



BUILDING FAMILY FINANCIAL INDEPENDENCE IN THE DIGITAL ERA

MEMBANGUN KEMANDIRIAN FINANSIAL KELUARGA DI ERA DIGITAL

Nurlaila¹, Irmawati A. Husen², Zulaiha. Husen³

^{1,2,3} Program Studi Manajemen, Fakultas Ekonomi dan Bisnis, Universitas Khairun

*email Koresponden: nurlaila@unkhair.ac.id

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Abstract

The development of digital technology brings both challenges and opportunities for families in managing household finances. Low financial literacy and limited use of technology have caused some families to struggle in achieving financial independence. This community service activity aims to enhance family financial independence through socialization, digital financial literacy training, and technology-based business mentoring. The implementation methods include problem identification, delivery of financial literacy materials, practical use of digital financial applications, and online entrepreneurship assistance. The results show an increase in families' knowledge of budgeting, saving, and utilizing digital platforms to generate additional income. Thus, this program contributes to the creation of more financially independent families in the digital era.

Keywords: financial independence, financial literacy, family, digital era, community service

Abstrak

Perkembangan teknologi digital membawa tantangan sekaligus peluang bagi keluarga dalam mengelola keuangan rumah tangga. Rendahnya literasi keuangan dan minimnya pemanfaatan teknologi menyebabkan sebagian keluarga belum mampu mencapai kemandirian finansial. Kegiatan pengabdian masyarakat ini bertujuan untuk meningkatkan kemandirian finansial keluarga melalui sosialisasi, pelatihan literasi keuangan digital, dan pendampingan usaha berbasis teknologi. Metode pelaksanaan dilakukan dengan identifikasi masalah, pemberian materi literasi keuangan, praktik penggunaan aplikasi keuangan digital, serta pendampingan kewirausahaan online. Hasil kegiatan menunjukkan peningkatan pengetahuan keluarga dalam menyusun anggaran, menabung, dan memanfaatkan platform digital untuk tambahan penghasilan. Dengan demikian, program ini berkontribusi pada terciptanya keluarga yang lebih mandiri secara finansial di era digital.

Kata kunci: kemandirian finansial, literasi keuangan, keluarga, era digital, pengabdian masyarakat



1. INTRODUCTION

Building Family Financial Independence in the Digital Era

Family financial independence is one of the key factors in achieving community welfare. Financially independent families are not only able to meet basic needs but can also plan for the future, avoid consumer debt traps, and contribute to local economic growth.

However, field data show that many families still have low levels of financial literacy. The Financial Services Authority (OJK) in 2022 recorded Indonesia's financial literacy index at only 49.68%, while the financial inclusion index reached 85.10% (OJK, 2022). This means that although access to financial products is increasingly widespread, people's understanding of managing them remains limited.

On the other hand, the digital era presents new opportunities for enhancing financial independence, such as the emergence of e-commerce platforms, fintech, digital wallets, and social media-based business opportunities. When utilized effectively, digital technology can become a solution for families to manage finances more efficiently while creating additional income streams. Based on these conditions, this community service program aims to improve family financial independence through digital financial literacy education and the use of technology in household economic activities.

The province of North Maluku, characterized by its archipelagic geography and economic base in fisheries, agriculture (nutmeg, cloves, coconut), services, and mining in several regions, faces several challenges: dispersed populations, uneven internet access, high logistics costs, and inequality in access to formal financial services. Conversely, there are also emerging opportunities—such as online marketing of marine products and commodities, micro-financing through fintech, and household income diversification via remote or gig economy work.

Financial independence in this context means:

1. Stable and diversified income;
2. The ability to plan, save, and invest;
3. Risk protection (insurance and emergency funds); and
4. Minimal dependence on consumptive debt or single buyers (e.g., sole commodity purchasers).

Main Issues in North Maluku

1) Connectivity and Access Costs

- Internet and network stability remain uneven; data packages are relatively expensive compared to average income.
- Access to electricity and devices (mobile phones/laptops) is still a limitation for some families.

2) Literacy (Financial and Digital)

- Household cash flow management is poorly organized (mixing business and household finances).
- Low understanding of effective interest, illegal online loans, and debt management.
- Lack of bookkeeping among micro-entrepreneurs (fishermen, farmers, traders), making access to formal financing difficult.

3) Access to Formal Financial Services and Protection

- Long distance to banks/BPR/agents, with limited service hours.
- Low ownership of savings accounts, microinsurance, or informal pension products.
- Dependence on middlemen or single buyers, leading to non-transparent pricing.



4) Supply Chain and Marketing

- Price fluctuations in key commodities (fish, nutmeg, cloves) and weak bargaining positions.
- Limited access to inter-regional or export markets through digital channels.
- High inter-island logistics costs, inconsistent packaging, and quality standards.

5) Risk Vulnerability

- Exposure to extreme weather, crop/fishing failures, health risks, and natural disasters.
- Seasonal income uncertainty without safety mechanisms (emergency funds or insurance).

Implementation Methods

1) Problem Identification

A preliminary survey was conducted to collect data related to North Maluku communities' understanding of family income and economic management using current technology.

2) Socialization

This stage focuses on raising awareness about the importance of family financial independence. The materials included concepts of financial management, family budgeting, and the potential of the digital economy. The initial socialization targeted the administrators and members of *Dharma Wanita Persatuan* of North Maluku Province.

