



Family Financial Management Education and Smart Shopping for Housewives in the Kwitang Sub-District Area

Ossi Ferli^{1*}, Santi Rimadiaz², Fasya Febiani³, Furkon Ardhani⁴, Muhammad Leonardo⁵, Reksa Akbar Maulana⁶
STIE Indonesia Banking School

Corresponding Author: Ossi Ferli, ossi.ferli@ibs.ac.id

ARTICLE INFO

Keywords: Financial Literacy, Family Financial Management, Smart Shopping, Housewives, Community Service

Received : 28, April

Revised : 25, May,

Accepted: 23, June

©2026 Ferli, Rimadiaz, Febiani, Ardhani, Leonardo, Maulana: This is an open-access article distributed under the terms of the [Creative Commons Atribusi 4.0 Internasional](https://creativecommons.org/licenses/by/4.0/).



ABSTRACT

This Community Service activity aims to improve literacy and family financial management skills for housewives in the Kwitang Sub-district. It is carried out through short, practice-oriented education, including financial record-keeping, prioritization, and the application of wise shopping strategies. The method used is an educative-participatory approach through interactive socialization, simulations, and evaluation using pre-tests and post-tests. This activity was conducted on April 14, 2026. The results obtained showed an increase in participant understanding as well as a shift in mindset toward more rational financial management. This activity contributes to strengthening family economic resilience through more planned and wise financial behavior.

INTRODUCTION

The welfare of a society greatly depends on economic resilience at the most micro level, namely the family. In practice, managing family finances is often more complex compared to personal finances because it involves fulfilling the needs of many parties simultaneously. As the smallest unit of society, the family makes a significant contribution to the economy through daily consumption activities, so optimal financial and budget management is very necessary. This condition shows that family economic stability is not only influenced by the amount of income but also by the ability to manage financial resources effectively (Lusardi & Mitchell, 2014).

As the holder of budget control in the family, a housewife essentially has an important role as the family's financial manager. Basically, financial literacy is the understanding, behavior, and attitude necessary to manage and utilize financial resources effectively to achieve optimal results (Ferli, Wardani, et al., 2024). Ideally, this literacy standard should include dimensions of knowledge, skills, beliefs, attitudes, and financial behavior that must be aligned (Ferli, Budhijana, et al., 2025). Unfortunately, the level of literacy and awareness in managing budgets is not yet fully uniform among housewives. In fact, without adequate financial literacy, a person can easily fall into unmanageable debt (Ferli et al., 2024). Other studies have also revealed that the level of financial literacy has a positive relationship with the quality of household financial decision-making, including in the context of long-term financial planning (Atkinson & Messy, 2012).

Comprehensive literacy education, such as the ability to distinguish between primary needs and mere wants, is the main foundation. As a very practical strategy for housewives, the management concept involves noting all expenses each month, so that housewives can see which expenses should be reduced to save more (Ferli, Wijaya, et al., 2025).

The impact of low financial literacy is very serious. A common phenomenon that occurs is the tendency toward monthly budget deficits, which forces families to take loans or borrow money without considering the long-term effects. This situation generally occurs because households are unable to clearly distinguish between needs and wants in daily expenses, causing consumptive spending to often exceed basic spending. As a result, families find it difficult to prioritize needs and allocate the household budget effectively. If this condition continues, there is a possibility that these financial problems will lead to a decline in family welfare. Conversely, if housewives are equipped with adequate financial literacy, they will be better able to control consumptive spending, prioritize essential needs, and manage family finances in a planned and sustainable manner.

This situation is also reflected in urban communities, particularly among housewives who are members of the Family Empowerment and Welfare (PKK) in Kwitang Sub-district. In managing household finances, housewives are required to be able to record and compare household income and expenses, so that the family's financial situation can be well controlled. Furthermore, the ability to distinguish between needs and wants is also an important aspect in

avoiding unnecessary expenses. However, in practice, not all housewives have this skill, so family financial management is often not carried out optimally. Amid the rising cost of living in urban areas, this condition shows that smart shopping skills and practical budget management are greatly needed. Unfortunately, practical financial education that is easy to apply in daily activities is still relatively limited among housewives in the PKK community in Kwitang Sub-district.

