

## Basic Financial Education for Migrant Youth: Applying Accounting in Daily Life

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### ABSTRACT

*This community engagement program aims to enhance the financial literacy of migrant youth by introducing basic financial education and the application of accounting in daily life. The activity was conducted with 32 participants from Angkatan Belia Islam, Pulau Penang, Malaysia, and facilitated by a team of lecturers from Universitas Negeri Makassar, Atma Jaya University Makassar, and Universitas Muhammadiyah Makassar. The method included pretest, material presentation, interactive discussion, posttest, and feedback sessions. Results of the pretest showed that the average participants' understanding was below 60%, indicating limited knowledge of fundamental financial concepts such as distinguishing between needs and wants, recording expenses, and planning simple budgets. After the material presentation and discussion, posttest results demonstrated a significant increase in understanding across all indicators, with average scores exceeding 80%. The improvement reflects the effectiveness of the interactive and contextual teaching approach, particularly the use of relatable illustrations and ice-breaking games. The program not only improved participants' financial literacy but also encouraged the application of accounting principles in their daily decision-making. These findings suggest that practical and participatory financial education initiatives are essential in empowering migrant youth to manage personal finances effectively and build financial independence.*

**Keywords:** Financial literacy, Migrant youth, Daily-life accounting, Participatory education, Financial Empowerment.

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## INTRODUCTION

The increasingly intense phenomenon of international migration over the past two decades has had a multidimensional impact, not only on migrant workers themselves but also on their families and children (Agus et al., 2024; Herman et al., 2024; Rayyani, et al, 2024; Mappatombo et al., 2025). One of the most pressing issues that has emerged is the limited access of migrant youths to formal education. Many live in their destination countries without valid identity documents or residence permits, preventing them from attending regular schools like local children (Puji et al., 2023; Mappatombo et al., 2025; Mediatty, et.al., 2025). This has serious implications for the development of cognitive, social, and economic skills. A number of studies have shown that migrant youth who do not have access to formal education are at a higher risk of experiencing limitations in basic literacy, including financial literacy, which is an essential competency in the modern era (Lössbroek & Van Tubergen, 2024; Raharjo et al., 2024).

In Penang, Malaysia, Angkatan Belia Islam is a social institutions that focuses on the development of migrant youths. The majority of the participants in this institution came from families of foreign workers, mainly from Bangladesh, India, the Philippines, Thailand, and Indonesia, who face legal document restrictions. Without access to formal schooling, they rely on informal activities organized by community institutions or social organizations to acquire basic knowledge (Pujiastuti, et al, 2025). This situation not only creates an academic gap, but also places adolescents in a vulnerable position with regard to future economic and social difficulties.

Basic financial literacy is an important competency often overlooked in the context of migrant youth (Mahfirah et al., 2024; Anas, 2025). In fact, the ability to manage pocket money, make simple plans, distinguish between needs and wants, and understand the importance of saving are crucial life skills (Laily, et al., 2023). These skills are not only useful for personal financial management but can also become the foundation for economic independence when they enter adulthood or return to their home country. Studies in various countries show that simple and applicable financial education interventions can significantly improve the financial behavior of adolescents, even in a short period of time (Anas, 2025; Puji Lestari et al., 2023).

To address this problem, community service activities carried out by applied accounting lecturers from three universities were presented in an effort to provide real solutions. By utilizing an applied accounting approach that teaches how to record daily expenses, prepare a simple budget, and save regularly, migrant youth under the guidance of Angkatan Belia Islam are expected to be able to build basic financial skills that can be directly applied in their daily lives. This program is not only oriented towards knowledge transfer but is also designed to foster awareness that financial management is an important part of developing an independent and responsible character.

A literature review shows that various financial education initiatives for migrant communities, including both adult workers and children, have had a significant impact on improving their financial skills. In Malaysia, a community service program utilizing the "Sikapi Uangmu" application has successfully improved the budgeting, debt management, and investment understanding of Indonesian migrant workers. These findings show that even simple educational interventions, especially when supported by technology, can have positive effects in both the short and long terms.

