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Developing Economic Literacy and Digital Skills to Foster a Generation of Smart Consumers

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A B S T R A C T

The rapid development of digital technology and economic globalization has significantly transformed consumption patterns among junior high school students. Data from the National Survey on Financial Literacy and Inclusion indicated that the financial literacy index of junior high school students in Indonesia remains at a "sufficient" level of 49.68%, revealing a critical gap between students' digital exposure and their economic competence. Data from the Indonesian Internet Service Providers Association further showed that 79.5% of Indonesian internet users are young people aged 13–18, many of whom conduct online transactions without adequate consumer literacy. This Pengabdian Masyarakat Berbasis Potensi (PMBP) program aimed to develop economic literacy and digital skills among students of SMP Laboratorium UM, Malang, through an integrative 3P approach: Education, Training, and Counseling. Implementation methods included interactive lectures, group discussions, demonstrations, practical sessions, and sustained mentoring, anchored in experiential learning theory. Evaluation using pre-post questionnaires revealed significant improvements: understanding of the smart consumer concept rose from 55% to 90%, knowledge of consumer rights and obligations from 50% to 88%, ability to distinguish needs from wants from 60% to 92%, and understanding of digital transaction security from 45% to 85%. The program successfully fostered economic literacy, digital competence, and responsible consumer behavior among participants.

Analisis Situasi (Latar Belakang)

The development of digital technology and economic globalization has brought about major changes in people's consumption patterns, including those of junior high school (SMP) students. Easy access to e-commerce, social media, and digital wallet services has led students to become increasingly active in buying and selling activities from an early age. This situation has the potential to foster consumerist behavior if not accompanied by adequate economic understanding (Sumarwan, 2019). Rusgowanto and Hidayat (2024) found that junior high school students in Jakarta who received a digital-based financial literacy intervention demonstrated a significant improvement in their financial decision-making skills, underscoring the urgency of implementing similar programs in other schools.

The National Survey on Financial Literacy and Inclusion conducted by the Financial Services Authority (OJK, 2022) indicates that the overall level of financial literacy among the Indonesian public still needs to be improved. More specifically, OJK data (2024) reveals that the financial literacy index of junior high school students in Indonesia remains in the "adequate" category at 49.68%, indicating that the majority of students are not yet able to distinguish between needs and wants, understand the risks of digital transactions, or make rational consumption decisions. Desfiandi and Meizary (2024) emphasize that financial literacy education starting in junior high school is a strategic intervention in shaping smart financial management habits among the younger generation.

On the other hand, the Indonesian Internet Service Providers Association (APJII, 2024) notes that 79.5% of Indonesian internet users are young people aged 13–18. This high level of internet penetration among teenagers is not always matched by adequate digital literacy. According to Law of the Republic of Indonesia No. 8 of 1999 on Consumer Protection, every consumer has the right to comfort, security, and safety in transactions. However, many students do not yet understand these rights, making them vulnerable to online fraud and deceptive marketing practices (Peter & Olson, 2018). Zaenal and Orias (2024) point out that legal protection of consumers' personal data in e-commerce transactions is becoming increasingly crucial and requires raising consumer awareness starting in adolescence. Dini, Febrianti, and Herwan (2024) also found that digital literacy education for junior high school students significantly improves their ability to navigate the digital space safely and responsibly.

The Ministry of Education, Culture, Research, and Technology (2023) has published financial literacy guidelines for students in response to the urgent need to strengthen students' economic competencies from an early age. Through the Merdeka Curriculum, schools are encouraged to implement contextual and applied project-based learning. This aligns with the findings of Engel, Blackwell, and Miniard (2016), who stated that adolescents' consumption behavior is strongly influenced by environmental factors.

