

Building Sustainable Financial Management for Migrant Workers

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Abstrak

Kegiatan edukasi literasi keuangan bertujuan untuk meningkatkan pemahaman Pekerja Migran Indonesia (PMI) terhadap pengelolaan keuangan yang bijak dan berkelanjutan. Kegiatan pelatihan dilakukan di Puchong dan Kuala Lumpur Malaysia serta melibatkan beberapa mitra yaitu Ananda Lestari Maju Sdn Bhd, Bank Rakyat Indonesia, dan Bank Mandiri International Remittance. Pelatihan diikuti oleh 21 PMI dengan berbagai latar belakang pendidikan dan usia. Materi pelatihan mencakup enam materi utama, yaitu definisi literasi keuangan, perencanaan dasar-dasar keuangan, tabungan dan investasi aman, perencanaan pensiun, pengelolaan utang, dan kewaspadaan terhadap penipuan keuangan. Hasil evaluasi menunjukkan bahwa peserta mengalami peningkatan pemahaman yang signifikan, khususnya pada topik investasi dan perencanaan pensiun. Namun demikian, masih ditemukan kesenjangan pemahaman dalam hal pengelolaan utang dan identifikasi penipuan keuangan. Kegiatan ini membuka peluang bagi peserta untuk berperan sebagai agen perubahan di lingkungan sekitar, dengan membagikan pengetahuan kepada sesama pekerja migran maupun keluarga di tanah air, sehingga edukasi keuangan yang diberikan dapat berdampak lebih luas dan berkelanjutan.

Kata kunci— Literasi Keuangan, Pekerja Migran Indonesia, Pengelolaan Keuangan Pribadi

Abstract

The aim of financial literacy education programs is to improve Indonesian Migrant Workers' (PMI) comprehension on wise and sustainable financial management. The training activities were conducted in Puchong and Kuala Lumpur Malaysia and involved several partners including Ananda Lestari Maju Sdn Bhd, Bank Rakyat Indonesia, and Bank Mandiri International Remittance. The training was attended by 21 migrant workers with various educational backgrounds and ages. The training materials covered six main subjects, such as the definition of financial literacy, basic financial planning, savings and investment, retirement planning, debt management, and awareness of financial fraud. The evaluation results showed that participants experienced a significant increase in understanding, particularly on the topics of investment and retirement planning. However, there were still gaps in understanding in terms of debt management and fraud identification. This activity opens up opportunities for participants to act as agents of change in their surrounding environment, by sharing knowledge with fellow migrant workers and families in the country, so that the financial education provided can have a wider and more sustainable impact.

Keywords—Financial Literacy, Indonesian Migrant Workers, Personal Financial Management

1. INTRODUCTION

Indonesian Migrant Workers (PMI) are a vital asset to the national economy, contributing significantly to the country's foreign exchange reserves and remittance inflows. In 2023, PMI were recorded as the second-largest contributor to foreign exchange

after the oil and gas sector (Mursid, 2023). In terms of remittance inflows, the total value of remittances sent by PMI continues to increase annually (Bank Indonesia, 2024). The Central Statistics Agency (2022) noted that PMI remittances contribute approximately 0.87–1.17% of national GDP, with a significant impact on the financial well-being of

families in Indonesia (Masitoh, 2023). Despite this contribution, PMI are a vulnerable group to financial fraud due to their generally low level of financial literacy (Suranto et al., 2023).

Although most Indonesian migrant workers (PMI) have received technical skills and foreign language training before working abroad, many lack adequate financial knowledge and fail to understand the importance of financial planning, financial management, and retirement savings (Surya et al., 2025; Hartanto et al., 2022; Khan et al., 2022). This limited awareness puts them at higher risk of financial fraud (Yu & Fan, 2024), ineffective financial management, and a cycle of dependence on labor migration due to their lack of adequate savings or investments upon returning home (Hartanto et al., 2022).

Malaysia is a popular choice for Indonesian migrant workers. Besides higher wages than in Indonesia (Ab Hamid et al., 2018), Malaysia offers numerous job opportunities for both skilled and unskilled workers, a significant draw for Indonesian workers seeking to improve their quality of life (Djarmika et al., 2024; Ab Hamid et al., 2018). Malaysia's rapid economic development creates a demand for labor, attracting job seekers from less developed countries.

