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Optimizing PMI Income and Remittance Management Through Digital Financial Literacy

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Abstract
This Community Service program aims to assist PMI in making daily expenditure decisions and financial management for long-term impact. The material presented focuses on how income should be divided according to priorities, how to have a good remittance plan, and how safe digital transactions are carried out. Participants in this service amounted to twenty PMIs. The program included material presentation, discussion, mentoring, and evaluation. Participants conducted a pretest and posttest as a form of measuring participants' understanding after this activity was held. From the results of the quantitative assessment, the average score of participants' understanding of financial literacy increased from the original participant's understanding of financial literacy by 53.7% to 90%. The average N-gain value was 0.79, 16 participants were in a high position and four participants were in the medium category. This shows that financial education is beneficial with the situation faced by PMI.

Keywords: *digital financial literacy, financial education, income management, indonesian migrant workers, remittances*

INTRODUCTION

Indonesian Migrant Workers (PMI) in Hong Kong are still one of the largest migrant workers communities abroad. The latest data shows that in the first semester of 2024 there are around 53,608 migrant workers working in Hong Kong, making Hong Kong one of the main destinations for migrant workers nationally (Fadillah et al., 2023). In addition, data from the Indonesian Ministry of Migrant Worker Protection (P2MI) noted that Hong Kong is one of the countries with the highest placement of migrant workers on a global scale. Overall, the number of migrant workers working in various countries reached 297,433 people, with Hong Kong being one of the significant contributors (Anam et al., 2023).

Based on a Bank Indonesia report (2024), remittances sent by PMI to Indonesia reached around USD 15.70 billion or the equivalent of more than Rp 263 trillion, making PMI remittances one of the most important sources of national foreign exchange (Riani et al., 2024). However, most PMIs in Hong Kong still face obstacles in planning and managing personal finances, including saving, investing, and long-term financial planning. The main problems in the economic empowerment of migrant workers in Hong Kong through digital-based financial literacy include the low level of financial and technological literacy and limited access to safe and inclusive financial services (Suswanto et al., 2024). Many PMIs have limited understanding of financial concepts such as budget management, savings, and investments. This is exacerbated by the low level of digital literacy, despite the fact that most have smartphone-like devices (Isma et al., 2023; Sagita et al., 2025). This obstacle causes PMIs to often use their money for consumptive needs without a mature long-term plan. Additionally, a lack of understanding of digital security risks makes them vulnerable to *online* fraud, which is a significant barrier in leveraging technology for financial management. Other problems are high workloads and socio-economic pressures, such as the demand for regular remittances to families in Indonesia [7]. This pressure makes it difficult for most PMIs to set aside their income for investments or emergency funds. In addition, the differences in financial culture between Indonesia and Hong Kong, including access to complex Hong Kong-language fintech applications, add to the challenges for migrant workers to leverage local financial services (Kristanti et al., 2025; Daulay et al., 2023; Marmoah et al., 2025).

This condition is in line with the findings in various studies regarding the low financial literacy of migrant workers. Data from the PMI community survey in Hong Kong shows that more than 85% of PMIs are interested in taking financial literacy training if they are given easy and flexible access, especially on their holidays (Yunita et al., 2023; Nugroho et al., 2025). In addition, digital-based programs can be an effective solution because they can be accessed at any time. By using technology-based approaches, such as financial simulation applications and learning videos, training can be designed according to the needs and level of understanding of participants (Wijaya et al., 2025; Sasaki et al., 2024; Nabila & Alif, 2025).

By implementing digital-based financial literacy programs, the expected positive impacts include improving the ability of migrant workers to manage income, saving for the future, and reducing dependence on third parties for remittances (Sari et al., 2023; Sari et al., 2023b; Arifin et al., 2026). Data from a similar program in Singapore shows that financial literacy can increase savings rates by up to 40% among migrant workers. In Hong Kong, this impact has the potential to be greater given wider access to technology. Program evaluation and sustainability are critical to ensuring long-term success. Regular supervision and mentoring by local facilitators or the PMI community can strengthen the effectiveness of the program. Data from the program implementation can also be used to tailor training materials to the needs of participants. With the synergy between education, technology, and community participation, PMI's economic empowerment in Hong Kong through digital financial literacy has a great opportunity for success. The purpose of this activity is to improve the practical skills of PMIs in Hong Kong in financial management, as well as individual or group financial plans.

