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Optimizing Financial Literacy and Financial Inclusion Through Fintech Education for Vocational School Students

Raya Puspita Sari Hasibuan[1], Marlya Fatira AK[2], Amelira Haris Nasution[3], Khairani[4], Vivianti Novita[5], Fachmi Ridho[6]
[1,2,5,6] Politeknik Negeri Medan
[3]Politeknik Unggul Cipta Mandiri
[4]Politeknik Wilmar Bisnis Indonesia
E-mail: rayahasibuan@polmed.ac.id[1], marlyafatira@polmed.ac.id[2], amelira.nasution@wbi.ac.id[3], khairani@ucmcampus.ac.id[4], viviantinovita@polmed.ac.id[5], fachmiridho@students.polmed.ac.id[6]

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Abstract. Financial Literacy and Financial Inclusion Optimization Through Fintech Education in Vocational School Students is done precisely at Al-Washliyah 2 Private Vocational School, Jl. Stadium No. 2, Trading, Bandar District, Simalungun Regency Aims to provide an understanding of financial literacy towards the use of fintech which includes topics such as Definition of Financial Literacy, Importance of Financial Planning, Definition of Fintech, Difference between Legal Fintech and Illegal Fintech, Types of Fintech, The Importance of Understanding Fintech, Definition and Function of the Financial Services Authority (OJK) towards Fintech. The school has never received education related to this material from any party. To run PMKM activities smoothly, the service team carried out data collection techniques by interviewing the Al-Washliyah 2 Commerce Private Vocational School. The solution is to provide knowledge transfer through the Financial Literacy Seminar on the Use of Fintech. The cost of implementing PMKM activities is Rp—1,270,000 (one million thirty-one thousand five hundred rupiah). After carrying out community service activities in the form of training and seminars for students, the results of the service were obtained that Low Financial Literacy Against the Use of Fintech has been overcome with educational activities such as providing financial literacy education on the use of fintech which includes topics such as Definition of Financial Literacy, The Importance of Financial Planning, Definition of Fintech, Difference between Legal Fintech and Illegal Fintech, Types of Fintech, The Importance of Understanding Fintech, the Definition and Function of the Financial Services Authority (OJK) towards Fintech. This successful activity formed students' knowledge and skills about Financial Literacy Towards the Use of Fintech to reach an average score of 88.55% with a maximum knowledge of 98.20% for all participants. The absence of an educational program that specifically discusses the importance of Financial Literacy for the Use of Fintech, which also supports social science lessons in the context of economic life activities, is a challenge that needs to be overcome. To overcome this problem, 3 students have been presented who better understand Financial Literacy Towards the Use of Fintech. These 3 students are expected not only to provide an understanding to their peers about the importance of understanding related to financial literacy and fintech but also to encourage students to be more careful in managing finances and choosing fintech applications. With an interesting and creative approach, it is hoped that students can disseminate this knowledge more widely, creating awareness among students about the shared responsibility in maintaining and managing finances.

Keywords: Financial Literacy; Fintech; Vocational High School; Financial Inclusion.

1. Introduction

Vocational secondary education is education at the secondary level that prioritizes the development of students' ability to carry out certain types of work. Vocational secondary education prioritizes preparing students to enter the workforce and developing a professional attitude. Following its form, vocational high schools organize educational programs that are tailored to the types of employment (Government Regulation No. 29 of 1990).

Vocational High School (SMK) is a formal education unit that provides vocational education at the secondary education level as a continuation of junior high school, MTs, or other equivalent forms. Schools at the level of education and vocational types can be called Vocational High Schools (SMK) Vocational Aliyah Madrasah (MAK), or other equivalent forms (National Education System Law Number 20 Years, 2003).

One of the important aspects that can be taught in vocational schools is Financial Literacy. Financial Literacy is defined as "knowledge and understanding of financial concepts and risks, as well as the skills, motivation, and confidence to apply such knowledge and understanding to make effective decisions in a variety of financial contexts, to improve the financial well-being of individuals and communities, and to enable participation in economic life. There is disagreement among scholars and experts regarding the definition of financial literacy due to the absence of a consistent definition in the literature. (Kirti Goyal and Kumar 2021).