Metode

This community service activity was conducted at UM Laboratory Junior High School, Sumbersari Village, Lowokwaru District, Malang City, East Java, from April 1, 2026, to May 31, 2026 (60 days). The primary target group for this activity was seventh-, eighth-, and ninth-grade students at UM Laboratory Junior High School. The main focus was on seventh-grade students because they are at an age when consumption habits are just beginning to form and they are just starting to interact independently with digital platforms. Teachers and parents were involved as secondary target groups who supported the program's implementation.

The approach used is the 3P (Education–Training–Counseling) integrative model, which is student-centered and based on experiential learning. The theoretical foundation of experiential learning was chosen because it has been proven effective in enhancing students' process skills and conceptual understanding through a cycle of concrete experience, reflection, conceptualization, and active experimentation (Jannah & Shofiyah, 2024). Activity data were collected through participatory observation, documentation, and evaluation questionnaires assessing student understanding, administered before and after the activities. All data were analyzed using the interactive model by Miles, Huberman, and Saldaña (2018), which includes data reduction, data presentation, and drawing conclusions (Yusuf, 2017). The stages of activity implementation are presented in Table 1 below.

Table 1. Stages and Schedule for PMBP Activities

No.	Activity Stage Implementation	Period
1	Preparation & coordination with schools	April 1–15, 2026
2	Educational Market Day: Learning Economics Through Buying and Selling	April 25–May 5, 2026
3	Digital Content Design Training with Canva	May 6–15, 2026
4	Smart Consumer Workshop: Becoming a Smart Consumer in the Digital Age	May 15–25, 2026

5	Evaluation and Report Preparation	May 26–31, 2026

The implementation methods used included: (1) interactive lectures with question-and-answer sessions, (2) group discussions and case studies, (3) demonstrations and hands-on practice, and (4) ongoing mentoring by the PMBP team. The evaluation instrument—a comprehension percentage questionnaire adapted from Arikunto (2019)—was administered before (pre-test) and after (post-test) each activity to measure participants' improvement in understanding.

Hasil dan Pembahasan Kegiatan

The Potential-Based Community Service (PMBP) program conducted at the UM Laboratory Junior High School yielded positive and significant results across the entire series of activities. The outcomes of each activity are outlined below.

First, the Educational Market Day: Learning Economics Through Buying and Selling provided students with real-world experience in economic practices and entrepreneurship. Students were divided into small groups to plan products, calculate capital, set selling prices, design marketing strategies, and conduct sales transactions directly on school grounds. Through this activity, students gained a concrete understanding of basic economic concepts, simple business management, and financial decision-making (Engel, Blackwell, & Miniard, 2016). Post-activity evaluations showed that all groups were able to calculate profits and reflect on their entrepreneurial experiences. These findings align with those of Hutahaean and Kusumasari (2023), who demonstrated that "market day" programs in secondary schools effectively foster students' entrepreneurial spirit, as well as Dwinata et al. (2023), who affirmed that practice-based programs can meaningfully cultivate students' entrepreneurial character and financial literacy. Assauri (2018) also asserts that real-world, practice-based marketing instruction is more effective at shaping students' understanding than conventional instruction.

Second, the Digital Content Design Training using Canva successfully enhanced students' digital skills and creativity. Students were introduced to the Canva application, received demonstrations of its basic features, and engaged in independent practice creating promotional posters and educational infographics. Intensive guidance from the PMBP team ensured that all participants completed a full design project by the end of the session. Sri Wiyanah, Aviory, and Nuryani (2022) reported that Canva training in junior high schools effectively improved teachers' and students' abilities to develop visual-based learning materials. Rusi et al. (2024) added that Canva training has been proven to support students' creativity in producing high-quality poster designs. Fitriani et al. (2022) reinforce these findings by demonstrating that Canva training significantly improves competencies in creating visual media. Strengthening digital skills through this project-based approach aligns with the policy direction of the Ministry of Education, Culture, Research, and Technology (2023), which promotes digital literacy within the Merdeka Curriculum.