METHOD

The target of the program is PMI in Hong Kong which requires strengthening basic knowledge and skills in financial management. All participants who participated in the series of activities became the target of education and respondents to evaluate the activities. The use of all participants as respondents was in accordance with the character of service oriented towards empowering the target group, not sampling to generalize the condition of all migrant workers in Hong Kong (Septiani, 2025; Ghofar et al., 2025; Mustikasari et al., 2025; Adika et al., 2026; Surya et al., 2025).

Preparations for Community Service in Hong Kong are carried out with two coordinations. The first is coordination with the internal team and the second is coordination with partners. The activities carried out under internal conditions are the division of tasks, the preparation of materials, and the preparation of instruments, and how the delivery of materials is carried out. Partner coordination includes identifying the needs of migrant workers, determining schedules and places of implementation, determining the duration of activities, and preparing technical support.

At the Orientation stage, there is a process of submitting program plans to PMI through offline meetings. The activity was also carried out by explaining the program objectives and the benefits of digital financial literacy. This stage is carried out by providing socialization materials through brochures, presentations delivered by the service team, and short videos. The output of the orientation stage is PMI's participation and initial awareness of the importance of digital financial literacy. Facilitation is carried out by holding intensive training related to basic financial literacy, including savings and investment budgets; training in the use of digital financial applications such as financial management applications and remittance services. The output of this process is that PMI has basic skills in financial literacy and digital technology.

Mentoring is done to help participants translate the material into personal financial decisions. The form of assistance includes reinforcing the subject matter, consultation on the problems faced, direction on setting goals, and discussing alternative income management. The mentoring is not directed to provide recommendations for specific investment products, but to strengthen the participants' ability to assess the benefits, costs, risks, and suitability of products to their needs. Follow-up assistance can be done through PMI's community communication group. The media is used to share materials, remind targets, answer questions, and convey information about the risks of digital fraud. Community engagement helps build peer support so that change doesn't just depend on one face-to-face meeting.

Evaluation includes process evaluation and evaluation of learning outcomes. Process evaluation is carried out through observation of the implementation of activities, suitability of materials, participant involvement, smooth delivery, and partner support. Proof of the process was obtained from implementation records, attendance lists, documentation, and participant responses during the activity. The evaluation of learning outcomes is designed using pretests and posttests given before and after the delivery of the material. The instrument consists of 15 dichotomous items with a score of 1 for the correct answer and 0 for the wrong answer. Evaluation items include the ability to distinguish between needs and wants, understand the function of budgets, emergency funds, savings and investments, productive remittances, financial objectives, family communication, service legality, PIN or OTP security, phishing, investment risk, transaction fees, digital recording, differences in cross-border services, and complaint channels. Participants' perception of the quality of activities was measured using eight statements on a Likert scale of 1–5, namely the relevance of the material, the clarity of the speakers, the suitability with the context of PMI, practical benefits, increased digital awareness, intention to implement the budget, interest in participating in mentoring, and general satisfaction. A score of 1 indicates strongly disagree and a score of 5 indicates strongly agree. Participants' brief comments can be added as qualitative data to identify follow-up needs.

Sustainability is geared towards providing re-accessible materials, periodic communication, and strengthening the role of the community. Presentation materials can be developed into digital modules, short videos, and financial management worksheets. Partners play a role in supporting the dissemination of materials, organizing follow-up activities, and helping to identify participants who need further assistance. Follow-up activities can involve the families of the remittance recipients in Indonesia. Family involvement is necessary because the success of remittance management depends not only on the sender's decision, but also on the recipient's understanding of the purpose and limits of the use of funds. Thus, the sustainability of the program includes strengthening individual knowledge, community support, and family financial communication.

Partners participate in need-identifying, scheduling, venue provision, participant organization, and activity facilitation. Partners also serve as a liaison between the implementation team and the PMI community and support the dissemination of information. During the activity, participants participated through attendance, reflection on experience, questions and answers, filling in evaluation instruments, and submitting assistance needs. The implementation team is responsible for compiling materials, preparing instruments, facilitating learning, documenting activities, processing evaluation results, and compiling follow-ups. The division of roles keeps the implementation from one-way and allows partners to have the capacity to continue strengthening financial literacy at the community level. Implementation data was obtained through observation, documentation, pretest, posttest, and activity evaluation questionnaire. Observation data and documentation are used to explain the implementation process. Pretest–posttest data were used to describe changes in participants' understanding, while questionnaires were used to assess the acceptance and benefits of activities. The analysis only used data from participants who had a complete pretest and posttest score pair. The knowledge value of each participant was calculated by dividing the number of correct answers by the sum of all items, then multiplied by 100. The results are presented in the form of minimum, maximum, average, percentage of correct answers per indicator, and value changes. The magnitude of the learning increase is calculated using normalized gain or N-gain.