Understanding financial literacy is increasingly demanded in today's digital world. A good financial understanding allows Individuals to manage financial information more effectively. The utilization of digital developments by providing platforms and technology allows wider and easier access to various financial services. With technological advancements, such as mobile apps and online platforms, individuals can easily access financial information, make transactions, and manage investment portfolios. However, to optimally take advantage of all these conveniences, good financial literacy is necessary to understand the risks and benefits of using financial technology. Therefore, increasing financial literacy among the public will strengthen the positive impact of digital developments in increasing inclusion and efficiency in financial management. (Miswan Ansori 2019)

Technological developments are expected to help people in various fields, including in the financial sector (Ansori 2019). One of the technological developments in the financial sector is Fintech (Financial Technology). Financial technology/FinTech is the result of a combination of financial services and technology that finally changed the business model from conventional to moderate, which initially had to pay face-to-face and carry a certain amount of cash, now it is possible to make remote transactions by making payments that can be made in just a few seconds (Khairunisa, Sabaria, and Munzir 2016).

Fintech is a combination of technology and financial services that is changing how transactions are done from offline to online, which previously paid face-to-face and turned cash into online payments (Ani Triani & Hari Mulyadi 2019). Fintech emerged in line with changes in people's lifestyles currently dominated by information technology users who demand a fast-paced life. Through the use of FinTech, problems in buying and selling transactions and payments, such as not having time to look for goods at shopping places, banks/ATMs to transfer funds, and reluctance to visit a place because of unpleasant services, can be minimized. This shows that FinTech helps in buying and selling transactions and payment systems, which become more efficient and economical but still effective (Anwar and Wardani 2023).

Fintech is a combination of financial management and technology systems in the sense that fintech has indicators, namely capital loans, digital payment services, and financial management services (E-jra 2022). Several Indonesian fintech companies have been listed on the Financial Services Authority (OJK). The fintech category for financing allocation includes conventional fintech and sharia fintech. In addition, fintech is allocated to facilitate digital payment services, as well as transportation services such as Gojek, Uber, and Grab.

Regulations regarding fintech in Indonesia are regulated in POJK 10/POJK.05/2022 concerning information technology-based co-financing services. Specifically for the management of Sharia

fintech, there are additional rules that regulate operational management, namely based on the Fatwa of the MUI National Sharia Council Number 117/DSN-MUI/II/2018 (DSN-MUI 2018).

Through the presence of fintech regulations in Indonesia, there are several conventional fintechs and sharia fintechs. Some conventional fintechs include Danamas, Amartha, Dompet Kilat, Toko Modal, Loan Go, and Dana. Some Sharia fintechs, such as Papitupisyariah and Amana.Id, Natural, Danasyariah, and Duha sharia. As well as fintech transportation services and digital finance in the form of electronic money (Gopay) issued by Gojek, while Uber and Grab issued Grab wallets (Miswan Ansori 2019). The most popular fintechs in Indonesia are Go-Pay, Kredivo, Ovo, Shopeepay, Dana, and Brimo.

In Indonesia, Fintech drives the National Strategy for Financial Inclusion (SKNI). Indonesian fintech has many types, including payment startups, lending, financial planning (personal finance), retail investment, crowdfunding, remittances, financial research (A. Rachim, H., & Sutrisno 2022). However, if this Fintech cannot be adequately managed, it should be feared that it has the potential to cause financial difficulties for the community, including teenagers.

Teenagers aged 12 to 24 years who often use fintech are generally junior high school students to high school students. The lack of understanding of financial technology (FINTECH) by school students makes school students often face several serious challenges, including fraud, addiction to online lending, low knowledge of how to use money wisely as needed, and students often borrow without the knowledge of their parents or even students experience fraud. Therefore, education or socialization is needed so that the fintech can be known well so that it does not cause unexpected impacts.

To develop knowledge and understanding of Financial Literacy and the Use of Fintech in school students, it is necessary to have a strong synergy between school educational institutions and higher education institutions and the Financial Services Authority as an institution that acts to maintain and maintain Personal Identity. The Financial Services Authority has a big role in carrying out education in urging the public to maintain security and the use of personal data. This role can be optimized with the Medan State Polytechnic vocational college, in this case the Department of Accounting, Sharia Finance and Banking Study Program.

Paying attention to the importance of financial literacy and inclusion in the younger generation, especially high school teenagers, and the role of universities in educating the public, AL-Washliyah 2 Commerce Private Vocational School was chosen to be a forum for knowledge and understanding development as a form of early prevention of teenagers entangled in illegal fintech. This school was chosen because it is a private school that all groups, the upper middle class and the underprivileged can reach. In addition, this school was established in 1986 and currently has 965 active students with 43 educators/teachers. AL-Washliyah 2 Private Vocational School of Commerce has 6 majors, namely office management and business services (MPLB), accounting and institutional finance (AKL), software engineering (RPL), computer and telecommunication network engineering (TJKT), health services (LK) pharmaceutical technology (TFAR). The department that is related to or intersects with service is the accounting and finance department of the institution (AKL) (Sinaga and Fauziyah 2024).



