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SAVING MANAGEMENT TRAINING THROUGH SIMPLE BUSINESS FINANCIAL MANAGEMENT FOR VOCATIONAL HIGH SCHOOL STUDENTS

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Abstract

Financial literacy is a fundamental competency that young people must possess to navigate increasingly complex economic environments. However, data from the OECD/INFE 2023 International Survey of Adult Financial Literacy shows that a significant proportion of the global population, especially youth, still lacks adequate financial knowledge and saving habits. In Indonesia, OJK's 2022 National Survey on Financial Literacy and Inclusion (SNLIK) recorded a financial literacy index of 49.68%, revealing that more than half of the Indonesian population has not yet met the minimum threshold of financial literacy. This community service activity (PKM) was conducted on April 27, 2026, at SMK Khazanah Kebajikan, Tangerang, aiming to improve students' financial literacy through saving management training and simple business financial management. The participatory training method was employed, combining educational lectures, interactive discussions, financial management simulations, simple bookkeeping practice, and reflective evaluation sessions. The results demonstrated significant improvements across all measured indicators: understanding of needs vs. wants (50% → 82%), ability to create simple financial allocations (46% → 80%), saving awareness (48% → 84%), target-setting ability (57% → 89%), and financial self-confidence (50% → 87%). These findings confirm that structured, practice-based financial literacy training is an effective intervention for building responsible financial behavior among vocational students.

Keywords: *Financial Literacy, Saving Management, Simple Business Financial Management, Vocational Students, Financial Education.*

INTRODUCTION

Financial literacy has evolved to become one of the most strategic core competencies in the context of 21st-century global economic development. The Organisation for Economic Co-operation and Development (OECD) defines financial literacy as a combination of financial awareness, knowledge, skills, attitudes, and behaviors necessary to make sound financial decisions to achieve individual financial well-being (OECD, 2022). The OECD/INFE 2023 International Survey of Adult Financial Literacy report, which involved 39 countries with more than 68,826 respondents, revealed that the level of financial literacy among young populations remains a serious challenge in many countries, including developing and middle-income countries. Furthermore, the results of the PISA 2022 Financial Literacy Assessment, which measures the financial understanding of 15-year-olds in 20 economic countries, show that students with high financial literacy scores are 72% more likely to save regularly and 50% more likely to compare prices before making a purchase, indicating the direct impact of financial literacy on daily economic behavior. These global findings confirm that investing in financial education from school age is a strategic step that cannot be delayed in preparing the younger generation to face future economic challenges.

In Indonesia, the financial literacy condition of adolescents and students still shows a significant gap compared to expected achievements. The 2022 National Survey on Financial Literacy and Inclusion (SNLIK) organized by the Financial Services Authority (OJK) recorded a financial literacy index of 49.68% for the Indonesian people, an increase from 38.03% in 2019, but still shows that more than half of the Indonesian population has not met the adequate financial literacy threshold (OJK, 2022). Although the financial inclusion index has reached 85.10%, there is a considerable gap (around 35.42%) between access to financial services and the ability to understand and utilize them optimally. Research by Subagyo et al. (2024) on vocational school students in DKI Jakarta found that the saving behavior of vocational students was positively influenced by financial literacy, parental socialization, self-control, and financial attitudes, but the level of financial literacy of vocational school students was still at a relatively low level. This condition is exacerbated by the increase in consumptive behavior among teenagers due to the ease of access to online shopping platforms and social media that encourage impulse purchase decisions. These findings confirm the urgency of structured and contextual educational interventions in improving the financial literacy of vocational school students as a group that is on the verge of transitioning to the world of work and entrepreneurship.

Vocational High School (SMK) students are a group that has unique financial characteristics and needs, making them a priority target in financial literacy education programs. In contrast to high school students who are oriented towards higher education, vocational school students are specifically prepared to enter the job market or develop independent businesses after graduation, so that financial management skills both personal finance and simple business finance are very critical provisions. Research by Aravik and Tohir (2022) which examined the financial literacy of vocational school students in the context of economic learning found that the majority of vocational school students do not have an adequate understanding of the concepts of financial recordkeeping, budget allocation, and the importance of saving as a long-term financial planning instrument. Furthermore, research by Kaiser et al. (2022) who published a comprehensive meta-analysis of 76 studies on financial education found strong evidence that financial education programs delivered in a structured and direct manner to students resulted in significant improvements in financial knowledge (mean effect size d = 0.33) as well as having a long-term impact on savings behavior and financial decision-making. These findings provide a strong empirical basis for the importance of financial literacy training programs that are systematically designed and in accordance with the real-life context of vocational school students.

