



## Financial Literacy Movement: Student Financial Education Strategy through Partnerships between Universities and Financial Institutions

Henry Dunan Pardede<sup>1</sup>, Hengki Mangiring Parulian Simarmata<sup>2\*</sup>, Erwin Sirait<sup>3</sup>,  
Natalia Pransiska Silaen<sup>4</sup>, Andriano Simarmata<sup>5</sup>

<sup>1, 2, 4</sup> Management, Universitas Murni Teguh PSDKU Pematangsiantar, Indonesia.

<sup>3</sup> Computer Engineering, Politeknik Bisnis Indonesia, Pematangsiantar, Indonesia.

<sup>5</sup> Interior Design, Binus University Bandung, Indonesia.

E-mail: [henrydunanpardede031@gmail.com](mailto:henrydunanpardede031@gmail.com)<sup>1</sup>, [hengkisimarmata.mm@gmail.com](mailto:hengkisimarmata.mm@gmail.com)<sup>2\*</sup>,  
[e7rait@yahoo.com](mailto:e7rait@yahoo.com)<sup>3</sup>, [silaennatalia3@gmail.com](mailto:silaennatalia3@gmail.com)<sup>4</sup>, [andriano.simarmata@binus.ac.id](mailto:andriano.simarmata@binus.ac.id)<sup>5</sup>

Alamat Kampus: Jl. Sriwijaya No.9 C-E, Melayu, Kec.Siantar Utara, Kota Pematangsiantar, Sumatera Utara 21146, Indonesia.

\*Korespondensi Penulis: [hengkisimarmata.mm@gmail.com](mailto:hengkisimarmata.mm@gmail.com)<sup>2</sup>

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**Abstract:** The low level of financial literacy among students is an important concern in the increasingly complex digital economy era. To address these issues, this Community Service activity promotes the theme "Financial Literacy Movement 2025," which aims to enhance students' understanding of personal financial management, budget planning, and the prudent use of digital financial services. The activity was held on June 11, 2025, at 10.00 WIB at the Hall of Murni Teguh University PSDKU Pematangsiantar, involving 50 students from various study programs in Pematangsiantar. This activity represents a form of cooperation between Murni Teguh University (PTSDKU Pematangsiantar) and PT Pegadaian Parluasan Branch. The implementation method was carried out in the form of interactive seminars and question and answer discussions, which presented two speakers: Mr. Henry Dunan Pardede, S.P., M.M. (Academic) and Mr. Eko Syahri Iskandar (Head of the UPC Pegadaian Unit Parluasan Branch). At the end of the activity, participants participated in a lucky draw session as a form of appreciation and motivation. The results of the activity showed high enthusiasm and increased understanding among participants of the importance of financial literacy in student life. This activity is a strategic step in shaping a young generation who are financially wise and able to make smart economic decisions.

## 1. INTRODUCTION

In the era of digital disruption and technology-driven economic growth, the challenges of financial literacy among the younger generation, particularly students, are becoming increasingly complex and concerning (Drummond et al., 2020; Rahim et al., 2022). Students, as part of the productive generation and future leaders, are expected to manage finances wisely, understand financial instruments, and make rational and responsible economic decisions (Rahim et al., 2022). However, in reality, many students still lack a basic understanding of personal financial management, the safe use of digital financial services, and the importance of both short-term and long-term financial planning (Clarence & Pertiwi, 2023; Rahim et al., 2022; Respati et al., 2023).

The phenomenon of consumptive behavior, the use of pay later without understanding the risks, and low savings and investment habits are common symptoms that indicate weak financial literacy among students (Rahim et al., 2022). Data from the Financial Services Authority (OJK) also shows that the financial literacy level of Indonesia's young generation remains below 40%, highlighting the urgency of early financial education interventions, particularly in the university environment. This condition is exacerbated by the lack of campus activities that integrate financial education into non-formal settings, such as seminars or thematic training sessions (Efita Sari, 2018; Zhao, 2025).