Figure 1: Al-Washliyah Private Vocational School Building 2 Commerce

Based on the results of a brief interview with Mrs. Henni Kurnia Sinaga, SE. M.Pd as the Principal and Mrs. Khairuna Fauziyah, S.Pd as the Head of the Accounting Department on Friday, October 18, 2024, it is known that until now AL-Washliyah 2 Commerce Private Vocational School has never provided learning or education about Financial Literacy Towards the Use of Fintech to students. The school has also never provided learning about the importance of maintaining one's identity in particular. Additional learning activities outside of learning materials are carried out every Saturday every week, this activity is called literacy hour (Sinaga and Fauziyah 2024).

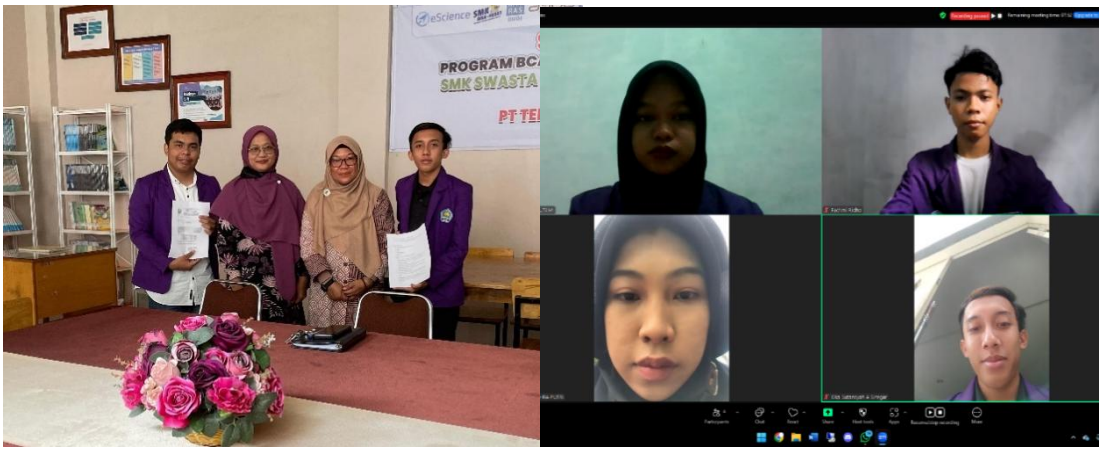


Figure 2: Interview Activity of the PMKM Team with the Principal and Head of the Accounting Department of AL-Washliyah 2 Private Vocational School of Commerce

The AL-Washliyah 2 Commerce Private Vocational School has collaborated with Bank Rakyat Indonesia (BRI) and has carried out routine savings activities stored at Bank Rakyat Indonesia (BRI) by withdrawing money to the bank with the student's signature. However, the AL-Washliyah 2 Private Vocational School and Bank Rakyat Indonesia (BRI) have never provided education about financial literacy and fintech to students at school. The savings will later be used for additional learning outside of school, for example, study tours, excursion studies, comparative studies, and other things that can be used for learning facilities (Sinaga and Fauziyah 2024). Based on the results of the discussion with the implementation team and the head of the accounting department of the AL-Washliyah 2 Commerce Private Vocational School, the school is very open and very grateful if there are parties who want to educate related to fintech to anticipate the risk of students and the school community being entangled in illegal fintech.

The current condition is that students' understanding of fintech is still relatively low. There is an opportunity for students to become entangled in illegal fintech, which is currently rampant in Indonesia. Such as the case of students entangled in online loans, students borrowing online without their parents' knowledge, or even students experiencing fraud or misuse of their identity.

Therefore, efforts are needed to increase students' understanding of Financial Literacy Towards the Use of Financial Technology (FINTECH) so that students are aware and wise in using fintech as needed.

Paying attention to this, the service implementation team who are students of the Sharia Finance and Banking Study Program, Department of Accounting, Medan State Polytechnic, took the initiative to help the Financial Services Authority through its role as an institution that urges the public to maintain the security and use of personal data, as well as apply the knowledge they have in the financial sector to participate in providing benefits, especially school students in this case for Private Vocational Schools AL-Washliyah 2 Trade located on Jalan Stadion No.2, Trading, Bandar District, Simalungun City, North Sumatra.

With a comprehensive approach and strong support from the role of the Financial Services Authority (OJK) and PTPN IV, students of the Sharia Finance and Banking study program are confident that this program will have a significant positive impact on the community, especially students of AL-Washliyah 2 Commerce Private Vocational School and help create sustainable change. Our goal is to educate school students to overcome the challenges they face and build a better future.

