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Socialization And Education About Paylater And Online Loans For Vocational Students In Order To Reduce Hedonistic Behavior

Putri Syuhada[1], Een Mardiyanti[2], Agus Firmansyah[3], Suri Purnami[4], Haris Pinagaran Nasution[5], Teddy Prasetyo[6]
[1,4,5,6]Politeknik Negeri Medan
[2]Universitas Sultan Ageng Tirtayasa
[3]Universitas Esa Unggul
E-mail: putrisyuhada@polmed.ac.id[1], eenmardiyanti@untirta.ac.id[2], suripurnami@polmed.ac.id[4], harrispinagaran@polmed.ac.id[5], teddyprasetyo@students.polmed.ac.id[6]

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Abstract. Socialization and Education About Paylater and Online Loans at Tarbiyah Islamiyah Private Vocational Schools to Reduce Hedonistic Behavior aims to provide education about paylater, online loans, using social media wisely and managing healthy finances. In order to run PMKM activities smoothly, the service team conducted a data collection technique by interviewing the Tarbiyah Islamiyah Private Vocational School. The solution provided is to find knowledge transfer through seminars on Socialization and Education about Paylater and Online Loans at Tarbiyah Islamiyah Private Vocational Schools to reduce hedonistic behavior. The cost of implementing PMKM activities is needed at Rp.1,500,000 (one million five hundred thousand rupiah) and requires physical facilities such as infocus, Mic, Speaker and certificates for schools and students of Tarbiyah Islamiyah Private Vocational School. After carrying out community service activities in the form of training and seminars to students, the results of the service were obtained that: Challenges in educating students about the negative impact of paylater, the dangers of online loans , hedonistic behavior, and the importance of implementing healthy financial behavior, such as saving, at Tarbiyah Islamiyah Private Vocational School, have been overcome with interesting and interactive educational activities. This activity includes providing an understanding of the risks of using paylater and loans, the impact of hedonistic behavior in finance, and the importance of saving early as a step to manage finances wisely. One of the programs carried out is personal financial management and healthy financial planning training, which aims to form a positive mindset towards money and wise use of financial services. This educational activity has succeeded in increasing students' understanding of the importance of having healthy financial behavior with an average knowledge achievement result of 94% in paylater material, 91% in loan material, 87% in hedonism material, and 66% in healthy financial behavior material. However, the absence of a program that specifically addresses the threat of the dangers of consumptive behavior such as hedonism and the long-term impact of the use of paylater and loans is a challenge that needs to be overcome further. With a fun and creative approach, it is hoped that this educational activity can continue to expand awareness among students about the importance of wise financial management, as well as encourage them to be more active in implementing healthy financial behaviors, such as saving, in order to maintain their economic well-being in the future.
Keywords: Paylater; Online Loans; Hedonism; Healthy Finance

1. Introduction

In the digital era, which continues to develop, technology is increasingly innovative, making everything easier. Technological developments have created various types of opportunities that have changed societies that are familiar with technological developments. The more rapidly the public's knowledge of the use of this technology, the development of the digital economy becomes one of the fundamental changes and makes it as a provision of services in lending and borrowing activities with information technology-based money lending services (PM-TEKFIN) where this loan service is known to contribute to the development and national economy.(Muhammad Ramli et al., 2023)

However, the rapid development of technology affects the needs of lifestyle, especially among today's high school students, who consume goods and services not because of basic needs but to achieve self-satisfaction, thus causing a person to have consumptive behavior which is characterized by the urge to continuously buy something for pleasure or momentary enjoyment so as to trigger today's high school students hedonism. The hedonistic lifestyle is a manifestation of the expression or behavior possessed by teenagers to try something new, this hedonistic lifestyle is considered interesting, considering that this hedonistic lifestyle has a great attraction to life and considers material satisfaction as its main goal.(Mawo, Thomas, 2017)

Consumptive behavior and hedonistic lifestyle are mutually sustainable, so many students who are 17 years old use their ID cards to guarantee shopping by using the paylater feature. Paylater or Purchase with Installment Payment is the financing of goods and/or services purchased by the debtor from the provider of goods and/or services with installment payment (OJK in OJK Regulation No. 35)

In Indonesia, the use of paylater has been widely used, because the process of activating the paylater feature is easy to do and the paylater feature has been integrated into various e-commerce in Indonesia which allows everyone to transact without the need to switch to other platforms. In the application process, paylater only needs requirements that tend to be easy and not so difficult, users only need to provide data in the form of a valid ID card and other personal data. The registration process to activate the paylater feature can usually be done online through the service provider's application. Users can complete the entire registration process in a short time, without the need to visit a physical office. The ease of access provided by the paylater service allows users to make purchases without having to pay upfront, this is a trigger for users to fulfill their consumptive desires and attach importance to lust and spend their money on extravagant things. With the paylater feature, users often make impulsive purchases and are only based on fulfilling a hedonistic lifestyle (Wahid, 2023).