As a form of meaningful contribution to overcoming these problems, Universitas Murni Teguh PSDKU Pematangsiantar, through its Management Study Program, took the initiative to hold a Community Service (PKM) activity entitled the *Financial Literacy Movement 2025*. This activity is designed as an educational and reflective space that aims to increase student's awareness and understanding of the importance of financial literacy. This activity was carried out in the form of an interactive seminar that presented resource persons from academics and financial practitioners, namely Mr. Henry Dunan Pardede, S.P., M.M. (Management Lecturer) and Mr. Eko Syahri Iskandar (Head of the UPC Pegadaian Unit Parluasan Branch), as representatives of the world of the financial industry.

This activity is the result of a collaboration between Universitas Murni Teguh PSDKU Pematangsiantar and PT Pegadaian Parluasan Branch, demonstrating a strategic partnership between higher education institutions and national financial institutions. This activity was held on June 11, 2025, at the Murni Teguh University Hall and was attended by 50 students from various study programs in Pematangsiantar City.

The objectives of this activity are:

1. Enhance students' understanding of the fundamental concepts of financial literacy, including the importance of financial planning, expense management, and the introduction to formal financial products.
2. Provide students with practical insights on how to utilize digital financial services and financial institutions, such as Pegadaian, wisely and responsibly.
3. Encourage the growth of student awareness to become a financially independent young generation, able to face future economic challenges with effective planning.
4. Fostering a culture of discussion and critical reflection on financial issues faced by students in their daily lives.

Through this activity, it is hoped that participants will not only understand conceptually the meaning of financial literacy but also be encouraged to internalize it in their daily life practices, both as students and as part of a financially literate society ready to face modern economic dynamics.

## **2. METHOD**

This Community Service (PKM) activity was organized by the Management Study Program of Murni Teguh University PSDKU Pematangsiantar, involving students as the main participants of the activity. Students are chosen because of their strategic role as agents of change and future economic drivers who need to strengthen financial literacy skills from an early age (Rahim et al., 2022; Respati et al., 2023). Based on the results of initial observations and informal discussions with several students, it was found that there was a gap in students' understanding of personal financial management, financial planning, and the wise use of digital financial services.

### **2.1 Planning Stages**

Activity planning is carried out through the following stages:

- a. Identify students' needs for financial literacy understanding through initial discussions and participatory observations in the campus environment.
- b. Preparation of activity agendas, including the selection of materials, resource persons, and determination of the time and place of implementation.
- c. Technical coordination will be conducted between the internal committee of the campus and partners from PT Pegadaian Parluasan Branch, who will serve as resource persons for the activity.
- d. Preparation of logistics of activities and promotions to students across study programs in Pematangsiantar City to attract active participation of participants.

### **2.2 Form and Time of Implementation of Activities**

This PKM activity was carried out in the form of interactive seminars and question and answer discussions, which took place on:

- Day/Date: Wednesday, June 11, 2025
- Time: 10.00 WIB until finished
- Venue: Murni Teguh University Hall PSDKU Pematangsiantar

This activity was attended by 50 students from various study programs in Pematangsiantar City and presented two main speakers:

- a. Mr. Henry Dunan Pardede, S.P., M.M. (Academician and Management Lecturer at Murni Teguh University)
- b. Mr. Eko Syahri Iskandar (Head of UPC Unit of Pegadaian Parluasan Branch)

The material presented in this activity is prepared based on the financial literacy needs of students and covers the following topics:

- 1) The importance of financial literacy in student life
- 2) Personal financial management and budgeting
- 3) Innovative and secure use of digital financial services
- 4) Introduction of PT Pegadaian's products and services for the younger generation
- 5) Basic investment and financial protection strategies

### **2.3 Stages of Implementation of Activities**

The stages of implementing the activity began with an official opening by campus representatives and activity moderators who gave remarks and explained the main objectives of this financial literacy activity. Following this, the committee welcomed and introduced the speakers, providing brief introductions to the participants. Furthermore, the core activity, which involved material delivery by two resource persons, was carried out alternately. Each person conveyed topics related to student financial management, the wise use of Pegadaian services, and financial planning strategies suitable for young people. After all the material was delivered, the event continued with an interactive discussion and a question-and-answer session between participants and resource persons. In this session, students were very enthusiastic about asking questions about daily financial management, beginner investment, and the role of Pawnshops in supporting financial literacy.