2. Materials and Methods

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

a) Data Collection Techniques
   Data collection was carried out through interviews with the Principal and Head of the Accounting Department of the AL-Washliyah 2 Commerce Private Vocational School, so that information was obtained about: The state of knowledge/understanding of students at the AL-Washliyah 2 Commerce Private Vocational School, who had never received knowledge related to this material before.
b) Data Analysis Techniques
   - Descriptive Analysis
   - Providing education about Financial Literacy and Fintech to students in schools.

The following shows a flow diagram of work procedures to support the realization of the methods offered in MSME activities, namely:

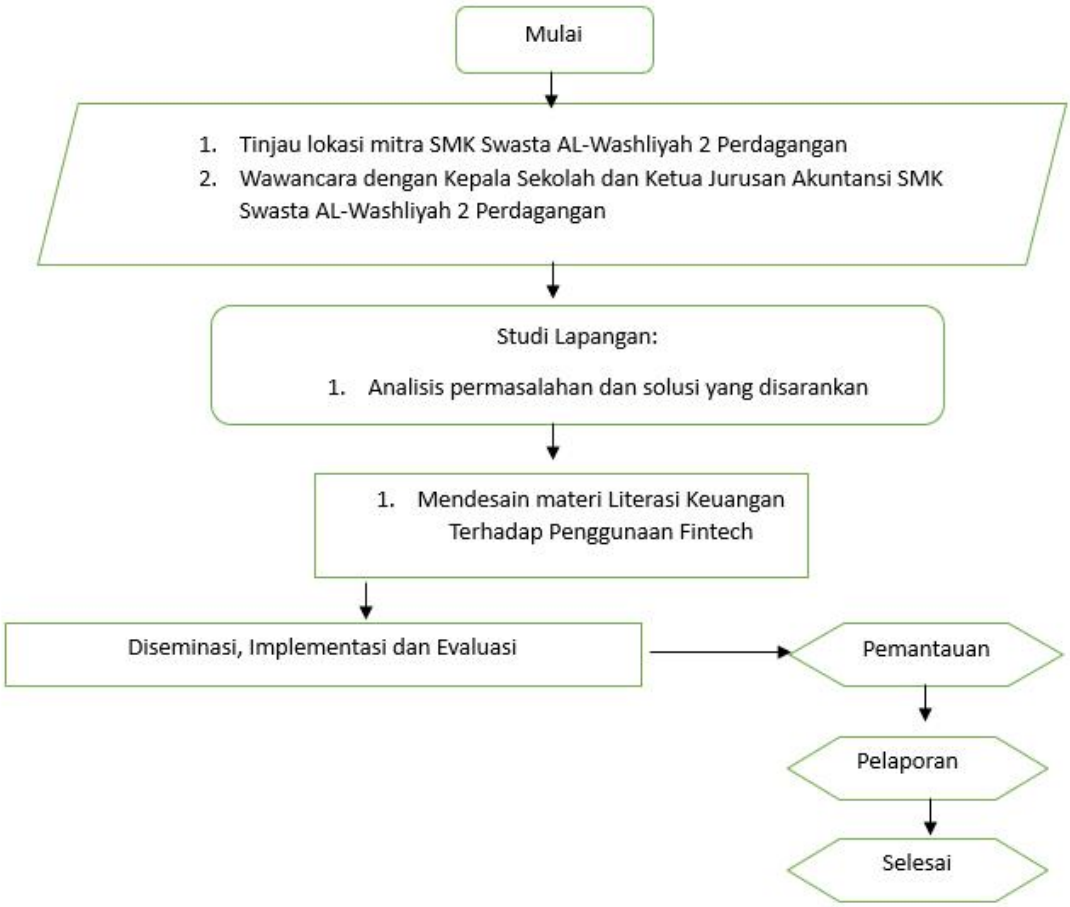


Figure 3: Flow Chart of the Implementation of MSME Activities

This PMKM activity began with a visit to partner locations. There, an interview was conducted at the AL-Washliyah 2 Trade Private Vocational School. After all the information about the partners was obtained, a discussion was held on the planning of solutions to the problems faced by the partners, followed by the implementation and socialization as well as validation of the solutions offered by the PMKM Team.

