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Economic Empowerment of Indonesian Migrant Workers in Hong Kong Through Digital-Based Financial Literacy

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Abstract

Many migrant workers in Hong Kong struggle to manage their income due to low levels of financial literacy, resulting in their economic potential not being optimally utilized. Low financial management skills can increase the risk of excessive debt and unproductive consumption, thus affecting their long-term welfare. The activities carried out in this service include Coordination of Service Implementation, Socialization, Digital-based Financial Literacy Training, and Mentoring. The implementation method used in this community partnership program is participatory. The results of the service showed an increase in understanding of financial literacy by 32%, and skills in using digital financial applications increased by 41%. In addition, this mentoring also strengthens social relationships between participants, local facilitators from PCIA Hong Kong, and the implementation team.

Keywords: Digital, Financial, Hong Kong, Literacy, PMI

INTRODUCTION

There are over 140,000 Indonesian migrant workers (PMI) in Hong Kong, the majority of whom work as female domestic workers (Bangsawan et al., 2023). According to Bank Indonesia data, remittances sent by PMI to Indonesia reached USD 812 million in 2021, but many reported difficulties saving or managing expenses (Buchdadi et al., 2022; Effendi and Rahmi, 2024). Studies show that 70% of PMI do not have a long-term financial plan, so they tend to spend most of their income on consumption and urgent needs. This challenge is exacerbated by a lack of understanding of basic financial management and investment concepts (Intan et al., 2023). Hong Kong has a nearly 92 percent internet penetration rate, with the majority of PMI having access to gadgets. However, surprisingly, less than thirty percent of migrant workers (PMI) have managed their income (Heriansyah et al., 2024; Isma et al., 2023). The main obstacle faced is low digital literacy, particularly in understanding the functions and benefits of financial applications. This leads to reliance on traditional remittance services, which often charge high fees (Izzaty et al., 2024).

Along with the rapid development of technology in the 21st century, every aspect of life has changed, from communication, education, and learning to work and even professions (Fadillah et al., 2023; Wulandari et al., 2021). Digital transformation has brought about many forms of change. Meanwhile, the government continues to undertake various efforts to encourage digital transformation. One such effort is through the Ministry of Communication and Informatics, which educates the public on the importance of digital literacy.

In this digital era of free access to information and communication, it is necessary to utilize digital facilities to facilitate access to digital information. This is crucial for Indonesian migrant workers (PMI) to protect themselves from potential transnational crimes. While the rapid advancement of digital technology can address the difficulties faced by Indonesian migrant workers (PMI) when sending their earnings to their families in Indonesia, the lack of awareness about the use of digital financial services to PMI and their families means that these digital financial applications are rarely utilized to their full potential. Therefore, this community service activity aims to provide training

on digital literacy education to PMI in Hong Kong and help introduce the ease of transactions using digital financial applications, thus facilitating the process of sending their earnings later.

METHODS

The implementation method used in this community partnership program is participatory. *Participatory training* means that partners are fully involved and emphasized active participation in all PKM activities, from planning to evaluation. In line with the priority partner problems agreed upon and addressed together, the following are the stages of activity implementation (Purnamawati et al., 2024; Putri et al., 2020):

1. Socialization

This activity aims to provide understanding to target partners so that they can agree to the implementation of the program to be provided and so that partners are willing to commit to implementing it. This socialization will also provide information related to the stages of the program to be implemented.

2. Facilitation and Workshop on Skills Competency Improvement

Includes activities to provide training to increase skill competencies to partners and then conduct training workshops for partners. The purpose of this activity is to improve PMI's practical skills in financial management, as well as individual or group financial plans.

3. Mentoring and Evaluation

Mentoring efforts are the next stage that must be carried out. This stage is a form of control so that partners can operate and use the technology and innovations that have been provided. Mentoring is carried out intensively and will be evaluated regularly by the implementing team.

