet access, affecting app installation and cloud-based features. 4)Resistance to Change, some participants initially hesitated to transition from manual bookkeeping due to unfamiliarity with digital tools.

These challenges demonstrate the importance of structured mentoring, continuous support, and the selection of lightweight, offline-capable financial applications.

Community Empowerment Through Collaborative Support

The success of this initiative benefited significantly from the collaboration between local government, universities, and the private sector. Government support ensured the availability of training facilities, while universities provided expertise in financial management and digital literacy. The private sector contributed by offering access to digital platforms and tools appropriate for micro-level financial management.

This multi-stakeholder synergy helped reinforce the sustainability of the program and strengthened UP2K's capability to adapt to digital economic environments.

Overall Impact on Household Economic Independence

Based on qualitative feedback and participant reflection sessions, the training contributed to: 1) Improved financial awareness and budgeting discipline, 2) Greater confidence in managing household and business finances, 3) Better preparation for financial risks and unexpected expenses, 4) Enhanced economic participation among women in the community, 5) Strengthened foundations for small-scale business growth

These improvements reflect not only enhanced financial literacy but also broader progress toward sustainable family economic empowerment.

CONCLUSION

The community service initiative aimed at enhancing digital financial literacy among members of UP2K Sere Serumpun demonstrated a substantial impact on both technical competencies and household-level economic empowerment. Through structured training and mentoring, participants—predominantly housewives—successfully transitioned from manual to digital financial management. This transition resulted in measurable improvements in income and expense recording, budgeting, and cash flow monitoring.

The adoption of user-friendly digital financial applications such as Money Manager, Monefy, Wallet, Spendee, PINA, and Buku Warung improved the accuracy of financial records, reduced errors, and enhanced transparency and accountability in both household and group financial practices. Additionally, the program increased participants' motivation, confidence, and active involvement in financial decision-making at the household and group levels.

Despite challenges including varying levels of digital literacy, limited device capacity, and intermittent internet access, the hands-on training approach and continuous mentoring proved effective in addressing these constraints. Overall, the initiative contributed to household economic empowerment, sustainable small-scale enterprise development, and improved community resilience in the digital era.

RECOMMENDATIONS

Based on the outcomes of this program, it is recommended that similar community service initiatives incorporate continuous mentoring to accommodate differences in digital literacy among participants. Future programs should also consider providing technical support or access to suitable digital devices and improving internet connectivity to maximize program effectiveness. Furthermore, strengthening collaboration with local governments, universities, and private sector partners is essential to ensure program sustainability and scalability. Integrating digital financial management tools into broader community empowerment programs is highly recommended, as this approach has strong potential to produce sustainable socio-economic impacts and can serve as a replicable model for family income improvement initiatives in other communities.

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