1. Prelude/Preparation Stage
   a. Identifying understanding in the school of AL-Washliyah Private Vocational School 2 Commerce
      Data collection and solution of partner problems The team meets with partners and records problems that follow partners. Partners and teams discussed the best solution to meet the understanding of the students of AL-Washliyah 2 Commercial Private Vocational School.
   b. Determine the form of activities to be carried out
      After the service team and partners coordinated with the AL-Washliyah 2 Trade Private Vocational School and by gathering students to be educated about financial literacy on the use of fintech, which includes topics such as the Definition of Financial Literacy, the Importance of Financial Planning, Definition of Fintech, The Difference between Legal Fintech and Illegal Fintech, Types of Fintech, The Importance of Understanding Fintech, Definition and Function of the Financial Services Authority (OJK) on Fintech with a duration of 45 minutes. The service team carried out a proposal for synergy with the Financial Services Authority to implement service activities and adjust activity schedules to be determined together with the AL-Washliyah 2 Trade Private Vocational School.

2. Implementation Stage
   The Implementation Stage is in the form of Socialization related to the importance of understanding Financial Literacy for the Use of Fintech, which is planned on Saturday, November 23, 2024, from 10.00 a.m. to 12.00 p.m.
3. Termination Stage
   a. Evaluation of the achievements and benefits of socialization that AL-Washliyah 2 Trade Private Vocational School has received
   b. Publication of the results of Independent Community Service in national journals indexed by Google Scholar and videos of Independent Community Service on online media YouTube.

3. Result and Discussion

The results of community service activities carried out at SMK Al-Washliyah 2 Commerce include:

1. Providing learning about Financial Literacy Towards the Use of Fintech.
   a) Teaching and learning activities carried out by the Service Team are:
   b) Fachmi Ridho, who played the role of a presenter, discussed the Definition of Financial Literacy and the Importance of Financial Planning, as well as gave remarks and answered questions from the audience.
   c) Irfilia Azzahra Putri acted as the Master of Ceremony and the Speaker, who discussed the types of Fintech and explanations for online loans.
   d) Muhammad Hisyam, who played the role of a speaker who discussed the Financial Information Service System (SLIK), the person in charge of ice breaking and documentation.
   e) Oka Sutansyah A. Siregar, who acted as a speaker who discussed the Definition of Fintech, the Difference Between Legal and Illegal Fintech, and the Importance of Understanding Fintech, as well as the person in charge of leading the Prayer, the person in charge of Quizizz and the Operator.
   f) Putri Hadi Utami, who acted as a speaker who discussed the Definition and Function of OJK, the person in charge of the attendance list and documentation.
   g) Lecturer Marlya Fatira AK., S.E., M.Si acted as a supervisor and gave remarks during the implementation of MSME activities—lecturers who act as companions during the implementation of MSMEs.
   h) Mrs. Raya Puspita Sari Hasibuan, S.E., M.Si. from the Medan State Polytechnic, acted as a companion during the implementation of PMKM.
   i) Mrs. Vivianti Novita, S.E., M.Si. from the Medan State Polytechnic, acted as a companion during the implementation of PMKM.
   j) Mrs. Khairani, S.S.T., M.M. from the Superior Cipta Mandiri Polytechnic (PUCM) acted as a companion during the implementation of PMKM.
   k) Mrs. Amelira Haris Nasution, S.P., M.Si. from the Wilmar Bisnis Indonesia Polytechnic (PWBI) acted as a companion during the implementation of MSMEs.
   l) The number of students who attended this activity amounted to 55 students. All students majoring in Accounting attended the meeting, so they met the overall number during the learning process.

1. Material Delivery

a) Presentation of material by Fachmi Ridho Siregar

b) Presentation of material by Oka Sutansyah A.




c) Presentation of material by Irfilia Azzahra Putri d) Presentation of material by Putri Hadi Utami




e) Presentation of material by Muhammad Hisham



Figure 4: Material Delivery Activities by the MSME Team

2. Holding a Quiz

The presentation of the Financial Literacy Seminar on the Use of Fintech, the Service Team found 3 students with the highest points who had more knowledge about Financial Literacy Against the Use of Fintech as seen from the results of the Quizizz Games conducted by the Service Team.



Figure 4: Best Quizizz Participant Prize Presentation

Based on the education and socialization activities carried out by the service implementation team on Saturday, November 23, 2024, for students of SMK Al-Washliyah 2 Trading, it is known that the initial conditions of students' knowledge of Financial Literacy and Fintech are as follows:

Table 1: Pre-Test of Students' Knowledge of Financial Literacy on the Use of Fintech