To increase participation and enthusiasm among participants, the committee organized a lucky draw session, which was enthusiastically welcomed by all participants and provided a refreshing moment after the material session. In closing, the activity concluded with documentation in the form of photos featuring all participants and resource persons, as well as the presentation of souvenirs to the two speakers as a gesture of appreciation for their contributions and cooperation throughout the activity.

## **2.4 Evaluation and Follow-up**

As part of the evaluation of the activity, all participants were asked to fill out a comprehension questionnaire before and after the activity to measure the extent of their increased knowledge related to financial literacy. This questionnaire covers aspects of understanding personal financial management, the use of digital financial services, and the understanding of financial products introduced in the seminar.

Additionally, the committee conducted a thorough evaluation of the activity's implementation, including the level of student participation, interaction during the discussion session, and participants' responses to the material presented. The evaluation results showed that the activity proceeded smoothly, received a positive response from the participants, and successfully increased students' understanding and awareness of the importance of financial literacy.

As a follow-up, recommendations from this activity were submitted to the campus for use as a basis for developing sustainable finance education programs. These recommendations include holding regular public lectures on the theme of financial literacy, practical financial training for students, and continued cooperation with financial institutions such as Pegadaian. This activity can be incorporated into the program to develop the character and financial independence of students in a sustainable manner within the campus environment.

## **3. RESULT**

The Community Service activity, entitled *Financial Literacy Movement 2025*, was carried out smoothly and according to plan. This activity was attended by 50 students from various study programs in Pematangsiantar City, who were enthusiastically present from the beginning to the end of the event. Based on the results of direct observation and questionnaires completed before and after the activity, there was a significant increase in students' understanding of the basic concepts of financial literacy.

At the beginning of the activity, most participants demonstrated a limited understanding of personal financial planning, monthly budget management, and the wise use of digital financial services. However, after following the presentation of material from the speakers, participants began to show a better understanding, as evidenced by increased active participation in discussions and question-and-answer sessions.

The speakers, namely Mr. Henry Dunan Pardede, S.P., M.M., and Mr. Eko Syahri Iskandar, successfully delivered the material in a communicative and applicable manner. The material includes personal financial management, an introduction to Pegadaian products for students, as well as basic investment strategies such as saving gold and long-term financial planning, which are very relevant to the needs of today's students (David, 2022; Dele et al., 2023; Maicle, 2025; Simarmata et al., 2025; Willig et al., 2021; Zunairoh & Wijaya, 2024).

Indicators of the success of this activity include (1) an increase in the number of critical questions from participants, (2) an interactive discussion on consumptive habits and financial management solutions, and (3) a positive response to student financial case studies submitted by the speakers. Participants also stated that information about Pegadaian services, particularly gold savings programs, and educational pawns, provided new insights as an alternative to student financial solutions. At the end of the activity, a lucky draw session was held, which further increased the enthusiasm of the participants. Apart from being a form of appreciation, this session also serves as a means to strengthen the closeness among students, resource persons, and the organizing committee (Clarence & Pertiwi, 2023; Rahim et al., 2022; Respati et al., 2023; Tetik & Albulut, 2022).

According to the questionnaire evaluation results, 85% of participants reported feeling more confident in managing their finances after participating in this activity. Most of the participants also recommended that similar activities be held periodically and target more students in the Pematangsiantar area. Overall, this activity has made a significant contribution to improving students' understanding of financial literacy and fostering synergy between the world of higher education and financial institutions such as PT Pegadaian.