Consumptive behavior and low saving habits among adolescents are two interrelated problems that require serious attention in financial education programs. Brigitta et al. (2022) in their study on the influence of financial literacy on saving behavior found that there was a significant positive relationship between the level of financial literacy and the consistency of saving behavior, where every one unit increase in the financial literacy score contributed to a 0.47 unit increase in the weekly saving frequency. Meanwhile, research by Wicaksono et al. (2025) who carried out financial literacy education at SMA Muhammadiyah Parung found that before the intervention, most students (around 70%) did not have regular saving habits and tended to spend their pocket money for unplanned consumptive purposes. A similar condition was found at SMK Khazanah Kebajikan, Tangerang, where the results of initial observations by the PKM team of Pamulang University identified that the majority of students did not understand the difference between needs and wants, were not used to doing simple financial records, and did not have a structured savings plan. This problem not only has an impact on students' short-term financial condition, but also has the potential to form unhealthy financial habits that will carry over until they enter the world of work.

Simple business financial management is an additional dimension that is very relevant for vocational school students considering the entrepreneurial potential inherent in vocational education. Kartikasari et al. (2023) emphasized that understanding simple transaction recording, separation of personal finances from business finance, and business capital management are basic competencies that must be possessed by prospective young entrepreneurs, but often do not get an adequate portion in the school curriculum. Research by Amagir et al. (2022) in a comprehensive study of financial literacy education programs concluded that programs that integrate the context of entrepreneurship and practical financial applications have proven to be more effective in increasing learning motivation and retention of financial knowledge than programs that are purely theoretical. In line with this, Aziz et al. (2025) in their research on financial literacy education training based on interactive digital modules found that an approach that combines theoretical content with real-case simulations results in a more significant and long-lasting increase in saving awareness in students. Thus, this PKM program is designed to not only convey the concept of financial literacy theoretically, but also provide hands-on practical experience through simulations of simple business financial management that are relevant to the context of the life and future careers of vocational school students.

This Community Service (PKM) activity was carried out by a team of students from the Management Study Program, Faculty of Economics and Business, Pamulang University at SMK Khazanah Kebajikan, Tangerang, as a direct response to the real needs found in the field. Pamulang University as a higher education institution committed to the implementation of the Tri Dharma of Higher Education views that the PKM program in the field of financial literacy is a strategic contribution that can have a real impact on improving the quality of Indonesian human resources, especially the younger generation who will soon enter the world of work and entrepreneurship. Masripah et al. (2023) in their research on the analysis of the influence of financial literacy education on early childhood confirmed that financial education provided at a young age has a significant long-term impact on the formation of healthy financial behaviors, reinforcing the urgency of this program for vocational school students who are at a critical stage of forming long-term financial character and habits. This PKM program aims to increase students' understanding of savings management, develop simple business financial management skills, and build awareness and motivation to implement responsible, disciplined, and future-oriented financial behavior in their daily lives.

IMPLEMENTATION METHOD

This Community Service (PKM) activity was held on April 27, 2026 at SMK Khazanah Kebajikan, Tangerang, by involving students as active participants in the program. The main method applied is the experiential learning-based participatory training method, which integrates an educational lecture approach, interactive discussion, financial simulation, simple bookkeeping practices, and individual mentoring on an ongoing basis. This approach was chosen based on the consideration that financial literacy and savings management skills are practical competencies that can only be mastered optimally through a combination of conceptual understanding and direct application in a context relevant to the participants' real lives, as formulated within the framework of constructivist learning theory (Vygotsky, 1978) and experiential learning (Kolb, 1984). All training materials and activities are designed using polite, easy-to-understand language, and adjusted to the level of understanding and socio-economic context of vocational school students, so that each participant can feel the direct relevance of the training material to their actual daily financial conditions. Empathetic and pressure-free two-way communication is a key principle in each session, creating a conducive, inclusive learning atmosphere and encouraging the active participation of all participants.

The implementation of these PKM activities is divided into eight systematic and continuous stages, designed to ensure the achievement of program objectives in a comprehensive and measurable manner. The first stage is observation and identification of participants' needs, which is carried out through initial visits to schools, interviews with teachers and vocational school managers, and the distribution of pre-activity questionnaires that measure the baseline of participants' financial knowledge, attitudes, and behaviors. The data obtained at this stage becomes the foundation for content adjustments and training approaches to be truly responsive to the specific needs of participants. The second stage is technical coordination with the school to establish the schedule, implementation space, number of participants, and necessary logistical support. The third stage is the delivery of core financial literacy material through interactive lectures that include: the definition and dimensions of financial literacy according to the OECD (2022), the importance of saving as an instrument of financial protection and self-investment, the concept of the time value of money, strategies to avoid consumptive behavior, and the basic principles of simple business financial management. Each module of material is presented using engaging visual media, real-life case examples that are close to students' lives, and discussion-provoking questions that encourage participants to think critically and reflectively.