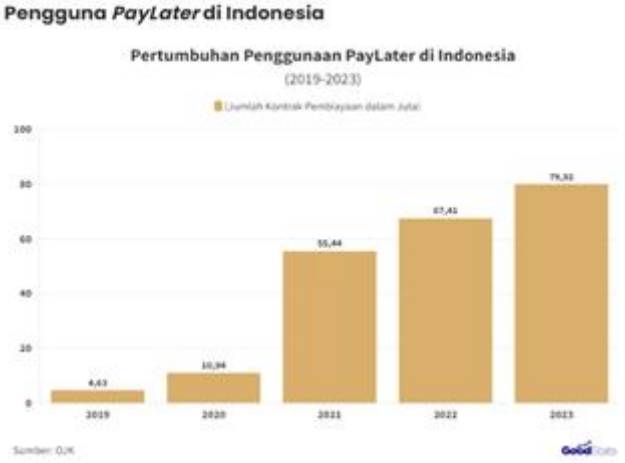


Figure 1: Data on the use of paylater in Indonesia

Based on data quoted from goodstats.id the level of use of paylater in Indonesia from 2019 to 2023 shows a drastic increase, This growth signals a rapidly increasing popularity of the paylater service, driven by the convenience and flexibility offered in purchase transactions, this reflects the growing popularity of the paylater feature among the public, especially as a flexible payment solution in the

era of digitalization and e-commerce (Yonatan, 2024). In addition to paylater, online loans are also very widely used by Gen Z, especially high school students who have a very high sense of curiosity. The Financial Services Authority (OJK) defines Online Loan as the provision of financial services to bring together lenders and borrowers in order to enter into a loan agreement in rupiah currency directly through an electronic system. This online loan makes it easy for students who already have an ID card to buy items that are the needs or desires of students. Online loans are facilities in the form of loans by financial service providers that are carried out online.(OJK, 2021)
Based on data quoted from diskominfotik.lampungprov.go.id the level of online loan use is more widely used by the millennial generation. This indicates that online lending is increasingly inclusive in society. The main advantages of online loans lie in the ease of access in technology and uncomplicated requirements such as loans in commercial banks (OJK, 2021).



Source : Diskominfotik.lampungprov.go.id
Figure 2: Online loan receipt data

This convenience eventually gives rise to millennials to use online loan services. This is because in general, students do not have a promising job to support their financial abilities and lifestyle (Khasanah, 2015). Online loans do not provide a requirement for a meeting between the two parties but only with KTP/KTM capital used as collateral. So that it makes it easier for students to behave consumptive and the hedonistic lifestyle gives a statement that at the age of 18-39 years they tend to want to buy excessive goods not because of necessity but rather because of the desire to seek satisfaction. This has a very big impact, especially among students.



Source : @kataboks.id

Figure 3: List of the 10 provinces that receive the most loan debt in Indonesia

We can see this through a quote from Instagram databoks.id. North Sumatra Province occupies the 6th position of the most loan debt users Of course, this has a great influence on the views of the millennial and Z generations on life, which gives rise to the slogan YOLO which is a variation of the word you only live once which means because you only live once so enjoy life without worrying about the future, this can change the consumption patterns of the millennial and Z generations, Most are encouraged to spend money on something that is actually not really needed just because they are afraid and feel anxious if they cannot keep up with the hype trend so they force themselves to use funds from paylater and online loans.(Kusnandar, 2022)

The fulfillment of hedonistic behavior has more negative impacts on life because it continues to recur and becomes a habit such as borrowing excessively and prioritizing action over thinking. In addition, the negative impact of hedonistic behavior is also self-destructive, wasteful and economic decline, individuals are even willing to spend millions of dollars just to look sociable and fashionable even though in fact students do not need it. When the condition of the lifestyle is not balanced with the economic stability of the individual, there will be waste or decline in the economy in the individual, as well as a loss of a sense of fulfillment because they are always thirsty to keep up with world developments, and are determined to take actions that violate the laws of the state.

The improper use of paylater can cause users to be stuck in debt if they cannot manage student expenses properly. So that financial literacy is a very important thing to be applied by generation z, especially among high school students where students grow and develop in the habit of debts and receivables and in it there is a luxurious lifestyle and ease of using paylater. To overcome this, it is necessary to increase students' awareness of the risks of paylater and also online loans.

The Financial Services Authority (OJK) as a financial regulator has put down a program to increase financial literacy. OJK has issued the Indonesian National Financial Literacy Strategy (SNLKI) so that efforts to improve financial literacy take place in a more structured and systematic manner (Hidayat, 2018). In addition, OJK has an important role in supervising and regulating the financial services industry in Indonesia, including online loan and paylater services. OJK is not only tasked with protecting consumers, but also committed to improving financial literacy

In the North Sumatra region, the North Sumatra OJK plays an active role in improving people's financial literacy, especially in the midst of technological developments that affect the way people transact and manage finances. OJK North Sumatra realizes the importance of financial literacy as a foundation for people to make wise financial decisions. Therefore, the North Sumatra OJK routinely carries out various socialization and education programs to increase public understanding

of financial products and the risks associated with them, this is aimed at various levels of society, including students, workers, and the general public.