Similar results were also seen in Taiwan, where financial literacy programs aimed at migrant workers not only strengthened financial planning skills by up to 85% but also improved business planning skills by up to 80% and boosted entrepreneurial motivation by up to 95%. This means that financial literacy is not limited to forming money management habits but is also capable of inspiring aspirations for economic independence and an entrepreneurial spirit.

In Kuala Lumpur, a hybrid approach that combines offline and online methods is used in sharia-based financial literacy programs for Indonesian migrant workers (Utami et al., 2025). Participants not only gain knowledge about budgeting, savings, and investment but also form internal communities that act as "knowledge leaders," thereby extending their impact on their social networks (Mohd and Kim, 2024).

In addition to programs targeting adult workers, research in Madura, Indonesia shows that financial literacy for migrant children can be effectively implemented through the Asset-Based Community Development (ABCD) approach. In several learning sessions, 80% of participants were able to categorize money use, 75% understood the importance of saving, and 70% practiced structured pocket money management. Further impacts were seen in the participants' families, where the proportion of households that made monthly budgets increased from 40% to 65%, whereas families that saved regularly reached 70%. (Rahmawati et al., 2025).

At the global level, studies in the Netherlands reveal that migrant youth have lower savings habits and use bank accounts less frequently than do non-migrant youth. These differences are mainly influenced by socioeconomic and cultural backgrounds, emphasizing the importance of financial literacy interventions from an early age. Furthermore, a recent 2025 study on Indonesian migrant workers shows that financial literacy and financial inclusion are closely related to increased interest in investment (Faisal et al., 2021). This fact confirms that basic financial education is not only aimed at shaping thrifty behavior but also at guiding migrant communities to develop productive assets as provisions for the future (Rahmawati et al., 2025).

Financial literacy for migrants has been the focus of several programs and studies in Southeast Asia and other countries, showing that even simple interventions can have a significant impact. For example in Malaysia, a community service program using the "Sikapi Uangmu" app has succeeded in significantly improving the budgeting, investment, and debt management skills of Indonesian migrant workers, confirming that technology-based approaches can provide both short- and long-term benefits. In Taiwan, a similar financial literacy program not only honed financial planning skills by 85% and business design skills by 80% but also boosted entrepreneurial motivation by 95%, showing that financial literacy plays a dual role: shaping healthy financial behavior and encouraging business independence.

The hybrid approach which combines offline and online education in Kuala Lumpur expands the dimensions of financial literacy with Sharia principles so that participants not only understand budgeting, savings, and investment, but also become agents of knowledge in their own communities (Khulsum et al., 2024). In the context of migrant children, the program in Madura shows that through the asset-based community development (ABCD) approach, 80% of participants were able to categorize their use of money, 75% understood the importance of saving, and 70% were able to manage their pocket money in a structured manner, which had an impact on changing family financial patterns the number of families who prepared a monthly budget increased from 40% to 65% and those who saved regularly reached 70%. Similar findings in the Netherlands show that migrant youth tend to have fewer savings habits and rarely use bank accounts compared to non-migrant youth, a gap rooted in socioeconomic and cultural factors, reinforcing the urgency of early intervention. Recent research on Indonesian migrant workers also confirms that financial literacy integrated with financial inclusion contributes significantly to interest in investing, emphasizing that basic financial education not only shapes thrifty behavior but also leads to the development of sustainable productive assets.

The logic behind this paper begins by emphasizing the urgency of financial education for migrant youth who have lost access to formal schooling, as documented limitations and socioeconomic barriers make them vulnerable to financial problems from an early age. A review of existing research shows that various financial literacy interventions, whether through digital

applications, hybrid approaches combining offline and online learning, or through direct mentoring, have proven effective in improving knowledge, financial behavior, and even entrepreneurial motivation. Since then, attention has been directed to the situation of the partners, namely the migrant youth under the guidance of Angkatan Belia Islam in Penang, who have unique characteristics and have not been widely studied. This sequence forms a logical relationship that the designed program is not merely a repetition of the old model, but rather a more focused and targeted continuation: basic financial education that utilizes the concept of daily accounting tailored to the age, cultural context, and real needs of these migrant youth.

