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Empowering Youth of the HKBP Rawamangun Church through Financial Planning Education, Control of Consumer Behavior, and Mitigation of Illegal Fintech Risk

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A R T I C L E I N F O

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A B S T R A C T

The development of financial technology (fintech) in Indonesia has made it easier to access financial services, but it has also increased the risk of using illegal platforms that can harm society, especially youth. This study aims to describe the effectiveness of the youth empowerment program at the HKBP Rawamangun Church through financial planning education, controlling consumer behavior, and mitigating the risks of illegal fintech. The method used was a descriptive qualitative approach with data collection techniques through observation, interviews, and documentation of educational activities. The results showed that the educational program provided was able to improve youth financial literacy, especially in terms of pocket money management, spending planning, and the ability to distinguish between legal and illegal fintech services. In addition, there was a change in consumer behavior that led to more controlled and increased awareness of the risks of digital fraud. This church-based community empowerment activity also strengthened the social role of religious institutions in supporting the financial literacy of the younger generation. In conclusion, structured, community-based financial education is effective in increasing youth financial resilience and reducing the risk of involvement in illegal fintech practices. Therefore, it is recommended that similar programs be expanded to other youth

communities to strengthen national financial literacy in the digital era.

MAXIMUM ARTICLE LENGTH BETWEEN 10 TO 20 PAGES, INCLUDING REFERENCES. PLEASE REMEMBER; EXCELLENT ARTICLES ARE JUST TO THE POINT. UP TO 30% OF THE ARTICLE CONTENT SHOULD INCLUDE INTRODUCTION TO THE METHODOLOGY, AND THE REST, 70% OF THEM, IS TO Elaborate RESULTS OF SERVICE IN THE RESULTS AND DISCUSSION SECTION, AND REFERENCES.

INTRODUCTION

The development of digital technology in the financial sector has brought significant changes to people's behavior in accessing financial services. Financial technology (fintech) has emerged as an innovation that facilitates digital transactions, loans, investments, and financial management. However, behind this convenience, various new challenges have emerged, particularly the rise of illegal fintechs that have the potential to harm the public. This phenomenon is a serious concern in Indonesia, given that the public's financial literacy level remains moderate and is not evenly distributed across all age groups, particularly teenagers and the younger generation (Financial Services Authority, 2024).

Teenagers are a highly vulnerable group to the development of digital technology, including app-based financial services. Easy internet access, a consumerist lifestyle, and a lack of understanding of financial planning make them more susceptible to using unofficial financial services. Furthermore, uncontrolled consumer behavior also increases the risk of dependence on illegal online lending services. This situation is exacerbated by the widespread promotion of illegal fintech platforms targeting young users through social media and digital platforms (Financial Services Authority, 2024).

In Indonesia, the government, through the Financial Services Authority (OJK), has undertaken various efforts to improve public financial literacy and eradicate illegal financial entities. By 2024, the OJK had implemented thousands of financial literacy activities reaching millions of people across Indonesia, and had shut down thousands of illegal online lending and investment platforms that were detrimental to the public (Financial Services Authority, 2024). However, the high number of victims of illegal fintech shows that financial education still needs to be expanded, particularly at the community and social group level.

One approach considered effective in improving financial literacy is through community-based empowerment. Religious communities, such as churches, play a strategic role in shaping the character, values, and social behavior of their members, including adolescents. Churches serve not only as places for spiritual development but also as spaces for social and economic education relevant to contemporary needs. In this context, the Rawamangun HKBP Church has significant potential in developing youth empowerment programs through financial planning education and strengthening digital literacy.

Empowering adolescents through financial education encompasses several important aspects, including the ability to plan personal finances, control consumer behavior, and understand the risks of using illegal fintech services. Good financial planning helps adolescents manage their income or pocket money more wisely, thereby avoiding unnecessary expenses. Meanwhile, controlling consumer behavior is key to developing healthy financial habits from an early age. Without this skill, adolescents are easily influenced by digital consumption trends that do not align with their needs (Financial Services Authority, 2023).

Furthermore, the increasingly sophisticated development of illegal fintech requires increased digital literacy and awareness of financial risks. Numerous cases demonstrate that people, including teenagers, have fallen victim to illegal online loans due to a lack of understanding of the legality of digital financial services. Illegal fintech generally offers fast and easy processes without considering consumer protection aspects, potentially leading to financial and psychological harm (Financial Services Authority, 2024). Therefore, education on mitigating the risks of illegal fintech is crucial in protecting the younger generation.