In response to these phenomena and gaps, the Community Service activity (PKM) entitled "Education on Family Financial Management and Smart Shopping for Housewives" is highly relevant to be implemented in Kwitang Sub-district. Considering the high mobility of participants with an estimated number of up to 50 participants, this program is designed to be compact and efficient with a total duration of 30 minutes. The series of activities includes 20 minutes of core material presentation on setting spending priorities, and 10 minutes of interactive simulation based on questions and answers (QnA). This approach is chosen so that housewives not only receive the theory but can also directly practice making rational financial decisions to prevent the trap of consumer debt and minimize impulsive spending.

In addition, various studies show that the level of household financial literacy in Indonesia is still relatively low and uneven across community groups. Based on the National Literacy and Inclusion Survey conducted by the Financial Services Authority, the financial literacy level of the Indonesian population in 2022 increased compared to 2019, with a literacy index reaching 49.69%. When viewed based on gender, the financial literacy level of women in 2022 was recorded at 50.33%, slightly higher compared to men at 49.05% (OJK, 2022). Nevertheless, the literacy level is still considered suboptimal, so broader and more practical educational efforts are still needed, especially for housewives who act as the main financial managers in the family. This is reinforced by research by Lusardi & Mitchell (2014) which states that financial literacy plays an important role in improving the quality of long-term financial planning as well as making more rational financial decisions. Thus, short, interactive, and practice-based educational approaches are considered more effective in enhancing understanding and encouraging changes in financial behavior compared to conventional methods that tend to be theoretical (Hastings et al., 2013).

Activity Targets

The target of this Community Service (PKM) activity is housewives who are members of the PKK group in Kwitang Sub-district, with an estimated number of participants around 50 people. Housewives are chosen as the main target because they play a central role in managing family finances, ranging from managing income, planning expenditures, to making daily shopping decisions.

As the manager of the family's cash flow, housewives become the most influential party in maintaining the balance between household income and expenses. Several studies show that women, especially housewives, play an important role in improving family welfare through careful and planned

financial management (Agnew & Cameron-Agnew, 2015; (Rahman et al., 2021). Therefore, this activity focuses on providing education and capacity building to housewives so that they can manage family finances in a more planned, wise, and responsible manner. By making housewives the main target, it is expected that the impact of this activity can be directly felt in the management of family finances and indirectly contribute to improving the economic resilience of the community in the Kwitang Sub-district.

Problem to Be Solved

The main problem that this activity aims to solve is related to the still low habit of family financial record-keeping (PKK Kwitang mothers), so housewives do not have a clear picture of the monthly cash flow. This situation reflects a low level of financial literacy, which risks causing an inability to manage economic resources effectively. In addition, the suboptimal practice of comparing total income and total expenses leads to budget imbalances and makes it difficult to detect potential deficits early on (PKK Kwitang mothers). Another problem is the lack of ability to distinguish between needs and wants, which results in consumptive spending and the swelling of household costs. As explained by Mendari & Kewal (2013) adequate financial literacy is very crucial because low financial understanding correlates with poor financial management behavior and the tendency to get trapped in unproductive debt problems. This condition is exacerbated by the still limited financial education that is brief, practical, and easily applicable in the daily activities of housewives.

If this issue is not addressed immediately, the risk of budget deficits, dependence on consumer debt, and the weakening of family economic resilience will increase. Therefore, this activity is designed to provide solutions in the form of practical and easy-to-understand education, emphasizing basic family financial management skills, such as cash flow recording, comparing income and expenses, categorizing needs and wants, and making rational and planned spending decisions to create long-term financial stability.

IMPLEMENTATION AND METHODS

Location and Participants of the Activity

This Community Service Activity (PKM) was carried out on April 14, 2026, in Kwitang Sub-district, Central Jakarta. The target of the activity is housewives who are members of the Family Welfare and Empowerment (PKK) group, with an intended number of participants of around 50 people. Participants come from diverse economic backgrounds but have a primary role as family financial managers, especially in organizing and determining household needs priorities.

Implementation Procedures and Activity Methods

This activity uses an educational and participatory approach aimed at increasing understanding in a practical and applicable manner. Before implementation, the team conducted an initial identification of the financial management problems faced by the participants and prepared materials and evaluation instruments in the form of a pre-test and post-test.

The activity was carried out over a duration of approximately 30 minutes, beginning with a pre-test to assess participants' initial understanding of financial literacy. Next, the material was delivered through an interactive socialization method accompanied by simple examples of household financial management, such as recording income and expenses and smart shopping strategies. During the delivery of the material, the activity also included a sharing session that provided participants the opportunity to share their experiences in managing daily household finances, making the material presented more contextual and easier to understand.