Based on the urgency of the issue, previous research findings, and the actual conditions of the partners, this program aims to equip migrant youth under the guidance of Angkatan Belia Islam in Penang with practical and contextual basic financial literacy. This program is not only aimed at improving their ability to manage pocket money, save, and plan expenses, but also at instilling simple accounting mindsets in their daily lives, such as recording personal cash flow, separating needs and wants, and introducing the concept of asset value. With an approach tailored to the age and socio cultural background of the participants, this program is expected to reduce financial vulnerability, foster independence from an early age, and create a foundation for sustainable financial literacy.

## METHOD

The implementation method of this community service program was designed to ensure the effective transfer of basic financial knowledge to migrant youth under the guidance of Angkatan Belia Islam in Penang. Due to the educational nature and short duration (one day) of the activity, the approach focused on interactive presentation methods and question and answer sessions, and was supplemented with simple simulations to reinforce participants' understanding.

### Activity Plan

The activity was organized in the form of a workshop, beginning with a pretest, followed by a brief presentation on basic financial knowledge lasting approximately two hours, held on the second floor of the Angkatan Belia Islam Hall, Bukit Jambul, Penang. The participants were 32 teenagers aged 12-18 years old from foreign worker families (Bangladesh, India, Philippines, Thailand, and Indonesia) who did not have access to formal schooling. The material was prepared in a simple manner using an easy-to-understand language, focusing on the application of basic accounting concepts in everyday life, such as recording pocket money, separating needs and wants, and the importance of saving habits. After the presentation, the next step was a discussion or question and answer session followed by a post-test.

The following are the stages of activities carried out in accordance with the activity plan agreed upon by the team

#### 1. Pretest Activities

The pre test was conducted by giving participants a sheet of paper containing questions that had to be answered. The pre test questions were in a multiple-choice format to measure participants' initial understanding.

#### 2. Presentation of material

The presenter introduces basic financial concepts and everyday accounting using stories or illustrations that are relevant to participants' lives. The presenter also used light ice-breaking activities to build a participatory atmosphere, such as a game of guessing needs and wants.

3. Discussion and Q&A

4. Post-test Activities

Participants were asked to answer post-test questions at the end of the session.

5. Feedback

At the end of the session, the facilitator provided immediate feedback and summarized the lessons learned from the entire activity.

The following instruments were used to conduct the pretest and posttest. The test format was the same for both the pretest and posttest so that we could objectively measure the increase in understanding and detect the effectiveness of the material.

### **Quick Assessment Tool: Basic Financial Literacy for Migrant Youth**

Instructions: Select the most appropriate answer

#### **Section A – Basic Knowledge (3 Questions)**

1. If you receive RM10 pocket money and spend RM6, how much money do you leave?

- a. RM3
- b. RM4
- c. RM6
- d. RM10

2. Saving means ...

- a. Spending money on anything
- b. Saving money for future use
- c. Borrowing money from friends
- d. Money spent on daily necessities

3. Recording income and expenses is useful for ...

- a. Knowing how much money is spent
- b. Creating money automatically
- c. Avoiding the need to eat
- d. Direct debt forgiveness

#### **Section B – Attitude & Application (2 Questions)**

4. If you want to buy something that is not very important but you have limited funds, what should you do?

- a. Buy now
- b. Asking friends for extra money
- c. Postpone purchases and save the first
- d. Borrowing money and forgetting debt

5. In your opinion, what percentage of pocket money should be set aside for savings each time you receive it ?

- a. 0% (just spend it)
- b. 10%–20%
- c. 50%–70%
- d 100% (everything is saved, no need to spend it)

#### **Section C – Simple Accounting Application (2 Questions)**

6. If you receive RM15 on Monday, then buy lunch for RM5. Then buy a drink for RM3 and save RM4. How much money is left unused?

