

## **Improving Financial Literacy for Inmates**

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### **Abstract**

The Community Service activity conducted by lecturers and students from Perbanas Institute at the Class IIA Correctional Facility in Salemba, Central Jakarta, aimed to improve the financial literacy of inmates as part of efforts to support their social and economic reintegration after incarceration. Common challenges faced by inmates upon release include limited vocational skills, restricted access to economic opportunities, and a lack of financial management knowledge, which increases the risk of debt entrapment and financial fraud. To address these issues, the Community Service activity carried the theme “Improving Financial Literacy for Inmates,” and was carried out in three phases: pre-test, material presentation, and post-test. A total of twenty male inmates participated in this program. The training materials included basic financial management concepts, the importance of saving, distinguishing needs from wants, and the introduction of financial products. The evaluation was conducted through the distribution of written questionnaires during the pre-test and post-test stages. Analysis results showed a 34 percent increase in post-test scores compared to pre-test scores, indicating an improvement in participants' understanding of financial literacy. This activity demonstrates that community-based financial education can be an effective strategy in equipping inmates to make wise financial decisions upon reintegration into society. Furthermore, this Community Service initiative reinforces the role of higher education institutions in supporting human development and empowering vulnerable groups.

**Keywords:** financial literacy, prison, inmates, Community Service, Social Reintegration

### **1. Introduction**

Correctional Institutions (Lapas) often face various challenges in handling inmates who are about to complete their sentences. Some of the main problems that often arise are the lack of preparation for social reintegration because many inmates leave prison without adequate skills or job training due to the lack of social and psychological guidance programs to help them re-adapt to society (Suparno, 2020). Furthermore, stigma and discrimination from society often make it difficult for former inmates to find work because of the negative stigma attached to them, making it difficult for them to be accepted back by their families and their surrounding communities. Sometimes there is also a lack of economic support due to the lack of capital or assistance to start a business after leaving prison, as well as difficulties accessing social and

economic assistance programs, and minimal cooperation between prisons, local governments, and the private sector in providing job opportunities for ex-inmates. As a result, some former inmates return to crime. To address this problem, according to Hidayat & Cahyono (2020); and Nurhadi (2021) stated that synergy is needed between prisons, the government, universities, NGOs, and the community in providing training programs, mentoring, and job opportunities for inmates who will return to society (Permata & Yuliana, 2020).

The Class IIA Salemba Prison in Jakarta has undertaken various efforts to improve the hard and soft skills needed by inmates (BPHN, 2020). The program, in collaboration with the government, NGOs, and the community, includes activities such as making simple clothes from scraps of fabric into headbands or scrunchies (hair ties), baking bread (bakery), custom-made photo paintings, and traditional handicrafts such as embroidery. All of these works are marketed through the GIATJA Gallery in the visiting room and at several exhibitions and retail outlets around Jakarta. Sales are also conducted online. In addition to these businesses, the Class IIA Salemba Prison in Jakarta also operates a laundry, salon, plantation, and catfish pond for inmates to use. These activities have become a model for other prisons in Indonesia and internationally. In addition to the hard skills activities promoted by Salemba IIA Prison in Central Jakarta, personality development also includes religious education, national and state awareness, legal awareness, intellectual development, and sports and arts development. According to the Ministry of Law and Human Rights of the Republic of Indonesia (2021), inmate development is a mandatory program for correctional institutions (Lapas). This program aims to prepare inmates to reintegrate into society after completing their sentences.

The purpose of correctional institutions (Lapas) is to provide guidance and rehabilitation for prisoners or inmates so they can improve themselves, realize their mistakes, and be accepted back into society as responsible and law-abiding individuals. In addition, Lapas is also tasked with protecting the community from repeating criminal acts, guaranteeing the rights of prisoners and children, and preparing inmates to actively contribute to development after their release from their sentences (ditjenpas.go.id). Regarding non-formal guidance, one of Lapas' efforts is to collaborate with universities such as Perbanas Institute, which assigns lecturers and students to share knowledge in various fields with inmates (Anwar & Yuliana, 2023).