After the material presentation, participants engaged in an interactive session consisting of a simple discussion regarding household expense management to reinforce understanding. In the final stage, participants were asked to complete a post-test as an evaluation to measure the increase in understanding after participating in the activity. In addition, participants also filled out an activity evaluation questionnaire to assess the level of satisfaction and perception of the material and delivery methods provided. The results of the pre-test, post-test, and activity evaluation were then analyzed to assess the effectiveness of the program in improving participants' financial literacy, which was subsequently used as the basis for preparing activity reports and scientific articles.

RESULTS AND DISCUSSION

Community Service Activities (PKM) carried out on April 14, 2026, in Kwitang Sub-district, Central Jakarta, were attended by approximately 40 housewives who are members of the Family Empowerment and Welfare (PKK). This activity was designed to be concise, clear, and practical with the aim of improving understanding of family financial management as well as fostering smart shopping behavior.



Figure 1. Community Service (PKM) Poster

The activity began with filling out a pre-test to determine the initial knowledge level of the participants. The results of the pre-test showed that most participants were not accustomed to keeping financial records and still had difficulty distinguishing between needs and wants.

Next, the material was delivered for approximately 20 minutes using a simple approach relevant to everyday conditions. The material covered started from common situations often encountered in household financial management, namely expenses that tend to be higher than income, the absence of financial recording, and the habit of shopping without clear planning. These conditions indicate that family financial management has not been carried out optimally, so a better understanding of financial literacy is needed.

In this context, a housewife plays a very important role as the main manager of the family's finances. The mother is not only responsible for managing expenses but also for planning shopping and determining household needs priorities. With this role, the ability to manage finances becomes crucial to maintaining the family's economic stability.

Good financial management allows a family to control expenses, avoid waste, and prepare for future needs. One initial step that can be taken is to record all income and expenses in a simple way. This recording helps provide a clear

picture of the family's financial condition, including understanding the allocation of funds for needs such as grocery shopping, electricity costs, transportation, and children's education.



Figure 2. Presentation of Basic Family Financial Management Materials to PKK Participants of Kwitang Sub-district

To facilitate understanding, participants are provided with a simple financial recording illustration in the form of a comparison between total monthly income and expenses. Through this example, participants can understand how the remaining finances can be allocated for savings or urgent needs.



Figure 3. Presentation of Basic Family Financial Management Materials to PKK Participants of Kwitang Sub-district

In addition, participants are also invited to understand the importance of distinguishing between needs and wants in financial decision-making. Needs are understood as things that must be fulfilled to support daily life, whereas wants are additional non-essential things. This understanding serves as a basis for avoiding unnecessary expenditures.

Prudent consumption behavior is also reinforced through the application of smart shopping strategies, such as making a shopping list before shopping, comparing prices, and not easily being tempted by promotions or discounts that do not align with needs. By applying these strategies, household expenditures can be better controlled.

In addition, the importance of saving is also emphasized as part of long-term financial planning. Saving does not have to be done in large amounts, but it needs to be done consistently to meet emergency needs, children's education, and

other future plans. A habit of saving that is carried out regularly will help create a more stable financial condition.



Figure 4. Presentation of Material on Smart Shopping Strategies, the Importance of Saving, and Conclusion

Overall, the material presented emphasized basic habits in family financial management, namely recording income and expenses, setting priorities for needs, shopping wisely, and cultivating the habit of saving. The material was delivered interactively by involving participants in simple discussions.

Participants' enthusiasm was evident from their active responses to questions and the sharing of various experiences related to household financial management. The activity then continued with the completion of a post-test as a final evaluation to measure the participants' increase in understanding after participating in the activity.



Figure 5. Participant Comprehension Evaluation Process through Pre-Test and Post-Test

Based on the data processing results, there was an increase in the average score between the pre-test and post-test.

Table 1. Comparison of Average Pre-Test and Post-Test Scores

Type of Test	Average Score
Pre-Test	83,42
Post-Test	94,47

The results show an increase in understanding of 13.25% after the participants took part in this educational activity. This increase indicates that the material presented was well received by the participants. During the activity, participants began to show a better understanding of the importance of household financial management. This is evident from the participants' increased awareness of the importance of recording income and expenses, prioritizing needs, and being more careful in making daily spending decisions. Participants also began to realize that the family's financial condition is not only influenced by the amount of income, but also by the ability to manage expenses and build more planned financial habits.