- a. RM3
- b. RM4
- c. RM5

d. RM6

7. Personal financial records should also be recorded

- Only when money runs out
- Every time you receive or spend money
- Once a month without looking at daily transactions
- No need to take notes

### Tools Used

The tools used were simple but effective. The tools used include:

- The main equipment was a laptop and projector for presenting materials.
- Learning media, using PowerPoint slides containing visual examples and simple illustrations and worksheets for recording personal cash flow.
- Writing instruments and papers for manual recording of simulation activities.
- A quick evaluation instrument in the form of a short multiple-choice questionnaire was used to measure the participants' understanding before and after the activity (simple pre-test and post-test).

The combination of these tools ensured that the educational process was interactive, measurable, and appropriate for the age of the participants.

## RESULTS AND DISCUSSION

### Result

A pretest was administered to all 32 participants before the education session to measure their initial level of understanding of basic financial concepts and everyday accounting. The pretest instrument consisted of seven multiple-choice questions covering simple money calculations, distinguishing between needs and wants, the importance of saving, and personal financial record-keeping practices.

The pretest results showed that the average achievement of participants was below 60%, indicating that their basic financial literacy was still low. This was consistent with the conditions of the partners, where migrant youths did not receive adequate formal education, including access to financial literacy materials.

**Table 1. Pre-test Results of Activity Participants (n = 32)**

Score Range (%)	Number of Participants	Percentage of Participants (%)
0 – 20	4	12,5
21 – 40	10	31,3
41 – 60	11	34,4
61 – 80	6	18,8
81 – 100	1	3,1
<b>Average</b>	<b>–</b>	<b>53,4</b>

These results show that most participants do not yet systematically understand how to manage their pocket money, distinguish between needs and wants, or maintain simple financial records. These findings reinforce the urgency of educational programs designed to suit the age and experience levels of the participants.

After obtaining an initial overview of participants' abilities through a pretest, the activity continued with an interactive presentation session designed to make basic financial material easier to understand. The presenter used a storytelling approach and illustrations that were familiar to the participants' daily lives, such as experiences of receiving pocket money from parents, buying daily necessities, and the difficulty of setting aside money for savings.

To create a participatory atmosphere, the facilitator inserted an ice-breaker in the form of a game called "Guess: Need or Want?". In this game, participants were asked to determine whether an item such as staple foods, gadgets, branded clothing, or transportation costs was a basic need or merely a desire. This activity relaxed the learning atmosphere while helping the participants understand the concept of spending priorities.

During the presentation, participants showed great enthusiasm, as evidenced by their spontaneous responses to the presenter's questions and willingness to share personal experiences. The materials presented included the following:

- a) Recognizing the source of pocket money and managing it wisely is important.
- b) A simple way to separate needs and wants.
- c) Basic concepts of personal financial record keeping (cash inflows and outflows).
- d) The importance of saving short- and long-term goals.

With communicative delivery and simple visualization of the material, participants not only understood new concepts but also began to recognize common mistakes in the use of daily pocket money. This session served as an important foundation for more in-depth discussion in the next stage.

After the presentation, the session continued with an open discussion and Q&A to deepen participants' understanding. Participants were active in asking questions, especially about how to manage an irregular allowance, how to save even small amounts, and how to distinguish between urgent needs and desires that could be postponed.

Several participants shared personal experiences such as using pocket money to buy items that were not really needed, which made it difficult to meet important needs. The presenter used this moment to provide examples of applying daily accounting, such as recording daily expenses and setting limits on spending money on non-priority needs.

The discussion also resulted in an understanding that financial literacy is not only for adults but is actually important to start from adolescence so that they become accustomed to managing money with discipline. The warm atmosphere of the discussion encouraged participants to give each other feedback and share simple tips such as saving leftover coins from snacks or using separate envelopes for different needs.