3) Training

Training was conducted through workshops and hands-on practice with materials covering:

- a. Family financial management (record keeping, expense control, saving, and investing).
- b. Digital financial literacy (using e-wallets, mobile banking, financial tracking apps).
- c. Digital entrepreneurship (starting online businesses via marketplaces and social media, along with simple digital marketing strategies).

4) Mentoring

The service team provided one-month mentoring to monitor the implementation of the acquired knowledge. The mentoring focused on digital financial recordkeeping and the development of technology-based businesses.

5) Resource Person

The main speaker for the socialization during the *Dharma Wanita Persatuan* seminar at the North Maluku Provincial Department of Energy and Mineral Resources (ESDM) was **Irmawati A. Husen**, the owner of the "IfaMoy" product brand. She has achieved international success, participating in events such as the *Festival Indonesia Moscow* (Russia, 2019), *Halal Expo* (Istanbul, Turkey, 2021), *EEF & BM* (Moscow and St. Petersburg, 2023), and *Oman Agro Expo & BM* (2024). **Achievements:** 2nd Best Product at AKI 2024, Most Unique Product in Singapore, Best MSME under GBBi North Maluku, Best MSME by Bank Indonesia North Maluku, and Productivity Award from the Ministry of Manpower.

2. RESULTS AND DISCUSSION

1. Digital Financial Literacy as the Foundation of Independence



Family financial independence in the digital era is not only measured by the ability to manage income and expenses but also by the extent to which families understand modern financial instruments and technologies. Digital financial literacy includes understanding financial tracking applications, digital wallets, online banking, and digital investments such as mutual funds or peer-to-peer lending. Families with strong digital literacy are better able to avoid excessive consumption, online financial fraud, and illegal investments. Lusardi & Mitchell (2014) emphasize that financial literacy correlates positively with household economic stability.

2. **Socio-Cultural Shifts in Financial Management**

The digital era has transformed how families interact with money. Previously, financial management was mostly handled manually by housewives; now, this role can be supported by cloud-based applications accessible to all family members. Moreover, younger generations (Gen Z and Millennials) are increasingly involved in family financial decision-making. They are more tech-savvy and adaptive to digital innovations. However, without proper control, there is a risk of a consumptive lifestyle due to easy access to online shopping.

3. **Digital Economic Opportunities for Families**

The digital economy provides broad opportunities for families to create additional income sources, including:

- E-commerce and marketplaces: Opening online stores with minimal capital.
- Digital content: Earning income through YouTube, TikTok, and Instagram.
- Gig economy: Platforms for ride-hailing, freelance work, and personal shopper services.
- Digital MSMEs: Marketing local products nationally or internationally with low promotion costs.

Consequently, family financial independence no longer relies solely on one breadwinner but becomes a collective effort through digital ecosystem utilization.

4. **Regulatory and Financial Risks in the Digital Sphere**

Despite the vast opportunities, several risks threaten family financial independence in the digital age:

- Personal data breaches and financial scams.
- Illegal online lending targeting low-income families.
- Digital divide due to limited internet and device access.
- Insufficient protective regulations, despite oversight from OJK and Bank Indonesia.

These challenges underline the need for continuous education and stricter supervision of digital financial services.

5. **Strengthening Communities and Family Ecosystems**

Financial independence cannot be achieved through individual efforts alone; it requires a community-based ecosystem for mutual support, sharing best practices, and expanding digital business networks. For instance, groups of housewives trained in online sales can form digital cooperatives to strengthen their bargaining power. Collaboration with universities through *community service learning* programs can also bridge academic innovation with the practical needs of society.

6. **Relevance to Sustainable Development Goals (SDGs)**



Efforts to build family financial independence in the digital era align with SDG Goal 1 (No Poverty), Goal 5 (Gender Equality), Goal 8 (Decent Work and Economic Growth), and Goal 10 (Reduced Inequalities). Strengthening family financial independence contributes to creating a more inclusive and equitable society amid digital transformation.

Discussion

The community service program conducted through the *Dharma Wanita Persatuan* seminar at the North Maluku Provincial Department of Energy and Mineral Resources highlighted that family financial independence in the digital era is not merely about managing money but involves the integration of digital literacy, risk management, social transformation, and the utilization of digital economic opportunities.

If families can internalize digital financial literacy, use technology productively, and build supportive community ecosystems, financial independence will no longer remain an aspiration—it will become a sustainable reality.

The event received enthusiastic responses from participants, with questions covering financial management in the digital era, how to start a business, and how to achieve success. The speaker explained that financial independence means having full control over one's finances, being free from debt dependency, and being able to meet needs and achieve long-term financial goals without pressure. The importance of financial independence lies not only in having wealth but in achieving freedom and security—being less dependent on a single income source and more resilient to uncertainty. The role of women/mothers in family financial management is crucial: as family financial managers, their role has become even more strategic and easier to perform in the digital age.



4. CONCLUSION

Family financial independence in North Maluku can be achieved if three elements work together: disciplined household financial management, strengthened communities or cooperatives as digital and logistical aggregators, and government or formal financial support for protective infrastructure and regulations. The digital era is not merely about applications—it is about building an ecosystem that



diversifies income, reduces transaction costs, manages risks, and enhances the bargaining power of families.



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