One of the topics covered was improving financial literacy for inmates. The training aimed to educate inmates on financial products and their benefits. Furthermore, it was hoped that inmates would become financially literate, understanding how to manage and use their money wisely. This activity was designed to equip inmates at the Salemba Class IIA Penitentiary (Lapas) so that upon their return to society they would avoid making poor financial decisions. They would not become entangled in debt, fall victim to fraudulent investments, or face the risk of theft or misuse of their personal data.

The Community Service program was held over a single day at the Salemba Class IIA Penitentiary, Jl. Percetakan Negara No. 88A, Rawasari, Central Jakarta. This prison houses

various types of prisoners, including political prisoners, civil prisoners, prosecutorial prisoners, and perpetrators of economic crime

The Community Service (PKM) activity by the Perbanas Institute team at Salemba IIA Prison, Central Jakarta, is based on the fulfillment of the Tri Dharma of Higher Education which involves the dedication of science and technology for the advancement of public welfare and the intellectual development of the nation (Permata & Yuliana, 2020). Lecturers and students strive to practice their knowledge, foster empathy and social responsibility, and help empower inmates in correctional institutions, including through educational activities, mentoring, and increasing human resource capacity (Ministry of Education and Culture of the Republic of Indonesia, 2020). PKM activities aim to advance public welfare and increase the intelligence of the nation, including in community groups under guidance, such as inmates at Salemba IIA Prison, Jakarta.



Figure 1. Inmate Activities  
Source: Author (2025)



Figure 2. Financial Literacy Community Service Program Activities  
Source: Author (2025)

The outreach activity with the theme: "Improving Financial Literacy for Assisted Residents" is also a form of community empowerment, where the team provides mentoring, training, and support so that the community, in this case the assisted residents, have better capacity in various fields, especially how they understand finance more comprehensively. The Perbanas Institute team can provide human capital-based education or mentoring in various fields, especially finance and banking. Counseling and training are intended to improve the knowledge and skills of assisted residents in the field of finance and banking. This PKM activity focuses on strengthening the financial literacy of assisted residents through training or provision, which can be applied during and after the assistance period. Citta et al. (2025) stated that in addition to benefits for recipients, this activity also shapes the character of students and lecturers to be more empathetic, have a high level of social responsibility, and understand directly the challenges faced by certain community groups.

According to the Financial Services Authority (OJK, 2024), financial literacy is the understanding a person needs to make the right financial decisions to improve their financial well-being. In line with the OJK, the Indonesian Ministry of Finance, through its Leading Indonesian Financial Literacy (Like It) program, is focusing its 2024 financial literacy program on providing a deeper understanding, especially to the younger generation. The younger generation must understand how financial literacy plays a crucial role in making wise and sustainable investment decisions, and encourage young Indonesians to become domestic retail investors. A good understanding of financial literacy will help prevent fraud and illegal financial activities. Financial literacy must continue to improve, not just at the level of knowing the types of financial sector products such as banking, pension funds, insurance, capital markets, and financing (Ministry of Finance, 2024).

Financial literacy is a set of skills and knowledge that enables an individual to make effective and efficient decisions based on their finances (Kristanto & Gusaptono, 2021). According to the Financial Services Authority (2021), financial literacy is a series of activities or processes that increase consumers' confidence, knowledge, and ability to manage their finances, aiming to improve their finances and avoid financial difficulties. It is hoped that increasing financial literacy will improve people's financial behavior, allowing them to consider financial management wisely and improve community welfare (Ismail & Putri, 2022; Puspita & Fauzi, 2023; and Yulianti & Ahmad, 2024).

Financial literacy has indicators including financial knowledge, savings and loans, insurance, retirement planning investments, and product assessments. According to Sari & Nugroho (2021); Setiawan & Mariana (2022), an individual's environment will significantly influence their awareness of the importance of literacy in all areas, including financial literacy. Someone who enjoys social media and watching television will tend to have very minimal financial literacy and will choose to spend their money on items they frequently see on social media or television simply because they want them, even though they don't actually need the items they buy. According to (Damayanti & Yusuf, 2023), good financial literacy will make someone more aware of their financial situation and tend to act more wisely in managing their personal finances

and not prioritize spending their money on unnecessary items. Conversely, people with poor financial literacy will tend to follow desires that are not based on needs when spending their money, preventing them from experiencing additional benefits from their money (Rosa & Listiadi, 2020).