Furthermore, when viewed from the data visualization (Figure 5), there is a significant rise between before and after the activity.

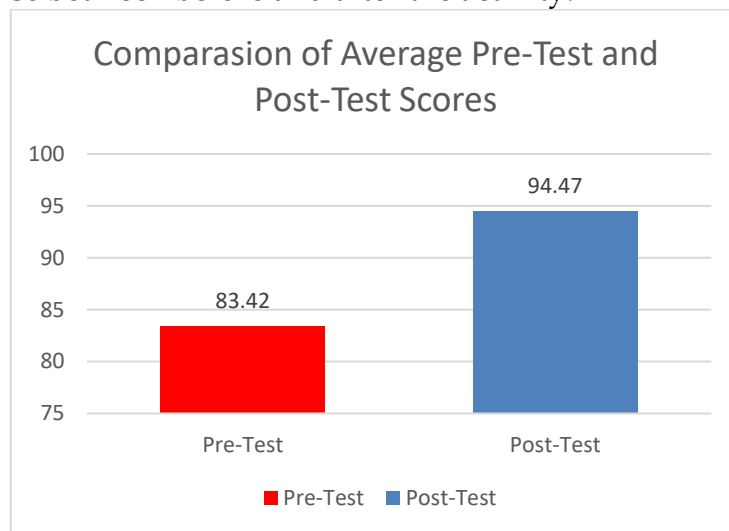


Figure 6. Comparasion of Average Pre-Test and Post-Test Scores

In addition to the improvement in scores, the success of the activity is also measured through participants' perceptions of the material and delivery. Evaluation results indicate that all aspects received high average scores (above 5 on a 6-point scale).

Table 2. Results of Participants' Perception Evaluation of PKM Activities

No	Assessment Aspects	Average Score
1	Materials are easy to understand	5,39
2	Materials are relevant to daily needs	5,45
3	Materials help with managing family finances	5,37
4	Examples are relevant to participants' conditions	5,45
5	The facilitator is clear and structured	5,47
6	The facilitator is able to answer questions	5,42
7	Presentation is engaging and not boring	5,42
8	Activities are beneficial	5,53
9	Participants' understanding increases	5,42
10	Motivated to record finances	5,42
11	Satisfaction with the activities	5,58
12	Willing to participate in similar activities	5,55

Based on Table 2, the highest scores were found in the aspects of satisfaction with the activities (5.58) and the usefulness of the activities (5.53). This indicates that the activities are not only understood but also perceived to be directly beneficial by the participants.

During the discussion session, participants demonstrated high enthusiasm, reflected in their active sharing of experiences related to household financial management. Most participants described their daily financial situations, such as difficulties in managing expenses amid limited income, not being accustomed to keeping financial records, and tendencies to make impulsive purchases due to promotions or discounts. This indicates that the main problems faced by participants are not only related to the amount of income but also to suboptimal aspects of financial planning and control.

Through the interactive simulation session conducted, participants began to realize the importance of setting a priority scale for needs and being able to resist non-urgent desires. This process encourages participants to be more rational in making financial decisions, thus showing a change in mindset from consumptive behavior towards more planned and prudent financial management.

CONCLUSIONS AND RECOMMENDATIONS

The Community Service Activities (PKM) carried out in Kwitang Sub-district, Central Jakarta, demonstrate that financial literacy education delivered in a concise, interactive, and practical manner can improve housewives' understanding of managing family finances. This is evidenced by the improvement in pre-test and post-test results, as well as participants' positive responses to the material and delivery methods. The material, which focuses on simple financial record-keeping, distinguishing between needs and wants, and smart shopping strategies, has proven relevant to participants' daily conditions and easy to apply.

In addition to enhancing understanding, this activity also encourages participants' mindset to become more rational in making financial decisions, particularly in controlling spending and setting priorities for needs. A participatory approach through sharing sessions and interactive simulations also plays a role in strengthening participants' understanding as it provides a contextual learning experience that aligns with the real conditions they face.