By involving OJK as an authorized institution and having competence in this field, it is hoped that this activity can make a significant contribution in efforts to create the younger generation, especially students, to be more aware and responsible in managing their finances. Through a better understanding of the risks and responsibilities in using financial services, it is hoped that students can avoid excessive consumptive behavior and then get trapped in online loans and paylater. Good financial literacy and the application of healthy financial behavior will encourage students to be more independent in managing their finances, so that they can achieve their desired financial goals.(Yuhanisa et al., 2024)

The activity of managing finances in an organized and systematic manner is the process of a student in meeting the needs of life which is part of personal financial management. Understanding financial literacy will encourage students to have the necessary skills in making financial decisions, so that they can avoid financial problems that often arise due to mistakes in managing money The ability to make judgments and make investments in the future is part of the financial experience (Zulkarnain et al., 2024). To achieve peace and comfort in life, it is necessary to plan and manage investments correctly and well.

In the digital era that is instant and consumptive in all aspects, healthy financial behavior is an important provision for the younger generation, including high school students. At an age filled with desires and dreams, high school students are often exposed to a consumptive lifestyle and the temptation to fulfill momentary desires. In fact, instilling healthy financial behaviors, especially the habit of saving early on, will provide significant benefits for their future. Saving is not just setting aside pocket money, but the first step to building a strong financial foundation and achieving financial independence in the future. The saving habit instilled since high school will bring many benefits (Yuhanisa et al., 2024).

While important, cultivating the habit of saving in high school students is not an easy task. Social environmental factors, lack of knowledge about financial management, and the temptation of a consumptive lifestyle can be a challenge in itself. Therefore, this socialization activity is important to increase students' awareness of hedonistic behavior and the importance of having healthy financial behavior.

Tarbiyah Islamiyah Private Vocational School is a school that can be reached by all groups, both the upper middle class and the underprivileged. This school was established in 2014 with 1,192 students and 50 teaching staff in the 2024/2025 academic year.



Figure 4: Photo of the state of Tarbiyah Islamiyah Private Vocational School

The phenomenon of hedonism among students was found to be detected through social media monitoring carried out by the school. From the results of this monitoring, it can be seen that there

are consumptive lifestyle patterns carried out by students, such as often shopping for branded goods, hanging out in expensive places, and sharing these activities on their social media. This shows that there is a tendency to highlight a luxurious and consumptive lifestyle that can trigger hedonism.

However, so far the school has not received complaints or reports regarding the use of paylater services or online loans by students. This is a special concern, because the use of such services can lead to more serious financial problems, such as being stuck in debt, which can ultimately potentially interfere with their focus on learning and burden their families. The school continues to monitor students' activities on social media as a preventive measure to educate and prevent the possibility of students engaging in transactions that pose a high risk to their financial and psychological stability in the future.

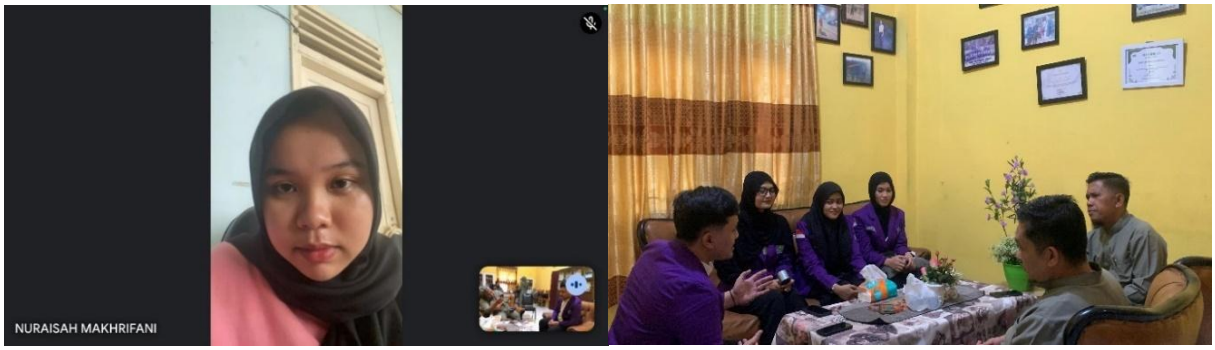


Figure 4: Photo of the PMKM Team conducting an interview with the vice principal for student affairs offline and Online

Based on the results of a brief interview with Mr. Zulfikri and Mr. Sangkot Parlindungan Pohan as the vice principal for student affairs on Tuesday, November 19, 2024, it is known that until now Tarbiyah Islamiyah Private Vocational School has never provided education about the dangers of paylater and Online Loans during the teaching and learning process (PBM). In addition, Tarbiyah Islamiyah Private Vocational School has never received special education from outside parties that discusses paylater and online loans. However, the school also provides education about paylater and online loans inserted in economics subjects(Zulfikri & Parlindungan Pohan, 2024)