## **2. Method**

This outreach activity was directly provided to 20 (twenty) inmates at the Salemba Class IIA Prison, Central Jakarta, all of whom were male. The material presented was theoretical and applicable. This activity aimed to improve understanding of financial literacy, a skill that, according to the OECD (2014), includes the understanding and application of basic financial concepts such as money management, savings, investments, and personal financial planning. The method of implementing the community service activity used was community education because the outreach aimed to improve understanding of financial literacy. This theoretical presentation was directly given to 20 inmates at the Salemba Class IIA Prison, Central Jakarta, all of whom were male and 35 percent were married. Twelve of them had an educational background of high school/vocational school graduates. Seven of the participants were aged 31-38 years, six were aged 41-48 years, and five were aged 22-29 years.

The chosen theme is "Improving Financial Literacy for Inmates." This theme was chosen because of the importance of financial knowledge in supporting economic independence after prison. Various studies, including those from the World Bank (2019); Idris & Krismadinata (2020); Mustofa & Rachmad (2020); and Rahmawati & Sunarto (2021), show that financial literacy can be a crucial tool in reducing the risk of becoming trapped in a cycle of debt and poverty, especially for vulnerable groups such as inmates.

The activity began with a welcome speech from Mr. Dodi, Head of the Class IIA Salemba Penitentiary (Lapas), Central Jakarta. It was followed by a speech from a representative of the Perbanas Institute who explained the purpose of the activity and introduced the entire Perbanas Institute team to the inmates, leaders and employees of the prison. After that, a welcome was given by representatives of the inmates who expressed their gratitude to all participants who attended, the Prison Leader along with lecturers from the Perbanas Institute, and the students who were willing to carry out community service activities for inmates at the Class IIA Salemba Penitentiary (Lapas), Central Jakarta.

### *2.1 Activity Implementation*

#### 1) Pre-Test

This activity was carried out through three main stages: a pre-test, material presentation, and a post-test. The first stage, a pre-test, was conducted before the presentation of the material. All participants were given a pre-test aimed at measuring their initial understanding of basic topics in financial literacy, such as income management, saving, and distinguishing between needs and wants. At the beginning of the activity, a pre-test was conducted to measure the participants' initial level of understanding of financial literacy. This pre-test was conducted in the form of a

written questionnaire distributed to all participants before the presentation began. The main purpose of this pre-test was to determine the extent of participants' knowledge regarding the basic concepts of financial literacy and personal financial management.

The questionnaire used consisted of 10 multiple-choice questions, covering several important aspects of financial literacy, including: understanding banking, understanding banking products, the importance of saving and financial goals, the risks of borrowing beyond one's means, and basic knowledge of financial products (e.g., savings and loans). The questions in the questionnaire were designed to be simple and relevant to the participants' socioeconomic conditions, considering their diverse educational backgrounds and experiences. The questionnaire was also structured so that it was not intended to be a test, but rather to explore participants' initial understanding in an informal yet measurable manner. The results of this pre-test were used not only to measure the effectiveness of the training through comparison with the post-test, but also served as a basis for adjusting the delivery method to better suit the needs and abilities of the participants.

## 2) Presentation of Material

The second stage involved an interactive presentation delivered by a resource person. The material covered: understanding financial literacy, financial inclusion, banking products, basic concepts of money management, the importance of saving and budgeting, the risks of consumer debt, and personal and family financial planning.

The presentation was conducted in a participatory manner, encouraging discussion so that participants could relate the material to their personal experiences. The lecturers, acting as speakers, shared information about financial literacy with inmates at the Salemba Class IIA Penitentiary. The inmates listened enthusiastically and expressed their opinions on the topics presented by the speakers. The lecturers and students participating in this activity presented prizes to inmates who asked or answered questions from the speakers.

## 3) Post-Test

Tahap ketiga post-test, setelah sesi penyuluhan dan pemaparan materi selesai dilaksanakan, kegiatan dilanjutkan dengan pelaksanaan post-test sebagai tahap evaluasi akhir. Post-test ini dilakukan dengan metode yang sama seperti pre-test, yaitu melalui penyebaran kuisioner tertulis yang berisi pertanyaan-pertanyaan terkait literasi keuangan.