Many companies in Malaysia employ Indonesian nationals. One example is Ananda Lestari Maju Sdn Bhd, an Indonesian-owned import-export company based in Puchong, Selangor, Malaysia, which actively employs Indonesian workers. Although many have worked abroad for more than two years, their understanding of financial products and long-term planning remains minimal. The majority rely solely on informal financial management practices and lack access to structured financial education. The financial vulnerability of migrant workers (PMI) is further clarified by cases of investment fraud, such as the one in Lumajang, East Java, where 250 PMI suffered losses of over IDR 3.4 billion (Fahmi, 2023; Utomo, 2023). These cases underscore the urgent need to equip PMI with the knowledge and tools to manage their finances effectively and wisely (Rizal et al., 2023).

The primary objective of this community service program is to improve the financial literacy and retirement planning capacity of Indonesian migrant workers (PMI), particularly those working in Malaysia. Through structured financial literacy training and the implementation of personal budget planning, the program aims not only to instill theoretical understanding but also to encourage sustainable financial behavior among PMI.

Ultimately, this activity aims to equip PMI returnees with sufficient financial resources to support an independent and prosperous life in Indonesia without having to migrate abroad.

This community service activity is based on several previous empirical studies. Previous research found that immigrants generally have lower levels of financial literacy than native-born residents (Natoli, 2018). This is especially true for those who have recently migrated (Khan et al., 2022). Factors such as low education levels, advanced age, and low income further exacerbate this knowledge gap (Khan et al., 2022). However, financial education plays a crucial role in shaping better financial behavior (Surwanti et al., 2024). This highlights the need for targeted financial education programs. These programs should focus on the practical aspects of financial planning, long-term budgeting, and retirement savings (Surwanti et al., 2024).

Previous financial literacy efforts for migrant workers often lacked follow-up components and integration with practical tools like budgeting apps or financial planners. This program differs from others by incorporating these elements, offering a more applicable financial education model for migrant workers.

2. METHOD

This community service program uses a quantitative research approach to evaluate the effectiveness of financial literacy training for migrant workers (PMI) working at Ananda Lestari Maju Sdn Bhd in Selangor, Malaysia. The implementation method is divided into three main stages: preparation, training, and evaluation. In the preparation stage, the community service team coordinates with partners, prepares training materials, and designs evaluation instruments. Partners play an active role in facilitating communication between the community service team and PMI, as well as organizing training logistics and compiling the participant list. The training stage is implemented through face-to-face workshops, where participants receive educational sessions on budgeting, saving, debt management, safe investments, and retirement planning. These sessions are delivered by accounting lecturers with expertise in financial literacy. As demonstrated by Harpriyanti et al. (2025), core activities in this community service include material delivery, participant practice, and experience exchange between participants and presenters. In the final

stage, the community service team evaluates the program and prepares a final report and dissemination materials. To ensure the sustainability of the program, all training materials are handed over to partner organizations for reuse or future distribution to other migrant workers.

Participants in this program consisted of Indonesian migrant workers employed by Ananda Lestari Maju Sdn Bhd, selected based on their availability and willingness to participate in the training. Most participants had completed at least a high school education, were considered digitally literate, and had access to smartphones. Although they had previously undergone technical and language training before working abroad, none had received formal financial literacy education. Their involvement in the program was facilitated by the company, which acted as a partner in this community service activity.

Table 1. List of Evaluation Questions

No.	Question
1.	Why is it important for Migrant Workers to have financial literacy?
2.	Which one is included in the needs?
3.	What is meant by a personal financial budget?
4.	What is the main purpose of creating a personal financial budget?
5.	What components are included in a personal financial budget?
6.	When creating a personal financial budget, which components should be prioritized?
7.	What should you do if your expenses exceed your planned budget?
8.	Why is it important to evaluate the budget regularly?
9.	What is meant by investment?
10.	What are the main benefits of long-term investing?
11.	Which of the following products is an investment instrument?
12.	What are the benefits of investing in precious metals such as gold?
13.	Why is it important to prepare for retirement funds early?
14.	Which of the following is one way to prepare retirement funds independently?
15.	Which is the most appropriate strategy to avoid financial fraud?
16.	When is the best time to start learning to manage personal finances?
17.	Financial planning is the activity of planning for retirement by establishing savings and deposits.
18.	Good investments are those spread across various financial instruments such as deposits, gold, mutual funds, government bonds.
19.	Budi borrowed Rp10,000,000. He must repay Rp1,500,000 each month for 12 months. This

installment is still within reasonable limits.