No	Questions	Percentage of correct answers	Percentage of wrong answers
1	What is the main purpose of using technology in Fintech?	94,50%	5,50%
2	Which of the below are the main characteristics of legal fintech?	60,00%	40,00%
3	Why is understanding fintech important for consumers?	80,00%	20,00%
4	What is one of the main tasks of the Financial Services Authority (OJK)?	83,60%	16,40%
5	The functions of the OJK in the fintech sector include?	74,50%	25,50%
6	One form of consumer protection provided by the OJK for fintech services is?	60,00%	40,00%
7	You get a weekly allowance from your parents. What should you do to manage your pocket money wisely?	100,00%	0,00%
8	You often snack outside every day. How to manage these expenses so that they are not wasteful?	96,40%	3,60%
9	You see there are massive discounts in online stores for the items you want. What should you do?	92,70%	7,30%
10	You are often tempted to buy things that you don't actually need. How to solve this?	89,10%	10,90%
	Average	**83,08%**	**16,92%**

Data source processed, November 2024

From the table above, the correct Average Value is 83.08% and the Wrong Average Value is 16.92%. The details can be seen in the following diagram:

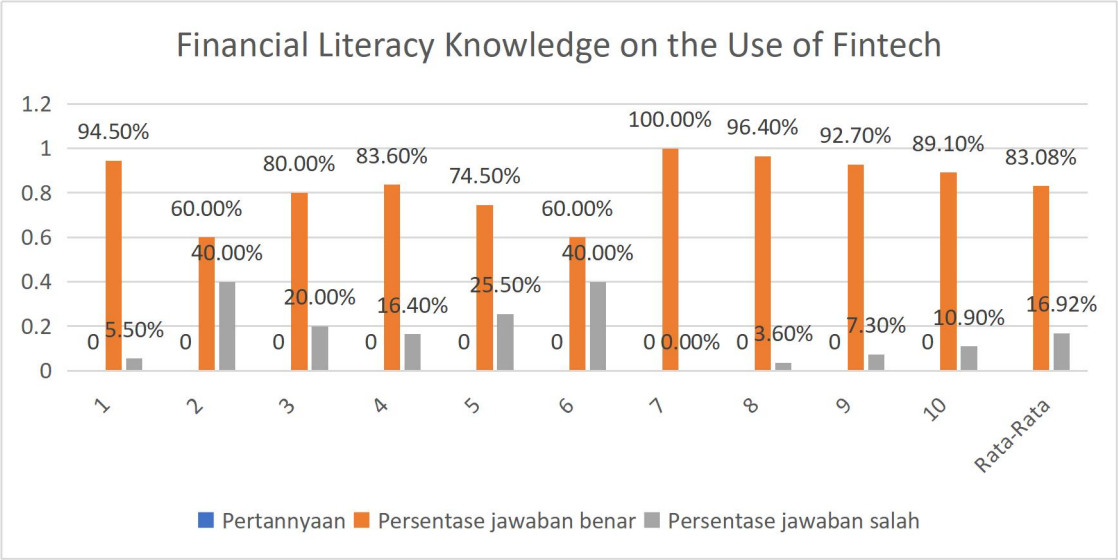


Figure 5: Graph of Pre-Test Results

The pre-test results at Alwashliyah 2 Commercial Private Vocational School showed variations in students' level of understanding regarding various aspects of financial literacy and the use of fintech. On the question about the primary purpose of using technology in fintech, as many as 94.50% of students gave the correct answer, showing a strong understanding of the benefits of technology in improving the efficiency, accessibility, and transparency of financial services. However, when asked about the main characteristics of legal fintech, only 60.00% of students answered correctly, indicating the need to strengthen material related to regulations and aspects of fintech legality because 40.00% of students still do not understand this.

Students' understanding of the importance of fintech literacy for consumers also varies, with 80.00% of students giving correct answers to questions about the need for fintech education. These results align with the finding that 40.00% of students are not yet aware of the characteristics of legal fintech, indicating a knowledge gap that needs to be addressed through integrated learning about regulation and consumer protection.

In terms of understanding the role of the Financial Services Authority (OJK), 83.60% of students understand the main tasks of the OJK, such as supervising and protecting the financial services sector. However, 16.40% of students still gave wrong answers, indicating the need to strengthen education related to the role of the OJK, especially in ensuring the security of the financial ecosystem. This understanding is supported by the results of another question that shows that 74.50% of students understand the function of OJK in the fintech sector. However, there are still 25.50% of students who have difficulty understanding the specific role of this institution in fintech supervision.

In personal financial management, students show a fairly good understanding. A total of 92.70% of students were able to give the correct answer to the question of purchasing decisions when facing massive discounts, and 89.10% of students understood how to control the desire to buy unnecessary items. However, the temptation of consumerism is still a challenge for 7.30% to 10.90% of students, indicating the need for additional strategies in educating students to be wiser in managing personal finances, especially in the context of digital shopping.