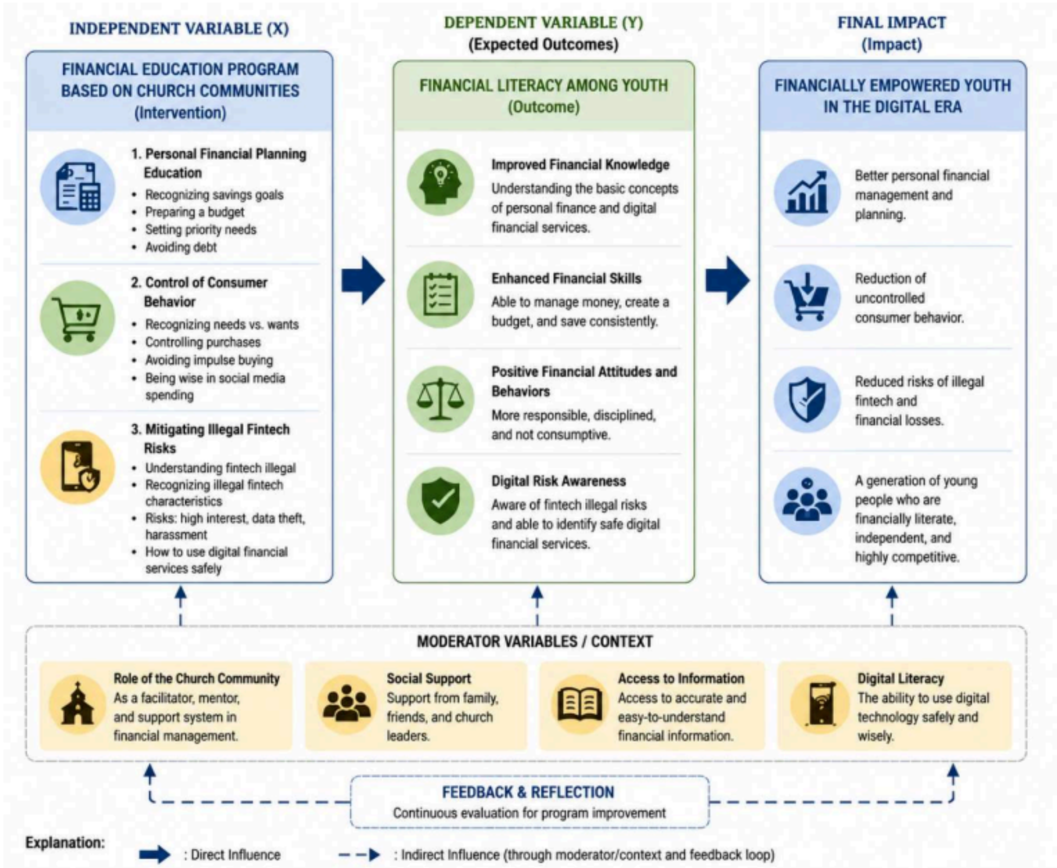
In a socio-religious context, the church plays a crucial role as an agent of social change, bridging the community's educational needs. Empowering church youth through financial literacy programs not only provides practical knowledge but also instills moral values in financial management. Values such as responsibility, discipline, and self-control are essential in developing healthy financial behavior. This aligns with the human development approach, which emphasizes a balance between spiritual, social, and economic aspects.

Furthermore, the concept of empowerment in the context of church youth can be understood as the process of increasing an individual's capacity to make informed decisions about their financial lives. This empowerment is not only informative but also transformative, changing youth's perspectives and behaviors regarding money and consumption. Therefore, financial education programs within the church environment are expected to create a generation of young people who are more financially independent and resilient to the risks of digital finance.

Previous studies have shown that financial literacy significantly influences an individual's financial behavior, including spending management and financial decision-making. Furthermore, financial literacy contributes to increasing financial inclusion and reducing vulnerability to illegal financial practices (Thomas et al., 2024). However, the implementation of financial literacy among religious community-based youth groups remains relatively limited, necessitating further research on the effectiveness of this approach.