20. Didik is offered an investment of Rp10,000,000, which will be returned within 12 months. In return, Didik will receive Rp1,000,000 in interest each month. Do you think this investment is safe?

3. RESULT AND DISCUSSION

3.1 Demographics of Activity Participants

Table 2 shows the demographic distribution of community service participants. Based on this data, the gender composition is relatively balanced. Eleven female participants, or 52%, were recorded, while ten male participants, or 48%. This balance reflects a high level of interest in financial literacy activities among both genders. It also indicates that the issue of personal financial management is not only relevant to one specific group but has become a shared concern for both men and women.

In terms of age, participants were predominantly individuals in their productive years and approaching retirement. The 41–50 age group comprised the largest group, comprising 9 participants (43%). Six participants (29%) were in the 31–40 age group, four (19%) were in the 51–60 age group, and two (10%) were in the 21–30 age range. This age distribution indicates that the majority of participants had experience in household financial management and other economic activities, making the training material easier to accept and implement in their daily lives.

In terms of education level, the majority of participants had secondary education, with 7 (33%) having graduated from high school. Five (24%) had completed elementary school and junior high school. Four (19%) had higher education (Bachelor's/S1). This composition aligns with the general characteristics of migrant workers, as recorded in data from the Indonesian Migrant Workers Protection Agency (BP2MI, 2024), which indicates that the majority of migrant workers are primary and secondary school graduates. This level of education has significant implications for their capacity to understand and make financial decisions. Although some participants have completed high school, the formal education curriculum at that level generally does not specifically equip students with effective and applicable personal financial management skills. Therefore, providing financial literacy through this community service activity is highly relevant and crucial to strengthen participants' ability to manage income, plan long-term finances, and avoid detrimental financial risks.

Table 2. Activity Participant Profile

Demographics	Amount	Percentage
Gender		
Man	10	48%
Woman	11	52%
Age		
21 - 30 years old	2	10%
31 - 40 years old	6	29%
41 - 50 years old	9	43%
51 - 60 years	4	19%
Level of education		
Elementary School (SD)	5	24%
Junior High School (SMP)	5	24%
Senior High School (SMA)	7	33%
Bachelor degree	4	19%

3.2 Evaluation of the Material “Definition of Financial Literacy”

Based on the evaluation of participants' understanding of the "Definition of Financial Literacy" material (see Table 3), it appears that most participants were able to grasp the basic concepts of financial literacy well. The high percentage of correct answers (93%) indicates that the majority of participants had a strong initial understanding of the importance of financial literacy, particularly in the context of their lives as Indonesian Migrant Workers. This material serves as a foundation for the entire financial education program, as understanding the definition of financial literacy is a prerequisite for internalizing more applicable, advanced materials.

In essence, financial literacy encompasses more than just mastery of financial terms, but also reflects an individual's ability to understand, assess, and make wise financial decisions for the well-being of themselves and their families (Ramirez-Perez, 2024). In the context of migrant workers, this understanding becomes even more crucial because they often face complex financial situations, such as managing remittances for their families back home, making spending decisions across borders, and preparing funds for their return home. Therefore, participants' success in understanding the definition of financial literacy provides a positive signal that they have the initial foundation for developing healthy financial behaviors.

Table 3. Results of Participants' Answers to Questions on the Definition of Financial Literacy

Question	Correct Answer	Wrong Answer	Percentage of Participants with Correct Answers
1 Why is it important for Migrant Workers to have financial literacy?	19	2	90%
2 When is the best time to start learning to manage personal finances?	20	1	95%
Total	39	3	93%

Table 3 also shows that participants have understood the importance of financial literacy and recognize that the best time to start learning to manage finances is as soon as possible, rather than waiting until problems arise. This awareness is crucial to continue strengthening, given that low financial literacy has long been at the root of various economic vulnerabilities faced by migrant workers, ranging from exploitation to failure to manage income effectively (Munisamy et al., 2022).

Thus, the participants' success in understanding the definition of financial literacy demonstrates that the educational intervention provided has fostered a strong conceptual understanding. This knowledge can serve as a foundation for developing PMI's technical and behavioral financial skills. Going forward, it is crucial to ensure that this understanding extends beyond the cognitive aspect and is translated into concrete practices in participants' daily lives.