The post-test questionnaire consisted of 10 multiple-choice questions similar to the pre-test questionnaire. This questionnaire aimed to provide an objective comparison of participants' understanding after participating in the counseling activity. Aspects measured in the questionnaire included: understanding banking, understanding banking products, the importance of saving and financial goals, the risk of borrowing beyond their means, and basic knowledge of financial products (e.g., savings and loans). All counseling participants were asked to complete the questionnaire independently and without assistance, to ensure that the answers provided reflected their individual understanding. The questionnaire was also designed with simple and

contextual language, making it easily understood by participants from various educational backgrounds.

The results of the post-test were used to assess the effectiveness of the outreach and measure the increase in participants' knowledge of financial literacy. Furthermore, these results served as evaluation material for the implementation team to design similar, more targeted activities in the future.

After all inmates completed the post-test, the activity concluded with the distribution of prizes and a group photo. All resource persons (lecturers from the Perbanas Institute), students, the person in charge of the Salemba Class IIA Penitentiary, and all inmates participated in a group photo, as the activity concluded.

### **3. Results and Discussion**

The implementation of community service was carried out on Wednesday, July 16, 2025 face-to-face (offline) directly at the IIA Salemba Penitentiary (Lapas) Central Jakarta Building A, 2nd floor. The Perbanas Institute community service implementation team consists of: 4 (four) lecturers chaired by Dr. Hedwigis Esti Sejarahi, S.E., M.E., with members: Natali Yustisia, M.B.A., Hikmah AR, S.E, M.M., and Drs. Ign. Septo Pramesworo, M.Ed.TESOL, M.M. In addition to lecturers, this community service activity also involved 2 (two) students from the Undergraduate Management Study Program, namely: Leonardo Sutrisno and Ferdiansyah Syaputra.

A series of community service activities at the Salemba Class IIA Penitentiary (Lapas) in Central Jakarta began at 8:00 a.m. and continued until 12:00 p.m. WIB. The community service schedule is outlined in Table 1.

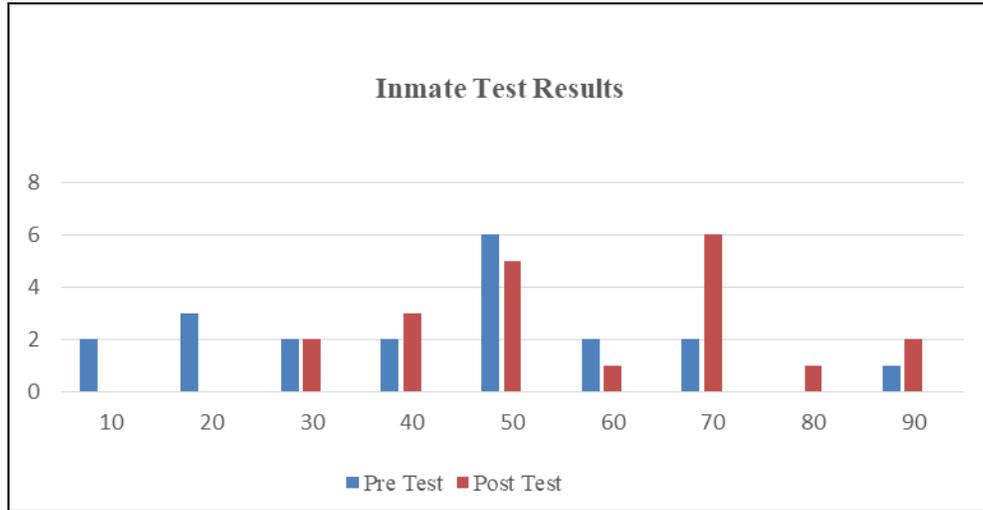
Table 1. Activity Schedule

<b>Time</b>	<b>Activities</b>
08.00 – 09.00	Preparation for Departure from Perbanas Institute
09.01 - 09.30	Participants attend and fill in the attendance list. Distribution of snacks and drinks + conducting a pre-test.
09.31 - 09.40	Opening of the event by MC and reading of prayers
09.41 - 09.55	Welcome remarks
09.56 - 10.49	Delivery of material (video and ppt)
10.50 - 11.00	Question and answer session
11.01 - 11.10	Post test
11.11 – 11.21	Giving prizes to participants who are active/ask questions
11.22 – 11.30	Closing and group photo
12.00 – 13.00	Return to Perbanas Institute Campus

Source: Author (2025)

#### Results of Community Service Activities for Inmates

Before and after the presentation, the Community Service team from Perbanas Institute administered a test to compare whether the inmates had improved their understanding and knowledge of financial literacy. The test results, illustrated in Graph 1, showed that the average post-test score increased 34 percent from the average pre-test score, from 43.5 to 58.5. The highest score of 90, which was initially achieved by only one person, was increased by two people in the post-test. Meanwhile, the lowest pre-test score of 10, obtained by two people, increased to 30 in the post-test.