Overall, the results of this pre-test show that although students have a good understanding of financial literacy, there are still areas that need more attention, especially related to regulation, fintech legality, and the management of consumptive temptations. This emphasizes the need for a comprehensive learning approach to equip students with adequate knowledge and skills in facing challenges in the digital era.

Based on the education and socialization activities carried out by the service implementation team on Saturday, November 23, 2024 for students majoring in Accounting at the Al-Washliyah 2

Commerce Vocational School Hall, it is known that the final condition of students' knowledge of Financial Literacy Towards the Use of Fintech is as follows:

Table 2: Students' Knowledge Tests on Financial Literacy on the Use of Fintech

No	Questions	Percentage of correct answers	Percentage of wrong answers
1	What is the main purpose of using technology in Fintech?	98,20%	1,80%
2	Which of the below are the main characteristics of legal fintech?	81,80%	18,20%
3	Why is understanding fintech important for consumers?	96,40%	3,60%
4	What is one of the main tasks of the Financial Services Authority (OJK)?	87,30%	12,70%
5	The functions of the OJK in the fintech sector include?	80,00%	20,00%
6	One form of consumer protection provided by the OJK for fintech services is?	58,20%	41,80%
7	You get a weekly allowance from your parents. What should you do to manage your pocket money wisely?	98,20%	1,80%
8	You often snack outside every day. How to manage these expenses so that they are not wasteful?	94,50%	5,50%
9	You see there are massive discounts in online stores for the items you want. What should you do?	94,50%	5,50%
10	You are often tempted to buy things that you don't actually need. How to solve this?	96,40%	3,60%
Average		**88,55%**	**11,45%**

Data source processed, November 2024

From the table above, the correct Average Value is 88.55%, and the False Average Value is 11.45%. The details can be seen in the following diagram:

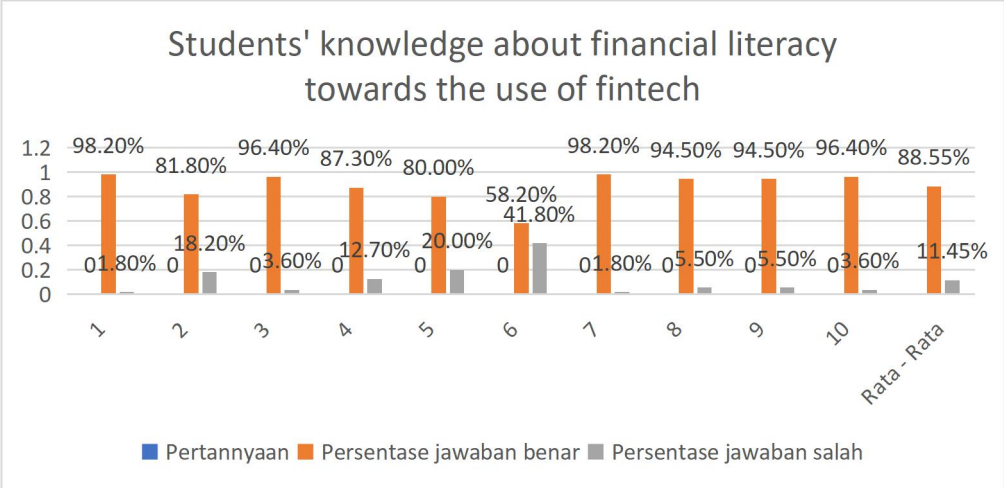


Figure 6: Graph of the results of the post-test

After the seminar at Alwashliyah 2 Commerce Private Vocational School, the post-test results showed a significant increase in understanding of various aspects of financial literacy and using fintech compared to the pre-test results. In the question about the primary purpose of using technology in fintech, the percentage of students who answered correctly increased from 94.50% to 98.20%, showing a surge in understanding of 3.70%. This shows that the seminar successfully

strengthened students' insights into how technology supports the efficiency and transparency of financial services.

Regarding recognizing the characteristics of legal fintech, there was a significant increase from 60.00% in the pre-test to 81.80% in the post-test. This reflects 21.80% of students' progress, although 18.20% still need further understanding. These results confirm that the material on fintech regulation has been successfully delivered better during the seminar.

Understanding the importance of fintech for consumers also showed a clear increase, from 80.00% in the pre-test to 96.40% in the post-test, with an improvement of 16.40%. This confirms that students are increasingly aware of fintech's importance in protecting themselves from fraud risks and utilizing services safely.

In questions related to OJK's main tasks, the percentage of correct answers increased from 83.60% to 87.30%, with an improvement of 3.70%. Meanwhile, the understanding of the specific functions of the OJK in the fintech sector also increased from 74.50% to 80.00%, recording an increase of 5.50%. Despite the progress, these results show that the regulatory aspects and the role of the OJK still need further emphasis in learning.