3.3 Evaluation of the Material “Basic Financial Planning”

Table 4 shows that the majority of participants understood the basic concepts of creating a personal financial budget. This understanding is reflected in the high percentage of correct answers to five of the six questions, including crucial aspects such as the definition of a financial budget, its purpose, and budgeting priorities. This indicates that participants were able to grasp the essence of financial planning as a systematic process of managing income and expenses to achieve long-term financial stability and goals.

However, one aspect that requires more attention is participants' understanding of the components of a personal financial budget. Only 52% of participants were able to answer this question correctly, indicating that while participants understand the importance of budgeting, they do not

fully understand the elements that should be included in detail. However, mastering budget components such as basic necessities, savings, emergency funds, installments, and entertainment is crucial for a realistic and comprehensive budgeting process (Toussaint-Comeau, 2021). Mistakes or omissions in including budget components can lead to unbalanced financial allocation and risk the sustainability of personal finances.

As many as 33% of participants still believe that the only components of a personal financial budget are income and savings. However, there are other important components, such as expenses, that must also be planned for when creating a budget. This narrow perception reflects persistent misconceptions about the ideal budget structure. Therefore, participants need to begin applying the simple budget examples provided during the training to further hone their PMI skills in creating an ideal personal financial budget.

Table 4. Results of Participants' Answers to Questions on Financial Planning Basics Questions

Question	Correct Answer	Wrong Answer	Percentage of Participants with Correct Answers
1 Which one is included in the needs?	20	1	95%
2 What is meant by a personal financial budget?	20	1	95%
3 ? What is the main purpose of creating a personal financial budget?	20	2	95%
4 What components are included in a personal financial budget?	11	10	52%
5 When creating a personal financial budget, which components should be prioritized?	21	0	100%
6 Why is it important to evaluate the budget regularly?	19	2	90%
Total	111	15	88%

The success of all participants in answering the question about which components to prioritize when budgeting (100% correct answers) reflects their awareness of the importance of prioritizing basic needs over wants. This is a significant achievement because it demonstrates a basic understanding of financial risk management and the principles of

frugal living, which are essential foundations for healthy financial behavior (Lusardi et al., 2021).

Overall, the evaluation results for the basics of financial planning reflected participants' cognitive readiness to begin applying budgeting concepts in their real lives. Participants not only understood the importance of budgeting but were also able to identify priority needs and the benefits of regular financial evaluation. This can be a significant asset for Indonesian migrant workers in managing their income more structuredly and avoiding consumer habits.

3.4 Evaluation of the Material “Safe Savings and Investment”

Table 5 shows that participants had a good understanding of the concepts, benefits, and basic practices of safe investing. The high success rate of participants in answering most of the questions indicates that they were also able to identify common and relatively safe investment instruments. This demonstrates that the educational activities have succeeded in instilling awareness that investing is not exclusive or high-risk, but can be undertaken by anyone with the right strategy and understanding.

The understanding of the principle of diversification, reflected in 100% of participants' correct answer that a good investment should be spread across various instruments, indicates they have grasped one of the most fundamental principles of investment risk management. This knowledge is crucial for Indonesian migrant workers, as they are often the targets of illegal or speculative investment offers. With this increased understanding, participants are more likely to avoid fraudulent investment traps and make more rational and informed financial decisions.

Despite this, approximately 19% of participants still didn't fully understand the precise definition of investment, as indicated in the first question. This suggests that a small percentage of participants still confuse the concepts of saving and investing, even though the two have distinct characteristics, goals, and risks.

Table 5. Results of Participants' Answers to Questions on Savings and Safe Investments

Question	Correct Answer	Wrong Answer	Percentage of Participants with Correct Answers
1 What is meant by	17	4	81%

investment?			
2 What are the main benefits of long-term investing?	20	1	95%
3 Which of the following products is an investment instrument?	19	2	90%
4 What are the benefits of investing in precious metals such as gold?	20	1	95%
5 A good investment is one that is spread across various financial instruments such as deposits, gold, mutual funds, government bonds... (True/False)	21	0	100%
Total	97	8	92%

Overall, participants' understanding of the savings and safe investment material was quite good. Even after the presentation session, several participants interested in one investment vehicle, namely deposits, continued the discussion session on how to register for deposits and the benefits. This enthusiasm reflected that participants not only understood the concept theoretically but also began to consider its practical application in their financial lives. Several participants asked further questions regarding interest rates, investment terms, and fund security, indicating an interest in taking concrete steps to manage their funds more productively. This active engagement indicates that education on safe investments can build participants' confidence in making financial decisions, particularly in selecting instruments with minimal risk but still providing stable returns. Thus, this material not only improved financial literacy but also opened up access for participants to begin their investment journey with a strong and wise foundation.