The fourth stage is training on the difference between needs and wants through simulation methods and small group discussions. In this session, participants were given realistic financial scenarios based on the range of pocket money of vocational school students in general, then asked to make financial allocation decisions under limited budget conditions. The facilitator guides participants to be aware of their spending patterns during this time and identify areas where spending on desires can be reduced without sacrificing the fulfillment of primary needs. The fifth stage was a simple financial allocation simulation using the proportional distribution method of pocket money, where participants were taught the principle of 50-30-20 (50% for needs, 30% for wants, 20% for savings) adapted according to the student's financial context. At this stage, participants are also introduced to the concept of an emergency fund and the long-term benefits of consistent saving habits. The sixth stage is simple bookkeeping training using specially designed worksheets, where participants practice recording every daily income and expense transaction, calculating balances, and visualizing their financial patterns. For students who have an entrepreneurial interest, the material is expanded to include separation of personal and business accounts, recording capital and turnover, and simple profit/loss calculation.

The seventh stage is individual assistance in setting realistic and measurable savings targets. Each participant was guided by the facilitator to develop a personal savings plan that includes: savings goals (short, medium, and long term), estimated savings per period, savings strategies and mechanisms to be implemented, and personal commitment to consistently run the plan. Mentoring is carried out using a warm and non-judgmental coaching approach, encouraging each participant to feel capable and confident in managing their own finances without outside pressure. The eighth stage is the evaluation and reflection of the activity, which is carried out through the dissemination of post-activity questionnaires (post-test) using instruments identical to the pre-test to ensure the validity of the comparative results, complemented by question and answer sessions, sharing experiences, and joint reflection on the lessons learned from the entire series of training activities. All evaluation data were analyzed in a quantitative descriptive manner to determine the effectiveness of the program based on the difference in pre-test and post-test scores, with the success criteria set at a minimum score increase of 25% in each indicator measured.

Table 1. Stages and Mechanisms for the Implementation of PKM Activities

No.	Activities	Method	Results Achieved	Success Indicators
1	Observation & Identification of Participant Needs	Initial Interviews, Observations, and Questionnaires	Mapping of students' financial literacy conditions and baseline	Needs profile is compiled, pre-test data is collected
2	Coordination with the School	Technical Discussions and Coordination Meetings	Technical agreement and schedule for the implementation of activities	MoU on the implementation of PKM agreed
3	Delivery of Basic Financial Literacy Materials	Interactive Lectures and Visual Presentations	Participants understand the concepts of financial literacy and personal financial management	High enthusiasm and active participation of participants
4	Needs vs Wants Training	Simulation & Group Discussion	Increased ability to distinguish between needs and wants	Structured needs classification worksheet
5	Simple Financial Allocation Simulation	Hands-on Practice and Case Studies	Proportional income/allowance allocation skills	A simple budget plan is prepared independently
6	Simple Financial Recording Training	Simple Worksheet & Bookkeeping Practice	Ability to record income, expenses, and balances	Simple financial notebook compiled
7	Assistance in Setting Savings Targets	Individual and Small Group Consultations	Participants set realistic personal savings targets	Structured personal savings plan sheet
8	Evaluation and Reflection of Activities	Post-Test Questionnaire, Q&A, Oral Evaluation	It is known that there is an increase in understanding and a change in financial behavior	Average score increase ≥ 30%

Source: Primary Data, processed 2026

RESULTS AND DISCUSSION

Initial Conditions of Financial Literacy of Participants

Based on the results of the analysis of the pre-test questionnaire distributed to participants before the implementation of the PKM program, an overview of the initial condition of financial literacy was obtained that was quite representative of the knowledge, attitudes, and financial behavior of students of SMK Khazanah Kebajikan. Most participants (around 74%) admitted that they had never received specific training on financial literacy or personal financial management, either at school or in the family environment, indicating a lack of exposure to structured formal financial education. The pre-test data also revealed that only 50% of participants could clearly distinguish between needs and wants in the context of daily expenses, while only 48% had awareness of the importance of saving as a long-term financial planning strategy. A more worrying condition was found in the aspect of financial records, where only 46% of participants admitted to keeping records of income and expenses regularly, reflecting the lack of basic financial discipline required to manage budgets effectively. These findings are in line with the results of research by Masripah et al. (2023) who concluded that low financial literacy at a young age is largely due to a lack of systematic and contextual financial education since school, reinforcing the urgency of this PKM program as a targeted and timely intervention.