The Tarbiyah Islamiyah Private Vocational School consistently provides education to students on how to avoid hedonistic behavior. The education is delivered through morning apple activities which are routinely carried out every day before the start of the teaching and learning process (PBM).(Zulfikri & Parlindungan Pohan, 2024)

At the Tarbiyah Islamiyah Private Vocational School, there is a special savings program intended for grade XII students. The program is designed to help students prepare financially, especially so that they are not burdened by the costs that may arise when carrying out farewell activities. With this program, it is hoped that each student can set aside some of their money periodically, so that they can participate in the entire series of farewell activities without having to worry about the cost problem. In addition, this savings program also aims to teach students the importance of financial planning from an early age, as well as prepare them to manage their finances more wisely in the future (Zulfikri & Parlindungan Pohan, 2024).

Students of the Sharia Finance and Banking Study Program, Department of Accounting, Medan State Polytechnic took the initiative to visit the Tarbiyah Islamiyah Private Vocational School in order to apply their knowledge in the financial sector to participate in providing benefits, especially for high school students, especially for Tarbiyah Islamiyah Private Vocational School, Klambir, Hamparan Perak District, Deli Serdang Regency, North Sumatra.

2. Materials and Methods

This PMKM program is carried out by collecting data through descriptive and qualitative data that is then analyzed and processed to produce solutions to problems faced by partners. In the implementation of this PMKM, the following methods are used:

a. Data Collection Techniques
   - Data collection was carried out through interviews with the Tarbiyah Islamiyah Private Vocational School, so that information was obtained about:
   - The state of knowledge/understanding of students at Tarbiyah Islamiyah Private Vocational School who have never received knowledge related to this material from external parties before.

b. Data Analysis Techniques
   - Descriptive Analysis
   - Providing socialization and education about Paylater and Online Loans to reduce hedonistic behavior.

Figure 5 below shows a diagram of the work procedure to support the realization of the methods offered in PMKM activities, namely:

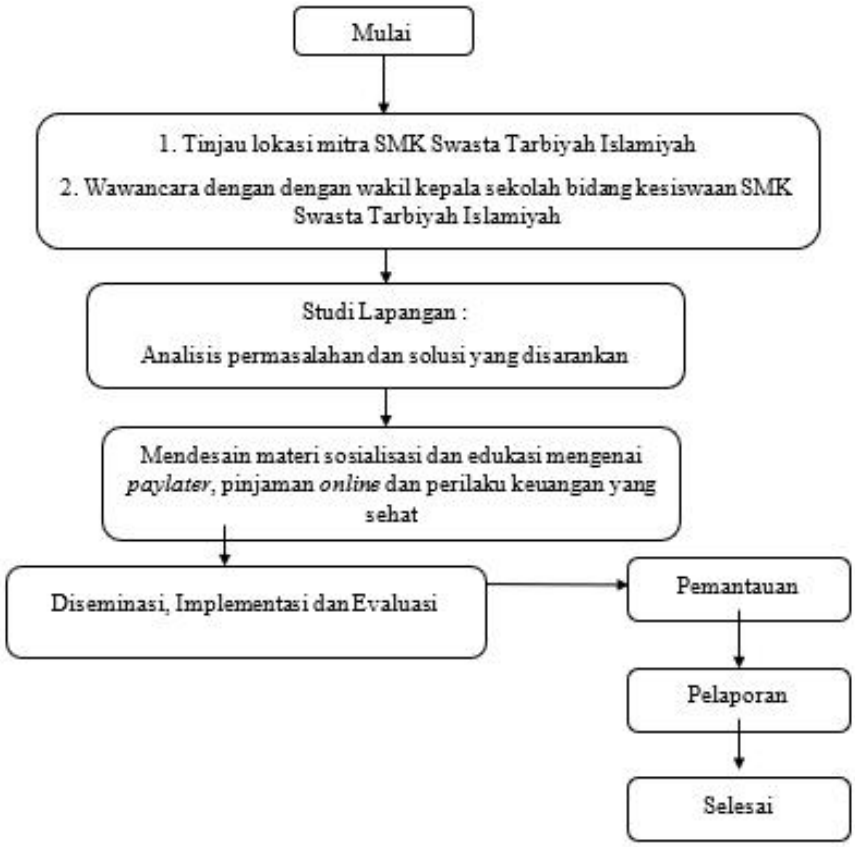


Figure 5: Flow Chart for the Implementation of PMKM Activities

This PMKM activity began with a visit to partner locations. After all the information about the partners was obtained, a discussion was held on planning solutions to the problems faced by the partners, followed by implementation and socialization as well as validation of the solutions offered by the PMKM Team

1. Early stages of preparation
   1) Identifying understanding in Tarbiyah Islamiyah Private Vocational Schools
      Data collection and solution of partner problems The team meets with partners and records problems that are in accordance with partners. Partners and teams discussed to get the best

solution to meet the understanding of Tarbiyah Islamiyah Private Vocational School students.