$$\textit{Value} = (\textit{Number of correct answers} / 15) \times 100$$
$$\textit{N-gain} = (\textit{Level Posttest} - \textit{Level Pretest}) / (100 - \textit{Level Pretest})$$

N-gain is categorized as low when it is less than 0.30; while when in the range of 0.30–0.69; and high when at least 0.70. Activity evaluation data was analyzed using frequency, percentage, and average values. An average of 4.21–5.00 is categorized as very good; 3.41–4.20 good; 2.61–3.40 is sufficient; 1.81–2.60 less; and 1.00–1.80 is very lacking. Participant comments were analyzed in a simple thematic manner to identify the most useful material and follow-up needs.

RESULTS AND DISCUSSION

Before delivering the material, the implementation team coordinates with partners to adjust the program objectives, the characteristics of the participants, the substance to be delivered, and the technical needs of the activity. This stage is an important part of the participatory approach because financial literacy materials cannot be delivered uniformly without considering the socio-economic conditions of the participants. PMIs face a typical situation: income is received in the country of placement, while some of its use is directed to families in Indonesia. This condition makes financial decisions involve two contexts at once, namely the cost of living and the financial system in Hong Kong and household needs in the area of origin.

The results of the coordination are used to focus activities on the needs that have been identified, including aspects of education, economy and management, technology, and culture. In the education aspect, the main problem is basic financial understanding and digital literacy. In the economic and management aspects, attention is directed to income management, remittance planning, savings, emergency funds, and long-term financial goals. In the technology aspect, participants need to understand the benefits as well as risks of digital financial services. Meanwhile, in the cultural aspect, the material needs to consider social pressures to meet family needs as well as the differences in financial services between Indonesia and Hong Kong.

The preparation stage also resulted in adjustments to the way of delivery. The material is designed in communicative Indonesian and uses examples that are close to the life of PMI. Simplification of financial terms is needed so that participants can connect concepts with daily decisions, such as distinguishing needs and wants, determining the remittance limit, building fund reserves, and choosing secure digital services. Thus, preparation does not stop at determining the venue and schedule, but also ensures the relevance of the material to the conditions of the participants. The preparation phase is also carried out by adjusting the way of delivering material for PMI. The material presented was made in a communicative language and in Indonesian, using examples that are relevant to the life of PMI in Hong Kong. Financial terms are also made simple so that participants can more easily understand the concept so that it can be implemented in daily life, distinguish which ones include needs and wants, determine the limit of remittances that can be given, create reserve funds and emergency funds, and recommend safe financial service products.

Socialization of the material is carried out by providing knowledge about the objectives, benefits, and running of this program. PMI explained the reason why financial literacy is one of the important things for the protection and empowerment of PMIs abroad. The main topic of emphasis in this material is the explanation that a large income does not always correspond to the magnitude of the economic benefits obtained. So, without careful planning, the income obtained so far will be used up for routine consumption, unclear direction, and risky financial decisions. If the financial management is planned, PMI's income can be old age savings, emergency funds, children's education costs, business capital, and other assets to support PMI's economic independence. The material presented at this Community Service themed "High Income to High Impact" intends to shift the orientation of migrant workers who originally worked only to earn income but also to create a long-term impact on their lives. This stage is also carried out by reflecting on their goals of working in Hong Kong and comparing it with the income expenditure that has been made.

Figure 1. Delivery of Materials to Participants

The socialization also explained the relationship between the stages of the program. Participants not only received a presentation on the importance of financial literacy, but were introduced to the direction of competencies to be built, namely the ability to manage cash flow, set financial goals, use digital services safely, and plan remittances productively. The clarity of the flow is needed to build participant commitment so that the material does not stop as momentary information. In a participatory approach, participant commitment and involvement are prerequisites for the empowerment process to continue after face-to-face meetings. The facilitation and workshop stages are the core of the program. The delivery of the material was developed from basic questions about the importance of financial literacy to a number of relevant skills for PMI. The workshop is not placed as a one-way lecture, but as a process of connecting financial concepts with the participants' experiences. The resource persons facilitated participants to see the relationship between income, remittance obligations, personal expenses, family needs, and economic goals after the period of service abroad ended.