Based on this description, it is clear that empowering church youth through financial planning education, controlling consumer behavior, and mitigating the risks of illegal fintech is a strategic step in facing the challenges of the digital era. This program focuses not only on increasing knowledge but also on developing responsible financial attitudes and behaviors. Therefore, this research is crucial in describing the role of church communities in improving youth financial literacy while protecting them from increasingly complex digital financial risks.

RESEARCH MODEL/FRAMEWORK



The research framework in this study is based on a conceptual approach that explains the relationship between a financial education-based empowerment program and changes in financial literacy, consumer behavior, and awareness of the risks of illegal fintech among adolescents at the HKBP Rawamangun Church. This model illustrates that interventions in the form of financial planning education, consumer behavior control, and fintech literacy act as the main variables influencing the improvement of financial capabilities and behavioral changes in participants.

Conceptually, this research framework positions a church-based financial education program as the independent variable (X). This program includes three main components: (1) personal financial planning education, (2) controlling consumer behavior, and (3) mitigating the risks of illegal fintech use. These three components are designed in an integrated manner to build adolescents' understanding, attitudes, and skills in managing finances more wisely in the digital era.

Furthermore, the dependent variable in this study is adolescent financial literacy (Y), which encompasses the ability to manage pocket money, create a simple budget, differentiate between needs and wants, and understand safe digital financial services. This increase in financial literacy is also reflected in changes in consumer behavior and increased awareness of digital financial risks.

The relationship between these variables indicates that the more effective the educational program, the higher the level of financial literacy among adolescents. Furthermore, increased financial literacy also reduces uncontrolled consumer behavior and improves adolescents' ability to identify legal and illegal fintech.

This framework is also supported by the empowerment theory approach, which emphasizes that individual behavioral change can occur through a process of increasing knowledge capacity, critical awareness, and practical skills. In this context, the church plays a role as an agent of social empowerment, providing community-based educational spaces that are close to the lives of adolescents.

Thus, this research model illustrates the logical flow of community-based financial education → increased financial literacy → changes in consumer behavior → increased awareness of the risks of illegal fintech. This framework serves as the basis for analyzing the effectiveness of the youth empowerment program implemented at the HKBP Rawamangun Church.

METHOD

This study employed a mixed-methods approach, predominantly qualitative descriptive, combined with quantitative data through a pre-test and post-test design. This approach was used to provide a comprehensive overview of the effectiveness of the HKBP Rawamangun Church youth empowerment program through financial planning education, controlling consumer behavior, and mitigating the risks of illegal fintech. The qualitative approach was used to understand the process of changing participants' behavior, attitudes, and understanding, while the quantitative approach was used to measure changes in financial literacy levels before and after the intervention.

A qualitative approach to financial literacy studies is considered capable of in-depth descriptions of phenomena, particularly in understanding changes in adolescent attitudes and behaviors toward digital financial management (Amanda and Donngoran, 2025). Meanwhile, the use of pre-test and post-test data is a common method in educational research to measurably measure the effectiveness of an intervention program (Susilowati et al., 2024).

The research design used was a pre-experimental design with a one-group pre-test and post-test model. In this design, one group of respondents was given an initial assessment before the intervention, then given financial education treatment, and then reassessed. This design was chosen because it is suitable for observing behavioral changes after an intervention without using a control group (Fadiyah and Widodo, 2024).

The research subjects were teenagers from the Rawamangun HKBP Church who participated in a financial empowerment education program. Respondents were participants who participated in the entire research process, from the pre-test, through the educational process, to the post-test.

Data collection techniques included observation, interviews, and questionnaires. Observations were used to monitor the educational activities and participant participation. Interviews were conducted to explore participants' understanding, experiences, and behavioral changes related to financial management, consumer behavior, and fintech use. A questionnaire was used to measure financial literacy, consumer behavior, and understanding of legal and illegal fintech using a five-point Likert scale.

The research instrument was developed based on financial literacy indicators, including financial planning, spending control, and the ability to distinguish between legal and illegal fintech. The use of a Likert-based instrument in research on adolescent financial behavior is considered effective in measuring changes in attitudes before and after the intervention (Nugroho et al., 2023).

Data analysis was conducted in two stages. Qualitative data were analyzed using the Miles and Huberman model, which includes data reduction, data presentation, and conclusion drawing. Quantitative data were analyzed using descriptive statistics to observe changes in average pre-test and post-test scores, as well as using a t-test to determine the effectiveness of the education program in improving participants' financial literacy.