2) Determine the form of activities to be carried out
After the service team and partners coordinated with the Tarbiyah Islamiyah Private Vocational School and by gathering to be given socialization and education about material related to paylater, online loans, and healthy financial behavior which includes topics such as understanding paylater and online loans, how to avoid hedonistic behavior and have healthy financial behavior with a duration of 2 hours. The service team carried out service activities and adjusted the activity schedule to then be determined together with the Tarbiyah Islamiyah Private Vocational School.

2. Implementation stage
The implementation stage is in the form of socialization related to the understanding of paylater and online loans planned on Monday, November 25, 2024.
3. Termination stage
1) Evaluation of the achievements and benefits of socialization that have been received by Tarbiyah Islamiyah Private Vocational School.
2) Publication of community service results in national journals indexed by Google Schoolar and community service videos on online media Youtube

3. Result and Discussion

The results of the Independent Community Service activities carried out at the Tabiyah Islamiyah Private Vocational School include:

1. Providing understanding through educational activities regarding Financial Planning to Reduce Consumptive Behavior that occurs in Tarbiyah Islamiyah Private Vocational School Students Educational activities are carried out by the Community Service Team, namely:
a) Teddy Prasetyo as a speaker who discussed the difference between illegal and legal online loans, healthy financial behavior and delivered a speech as the Chairman of the Committee.
b) Adelia Cahyani as a speaker who discussed about paylater, paylater regulations, risks of using paylater and as an Operator
c) Khairun Nisa Nasution as a speaker who discussed online loans, online loan regulations , online loan risks and documentation
d) Nuraisah Makhrifani as a speaker who discussed how to avoid hedonistic behavior and as a Master Ceremony (MC).
e) Tijani Isma Azzura as a speaker who discussed hedonism, the impact of hedonism, leading the singing of the Indonesia Raya song and the person in charge of the dafar attended, pre-test and post test
f) Mrs. Marlya Fatira AK., S.E., M.Si., Mrs. Putri Syuhada, S.E., M.Si, Mr. Haris Pinagaran Nasution, S.E., M.Si and Mrs. Suri Purnami, S.E., M.A are lecturers at the Medan State Polytechnic who act as supervisors for the implementation of Independent Community Service Activities. As well as Mrs. Een Mardiyanti, M.Pd. from Sultan Agung Tirtayasa University, Mr. Agus Firmansyah, S.Sos., M.I.Kom. from Esa Unggul University acted as a companion during the implementation of PMKMs. The number of students who attended this activity was 50 people.



(a) Presentation of material by Adelia Cahyani



(b) Presentation of material by Khairun Nisa Nasution



(c) Presentation of material by Tijani Isma Azzura



(d) Presentation of material by Nuraisah Makhrifani



(e) Presentation of material by Teddy Prasetyo

Figure 5: TEAM Activities During PMKM Activities

Before carrying out the activity, the service team first measured the level of student understanding of paylater, online loans, Hedonism and healthy financial behavior of all participants of the seminar activities.

Table 1: Value indicator table

Value	Letter	Information
80-100	A	Very good
60-79	B	Good
49-59	C	Enough
30-48	D	Less
0-29	E	Fail

Paying attention to the condition of the pre-test and post-test assessment results, the achievement of the pre-test and post-test answer results can be evaluated as follows:

Table 2: Pre Test Answer Results

No.	Question	Percentage of Correct Answers	Percentage of Wrong Answers
1	The term paylater comes from the word "pay" which means to pay, and "later" which means later. so what does paylater mean in general?	70%	30%
2	Why can the use of payLater increase consumptive behavior and hedonism?	84%	16%
3	Regulations governing paylater are:	84%	16%
Average Knowledge About Paylater		**79%**	**21%**
4	Online loans that are not registered with the OJK (Financial Services Authority) or illegal have the following collection system	66%	34%
5	Pay attention to the following statement: (i) Not registered/licensed by the OJK (ii) High interest and fines (iii) Collecting by following the certification of collectors by AFPI (iv) The short repayment period is not in accordance with the agreement. From this statement, which are the characteristics of illegal online loans	64%	36%
6	What should be checked before applying for an online loan?	84%	16%
Average Knowledge About Online Loans		**71%**	**29%**
7	The view of life that considers pleasure and enjoyment to be the main goal of human life, is the meaning of	88%	12%
8	Desires are often perceived as something that is not urgent. However, under what conditions can desire become a priority?	52%	48%
Average Knowledge of Hedonism		**70%**	**30%**
9	Saving is an important habit that can help you achieve your financial goals. Tips for saving effectively are:	34%	66%
10	How can healthy consumption behavior help financial condition?	68%	32%
Average Knowledge of Healthy Financial Behavior		**51%**	**49%**
Overall Average		**69,40%**	**30,60%**