Figure 1. Stages of Introduction & Identification of Student Understanding at SMK Khazanah Kebajikan
(Source: PKM Team Documentation, 2026)

Implementation of Learning Activities and Processes

The implementation of PKM activities went very smoothly and received an enthusiastic response from all participants from the opening session to the closing session. In the session of delivering the core material on financial literacy, participants showed high curiosity and actively asked questions, especially about practical ways to manage pocket money to save consistently, strategies for dealing with the temptation of impulse spending, and how to start a small business with limited capital. The most memorable moment of the session was when the facilitator invited participants to calculate their total consumptive expenses in a month and compare it to what they could achieve if some of those expenses were diverted to savings. Many participants were surprised to realize how much potential savings they had not taken advantage of due to unplanned spending habits. This awareness is an important inflection point in the process of changing financial behavior, as revealed by Lusardi and Mitchell (2023) that understanding the real consequences of financial choices is a key catalyst in driving sustainable financial behavior change. The enthusiasm of the participants was also reflected in their activity during the group discussion sessions, where they shared their experiences of managing their allowances and discussed the challenges and solutions they had tried.

Figure 2. Implementation of PKM Activities Through Submission of Material by the Student Team (Source: PKM Team Documentation, 2026)

A simple financial recording training session became one of the sessions that attracted the most attention and received the most positive response from participants. When participants were asked to fill out their daily financial record worksheets for the first time, many had difficulty remembering the details of their expenses even for the last three days, which was also a vivid illustration of how weak their financial awareness was before the training. The facilitator responds to this condition with an empathetic and motivating approach, explaining that the ability to keep track of finances is a skill that can be practiced and will develop naturally with consistency of practice. Through a polite and patient step-by-step guide, participants gradually managed to compile a simple financial record that included weekly income from pocket money, expenditure categories (needs/wants/savings), and projections of the end of the period. This approach is in line with the principle of scaffolding in Vygotsky's theory of learning, where facilitator support is gradually reduced as the participants' self-reliance increases. The success of this session was also evidenced by post-test data showing an increase in simple financial recording skills from 46% to 80%, an increase of 34% reflecting the effectiveness of hands-on practice-based learning methods.

Evaluation Results: Improvement of Participants' Financial Literacy

The final evaluation of the activity was carried out through the dissemination of a post-test questionnaire that used an instrument identical to the pre-test to ensure a valid and consistent comparison between the conditions before and after the training. The results of the evaluation showed significant improvements in all six indicators measured, with an average improvement of 33.5% far exceeding the minimum success criteria of 25% that had been established at the beginning of the program. Understanding of the concept of needs vs wants increased from 50% to 82% (+32%), ability to make simple financial allocations from 46% to 80% (+34%), knowledge about the importance of saving from 48% to 84% (+36%), ability to set personal savings targets from 57% to 89% (+32%), financial motivation and confidence from 50% to 87% (+37%), and understanding of simple business financial management from 55% to 87% (+32%). These findings confirm the effectiveness of the participatory training methods applied, as supported by a meta-analysis of Kaiser et al. (2022) which found that financial education programs delivered in a structured and interactive manner resulted in a significant increase in financial knowledge with an average effect size d = 0.33.

Table 2. Results of Evaluation of Participants' Financial Understanding and Skills

No.	Evaluation Indicators	Before (%)	After (%)	Increase (%)	Categories
1	Understanding the concept of needs vs wants	50	82	+32	Height

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2	Ability to formulate simple financial allocations	46	80	+34	Height
3	Knowledge about the importance of saving	48	84	+36	Height
4	Ability to set personal savings targets	57	89	+32	Height
5	Financial motivation and confidence	50	87	+37	Very High
6	Understanding of simple business financial management	55	87	+32	Height

Source: Primary Data, processed 2026

The highest increase occurred in indicators of financial motivation and confidence (37%), followed by knowledge about the importance of saving (36%) and the ability to make simple financial allocations (34%). This very significant increase in the dimensions of motivation and self-confidence is a very valuable finding, as it reflects changes on a deeper psychological level than just changes in cognitive knowledge. Lusardi and Mitchell (2023) emphasized that financial self-efficacy is an important mediator between financial knowledge and actual financial behavior, where individuals who feel capable and confident in managing their finances are more likely to apply their financial knowledge in real financial decisions. Thus, this significant increase in financial motivation and confidence not only reflects the success of the program in the affective aspect, but also becomes a strong predictor for the sustainability of the application of financial literacy skills by participants in their daily lives after training.