The validity of qualitative data is tested through source triangulation and technique triangulation to ensure the consistency of data obtained from observations, interviews, and questionnaires so that the research results can be scientifically accounted for.

Thus, this research method provides a comprehensive picture of the effectiveness of the financial education-based youth empowerment program, both from the process aspect and the results of changes in participant behavior.

RESEARCH RESULTS AND DISCUSSION

This study aims to determine the effectiveness of the Rawamangun HKBP Church's youth empowerment program through financial planning education, consumer behavior management, and illegal fintech risk mitigation. Data were analyzed based on pre- and post-test results completed by respondents before and after participating in the educational program. The results showed changes in several indicators of financial literacy, consumer behavior, and fintech understanding.

In general, the results of the comparison of the pre-test and post-test averages show an increase in several aspects of financial literacy and a decrease in several indicators of consumer behavior and the influence of digital media.

Table 1. Comparison of Pre-Test and Post-Test Averages

No	Statement	Pre-Test	Post-Test	Difference
1	I feel safe and confident to keep my savings in the bank even though I don't have much balance.	3,91	3,80	-0,11
2	I buy things online just because I want (not need) is a wasteful habit that is detrimental to my finances.	3,06	2,96	-0,10
3	I feel that learning how to manage money while in high school or college is very important for the future.	4,43	4,24	-0,19
4	I feel that keeping a record of income and expenses helps us to be more economical and wise in managing money.	3,83	4,12	0,29
5	I believe that sharing with others is one way to be a blessing through the finances we have.	4,26	4,00	-0,26
6	I understand that fintech services have both benefits and risks.	3,74	3,64	-0,10
7	I am aware that illegal fintech can misuse users' personal data.	3,57	4,12	0,55
8	I understand the difference between legal (official) and illegal (unofficial) fintech.	3,23	3,96	0,73
9	I am aware of the psychological risks (such as stress and anxiety) of relying too much on online loans/fintech.	4,29	4,04	-0,25
10	I understand that credit history can impact my financial future.	3,97	4,04	0,07
11	I understand the importance of distinguishing between needs and wants before making a transaction.	4,34	4,16	-0,18
12	I know the characteristics of illegal investments or fraudulent investments	3,51	3,88	0,37
13	I understand the importance of seeking information from official sources before investing.	4,11	4,04	-0,07
14	I understand that investments with unreasonable returns are suspect.	3,83	3,84	0,01
15	I often buy things because they are viral on social media.	2,80	2,68	-0,12
16	I often spend money without planning first.	2,89	2,68	-0,21

17	I am used to saving regularly from the money I have.	3,71	3,80	0,09
18	I've been tempted to buy something just because of a discount or online promotion.	3,57	3,28	-0,29
19	I feel left out (FOMO) if I don't buy something that's going viral on social media.	2,23	2,56	0,33
20	I feel that digital media (TikTok, Instagram) greatly influences teenagers' shopping habits.	3,97	3,60	-0,37

The table shows a change in average scores for most indicators after the financial education intervention. The most significant improvement was seen in respondents' understanding of illegal fintech companies that can misuse personal data and their ability to distinguish between legal and illegal fintech companies. This indicates that the education program has successfully increased digital literacy and youth awareness of the risks of technology-based financial services.

Furthermore, there was an increase in positive financial behavior indicators, such as recording income and expenses and regularly saving. This indicates that the education provided not only increased knowledge but also encouraged more planned changes in financial behavior.

However, several indicators still show a decline or slight changes, such as the influence of digital media on shopping habits and impulsive shopping behavior. This suggests that despite increased literacy, social media's influence on consumer behavior remains quite strong among adolescents.

Overall, the research results indicate that the financial education-based youth empowerment program at the HKBP Rawamangun Church was quite effective in improving financial literacy, particularly in fintech and personal financial management. The program also had a positive impact on controlling consumer behavior, although the influence of digital media remains a challenge that needs to be addressed in strengthening further education.

Overview of the Implementation of the HKBP Rawamangun Church Youth Empowerment Program through Financial Planning Education and Fintech Literacy

The HKBP Rawamangun Church's youth empowerment program, which provides financial planning education and fintech literacy, is one of the church's adaptive responses to the dynamics of digital technology developments that are increasingly influencing the social and economic lives of the younger generation. This program is motivated by the increasing access of youth to digital financial services, including fintech, which, while facilitating transactions, also increases the risk of unhealthy financial behavior and potential involvement in illegal fintech services. This condition aligns with findings that the financial literacy of the Indonesian public, particularly youth, remains at a level that needs to be improved to keep pace with the development of digital financial innovation (Financial Services Authority, 2024).