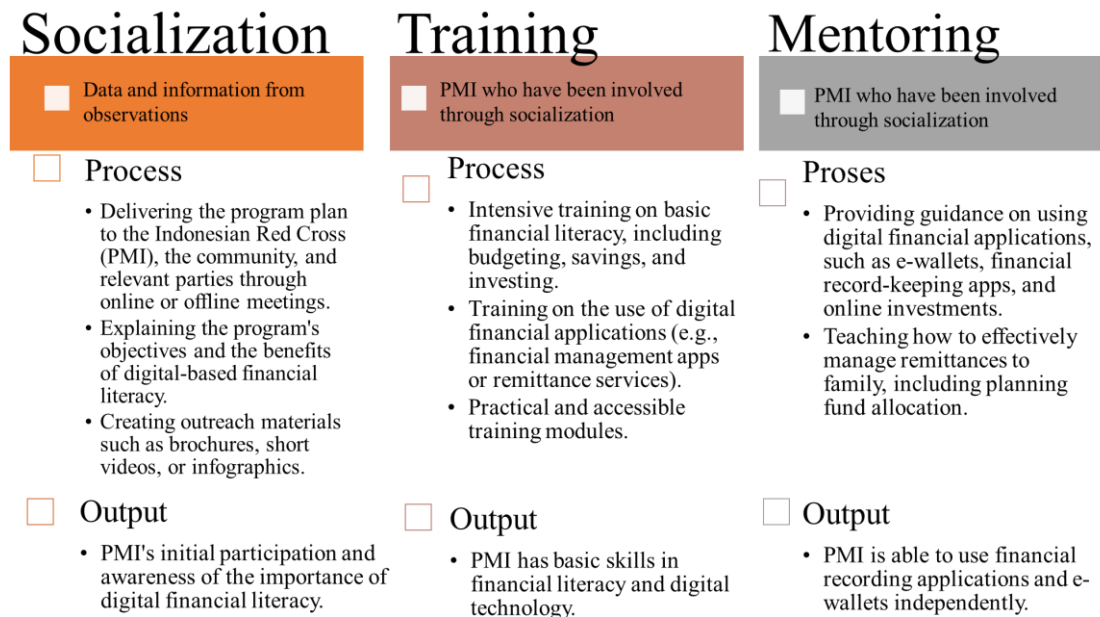


Figure 1. Stages of Service Implementation

Partner participation in community service programs is an important element to ensure the success and sustainability of activities. The partners in this community service activity are the 'Aisiyah Special Branch (PCIA) Hong Kong and the Consulate General of the Republic of Indonesia (KJRI) in Hong Kong and groups of Indonesian migrant workers. In the context of economic empowerment of Indonesian migrant workers (PMI) in Hong Kong through digital-based financial literacy, the following forms of partner participation can be expected:

- 1) Together with the team to determine the agreed problems
- 2) As a venue provider for all training and workshop activities
- 3) As a provider of workshop materials
- 4) Take an active role in every training and workshop activity.

Furthermore, partners will be involved in planning the program, scheduling activities,

participating in training up to the trial and evaluation stages of the program.

RESULTS AND DISCUSSION

1. Coordination of Service Implementation

Before conducting service activities, coordination was carried out between the LPPM UNNES service team and the Indonesian Consulate General in Hong Kong. The coordination was attended by all service members from UNNES and representatives from the Indonesian Consulate General in Hong Kong. The purpose of this coordination is to get a mutual agreement for the implementation of the service to be carried out. From the results of the coordination it was agreed that the implementation of the service could be carried out on July 18 to July 22, 2025.



Figure 2. Coordination of Service Implementation

2. Socialization of Service Implementation

The outreach activities aim to provide understanding to the PMI Special Branch Leadership (PCIA) so they can approve the program implementation and ensure partners are committed to its implementation. These outreach activities will also provide information regarding the program's implementation stages.

These activities include:

- a. Presenting the program plan to the PMI Special Branch Leadership (PCIA) through an in-person meeting.
- b. Explaining the program's objectives and benefits of digital-based financial literacy.
- c. Developing outreach materials such as brochures, short videos, or infographics.

These activities were held at the PCIA Hong Kong Secretariat. The activity began with a presentation of the planned outreach program to increase capacity in digital literacy for the PMI Special Branch Leadership (PCIA). The program's objectives and benefits of digital-based financial literacy were then explained, as well as developing outreach materials (Buchdadi et al., 2022 and Isma et al., 2023).



Figure 3. Socialization of Service Implementation

3. Digital-based Financial Literacy Training

After the socialization phase successfully built a shared understanding and collective commitment between the community service team and partners, the program continued with facilitation activities and a skills development workshop. This activity was designed to provide direct training to Indonesian Migrant Workers (PMI) in Hong Kong on personal financial management and the use of digital technology to support their financial literacy.

The workshop was conducted in three sessions focused on different themes: (1) an introduction to basic financial literacy, (2) personal financial management and long-term financial planning, and (3) the use of digital applications for financial recording and savings planning and micro-investments. The training method emphasized a participatory approach, with participants actively engaging in simulations, group discussions, and practicing using digital applications. This aligns with the approach developed by Buchdadi et al. (2022) to improve financial literacy for PMI in Taiwan, which demonstrated the effectiveness of hands-on learning in improving participants' understanding and skills.