Data source processed, November 2024

From the table above, the average score of students' financial literacy level can be categorized as good with an average of 35 students (69.40%) having correct answers for financial literacy, there are only 15 students (30.60%) having wrong answers. In this case, it is known that the level of student understanding of paylater is classified as good with an average of 39 people answering correctly (79%) and answering incorrectly as many as 11 people (21%), through this data it can be seen that students have a good understanding of the definition of paylater, and the impact of using paylater. Meanwhile, in the question about online loans, it is known that students have good knowledge with an average of 36 people answering correctly (71%) and answering incorrectly as many as 14 people (29%), through this data it is known that students have a fairly good understanding of the characteristics of online loans. Furthermore, students' knowledge of hedonism is quite good with 35 people answering correctly (70%) and answering wrong as many as 15 people (30%), through this data it can be seen that students have a fairly good understanding of the definition of hedonism and also the difference between wants and needs. However, on the question

of healthy financial behavior, student knowledge is quite good, this category has the lowest average answer with 26 people answering correctly (51%) and answering wrong as many as 24 people (49%), this shows that education in this aspect is still very necessary, especially in terms of effective saving methods and healthy consumption behavior. Further can be seen in the following chart table:

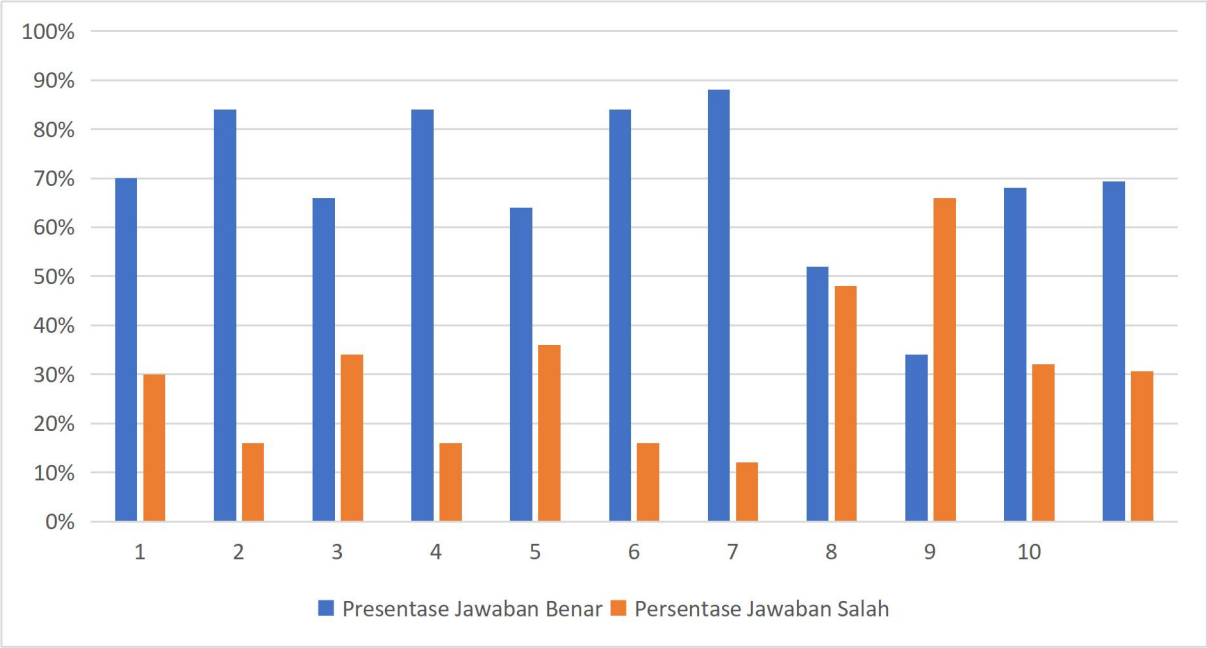


Figure 6: Pre-Test Results Graph on paylater, online lending, hedonism, and healthy financial behavior.

Based on the education and socialization activities carried out by the service implementation team on Monday, November 25, 2024 for students majoring in Accounting and Automation and Office Governance in the room, it is known that the final condition of students' knowledge of Financial Literacy Towards the Use of Fintech is as follows:

The activities carried out to encourage healthy financial behavior at Tarbiyah Islamiyah Private Vocational School are designed to create a generation of students who are wiser in managing personal finances. The program not only improves students' understanding of the concept of good money management, but also equips them with practical skills that can be applied in everyday life.

Through education about saving habits and expense management, students are expected to be able to build strong financial awareness from an early age. This awareness can prevent them from excessive consumptive be havior and the potential to be trapped in debt, especially through digital services such as paylater and online loans. By involving various interactive learning methods, it is hoped that students will not only gain new knowledge, but also improve students' critical and creative thinking skills.