Third, the "Smart Consumer" Workshop: Becoming a Smart Consumer in the Digital Age was conducted through presentations, interactive discussions, case studies, and educational games. The materials covered rational consumption behavior, the difference between needs and wants, consumer rights and obligations under Law No. 8 of 1999 on Consumer Protection, the influence of social media on purchasing decisions, and the safety of using digital financial services. Kotler and Keller (2016) state that consumer awareness of their rights is a crucial foundation for shaping rational purchasing behavior. Financial education mentoring for junior high school students (Isen Mulang, 2023) demonstrates that an interactive outreach approach effectively enhances students' understanding of basic financial concepts and wise consumption behavior. The use of discussion and case study methods has proven effective in increasing participant engagement and facilitating comprehension of the material (Peter & Olson, 2018). Siregar, Rizal, and Indera (2023) add that digital literacy education for the younger generation enhances their productive capacity to use technology responsibly.

During the implementation of the activities, several challenges were encountered, including time constraints, varying levels of student understanding, and a shortage of digital devices at the school. These challenges were addressed by adjusting teaching methods, providing more intensive guidance, and ensuring effective coordination between the PMBP team and school officials, allowing all activities to proceed smoothly and achieve their intended objectives.

A comprehensive evaluation was conducted at the end of the program using pre- and post-surveys to measure improvements in participants' understanding. Table 2 presents the evaluation results for the Smart Consumer Awareness Session.

Table 2. Results of the Evaluation of Participants' Understanding of the Smart Consumer Outreach Program

Aspects Evaluated	Before (%)	After (%)
Understanding the concept of a smart consumer	55	90
Understanding consumer rights and responsibilities	50	88
Distinguishing between needs and wants	60	92
Understanding digital transaction security	45	85

Table 2 shows a significant improvement across all evaluated aspects. The greatest improvement occurred in the aspect of digital transaction security, from 45% to 85% (an increase of 40 percentage points), reflecting that this topic was previously the least understood by participants. The aspect of distinguishing between needs and wants achieved the highest post-activity score (92%), indicating that the real-life situation-based case study approach was highly effective. This finding is consistent with Mowen and Minor's (2017) assertion that educational interventions based on direct experience have been proven effective in shaping responsible consumption behavior among adolescents.

Overall, the PMBP program with its 3P integrative approach successfully achieved its stated objectives. The three activities complemented one another: the Educational Market Day built an understanding of production and transactions, the Canva Training equipped participants with ethical digital communication skills, and the Smart Consumer Workshop strengthened the foundation for rational consumption behavior. The participants' enthusiasm and active participation confirmed the program's relevance to students' real needs. The resulting outputs included scientific articles, educational social media content, activity documentation videos, digital design works, and student entrepreneurial products (Lupiyoadi, 2018).

Kesimpulan

The Potential-Based Community Service (PMBP) program, themed "Developing Economic Literacy and Digital Skills to Foster a Generation of Smart Consumers at UM Laboratory Junior High School," was successfully implemented through the 3P integrative approach, which included an Educational Market Day, Digital Content Design Training using Canva, and Smart Consumer Education. The entire series of activities took place from April 1 to May 31, 2026, involving 7th–9th-grade students at UM Laboratory Junior High School.

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Evaluation results showed significant improvements across all measured aspects: understanding of the concept of a smart consumer increased from 55% to 90%, knowledge of consumer rights and obligations from 50% to 88%, the ability to distinguish between needs and wants from 60% to 92%, and understanding of digital transaction security from 45% to 85%. This program has had a tangible positive impact on improving economic literacy, digital creativity, and the development of critical and responsible consumer character.

For the implementation of similar programs in the future, it is recommended to: (1) extend the duration of the activities so that the material can be covered in greater depth; (2) improve the availability of adequate technological facilities and internet access in schools; and (3) strengthen the continuity of cooperation between universities and partner schools so that economic and digital literacy programs can be implemented sustainably and have a long-term impact on students.

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