3.5 Evaluation of “Retirement Planning” Material

Table 6 demonstrates a very high level of participant understanding of the importance of preparing for retirement early. All participants correctly answered questions about the importance of financial planning as part of retirement preparation, and most were also able to identify reasons and independent methods for preparing for retirement. The overall success rate of 97% reflects that participants not only understood the urgency of this material but were also able to relate it to their own circumstances and needs as migrant workers who would one day return home.

This material on pension funds gave participants a new awareness that retirement is not solely the responsibility of the state or formal

institutions, but also an individual responsibility that must be prepared independently and in a planned manner. By understanding that savings and deposits are a form of retirement preparation, participants increasingly recognized the importance of managing their current income not only for short-term needs but also for long-term well-being. This is especially relevant for migrant workers, who tend to have limited work periods abroad, so their financial success upon return depends heavily on their ability to develop a well-thought-out retirement plan.

Table 6. Results of Participants' Answers to Retirement Planning Questions

Question	Correct Answer	Wrong Answer	Percentage of Participants with Correct Answers
1 Why is it important to prepare for retirement funds early?	20	1	95%
2 Which of the following is one way to prepare retirement funds independently?	20	1	95%
3 Financial planning is the activity of planning for retirement by establishing savings and deposits...	21	0	100%
Total	61	2	97%

Furthermore, Table 6 also shows that participants have gained a new perspective on the importance of timing as a determining factor in successful retirement planning. By starting early, they have a greater opportunity to accumulate funds through secure means that align with their capabilities. As migrant workers with limited time and productive age, planning for retirement early is a crucial step for them.

3.6 Evaluation of “Debt Management” Material

Table 7 shows that participants had a fairly good understanding of identifying the appropriate steps when expenses exceed the planned budget. This is reflected in the high percentage of correct answers (95%) to the first question. Participants understood the importance of controlling spending and adjusting their budget as a form of financial responsibility, especially in unstable financial conditions. However, a different result was shown in the second, more practical question, which concerned assessing whether debt installments were within the reasonable

category. Only 67% of participants answered correctly, indicating that approximately one-third of participants still lacked a basic understanding of the basic principles of assessing safe debt limits based on the income-to-installment ratio.

Table 7. Results of Participants' Answers to Debt Management Questions

Question	Correct Answer	Wrong Answer	Percentage of Participants with Correct Answers
1 What should you do if your expenses exceed your planned budget?	20	1	95%
2 Budi borrowed Rp10,000,000. He must repay Rp1,500,000 every month for 12 months. This installment is still within reasonable limits... (True/False)	14	7	67%
Total	34	8	81%

These findings indicate that participants have gained an understanding of the importance of wise debt management, including the appropriate actions to take when expenses do not go as planned. Participants recognize that debt use must be accompanied by rigorous budget evaluation to avoid future financial burdens. However, the still-poor understanding of debt rationality indicates that some participants have not fully implemented sound debt management principles, particularly in calculating installment repayment limits proportional to income. This suggests that while education has raised participants' awareness of the importance of maintaining a balance between income and expenses, some still need time and experience to truly apply these principles in a real-life context.

Thus, this activity provided participants with important skills in the form of awareness to be more careful with debt, understanding financial priorities, and recognizing the signs of unhealthy debt. This knowledge is particularly relevant for migrant workers who are at high risk of falling into consumer debt, both in their host country and for family needs back home. It is hoped that this understanding will help them make wiser and more sustainable financial decisions.

3.7 Evaluation of the Material “Beware of Financial Fraud”

Table 8 shows that while most participants understood general strategies for avoiding financial fraud, many were still unable to accurately identify the forms of fraud hidden within unsavory investment offers. This is evident in the results of the first question, where 86% of participants correctly answered fraud prevention strategies, such as ensuring the legality of financial institutions, understanding investment schemes, and resisting the temptation of promises of large returns. However, in the second case study question, only 43% of participants were able to recognize that investment offers with fixed and high returns are typical of fraudulent schemes or bogus investments. Conversely, more than half of participants considered such offers to be safe investments.