The research results show that the program at HKBP Rawamangun was structured through educational activities, group discussions, and mentoring of church youth. These activities focused not only on knowledge transfer but also on fostering critical awareness among youth regarding the importance of personal financial management. The material provided covered the basics of financial planning, such as budgeting, managing pocket money, prioritizing needs, and understanding the risks of digital consumption. This approach aligns with the concept of financial literacy, which emphasizes an individual's ability to make appropriate and responsible financial decisions (Thomas, 2024).

Furthermore, this program highlights the importance of understanding legal and illegal fintech. Young people are taught the characteristics of digital financial platforms registered and supervised by official authorities, as well as the risks posed by illegal fintech, such as misuse of personal data, unreasonable interest rates, and unethical collection practices. This education is crucial given numerous cases in society showing that young people are often the primary targets of illegal online loan offers due to a lack of digital and financial literacy (Financial Services Authority, 2023).

In its implementation, the Rawamangun HKBP Church serves as a social institution, serving not only as a center for religious activities but also as a space for social and economic empowerment for its congregation, particularly youth. This demonstrates the church's strategic contribution to shaping the character and social behavior of the younger generation. This role is increasingly relevant amidst the digital transformation that demands the integration of moral values and practical skills in managing financial life. This program demonstrates that a religious community-based approach can be an effective tool for improving financial literacy in a contextual and sustainable manner.

Furthermore, the program's implementation demonstrated active interaction between facilitators and participants. Teenagers were not merely recipients of material but also active participants, engaging in discussions and simple case studies on daily financial management. For example, participants were encouraged to create a monthly spending plan based on their pocket money and identify their needs and wants. This activity helped teens directly understand the impact of their financial decisions. This participatory approach has been shown to increase participant engagement in the learning process.

In addition to knowledge, this program also emphasizes changing attitudes and behaviors. Teenagers are guided to develop more disciplined financial habits, such as saving regularly, avoiding impulsive spending, and being more cautious when using digital financial services. These changes don't happen instantly, but rather through a process of habituation and reflection throughout the program. This demonstrates that financial education is not only informative but also transformative in shaping adolescents' financial mindsets and behaviors.

The success of this program is also inseparable from the support of a conducive church social environment. The church's organized organizational structure allows for systematic and sustainable program implementation. Furthermore, the involvement of youth administrators and competent facilitators contributes to the effectiveness of material delivery. This aligns with the view that community-based empowerment will be more effective when supported by the active participation of all social elements within it (Sugiyono, 2023).

Thus, the overview of the implementation of the HKBP Rawamangun Church's youth empowerment program demonstrates that financial planning and fintech literacy education not only contribute to increasing knowledge but also to fostering healthier financial awareness, attitudes, and behaviors. This program serves as a concrete example of how religious institutions can adapt to changing times and contribute to improving the financial resilience of the younger generation in the digital age.

Improving Teenagers' Understanding of the Concept of Personal Financial Planning in Managing Pocket Money and Daily Expenses

The research results show that the educational program implemented at the HKBP Rawamangun Church has had a positive impact on improving adolescents' understanding of the concept of personal financial planning, particularly in managing pocket money and daily expenses. Prior to participating in the program, most adolescents lacked a systematic financial plan. They tended to spend their pocket money spontaneously without prioritizing their needs. This finding aligns with findings that adolescents are often in the early stages of financial literacy, characterized by poor ability to manage expenses and differentiate between needs and wants (Financial Services Authority, 2023).

After participating in the educational activities, participants significantly improved their understanding of the importance of creating a simple budget. Teenagers began to grasp basic financial planning concepts such as recording income and expenses, allocating funds for essential needs, savings, and consumer spending. In practice, participants were encouraged to create daily and weekly budget simulations based on their allowance. This activity helped them understand that financial planning is not just theory, but a practical skill that can be applied in everyday life.

This shift in understanding is also evident in adolescents' increased awareness of controlling impulsive spending. Before the program, many teens admitted to frequently spending money on unplanned items, such as excessive snacking or buying items for fleeting needs. However, after being taught the concept of prioritizing needs, they began to be able to postpone consumer desires and consider the long-term benefits of each expense. This demonstrates the internalization of wiser financial management values.