The first material emphasizes the importance of managing income based on priority. Income needs to be consciously divided into several functions, including living needs, remittances, savings, emergency funds, protection, and productive goals. The distribution is not set in the same percentage for all participants because the family conditions and obligations of each migrant worker are different. What is emphasized is that there are clear limits and plans for each use of income. In this way, participants can avoid spending patterns that only follow momentary needs or pressures from the environment. The next material discusses the different functions of savings, emergency funds, and investments. Savings are used for goals that have been planned in the short or medium term. Emergency funds are set up to deal with unexpected events, such as job changes, health needs, or urgent family needs. The investment is directed at value growth in the longer term and must be adjusted to the risk profile and understanding of the participants. This separation of functions is important so that all funds are not placed in the same instrument or used interchangeably.

In the context of PMI, long-term planning needs to be linked to the working period and return plans. Participants are directed to set specific goals, such as education costs, home renovation, land purchase, business capital, or the establishment of a source of income after returning to Indonesia. Specific goals help participants determine the amount of funds that need to be set aside and the time frame for achieving them. Without a clear purpose, savings are easily repurposed for consumption unrelated to the master plan. Remittances are an important part of PMI's contribution to the welfare of families and the Indonesian economy. However, the amount of remittances does not automatically create economic resilience if its use is not planned. Therefore, the workshop material directs remittances not only to meet routine consumption, but also to build family capacity. Productive use can be in the form of education costs, skill development, calculated business capital, or the formation of assets that provide long-term benefits. In this section, financial literacy is understood as a joint process between migrant workers and the remittance recipient families. PMI can have a good plan, but it will be difficult to implement if the family does not understand the limits of use and the purpose of the funds sent. Therefore, family financial communication is part of empowerment. Determining the amount of remittance, the purpose of use, and simple reporting to the sender can help maintain a consistency between the plan and the realization. The discussion of remittances also helped participants understand that the pressure to always meet all family demands needs to be managed through healthy communication. Setting limits does not mean reducing responsibilities, but ensuring that income can sustain the family's well-being in a sustainable manner. Bank Indonesia places remittances of migrant workers as an important economic stream; Therefore, improving the quality of its management is relevant not only for individuals, but also for the economic resilience of households in the area of origin.

The technological aspects in the proposal are translated into education regarding the use of digital financial services. Smartphones and financial applications provide convenience in sending money, recording transactions, saving, and accessing various financial products. However, this convenience is also followed by risks, including fraud, theft of personal data, fake links, misuse of verification codes, and unaccountable investment offers or loans. Therefore, the ability to operate the application needs to be accompanied by the ability to assess the security and legality of the service. Participants were directed to recognize the basic principles of digital security: not sharing PINs, passwords, and verification codes; checking the identity of the service provider; using secure devices and networks; update the application; and not making financial decisions simply because of the lure of high profits or pressure to act quickly. This principle is particularly relevant for migrant workers who conduct a lot of cross-border transactions and can be targeted for fraud by taking advantage of information limitations or language barriers. The main outcome in this section is the strengthening of the relationship between digital literacy and financial protection. It is not enough for participants to know how to use the app, but it is necessary to understand the consequences of each approval, cost, data access, and product risks. Financial consumer protection for migrant workers requires easy-to-understand information, access to complaints, and the ability to recognize products that suit their needs. Thus, digital literacy is placed as an instrument of protection as well as efficiency.

Cultural aspects are discussed through differences in customs, language, cost of living, and financial services systems between Indonesia and Hong Kong. Participants need to understand that products or practices that are prevalent in the country of placement do not necessarily have the same mechanism when used for needs in Indonesia. On the other hand, decisions made by families in Indonesia can affect the ability of migrant workers to meet their living needs and financial goals while working in Hong Kong. The use of Indonesian in the delivery of materials helps to reduce the distance between financial terms and participants' experiences. Terms such as cash flow, emergency funds, risk, and diversification are explained through everyday situations to make them easier to understand. This adjustment is an important form of facilitation, because financial literacy programs will be more effective when participants can recognize themselves in the examples given, rather than just accepting general definitions.