Graph 1. Inmate Test Results  
Source: Data processed using Excel (2025)

Financial literacy pre-test and post-test results that show higher scores than the pre-test indicate an increase in participants' financial knowledge and skills after participating in a program or intervention. A pre-test is an initial assessment to measure financial knowledge before the program, while a post-test is a final assessment after the program has completed. An increase in post-test scores indicates the program's effectiveness in improving the financial literacy of participants, in this case inmates.

For understanding the material, before the presentation of the material there were 11 (eleven) inmates who did not understand, after receiving counseling they understood. Then, from initially 3 (three) inmates who did not understand, only 1 (one) inmate still did not understand after receiving an explanation. The results of the pre-test and post-test can be seen in Graph 2 and Graph 3. These results show that there was an increase in knowledge of financial literacy of inmates at the Salemba Class IIA Penitentiary (Lapas), after the material was presented.

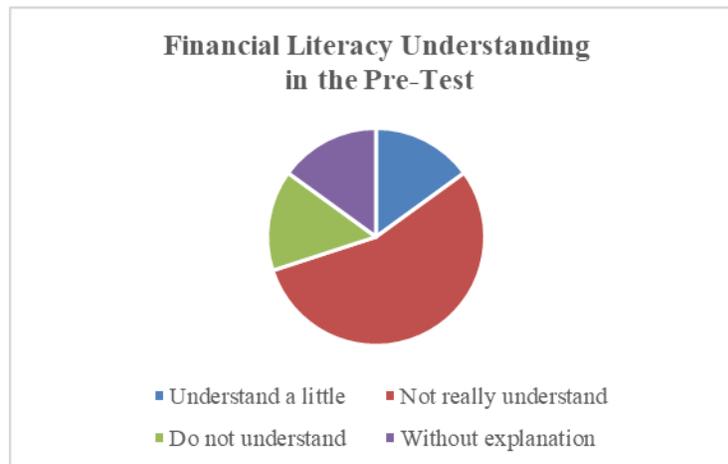
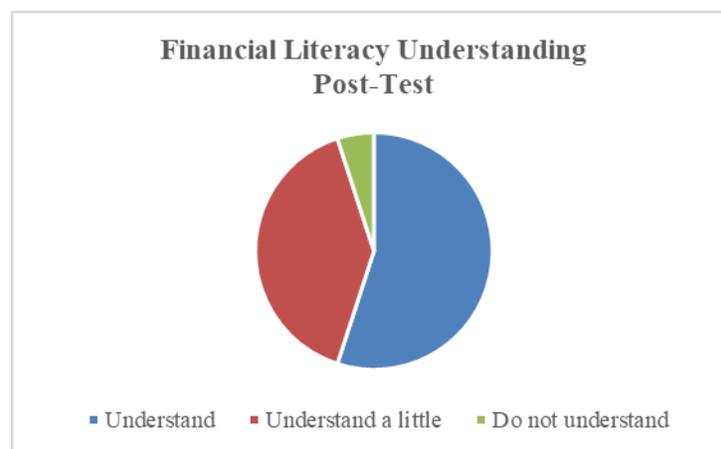


Chart 2. Financial Literacy Understanding in the Pre-Test  
Source: Data processed using Excel (2025)



Graph 3. Financial Literacy Understanding Post-Test  
Source: Data processed using Excel (2025)

### 3.1 Conditions in Substance and Methodology

The community service program conducted by Perbanas Institute lecturers and students at the Salemba Class IIA Penitentiary represents a concrete step in addressing the need to improve financial literacy among inmates. The program has successfully contributed positively to fostering a basic understanding of personal financial management, the importance of saving, and distinguishing between needs and wants. With a 34 percent increase in post-test scores compared to pre-test results, it appears that a short-term educational intervention can yield significant results. However, several substantive and methodological limitations need to be addressed to improve the program's effectiveness in future implementations.