In terms of personal financial management, students showed significant improvement. On the question of decision-making in the face of massive discounts, the percentage of correct answers increased from 92.70% to 94.50%, with an improvement of 1.80%. Meanwhile, on questions related to how to overcome the impulsive desire to buy unnecessary goods, the correct answer increased from 89.10% to 96.40%, showing an improvement of 7.30%.

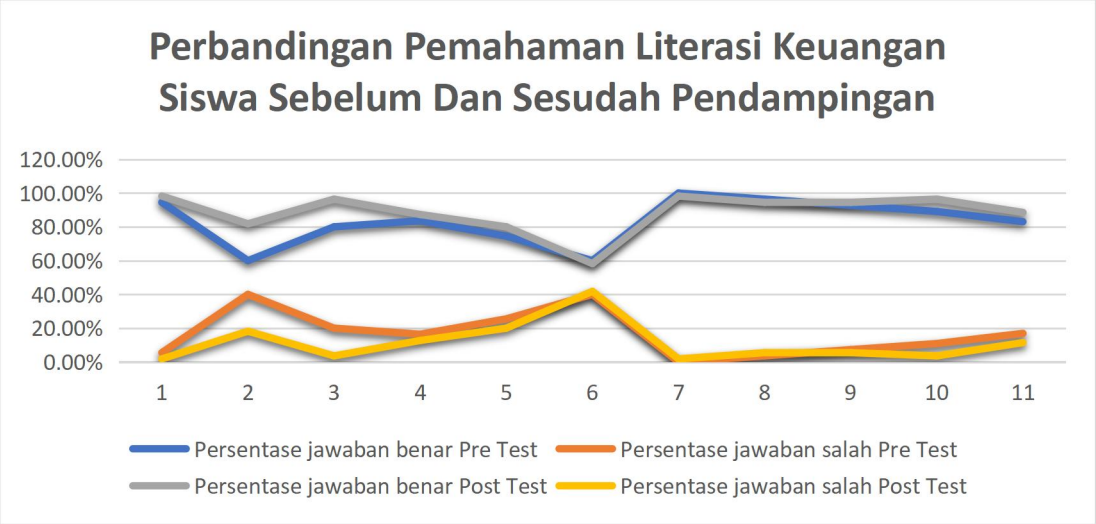


Figure 7: Chart of Combination of Pre-Test and Post-Test Answer Percentages

Before the socialization, the test results showed considerable variation among the participants. The lowest score was 30, and the number of participants got the score was 1 person. Meanwhile, the highest score recorded was 100, which 10 participants achieved.

However, the results showed significant changes after socialization aimed at providing a deeper understanding of the material being tested. The lowest score, previously 30, has now increased to 50, with 1 participant obtaining this score. Although the lowest score has increased, what is more encouraging is the increase in the number of participants who get the highest score. Previously, only 10 people got a score of 100, but after socialization, the number of participants who achieved the highest score increased to 22.

This increase shows that the socialization carried out has succeeded in having a positive impact on participants' understanding of the test material. With the increase in the number of participants who obtained high scores, it can be concluded that socialization is effective in helping students achieve better results. This success suggests that the socialization approach carried out greatly improves the quality of participant test results.

3. Conclusion

a. The Low Financial Literacy Against the Use of Fintech at SMK Al-Washliyah 2 Commerce has been overcome with educational activities such as providing financial literacy education on the use of Fintech, which includes topics such as the Definition of Financial Literacy, the Importance of Financial Planning, Definition of Fintech, the Difference between Legal Fintech and Illegal Fintech, Types of Fintech, The Importance of Understanding Fintech, Definition and Function of the Financial Services Authority (OJK) towards Fintech. This activity shaped students' understanding of Financial Literacy Towards the Use of Fintech until it reached an average score of 88.55% with a maximum knowledge of 98.20% for all participants.
b. The absence of an educational program that specifically discusses the importance of Financial Literacy for the Use of Fintech, which also supports Accounting lessons in the context of economic life activities such as financial management, is a challenge that needs to be overcome. To overcome this problem, it has been determined that 3 students with the highest score from the Quiziz result score have more understanding of Financial Literacy Towards the Use of Fintech. These 3 students are expected not only to provide an understanding to their peers about the importance of understanding related to financial literacy and fintech but also to encourage students to be more careful in managing finances and choosing fintech applications. With an interesting and creative approach, it is hoped that students can disseminate this knowledge more widely, creating awareness among students about the shared responsibility in safeguarding the economy.

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