The mentoring stage is directed to reinforce the substance that has been conveyed and help participants translate the material into personal financial decisions. Within the framework of the proposal method, mentoring functions as a control so that knowledge about budgeting, savings, remittances, and digital security does not stop at the level of understanding. Participants need space to confirm the problems they face, compare alternatives, and get direction that suits their needs. The evaluation of activities was carried out quantitatively by paying attention to the implementation of the series of activities, the suitability of the material with partner problems, the involvement of participants in the forum, and the need for follow-up. Based on documented implementation, the activity successfully provided a face-to-face educational forum and conveyed the key message about the importance of turning income into long-term economic impact. The presentation of visual materials and the arrangement of participants in table groups also support a learning atmosphere that allows interaction between resource persons and participants. The results of the pretest and posttest processing showed an increase in understanding in all participants. The average pretest score of 53.7% increased to 90.0% in the posttest, or an increase of 36.3 percentage points. The pretest score is in the range of 40.0-66.7%, while the posttest score is in the range of 73.3-100.0%. All participants experienced an increase in scores; 16 participants (80%) obtained a high category N-gain and 4 participants (20%) obtained a medium category. The average N-gain of 0.79 is in the high category, which descriptively shows that the material and learning process have the potential to strengthen participants' understanding.

Table 1. Summary of Pretest-Posttest Results

Indicator	Results
Number of participants	20 people
Rerata pretest	53,7%
Pretest range	40,0-66,7%
Rerata posttest	90,0%
Posttest range	73,3-100,0%
Average increase	36.3 percentage points
Rerata N-gain	0.79 (high)
N-gain distribution	16 high (80%); 4 medium (20%)
Increased participants	20 people (100%)

The largest increase was in the investment risk and transaction cost indicators, which each increased by 70 percentage points, from 30% in the pretest to 100% in the posttest. Understanding of financial goals increased by 55 points, from 35% to 90%. The indicators of needs and desires as well as complaint channels increased by 45 points each. These results show that practical examples of the relationship between risk, cost, and financial goals are the parts of the material that most close the initial knowledge gap. The smallest increase was in the confidentiality of the PIN/OTP, which was 15 points. This does not indicate that the material is less important, but it is related to the high initial knowledge of the participants which has reached 80%. In the posttest, four indicators still received a correct answer percentage of 80%, namely emergency funds, productive remittances, family communication, and digital recording. These four aspects need to be the focus of mentoring because they require repeated application in daily financial management.

Table 2. Changes in Participant Understanding per Indicator

Code	Indicator	Pretest	Posttest	Changes
I01	Needs and wants	50%	95%	45 points
I02	Budget function	60%	100%	40 points
I03	Emergency fund	40%	80%	40 points
I04	Savings and investments	70%	90%	20 points
I05	Productive remittances	60%	80%	20 points
I06	Financial objectives	35%	90%	55 points
I07	Family communication	60%	80%	20 points
I08	Legality of the service	65%	85%	20 points
I09	PIN/OTP Confidentiality	80%	95%	15 points
I10	Phishing	45%	85%	40 points
I11	Investment risks	30%	100%	70 points
I12	Transaction fees	30%	100%	70 points
I13	Digital recording	60%	80%	20 points
I14	Cross-border context	70%	95%	25 points
I15	Complaint channels	50%	95%	45 points

The assessment of eight aspects of the activity resulted in an overall average of 4.29 out of a scale of 5 and was included in the very good category. The highest score was found in the clarity of the resource persons of 4.40, followed by an increase in digital awareness of 4.35 and the relevance of the material of 4.30. The suitability of the example with the context of PMI, practical benefits, intention to implement the budget, interest in participating in mentoring, and general satisfaction each obtained an average of 4.25. All participants gave a score of 4-5 on the aspects of material relevance, clarity of the speakers, interest in participating in mentoring, and general satisfaction. In the other four aspects, the proportion of scores of 4-5 reached 95%. These results show consistent acceptance of the material and delivery methods. However, the high interest in mentoring also indicates that one workshop is not enough to ensure sustainable changes in financial behavior.