Figure 1. Discussion and Question and Answer (Q&A) Session

This question and answer session showed that the material presented in the previous stage successfully sparked participants' curiosity. They did not just passively receive information but were also able to relate it to real-life situations. This finding indicates that the participatory educational approach was quite effective in improving initial understanding before evaluation through a post-test.

After all the materials were presented and the discussion session closed, a post-test was conducted to measure participants' understanding after participating in the activity. The instrument used was the same as the pre-test, but the order of the questions and answer options

were randomized so that participants would not simply remember the previous answers but truly understand the material provided.



**Figure 2. Participants Have Completed the Post-Test Activity**

The post-test results showed a significant improvement compared to the pre-test. At the initial stage the average achievement of the participants was below 60% at the post-test stage the average achievement increased to above 80%. This finding indicates that an educational approach based on stories, illustrations, and simple games can effectively improve the understanding of basic financial concepts and everyday accounting.

**Table 2. Basic Financial Literacy Posttest Results**

Value Range (%)	Number of Participants	Percentage of Participants (%)
90 – 100	10	31,25
80 – 89	14	43,75
70 – 79	6	18,75
< 70	2	6,25
<b>Average Score</b>	<b>83,4</b>	—

This comparison showed that most participants were able to answer questions correctly after receiving education, and only a small portion (6.25%) still scored below 70%. These findings indicate the programs success in improving basic financial literacy in a relatively short period of time.

The material presentation session was conducted after the pre test. The presenter introduced basic financial concepts and everyday accounting using a simple approach, accompanied by illustrations relevant to the participants' lives. For example, the presenter explained how to distinguish between needs and wants through everyday stories such as spending money on snacks versus saving money to buy school supplies.

To create a participatory atmosphere, the presenter included an icebreaker in the form of a game called "Guess Needs vs. Wants." This game encouraged participants to actively discuss and provide spontaneous answers so that basic financial concepts could be understood in a more enjoyable way.



Figure 3. Group Photo After the Final Session (Feedback)

Observations showed that participants appeared more enthusiastic and actively engaged during the session. Some participants who initially appeared passive began asking questions and expressing their opinions. The session also helped to reduce awkwardness, making participants feel more prepared for discussions in the next stage.

### Discussion

The results of the activity showed a significant increase in the participants' understanding after being given material on basic finance and daily accounting. The pre and post test results showed a consistent pattern of improvement across all indicators measured, indicating that the educational intervention had a real effect. In the pretest stage, the average achievement of the participants was still below 58.2%, reflecting their initial limited understanding of basic financial concepts. This is in line with the initial conditions described in the introduction, namely that migrant youth who are members of the Angkatan Belia Islamic community in Penang generally do not have adequate access to formal education. Therefore, low pretest scores clearly reflect the existing knowledge gap.

During the presentation of the material, the approach of using stories and illustrations that are close to everyday life, coupled with an ice-breaking game of "guessing needs vs. wants," was able to build a participatory atmosphere and make it easier for participants to understand abstract concepts in a more concrete way. This is in line with previous research findings that a contextual educational approach is more easily accepted by groups who are unfamiliar with technical terms or formal terminology in the field of finance. Participants who initially had difficulty distinguishing between needs and wants, for example, were able to understand more quickly through the needs vs. wants guessing game simulations.

The discussion and question-and-answer session deepened participants' understanding as they were able to relate the material to their personal experiences. This process played an important role in clarifying misunderstandings and strengthening the participants' memories. Several participants actively asked questions about how to save small amounts of money or how they could help their families manage their daily finances. This indicates that in addition to receiving information, participants also began to reflect personally on the material they had learned and tried to relate it to their own lives. The active involvement of the participants also demonstrates the success of the participatory method.

A significant improvement was clearly observed in the post-test results, where the average achievement exceeded 80%. In fact, on the indicators of "understanding the difference between needs and wants" and "the importance of saving," participants' achievements approached 90%. These data show that basic financial education can be understood well when delivered using simple, relevant methods that directly relate to participants' daily experiences. In other words, even brief interventions can have a significant impact if they are designed in accordance with learners socio-cultural conditions.