The implications of these findings indicate that the community service activities provided participants with a basic understanding of the importance of being critical of suspicious financial offers. Participants gained awareness that financial fraud is a real risk that can affect anyone, especially vulnerable groups such as migrant workers, who are often targeted by illegal investment practices. However, the participants' weak analytical skills in identifying covert fraudulent practices indicate that they are not yet accustomed to dealing with simulations or real-life examples of the methods frequently used by fraudsters. This suggests that while participants understand the need to be cautious in principle, they are not yet fully prepared to make wise decisions when faced with seemingly lucrative offers.

Table 8. Results of Participants' Answers to Questions about Being Aware of Financial Fraud

Question	Correct Answer	Wrong Answer	Percentage of Participants with Correct Answers
1 Which is the most appropriate strategy to avoid financial fraud?	18	3	86%
2 Didik is offered an investment of Rp 10,000,000, which will be returned within 12 months. In return, Didik will receive Rp 1,000,000 in interest each	9	12	43%

month. Do you think this investment is safe?

Total	27	15	64%
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From this activity, participants gained at least a basic understanding that not all investment offers can be trusted solely based on promises of returns, and that vigilance and legality checks are crucial steps to protect themselves from losses. This material successfully raised participants' awareness of the importance of recognizing common fraud patterns and developing a critical attitude toward financial offers that seem too good to be true. With this knowledge, participants are expected to be more cautious in responding to various investment offers and be able to protect their work from the threat of unnecessary losses.

4. CONCLUSION

Based on the evaluation of the six main topics in the financial literacy education program, it can be concluded that this activity has had a positive impact on improving participants' understanding, particularly Indonesian migrant workers', in managing their finances more wisely and in a planned manner. In the definition of financial literacy, participants demonstrated a strong understanding of its importance as a foundation for intelligent financial decision-making. This provides a crucial foundation for absorbing more applicable, advanced materials.

In the basic financial planning material, participants were able to identify the principles of personal budgeting, although there were still gaps in their understanding of the components of a comprehensive budget. Furthermore, their understanding of savings and safe investments was considered very good, indicating that participants not only understand the concept of investing but are also beginning to show interest in practicing it, particularly with formal financial products such as deposits.

The participants also grasped the retirement planning material very well, with evaluations showing that they were beginning to develop a long-term awareness of the need for financial independence in old age. Meanwhile, in the debt management material, participants understood the importance of aligning expenses with their budget, but still needed to deepen their understanding of the rational limits of debt relative to income.

The material on financial fraud awareness demonstrated a gap between participants' understanding of general fraud prevention principles and their ability to recognize various fraudulent

motives. This indicates that participants still need experience and critical thinking training in responding to misleading financial offers.

Overall, participants gained a comprehensive understanding of the importance of planning, managing, and protecting financial assets. This activity not only broadened theoretical knowledge but also fostered new awareness that can influence participants' financial behavior in a healthier and more empowered way.

Based on the evaluation of all the material presented, there are several practical recommendations for participants. First, participants are expected to begin applying their acquired knowledge to practical situations, such as preparing a monthly budget, saving regularly, and considering safe investments that align with their individual risk profiles. Second, participants need to increase their vigilance against financial fraud, which often targets migrant workers through investment offers with unreasonably high returns. The understanding gained from this training should serve as a basis for assessing the feasibility and legality of any financial offer. Third, participants are advised to utilize formal financial products with guaranteed security, such as savings accounts, time deposits, and investment instruments regulated by official institutions. Fourth, as a form of sustainability for this activity, participants are also expected to become agents of change in their communities by sharing their acquired knowledge with fellow migrant workers and their families back home. Finally, participants are encouraged to conduct regular self-evaluations of their personal financial situation to ensure that both short-term and long-term financial goals can be achieved in a focused and realistic manner.

This community service activity was not without its shortcomings, so it is hoped that future community service activities will consider the following suggestions. First, the majority of Indonesian migrant workers in Malaysia are elderly and therefore less able to use gadgets optimally. If planning an evaluation using Google Forms, consider the number of questions, font size, and accessibility. Second, the material provided to participants should be simpler yet applicable, with the goal of ensuring that after the training is completed, participants can apply the material in their daily lives.

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