Furthermore, the education provided emphasizes the importance of savings habits as part of personal financial planning. Teenagers are encouraged to consistently set aside a portion of their allowance, even if only in small amounts. This habit is considered essential for building a healthy financial foundation from an early age. Good financial literacy has been shown to contribute to more responsible financial behavior, especially among younger age groups (Thomas, 2024).

The learning process uses a participatory approach through group discussions and simple case studies. This approach allows teenagers to more easily understand the material because it relates directly to their daily experiences. For example, they are asked to analyze their daily expenses for a week and identify unnecessary items. This activity allows participants to see firsthand how small habits can impact their overall financial situation.

The role of the facilitator in this program is also crucial in helping adolescents understand the concept of financial planning. Facilitators not only provide material but also provide concrete examples and guidance in developing personal financial plans. This strengthens the learning process because adolescents receive direct guidance in applying the concepts learned. This approach aligns with the principle of empowerment, which emphasizes increasing individual capacity through active and reflective learning (Sugiyono, 2023).

Furthermore, the research results also show an increasing awareness among adolescents of the long-term impacts of unplanned financial habits. They are beginning to understand that poor pocket money management can lead to financial dependence and difficulty meeting essential needs in the future. This awareness is an important indicator that educational programs not only increase knowledge but also foster a more mature mindset in financial decision-making.

Thus, it can be concluded that the Rawamangun HKBP Church youth empowerment program successfully improved participants' understanding of the concept of personal financial planning. This improvement was evident in their ability to manage their pocket money, create a simple budget, control consumer spending, and develop savings habits. These findings reinforce the view that early financial literacy through a community approach plays a crucial role in shaping healthy and sustainable financial behaviors among adolescents.

Changes in Adolescents' Consumptive Behavior after Participating in a Church-Based Community-Based Financial Control Education Program

The study results show that after participating in a community-based financial management education program at the HKBP Rawamangun Church, adolescents' consumer behavior changed toward a more controlled and rational one. Prior to participating in the program, most adolescents had a high tendency toward consumer behavior, characterized by the habit of buying goods based on fleeting desires, following social media trends, and not prioritizing needs. This condition aligns with a common phenomenon among adolescents who are still developing financial self-control, making them vulnerable to consumer behavior influenced by their social and digital environments (Financial Services Authority, 2023).

After participating in the educational program, significant changes occurred in adolescents' spending patterns. They began to demonstrate the ability to delay non-urgent purchases and to better consider the benefits and urgency of an item before making a purchase. These changes indicate increased self-control in personal financial management, a key indicator of healthy financial behavior. Good financial literacy has been shown to reduce consumer tendencies and improve individuals' ability to make wiser economic decisions (Thomas, 2024).

The educational program, implemented within the church, provides an approach that is not only theoretical but also based on experience and reflection. Teenagers are encouraged to identify their daily spending patterns and compare them to priority needs. Through this process, participants realize that many expenses previously considered essential are actually merely desires. This awareness serves as the starting point for changing consumer behavior toward more planned and controlled spending patterns.

Furthermore, behavioral changes are also evident in the increasing savings habits among adolescents. Before participating in the program, most participants did not have a consistent habit of setting aside money. However, after receiving education, they began to form a commitment to saving from their pocket money. This habit not only demonstrates a change in consumer behavior but also reflects a shift in values from short-term consumption to long-term financial planning. This aligns with the concept of financial literacy, which emphasizes the importance of balancing consumption and savings (Financial Services Authority, 2024).

Another factor influencing changes in consumer behavior is the role of the church community. Social interactions among adolescents during educational activities create a mutually reinforcing effect (peer reinforcement), where participants share experiences and strategies for managing finances. This supportive environment helps strengthen individuals' commitment to changing consumer habits to more controlled ones. This community-based approach has proven effective in encouraging behavior change due to consistent social support (Sugiyono, 2023).

Behavioral changes are also evident in adolescents' increasing ability to differentiate between needs and wants. Before the program, many adolescents were unable to clearly distinguish between the two concepts, leading to frequent wasteful spending. After participating in the education program, they began to classify their expenses and prioritize more important needs first. This ability is a key indicator of more mature control over consumer behavior.