The comparison chart between the pretest and posttest also shows that the improvement occurred evenly, not only for one particular indicator. The following chart illustrates a comparison of participants' achievements

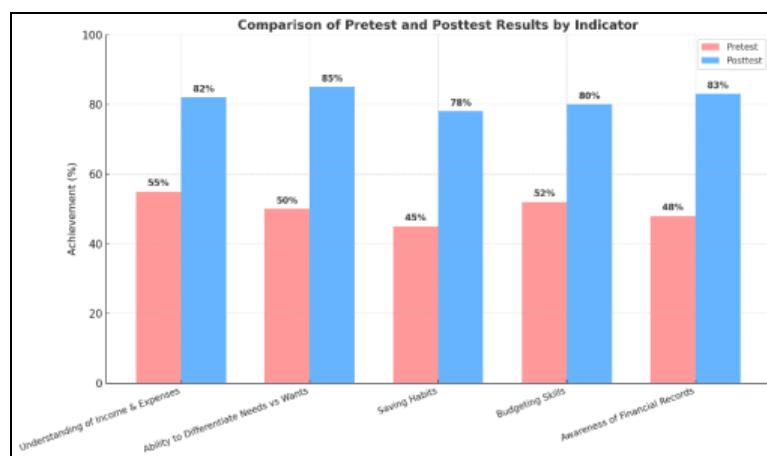


Figure 4. Comparison of Pretest and Posttest Results

This fact has important implications, namely that migrant youth are not only learning technical money management skills but also beginning to internalize healthy financial values and habits. Thus, this program not only serves as a transfer of knowledge but also as a process of shaping attitudes and behaviors that are more future-oriented.

These findings are in line with global research showing that the financial literacy of migrant youth plays a strategic role in building economic independence and reducing social vulnerability. Without intervention, limited financial literacy can make this group vulnerable to

financial exploitation, consumer debt, and inability to plan for the future. Conversely, with early financial education, they are more likely to develop frugal lifestyles, saving skills, and a spirit of simple entrepreneurship in the future.

It can be concluded that this activity successfully achieved its targets by emphasizing the importance of educational program design based on the real needs of the partners. Similar programs can be replicated in other migrant youth communities, with adjustments to local cultural and social contexts. In addition, these positive achievements have opened up opportunities to continue the program to a higher level, such as simple entrepreneurship training, household financial record keeping, and the use of simple digital applications for financial management.

## 1. CONCLUSION AND RECOMMENDATIONS

### Conclusion

Basic financial education activities for migrant youth under the guidance of Angkatan Belia Islam Penang show that simple interventions using pretests, interactive presentations, discussions, posttests, and feedback methods can have a significant impact on improving participants' financial literacy. The increase in achievement from an average of less than 60% on the pre test to more than 80% on the post test indicates that a daily accounting-based approach, delivered through illustrations, games, and participatory dialogue, is effective in fostering understanding and healthy financial attitudes. These findings reinforce the evidence that financial literacy for migrant youth is not only relevant to equip them to face daily life challenges but also strategic in reducing socio-economic vulnerability and opening up opportunities for the formation of independence and a spirit of simple entrepreneurship in the future.

### Recommendations

For Angkatan Belia Islam as a partner in this activity, it is recommended that this basic financial education program be made a regular agenda so that participants can continue to strengthen their understanding and positive habits in managing finances. For policy makers, particularly government agencies and non-governmental organizations working on issues of migration and alternative education, the results of this activity can be used as a reference in designing more inclusive policies for migrant children who are not yet covered by formal education. Meanwhile, for future practitioners, this program can be developed with a more varied approach, such as through long-term mentoring, the use of digital technology, or the integration of simple entrepreneurship aspects so that the benefits of financial education do not stop at basic knowledge, but can also be applied in the real lives of participants to build economic independence.

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