1) Limited Number of Participants

One of the main limitations of this activity is the relatively small number of participants, only 20 out of the total inmate population of Salemba Class IIA Prison. In the context of a correctional facility housing hundreds or even thousands of inmates, this number is not representative enough to fully describe the program's impact. Consequently, the generalizability of the findings to the broader population is limited. Furthermore, participant selection, which may have been based on time availability and administrative criteria, could have biased the results. To increase external validity, future program development should involve participants on a larger scale and employ selection methods that take into account diversity in educational background, age, and type of crime.

2) Limited Training Duration

Training conducted over a single day makes it difficult to achieve more complex learning objectives, particularly in the context of changing financial behavior, which requires a process of habituation. The short timeframe only allows for introductory and conceptual material, with no room for hands-on practice, case studies, or financial decision-making simulations. Furthermore, the limited time also limits in-depth discussions between facilitators and participants, even though interactive processes are crucial for internalizing new knowledge. Therefore, to achieve a more tangible long-term impact, training should be designed in an intensive, gradual, and sustainable format, for example through weekly or monthly training divided into several learning modules.

3) Limited Facilities and Infrastructure

The implementation of activities in correctional institutions faces unique challenges, one of which is limited access to modern learning support facilities. Limited use of information technology such as computers, the internet, projectors, or interactive visual media makes material delivery less than optimal, especially for participants with visual or kinesthetic learning styles. Furthermore, the limited availability of conducive classrooms and stationery also poses technical obstacles that can reduce learning effectiveness. Therefore, future programs need to consider more adequate logistical support and supporting facilities, including alternatives to print and visual media that are easy to understand and safe to use in the correctional environment.

4) Lack of Follow-Up Programs

While initial training has been successful in enhancing participants' understanding, long-term success depends heavily on the existence of follow-up programs that support the ongoing application of knowledge. Unfortunately, these activities have not been accompanied by follow-up mechanisms such as mentoring, intensive support, or the provision of advanced learning modules. Without follow-up interventions, the knowledge imparted risks not being implemented in real-life behavior, especially after participants return to the community. Follow-up programs are also crucial for building social support networks, including access to formal financial services, entrepreneurship training, or the establishment of sustainable study groups for inmates (Rahman & Latifah, 2022). Therefore, future training models should be equipped with a tiered program design and a long-term outcome monitoring system.

5) Evaluation Limited to Pre-Test and Post-Test

The training's impact was assessed solely by comparing pre-test and post-test results, administered very close together. This evaluation is quantitative and tends to measure immediate

understanding without determining whether the improved scores will be sustained over the longer term. However, changing financial behavior requires time, consistency, and ongoing reinforcement. To ensure long-term success, a longitudinal evaluation approach is needed that allows for observation of the implementation of financial literacy concepts in participants' lives after release from prison. Follow-up studies with qualitative data collection, such as in-depth interviews or case studies, can also provide a more comprehensive picture of the challenges and opportunities for post-prison financial integration.

### *3.2 The Importance of A Sustainable Program*

To address the various limitations identified, the development of similar community service activities in the future needs to be comprehensively implemented through the following strategies:

#### 1) Expanding Program Participants and Locations

Community service should not be limited to a single prison location, but rather expanded to various prison regions and categories, encompassing both men and women, adults and juveniles. This approach will broaden the program's scope and increase the diversity of participants, resulting in more nationally representative results. Collaboration across institutions such as the Directorate General of Corrections, the Ministry of Law and Human Rights, and higher education institutions in various regions can accelerate the program's implementation on a broader scale.

#### 2) Design a Sustainable Financial Literacy Program

Designing tiered training modules, ranging from basic to intermediate, to advanced, provides flexibility for participants with varying levels of understanding. Each level can include theoretical and practical materials such as family budget simulations, simple business plans, and an introduction to financial applications. Furthermore, alumni from the initial training phase can be involved as mentors or facilitators in advanced training, creating a sustainable learning ecosystem within the prison.

#### 3) Multi-Sector Collaboration

To achieve more comprehensive success, collaboration with various parties is necessary, such as the banking sector, financial services institutions, local governments, non-governmental organizations, and community leaders. The banking sector, for example, can provide education on formal financial products and services and open access to financial inclusion for former inmates. Non-governmental organizations can provide post-training mentoring, while universities can serve as centers for innovation and ongoing evaluation.