#### **4. DISCUSSION**

The Community Service Activity (PKM) with the theme "*Financial Literacy Movement 2025*," carried out by the Management Study Program of Murni Teguh University PSDKU Pematangsiantar in collaboration with PT Pegadaian Parluasan Branch, has been conducted effectively and has had a positive impact on increasing students' understanding of the importance of financial literacy. Through interactive seminars and open discussions featuring speakers from academia and financial practitioners, students gained new insights into personal financial management, the use of digital financial services, and the introduction of financial instruments relevant to the younger generation.

The results showed a significant increase in participants' understanding of various aspects of financial literacy, as reflected in the high participation in the discussion sessions, the enthusiasm of the participants for the material presented, and the reflective statements in the evaluation questionnaire. The material presented by Mr. Henry Dunan Pardede, S.P., M.M., and Mr. Eko Syahri Iskandar was arranged in an applied manner, enabling it to bridge the gap between financial theory and practice in the daily lives of students.

This activity proves that strengthening financial literacy among students can be done effectively through collaboration between educational institutions and financial institutions. PT Pegadaian, as a strategic partner, also makes an important contribution in providing an understanding of alternative financial products, such as gold savings and pawn services, that are safe and affordable for students. In addition, the approach used in this activity, namely interactive seminars, two-way discussions, and *lucky draw sessions*, proved effective in maintaining the participants' involvement and enthusiasm throughout the activity.

Based on the evaluation of the activities, students not only gain a new understanding but also begin to develop an awareness of managing finances independently and responsibly. Many participants stated the need for similar activities to be carried out regularly, even integrated into student development programs or additional curricula on campus. As a follow-up, this activity is recommended to be developed into a sustainable financial literacy program, incorporating training, practical classes, and ongoing cooperation with other financial institutions. Thus, the spirit of *the Financial Literacy Movement 2025* extends beyond a single activity, becoming a sustainable movement that shapes a young generation financially intelligent, empowered, and ready to face future economic challenges.



**Figure 1.** Mr. Henry Dunan Pardede S.P., MM, delivered the material.

In Figure 1, Mr. Henry Dunan Pardede S.P., MM provides material on personal financial management.



**Figure 2.** Mr. Eko Syahri Iskandar was delivering the material

In Figure 2, the material presented regarding the introduction of Pegadaian products for students, as well as basic investment strategies such as saving gold and long-term financial planning, is very relevant to the needs of today's students.



**Figure 3.** Student Engagement in Discussion and Question and Answer

In Figure 3, the final activity is a question-and-answer session, which is carried out. There is a distribution of door prizes for students who provide questions and answers from the resource person.

## **5. CONCLUSION**

Community Service Activities (PKM) with the theme of *the 2025 Financial Literacy Movement* have been successfully carried out through collaboration between Murni Teguh University PSDKU Pematangsiantar, and PT Pegadaian Parluasan Branch. This activity is able to make a real contribution in increasing students' understanding of the importance of financial literacy, especially in terms of personal financial management, budget planning, and the use of digital financial products and services smartly and responsibly.

Through seminars and interactive discussions that present resource persons from academics and financial practitioners, students gain new knowledge that is applicable and relevant to their daily financial conditions. The presence of Mr. Henry Dunan Pardede, S.P., M.M. and Mr. Eko Syahri Iskandar as resource persons provided a comprehensive point of view, both from an academic and practical perspective. The evaluation of the activity showed that the majority of participants experienced an increased understanding of the material presented, as well as showed high enthusiasm through active participation in discussion sessions. This shows that an interactive and participatory delivery method is an effective approach in instilling financial literacy understanding among students.

Thus, this activity can be concluded as a strategic step in building student financial awareness and strengthening synergy between higher education institutions and financial institutions. This activity is recommended to be continued in the form of periodic training, public lectures, or ongoing student financial development programs.

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