Based on the socialization and education activities carried out by the service implementation team on Monday, November 25, 2024 for students of SMK 12 Automation and Office Governance and 12th grade Accounting of SMK Private Tarbiyah Islamiyah, the final condition of students' knowledge of paylater, online loans, and also hedonism is known as follows:

Table 3: Post Test Answer Results

No.	Question	Percentage of Correct Answers	Percentage of Wrong Answers

No.	Question	Percentage of Correct Answers	Percentage of Wrong Answers
1	The term paylater comes from the word "pay" which means to pay, and "later" which means later. so what does paylater mean in general?	94%	6%
2	Why can the use of paylater increase consumptive behavior and hedonism?	92%	8%
4	Regulations governing paylater are:	96%	4%
Average Paylater		**94%**	**6%**
3	Online loans that are not registered with the OJK (Financial Services Authority) or *illegal* have the following collection system	92%	8%
5	Pay attention to the following statement: (i) Not registered/licensed by the OJK (ii) High interest and fines (iii) Collecting by following the certification of collectors by AFPI (iv) The short repayment period is not in accordance with the agreement. From this statement, which are the characteristics of illegal online loans	88%	12%
6	What should be checked before applying for an online loan?	92%	8%
Average Online Loans		**91%**	**9%**
7	The view of life that considers pleasure and enjoyment to be the main goal of human life, is the meaning of	90%	10%
8	Desires are often perceived as something that is not urgent. However, under what conditions can desire become a priority?	84%	16%
Average Hedonism		**87%**	**13%**
9	Saving is an important habit that can help you achieve your financial goals. Tips for saving effectively are:	42%	58%
10	How can healthy consumption behavior help financial condition?	90%	10%
Average Healthy Financial Behavior		**66%**	**34%**
Overall Average		**86%**	**14%**

From the table above, it can be seen that the Average Score of correct answers for financial literacy is 43 people (86%) for financial literacy and the Average Score of Wrong Answer is 7 people (14%). The details can be seen in the following diagram:

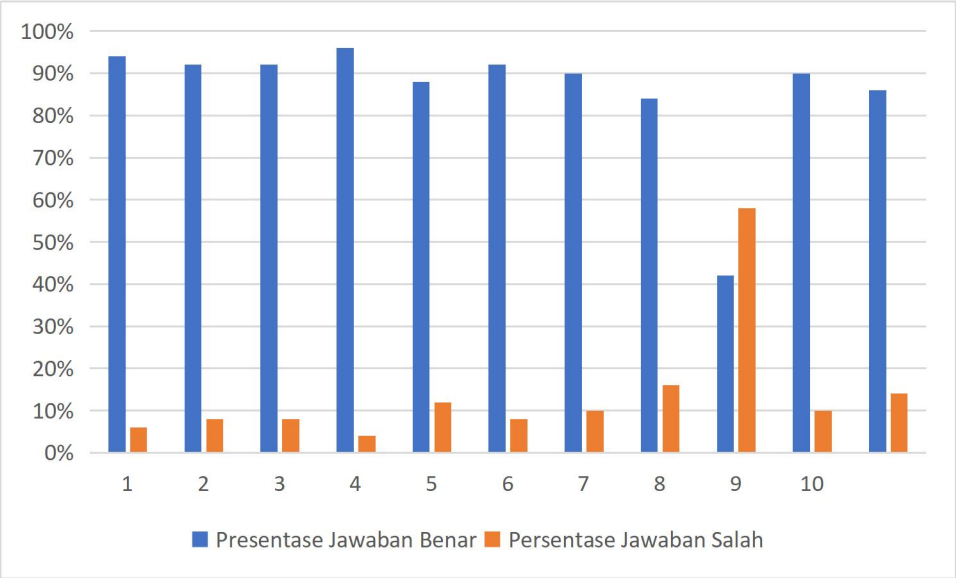


Figure 7: Graph of Post-Test Results on paylater, online lending, hedonism, and healthy financial behavior.

After the seminar was conducted at the Tarbiyah Islamiyah Private Vocational School, the post-test results showed a significant increase in understanding in various aspects when compared to the pre-test results. In the question about paylater, the percentage of students who answered correctly increased from 79% to 94%, showing a 15% jump in understanding. This shows that the seminar has succeeded in strengthening students' insight into the definition of paylater, paylater regulations, and the risks of using paylater.

In the material about online loans, there was a significant increase from 71% in the pre-test to 91% in the post-test. This reflects a progress of 20%, This shows that the seminar successfully strengthened students' insights into the definition of online loans, online loan regulations, and the risks of using online loans.

Understanding of hedonistic behavior also showed an improvement, from 70% on the pre-test to 87% on the post-test, with an improvement of 17%. This confirms that students are increasingly aware of the importance of avoiding hedonistic behavior, as well as understanding the negative impact of hedonistic behavior.

In the material on healthy financial behavior, the correct answers increased from 51% to 66%, with an improvement of 15%. Despite the progress, these results show that aspects regarding healthy financial behavior still need further emphasis in learning, especially about how to save well, and preparing for the future by saving early.

Overall, the post-test results showed that the seminar had a significant positive impact on students' understanding in various aspects. This increase in understanding can be seen from the comparison of pre-test scores, which were initially 69.40%, increased to 86% in the post-test. However, the aspect of healthy financial behavior still needs further reinforcement to ensure that all students get an optimal understanding. These findings emphasize the importance of sustainability of financial education programs to support the improvement of students' financial literacy, especially in facing challenges in the digital era.