Workshop participants demonstrated high enthusiasm. In a brief post-workshop evaluation, 90% of participants reported understanding the importance of recording expenses and long-term financial planning for the first time. Several participants also revealed that they previously relied on conventional methods for saving money, such as keeping large amounts of cash or sending all their earnings home without planning (Mediawati et al., 2023). Furthermore, the introduction of financial recording applications such as Money Lover, DompotKu, and the budgeting features of mobile banking services were new to most participants. This training has been shown to increase the confidence of migrant workers (PMI) in using technology to manage their finances, as also found in studies of digital training for PMI by Fadillah et al. (2023) and Isma et al. (2023).

Kwartawaty et al. (2020) stated that the dissemination of information and knowledge through various social media platforms is widely used by the community. With digital media, people can express their aspirations and opinions, and they can voice their perspectives and opinions while considering feasibility without harming others. Economic goals can also be achieved through digital literacy, for example by understanding online transactions. In short, digital literacy makes someone aware of themselves and the dynamic world, enabling them to better participate in social life. Therefore, digital literacy needs to be developed among Indonesian migrant workers (PMI) as part of lifelong learning.

Overall, this facilitation and workshop phase successfully improved the digital financial competency of Indonesian migrant workers in Hong Kong. This activity demonstrated that the combination of participatory methods, technology utilization, and community support can strengthen the economic capacity of Indonesian migrant workers in a practical and sustainable manner (Purnamawati et al., 2024; Lokahita et al., 2024).



Figure 4. Digital-based Financial Literacy Training

4. Mentoring and Evaluation

Mentoring is an important stage in ensuring the sustainability of the training results that have been provided. The mentoring focuses on two main aspects: (1) assistance in the routine use of digital financial applications, and (2) consultation on personal financial planning and long-term economic plans. The results of the mentoring show that most of the participants have started to implement the habit of recording daily expenses, making monthly budgets, and starting to form long-term financial goals such as investing in children's education or business plans after the work period abroad is over. This finding indicates that ongoing mentoring plays a crucial role in strengthening the implementation of post-training knowledge (Buchdadi et al., 2022).

In addition to the technical aspects, the mentoring also provided a space for participants to reflect on the importance of financial independence. Some participants stated that before joining the program, they did not have a clear financial direction and often relied on spontaneous remittances to their families without a strategy or savings reserve (Mediawati et al., 2023). Through this assistance, participants began to develop a more structured *reintegration* plan, including the desire to start an independent business in Indonesia. This condition indicates an increase in economic capacity that is transformational.

The evaluation results showed an increase in understanding of financial literacy by 32%, and skills in using digital financial applications increased by 41%. These results are in line with the findings of Isma et al. (2023) and Fadillah et al. (2023) who emphasized the importance of the mentoring process to turn literacy into real action in the field. In addition, this mentoring also strengthened social relationships between participants, local facilitators from PCIA Hong Kong, and the implementation team. There was an exchange of experiences and inspiring stories between participants that strengthened the collective spirit for change. In the context of community-based economic empowerment, this social engagement is an important social capital that must be maintained (Purnamawati et al., 2024).

Service partners such as PCIA and the Indonesian Consulate General in Hong Kong also played an active role in the evaluation process. They provided input that this kind of activity needs to be continued in the form of a sustainable program or further training, such as entrepreneurship training or investment literacy. This shows that financial literacy interventions do not stop at basic education, but can be developed towards strengthening the micro-economy of PMI communities (Kusbandiyah et al., 2024) and (Lokahita et al., 2024). Overall, the mentoring and evaluation stages provide concrete evidence that financial behavior change can be achieved if structured, sustainable, and participatory interventions are provided. This stage also emphasized the importance of building a supportive ecosystem among PMIs so that the empowerment process is not individualistic, but collective and sustainable.



Figure 5. Service Assistance and Evaluation

CONCLUSION

This community service program succeeded in making a real contribution to the economic empowerment of Indonesian Migrant Workers (PMI) in Hong Kong through increasing digital-based financial literacy. The participatory approach applied from the socialization stage to mentoring has proven effective in building active involvement of partners and program participants. The active involvement of partners, the use of digital approaches, and the focus on sustainability make this program an effective financial literacy intervention model for the migrant worker community. In the future, similar activities need to be developed further, for example in the form of advanced training in digital entrepreneurship or micro-investment management, in order to expand the impact and address the economic needs of migrant workers more comprehensively.

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