Furthermore, the influence of social media, previously a major driver of consumer behavior, is beginning to be controlled. Teenagers are becoming more critical of digital advertising and promotions that encourage excessive consumption. They are beginning to understand that not all information displayed on social media requires immediate purchase. This awareness demonstrates an increase in digital literacy, which goes hand in hand with financial literacy.

Overall, the results of this study indicate that a church-based financial management education program can have a positive impact on changing adolescent consumer behavior. These changes are reflected in increased self-control, savings habits, the ability to differentiate between needs and wants, and a more critical attitude toward the influence of digital consumption. Thus, a community-based educational approach is not only effective in increasing knowledge but also in shaping healthier and more sustainable financial behaviors among adolescents.

Church Youth's Awareness Level of the Risks of Illegal Fintech Use and Their Ability to Identify Safe Digital Financial Services

The study results showed an increase in awareness among teenagers at the Rawamangun HKBP Church regarding the risks of using illegal fintech after participating in a financial and digital literacy education program. Prior to the educational program, most teenagers had limited understanding of the differences between legal and illegal digital financial services. Many only knew fintech as online lending applications or digital wallets without understanding the legal aspects, data security, and potential risks. This condition aligns with the still low level of digital financial literacy among teenagers in Indonesia, who are vulnerable to financial technology-based fraud (Financial Services Authority, 2024).

After participating in the educational program, there was a significant increase in adolescents' awareness of the various risks of illegal fintech. They began to understand that illegal fintech is unregistered and supervised by official authorities, potentially leading to losses such as unreasonable interest rates, misuse of personal data, and unethical billing practices. This understanding is crucial given that numerous cases in society indicate that victims of illegal fintech are generally young people who lack adequate digital literacy (Financial Services Authority, 2023).

During the learning process, teenagers are also provided with knowledge about the characteristics of safe and legal digital financial services. They are introduced to the importance of checking an application's legal status through official lists issued by financial authorities, and they understand security indicators such as information transparency, privacy policies, and consumer complaint mechanisms. Through this understanding, teenagers become more selective in using digital financial services and are less easily tempted by offers of quick loans from unknown sources.

Furthermore, the educational program emphasizes the importance of raising awareness of the social and psychological risks posed by illegal fintech. Young people are beginning to understand that the impacts of using illegal services are not only financial but can also affect their mental health due to debt pressure and intimidation from debt collectors. This awareness encourages them to be more cautious in making decisions regarding the use of digital financial services.

This increased awareness is also supported by the program's case-based learning approach. Youth are encouraged to analyze real-life cases involving victims of illegal fintech, enabling them to concretely understand the potential impacts. This approach has proven effective in enhancing participants' critical thinking skills regarding the information they receive in the digital space.

In addition to knowledge, adolescents' ability to identify safe digital financial services has also improved. They are beginning to be able to distinguish between apps registered with official authorities and illegal ones based on information available on digital platforms. This ability is a crucial indicator of digital financial literacy, as it requires not only knowledge but also practical skills in verifying information.

The role of the church community is also a supporting factor in raising this awareness. Group discussions held during the program provide a space for youth to share information and experiences related to the use of digital financial applications. This interaction strengthens their understanding and fosters a collective attitude towards avoiding the use of illegal fintech services. This community-based approach aligns with the concept of empowerment, which emphasizes the importance of social support in the process of behavior change (Sugiyono, 2023).

Furthermore, research results show that teenagers are beginning to develop a wary attitude towards various forms of digital promotions that offer instant financial convenience. They are becoming more critical in assessing information circulating on social media and are less easily influenced by advertisements from unknown sources. This indicates an increase in digital literacy that goes hand in hand with financial literacy.

Thus, it can be concluded that the educational program at the HKBP Rawamangun Church has successfully raised youth awareness of the risks of illegal fintech use and enhanced their ability to identify safe digital financial services. This improvement reflects the program's success in developing a more critical, vigilant, and responsible young generation in using digital financial services in today's era of technological transformation.

The Strategic Role of Church Communities in Supporting Financial Literacy and Protecting Youth from Digital Financial Risks

The research findings indicate that the HKBP Rawamangun Church community plays a strategic role in supporting increased financial literacy while protecting youth from various digital financial risks. The church serves not only as a religious institution focused on spiritual development, but also as a social space active in economic empowerment and capacity building for the younger generation. In this context, the church serves as an agent of social change, capable of addressing the challenges of increasingly complex financial technology developments (Sugiyono, 2023).