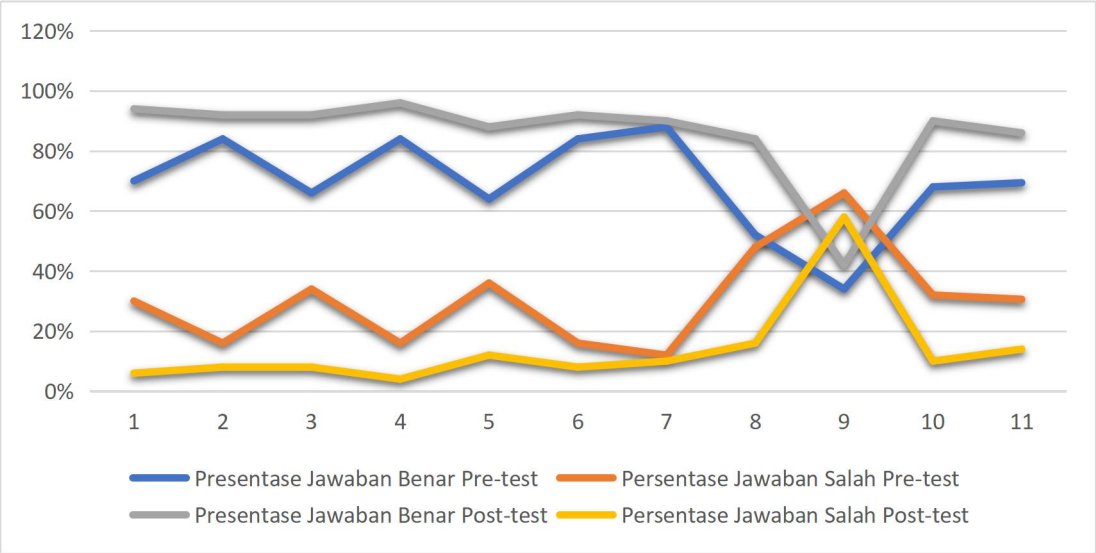


Figure 8: Combination Chart of Pre-test and Post-test Answer Percentages

The results of the evaluation through the test showed a significant improvement in students' understanding after participating in socialization activities. Before the socialization was carried out, the lowest score achieved by students was 40, with the number of participants who got the score as many as 2 people. Meanwhile, the highest score of 100 was only achieved by 1 student.
After socialization, there was a positive change in the test results. The number of students who got the lowest score of 40 was reduced to only 1 person. On the other hand, the students who managed to achieve the highest score of 100 increased sharply to 9 people.
This change reflects the effectiveness of socialization in increasing students' understanding of the material presented. With these results, it is hoped that similar activities can continue to be carried out to support the strengthening of student literacy as a whole.
there are more than 1 author and their details are different, the details of the second author must be placed below the first one. If the details are common, follow this format: othername1 surname1 and othername2 surname2. Sections may or may not be numbered. Thus, both Introduction and 1. Introduction are equally acceptable. All text must be justified except where the alignment is explicitly mentioned. The default line spacing is 11 units.

4. Conclusion

Based on the implementation of community service, it can be concluded that:

a. There is no special program at Tarbiyah Islamiyah Private Vocational School from external and internal parties regarding the understanding of paylater and online loans for students. Through the implementation of educational activities that are designed systematically, the Service Team has succeeded in providing practical knowledge and skills to students related to paylater and online loans. The results of the evaluation showed that this activity had a significant positive impact, with the level of student understanding of the percentage of students who answered correctly increased from 79% to 94%, showing a 15% jump in understanding. This shows that the seminar has succeeded in strengthening students' insight into the definition of paylater, paylater regulations, and the risks of using paylater. In the material about online loans, there was a significant increase from 71% in the pre-test to 91% in the post-test. This reflects a progress of 20%, This shows that the seminar successfully strengthened students' insights into the definition of online loans, online loan regulations, and the risks of using online loans.
b. There are students of Tarbiyah Islamiyah Private Vocational School who have been identified with hedonistic behavior on social media. Through an interactive and relevant approach to students' lives, this activity succeeded in creating a deeper understanding. The participants were not only able to recognize the characteristics of hedonism, but were also motivated to adopt a simpler and wiser lifestyle. With this success, it is hoped that students can build critical

awareness of the influence of social media and develop positive habits that support healthy financial behavior and a more productive life.

c. There is no special program at Tarbiyah Islamiyah Private Vocational School regarding healthy financial behavior for studentsWith an interesting and creative approach, it is hoped that students can share knowledge about the importance of healthy financial behavior, such as saving habits, managing expenses, and appreciating the value of the Rupiah. The level of students' understanding of the percentage of healthy financial behavior, correct answers increased from 51% to 66%, with an improvement of 15%. Despite the progress, these results show that aspects regarding healthy financial behavior still need further emphasis in learning, especially about how to save well, and preparing for the future by saving early.

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