Discussion: Implications and Contributions of the Program

The results of this PKM program consistently prove that saving management training through simple business financial management is an effective educational approach in improving the financial literacy of vocational school students. This success is inseparable from the program design that considers three dimensions of learning in an integrated manner: the cognitive dimension (understanding of financial concepts), the affective dimension (changes in attitudes and motivations towards finance), and the psychomotor dimension (practical skills in financial recording and budget allocation). This holistic approach results in more profound and potentially more lasting changes than an approach that focuses solely on the transmission of theoretical knowledge. This finding is in line with the research of Wicaksono et al. (2025) on financial literacy education at SMA Muhammadiyah Parung which shows that the combination of counseling, discussion, and direct practice results in a more significant increase in saving awareness than conventional lecture methods alone. Similarly, the research of Aziz et al. (2025) confirms that practice-based and contextual financial literacy training programs are proven to increase not only knowledge, but also intrinsic motivation to consistently implement healthy financial habits.

The relevance of this program for vocational school students as prospective workers and young entrepreneurs makes its impact potentially far beyond the classroom. Mastery of simple financial record-keeping skills, budgeting skills, and an understanding of the basic principles of business financial management will provide students with a real competitive advantage when they start their careers or ventures. Manalu et al.'s (2024) research on the development of entrepreneurial skills in secondary school confirms that basic financial competencies are one of the most important differentiating factors between successful young entrepreneurs and those who fail in the first years of their ventures. Furthermore, Cahaya ningrum and Susanti (2021) found that financial literacy has a positive influence on online entrepreneurial behavior in vocational school students, indicating that investment in the development of financial literacy directly strengthens the digital entrepreneurship ecosystem among Indonesia's young generation. Thus, this PKM program not only contributes to improving the individual financial welfare of students, but also to strengthening the economic and entrepreneurial potential of Indonesia's young generation more broadly.

The success of the PKM program also has important implications for financial education policies at the school level and non-formal educational institutions. The finding that 74% of participants had never received structured financial literacy training previously showed that there is a significant gap in the formal financial education ecosystem in schools, which needs to be filled through the integration of the financial literacy curriculum into vocational learning programs in a more systematic manner. Kaiser and Menkhoff (2020) in their research on financial education in schools concluded that schools are the most effective platform for delivering financial education equally to all levels of society, and that programs that start from the secondary school level produce the most significant long-term impact on adult financial behavior. Therefore, the results of this PKM program recommend that SMK Khazanah Kebajikan, and more broadly vocational institutions in Indonesia, integrate financial literacy and savings management modules into the regular curriculum as subjects or ongoing extracurricular activities, with the support of teachers who have received adequate briefing on effective and contextual financial literacy teaching methods.

CONCLUSION

The Community Service Activity with the theme 'Saving Management Training through Simple Business Financial Management for Vocational School Students' which was held at SMK Khazanah Kebajikan, Tangerang, succeeded in achieving the goals that have been set with very satisfactory results. Through an experiential, participatory training approach that integrates educational lectures, financial simulations, simple bookkeeping practices, and one-on-one mentoring, the program successfully increased participants' average financial literacy competencies by 33.5% across all six indicators measured, exceeding the minimum success criteria set. The most significant increase occurred in aspects of financial motivation and confidence (+37%) as well as knowledge about the importance of saving (+36%), reflecting the success of the program not only in transferring cognitive knowledge but also in shaping deeper changes in attitudes and motivations. These findings confirm that financial literacy training programs designed in a systematic, contextual, and practice-based manner are effective and relevant interventions for vocational school students as a group that is on the verge of transitioning to the world of work and entrepreneurship.

Based on the success of this program, several strategic recommendations can be put forward to maximize its long-term impact. First, SMK Khazanah Kebajikan is highly recommended to integrate savings management and simple business financial management training modules into the school's regular curriculum, both as part of entrepreneurship subjects and as a stand-alone character development program. Second, teachers and educators at vocational schools need to be adequately briefed on effective and contextual financial literacy teaching techniques, so that they can consistently strengthen students' financial competence in the daily learning process. Third, parents and families need to be involved as strategic partners in student financial literacy programs, considering the importance of family financial socialization in the formation of healthy financial habits, as revealed in the research of Subagyo et al. (2024). Fourth, similar programs are highly recommended to be implemented more widely in various vocational schools in Indonesia, in accordance with the mandate of the Tri Dharma of Higher Education which mandates the active contribution of universities in community empowerment and improving the quality of Indonesian human resources.

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