Table 3. Participant Evaluation of the Quality of Activities

Evaluation Aspects	Average	Shoes 4-5
Material relevant to the needs of PMI	4,30	100%
The resource person explained the material clearly	4,40	100%
Examples according to the participant's condition	4,25	95%
Useful materials for income management	4,25	95%
Materials to increase digital awareness	4,35	95%
Participants intend to implement a budget	4,25	95%
Participants are interested in participating in mentoring	4,25	100%
General satisfaction with activities	4,25	100%

The short comments formed five themes with the same frequency, namely the benefits of budget materials, the ease of understanding the example of remittances, the relevance of digital security, the need for financial recording exercises, and the desire to follow follow-up assistance. The five themes show that participants need not only conceptual knowledge, but also exercises that help implement budgets, record transactions, assess risks, and formulate remittance goals in a more structured manner. Viewed from the educational aspect, the activity answers the need for access to easy-to-understand financial information. Presentations in Indonesian and examples related to income and remittances helped participants connect concepts to their conditions. The main achievement is the availability of a basic knowledge framework regarding revenue management, financial objectives, and risks. Knowledge improvement is the initial stage before participants can build consistent habits and skills.

Viewed from the economic and management aspects, the activity introduces the principle that every income must have a purpose. The principle encourages participants not to judge success by the amount of income or remittances alone, but by the ability to sustain funds, build reserves, and generate long-term benefits. The discussion of budgets and productive remittances is directly related to the goal of economic empowerment because it helps participants see income as capital to create family resilience. Viewed from the technological aspect, the activity places digital services as a tool that must be used critically. The ease of transactions can speed up remittances and make record-keeping easier, but it also increases exposure to new risks. Therefore, the results of digital education are not measured by the number of applications used, but by the ability of participants to recognize the legality, security, cost, benefits, and consequences of the product. This approach is in line with the goal of financial inclusion which emphasizes the appropriate use of services, not just the expansion of access.

Viewed from a cultural aspect, the activity recognizes that PMI's financial decisions are influenced by family relationships and social norms. The pressure to send money, help relatives, or show success can make it difficult to implement a budget. Therefore, financial literacy needs to be accompanied by the ability to communicate and set boundaries. This understanding makes the program not simplify the problem as a lack of individual knowledge, but sees it as a decision formed in a network of families and communities. These four aspects are interconnected. Good knowledge will not automatically apply if participants do not have a plan, family support, and access to secure services. On the other hand, extensive digital access can increase risks if it is not accompanied by knowledge and self-control. Therefore, the main contribution of the program lies in the unification of educational, economic-managerial, technological, and cultural aspects in one empowerment framework. This framework distinguishes financial literacy as a process of changing capacity from financial education that only conveys information.

The sustainability of the program needs to be directed to access to materials after face-to-face activities. Presentation materials can be developed into short modules, learning videos, and digital worksheets that can be accessed during participants' time off. The content of the module should be arranged gradually, starting from recording cash flows, preparing budgets, planning remittances, emergency funds, return destinations, to digital service security. The gradual format helps participants learn without having to attend long sessions in the midst of limited working time. Follow-up can also be done through PMI study groups. Groups serve as a space for sharing experiences, target reminders, and disseminating information about fraud risks. The service team and partners can conduct periodic communication to answer questions, update materials, and identify new needs. In the next stage, migrant workers in Indonesia can also be involved so that remittance planning is not only understood by the sender, but also by the recipient.

CONCLUSION

The service activity has been carried out as an effort to strengthen the economic empowerment of PMI in Hong Kong through digital financial literacy. The implementation refers to a participatory approach with stages of socialization, facilitation and competency improvement workshops, as well as mentoring and evaluation. The activity succeeded in conveying the main framework of "High Income to High Impact", namely the importance of converting income into economic resilience, savings, emergency funds, productive assets, and long-term benefits for migrant workers and their families. The substance of the activity answers four groups of partner problems, namely education, economics and management, technology, and culture. In the educational aspect, participants gain access to financial materials that are delivered contextually. In the economic and management aspects, participants were introduced to revenue management and remittances based on goals. In the technological aspect, the activity strengthens awareness about the security of digital transactions. In the cultural aspect, the discussion considered the role of the family, remittance pressures, and differences in the Indonesia-Hong Kong financial context. These results show that financial literacy needs to be built in an integrated manner and is not sufficiently understood as the ability to calculate or use applications. The follow-up of the program is directed at the provision of digital modules, the formation of study groups, the involvement of the families of remittance recipients, and periodic assistance with partners. In the next implementation, evaluation needs to be strengthened through pretest-posttests, financial plan sheets, and implementation monitoring so that competency improvement and behavior changes can be measured more clearly. With this strengthening, the activity not only produces initial awareness, but has the opportunity to develop into a measurable and sustainable process of PMI economic empowerment.

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