#### 4) Integration of Educational Technology

The use of technology in the learning process has great potential to increase participant engagement and understanding. Although prison environments have limited access to the internet and digital devices, alternatives such as educational video media that can be played offline, controlled tablet use, or material broadcast through an internal television system can be adaptive solutions. Technology can also be used to record participant learning as part of long-term evaluation.

#### 5) Longitudinal Research

Longitudinal studies are crucial for measuring the effectiveness of training in developing sustainable financial habits and behaviors. This research can be conducted by tracking the development of former participants after their release from prison, either through surveys, interviews, or case studies. Some measurable indicators include personal budgeting skills, success in starting micro-enterprises, level of engagement in formal financial services, and resistance to risky consumer practices. This type of research will not only enrich the academic literature on financial literacy among vulnerable groups but also provide policy input for the development of social and economic rehabilitation programs in Indonesia.

#### **4. Conclusion**

A Community Service program conducted by a team of lecturers and students from the Perbanas Institute at the Salemba Class IIA Penitentiary in Central Jakarta has had a significant impact on improving financial literacy among inmates. Through a community education approach, this program was systematically designed, consisting of a pre-test, material presentation, and post-test. The goal was not only to provide basic financial knowledge but also to develop awareness and practical skills in managing finances wisely and responsibly.

The main challenges faced by inmates after completing their prison sentences, such as limited job skills, difficult access to employment, poor understanding of financial management, and the risk of falling into debt or financial fraud, informed the selection of the theme "Improving Financial Literacy for Inmates." This training is expected to provide essential tools for their social and economic reintegration into society.

The activity evaluation was conducted using a pre-test and post-test questionnaire containing 10 multiple-choice questions. The results showed a significant increase in understanding after the participants attended the training. The average participant score increased by 34 percent from the pre-test to the post-test. This improvement indicates that the interactive and participatory approach to material delivery successfully fostered a deeper understanding of the basic concepts of financial literacy. Furthermore, the participants' active engagement during the discussion sessions demonstrated high enthusiasm and a desire to learn, which are important indicators of the success of this activity.

This activity also strengthened the role of higher education institutions in implementing the Tri Dharma of Higher Education, particularly in the aspect of community service. The direct involvement of lecturers and students in sharing knowledge and experience with vulnerable groups, such as inmates, not only benefits the recipients but also fosters character and social empathy within the academic community. Students, in this case, gain real-world experience interacting with the community and understanding the social challenges faced by marginalized groups. This aligns with the goal of higher education to produce graduates who are not only intellectually intelligent but also possess social awareness and moral responsibility.

Overall, this community service activity demonstrates that financial literacy training can be an effective strategy for empowering inmates. With improved financial knowledge and skills, it is

hoped that inmates will be able to make wiser financial decisions after release, thereby avoiding detrimental financial practices and increasing their chances of living independently and economically productively. Empowerment through education like this is crucial to continue and develop, and should become an integral part of correctional program development.

### **Limitations and Further Studies**

This study's limitations lie in the relatively small number of participants, only 20 inmates, so the results cannot be widely generalized. Furthermore, the training was conducted in a single session without long-term follow-up, so its sustainable impact on participants' financial behavior cannot be measured. The evaluation method used was limited to pre- and post-tests without an in-depth qualitative approach. The limited time also limited the space for discussion and broader interaction between participants and the presenter, so participants' understanding may not have been fully optimized.

In the future, similar activities can be developed by expanding the scope of the material, involving more participants, and establishing closer collaboration with correctional institutions, the government, and the private sector. Financial literacy is not only a basic skill but also a crucial asset for building a better future, especially for those who have experienced limited access to education and economic opportunities, such as inmates.

### **Contribution**

The findings of this study contribute to strengthening the role of financial literacy education as an effective strategy in supporting the social and economic reintegration of inmates after prison. By demonstrating a 34 percent increase in participants' understanding after training, this study provides empirical evidence that community-based education programs can improve their ability to make wise financial decisions. Furthermore, these findings strengthen the contribution of higher education institutions to empowering vulnerable groups and encouraging the integration of financial literacy into prison rehabilitation policies in a more systematic and sustainable manner.

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