The strategic role of the church community is evident in its ability to provide structured and sustainable educational spaces for youth. Through its financial literacy programs, the church serves as a primary facilitator in providing understanding on financial planning, controlling consumer behavior, and mitigating the risks of illegal fintech. The church's presence, as an institution closely connected to the daily lives of its congregation, makes the educational process more accessible, as it is delivered in a familiar and trusting environment.

In addition to facilitating education, church communities also play a role in reinforcing moral values in financial management. Values such as responsibility, discipline, simplicity, and self-control are crucial in shaping adolescents' financial character. These values reinforce the cognitive aspects acquired through formal education, resulting in more holistic financial behavior. This integration of spiritual values and financial literacy is a key advantage of the church-based community approach compared to conventional education (Thomas, 2024).

In practice, the church also serves as a liaison between youth and credible sources of information regarding digital financial services. Through collaboration with facilitators and speakers, youth gain access to valid information about legal and illegal fintech, as well as how to identify digital financial risks. This is crucial given the widespread dissemination of inaccurate information in the digital space, which can mislead young users (Financial Services Authority, 2024).

The role of the church community is also evident in building a supportive social environment for adolescent behavioral change. Interactions between members during educational activities create a discussion space that allows adolescents to share experiences and provide guidance on financial management. This positive social environment reinforces the internalization of financial literacy values, ensuring that behavioral change is not only individual but also collective.

Furthermore, the church plays a role in fostering critical awareness among teenagers about the negative impacts of irresponsible financial technology. Through an educational approach, teenagers are encouraged to understand that easy access to digital financial services must be balanced with knowledge and vigilance. This awareness is crucial to prevent them from falling into harmful financial practices, such as illegal loans, which often lead to financial and psychological stress.

The church community also contributes to the sustainability of the financial literacy program. This is not just a one-off initiative, but also through ongoing mentoring within various church youth activities. This demonstrates the church's institutional capacity to integrate financial literacy into long-term mentoring programs, ensuring its impact is consistently felt by the younger generation.

Furthermore, the church's strategic role in protecting youth from digital financial risks is also reflected in its ability to build collective awareness of the importance of financial security. The church serves as a space for social reflection that addresses not only spiritual aspects but also practical aspects of life, such as financial management. This approach strengthens the church's position as a relevant institution in addressing the challenges of the digital era.

Thus, it can be concluded that the HKBP Rawamangun Church community plays a crucial role in supporting the improvement of youth financial literacy while protecting them from digital financial risks. This role encompasses educational, moral, social, informative, and ongoing development functions. The combination of these various roles makes the church a strategic actor in shaping a young generation that not only possesses sound financial literacy but also possesses resilience in facing the challenges of the future digital economy.

CONCLUSION

Based on the results of research and discussion regarding the empowerment of youth of the HKBP Rawamangun Church through financial planning education, controlling consumer behavior, and mitigating the risks of illegal fintech, it can be concluded that this program has a positive and significant impact on increasing youth financial literacy.

First, the educational program implemented improved adolescents' understanding of the concept of personal financial planning. They became better able to manage their pocket money, create simple budgets, and differentiate between needs and wants in daily spending. This demonstrated an improvement in basic skills for more focused and structured financial management.

Second, there were changes in adolescents' consumer behavior after participating in the program. Teenagers showed a tendency to be more controlled in their spending, were better able to delay consumer impulses, and began to develop savings habits. These changes indicate that the education provided not only increased knowledge but also fostered wiser financial behavior.

Third, adolescents' awareness of the risks of using illegal fintech has also increased. They are becoming more aware of the difference between legal and illegal digital financial services and are more aware of the risks of fraud, data misuse, and irresponsible financial practices. Furthermore, their ability to identify safe digital financial services has also improved.

Fourth, the HKBP Rawamangun Church community plays a strategic role in supporting the improvement of youth financial literacy. The church serves not only as a place of spiritual development but also as a platform for education, character building, and social protection for youth facing the challenges of digital finance. This role strengthens the effectiveness of sustainable empowerment programs.

Thus, it can be concluded that the church-based youth empowerment program is effective in improving financial literacy, controlling consumer behavior, and protecting youth from the risks of illegal fintech. This program deserves wider development as a model for community-based financial literacy education in the digital age.

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