Based on the results of the activity, the implementation that participants can carry out is to start getting used to recording income and expenses in a simple way, be more selective in distinguishing between needs and wants, and apply smart shopping behavior in everyday life. In addition, participants are also expected to start developing the habit of saving regularly as part of long-term financial planning.

As a recommendation, similar educational activities need to be carried out continuously with a longer duration so that the material can be delivered more thoroughly. In addition, the development of more varied educational media is needed, such as simple modules or advanced mentoring, to ensure the continuity of material application by the participants. Collaboration with the sub-district authorities or local organizations can also be strengthened to expand the

program's reach and increase its impact on family economic resilience in the community.

ACKNOWLEDGEMENTS

The author expresses gratitude to Mrs. Yasmiyati as the Head of TP PKK and the Kwitang Sub-district authorities who have granted permission and provided a place for the implementation of the activity. Not forgetting, the author also thanks all members of PKK Kelurahan Kwitang who have actively participated as participants in this activity, so that the activity can run well and achieve the expected goals. Thanks are also extended to Mr./Mrs. P3M (Center for Research and Community) of STIE Indonesia Banking School for administrative support.

REFERENCES

- Agnew, S., & Cameron-Agnew, T. (2015). The Influence of Gender and Household Culture on Financial Literacy Knowledge; Attitudes and Behaviour. *Journal of Financial Management, Markets and Institutions*. <https://doi.org/10.12831/80529>
- Atkinson, A., & Messy, F.-A. (2012). *Measuring Financial Literacy* (OECD Working Papers on Finance, Insurance and Private Pensions, Vol. 15). https://www.oecd.org/en/publications/measuring-financial-literacy_5k9csfs90fr4-en.html
- Ferli, O., Budhijana, B., Sadikin, D. S., Maharani, A. A. T. K., Puspitasari, D., Efrita, A. P., & Ramadhani, Z. (2025). Financial Intelligence, Career Success: A Guide to Managing Finances and Determining Future Direction through Socialization to Students of SMA Negeri 93 Jakarta. *Formosa Journal of Multidisciplinary Research*, 4(5), 2161–2176. <https://npaformosapublisher.org/index.php/fjmr/article/view/204>
- Ferli, O., Wardani, D., Kamila, N., Destania, K. P., Widagdo, R. G., & Sari, L. P. (2024). Sosialisasi Materi Literasi Keuangan dalam Mengelola Keuangan Pribadi Pada Siswa/i Kelas XI SMAN 46 Jakarta. *I-Com: Indonesian Community Journal*, 4(3), 1702–1712. <https://ejournal.uniramalang.ac.id/index.php/i-com/article/view/4496>
- Ferli, O., Wijaya, E., Hutauruk, S. I., Rajagukguk, D. A., Kasman, Muh. N. N. A., & Kusuma, V. E. (2025). Financial Literacy Education: Personal Financial Recording to Grade X Students of SMA Bakti Idhata Jakarta. *Jurnal Pengabdian Masyarakat Bestari*, 4(5), 323–334. <https://nblformosapublisher.org/index.php/jpmb/article/view/120>
- Hastings, J. S., Madrian, B. C., & Skimmyhorn, W. L. (2013). Financial Literacy, Financial Education, and Economic Outcomes. *Annual Review of Economics*, 5(1), 347–373. <https://doi.org/10.1146/annurev-economics-082312-125807>
- Lusardi, A., & Mitchell, O. S. (2014). The Economic Importance of Financial Literacy: Theory and Evidence. *Journal of Economic Literature*, 52(1), 5–44. <https://doi.org/10.1257/jel.52.1.5>
- Mendari, A. S., & Kewal, S. S. (2013). Tingkat Literasi Keuangan Di Kalangan Mahasiswa Stie Musi. *Jurnal Economia*. <https://jurnal.uny.ac.id/index.php/economia/article/view/1804>

- OJK. (2022). *Survei nasional literasi dan inklusi keuangan tahun 2022*. <https://ojk.go.id/id/berita-dan-kegiatan/siaran-pers/Pages/Survei-Nasional-Literasi-dan-Inklusi-Keuangan-Tahun-2022.aspx>
- Rahman, M., Isa, C. R., Masud, M. M., Sarker, M., & Chowdhury, N. T. (2021). The role of financial behaviour, financial literacy, and financial stress in explaining the financial well-being of B40 group in Malaysia. *Future Business Journal*, 7(1). <https://doi.org/10.1186/s43093-021-00099-0>