



An Effort to Increase Public Financial Literacy through the Use of M-Banking: Case Study of Bank Mandiri Surabaya Branch

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Abstract: Improving people's financial literacy using m-banking is crucial in today's digital era, where around 70% of Indonesians still have a low level of financial literacy. This research focuses on Bank Mandiri Surabaya Branch, where more than 60% of customers do not fully understand the use of digital banking services, especially m-banking. This community service activity aims to improve customers' understanding of m-banking and its benefits in financial management. Using training modules and hands-on demonstrations, participants were taught how to download applications, conduct transactions, and understand important features in m-banking. Results showed that the education significantly improved customers' understanding and confidence in using the m-banking application. Participants reported an increased interest in applying the new knowledge in their daily financial management. This program not only contributes to the improvement of individual financial literacy but also promotes broader financial inclusion in the community. Thus, this activity confirms the importance of structured and practical education to improve financial literacy and utilize digital banking technology effectively.

Keywords: Financial Literacy; M-Banking; Education; Financial Inclusion; Bank Mandiri.

Introduction

In today's digital era, financial literacy is one of the important aspects that needs to be considered by the community. Data shows that around 70% of Indonesians still have a low level of financial literacy, which impacts their ability to manage financial resources effectively. At Bank Mandiri Surabaya Branch, initial observations show that more than 60% of customers who come to customer service do not fully understand the use of digital banking services, especially m-banking. This phenomenon reflects significant ignorance of the use of m-banking, even though this service is designed to provide easy access and efficiency in transactions. According to another study, about 3% of m-banking users in some banks reported complaints related to this service, suggesting problems in customer understanding and trust in digital banking technology (Darnawati et al., 2023).

This community service activity aims to improve community financial literacy through the use of m-banking. M-Banking as one of the innovations in banking services offers easy access and efficiency in conducting transactions. However, without adequate understanding, the potential benefits of this service cannot be maximized. Therefore, it is important to educate the public on how to use m-banking and its benefits in everyday life.

Previous studies have shown that low financial literacy is associated with individuals' inability to manage personal finances and make sound financial decisions. In addition, studies show that the use of technology in banking can increase financial inclusion and improve people's economic well-being. Thus, this activity focuses not only on the delivery of information, but also on the practical application of that knowledge. The purpose of this community service activity is to increase customers' understanding of the use of m-banking, educate customers about the benefits of m-

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banking in financial management, and encourage customers to utilize digital services in daily banking transactions. Through this activity, it is hoped that customers of Bank Mandiri Surabaya Branch can better understand and utilize m-banking services, so that their financial literacy increases and has a positive impact on their economic welfare (Yushita, 2017).

Method

This community service activity was carried out at Bank Mandiri Surabaya Branch, with a focus on improving community financial literacy using m-banking. The materials used in this activity include training modules that include material on financial literacy and the use of m-banking, as well as visual presentations to support participants' understanding. The technological devices used included laptops and projectors for presentations, as well as smartphones with downloaded Bank Mandiri m-banking applications for hands-on demonstrations (Hasil et al., 2024)

The method of activity implementation was carried out directly at Bank Mandiri branch offices when customers came to customer service. This activity begins with socialization to customers about the financial literacy improvement program that will be carried out. During bank operating hours, customer service officers collaborate with interns from the MSIB program to provide education to customers who come.

This activity consisted of two main sessions. The first session focused on the introduction of financial literacy, the importance of personal financial management, as well as a basic understanding of banking products offered by Bank Mandiri. In the second session, customers were taught how to download the m-banking application, make transactions, and understand the important features in the application. Live demonstrations were conducted using the m-banking application on participants' smartphones, and customers were invited to participate in hands-on practice.

During the activity, feedback from customers was collected informally to evaluate their understanding of the material presented. Interactive discussions were also conducted to answer questions from customers regarding the use of m-banking and financial management. All activities were documented through photos and videos for the purpose of reporting and publication of the results of this community service. With this systematic method, it is expected that the community can understand the importance of financial literacy and utilize m-banking technology effectively to improve their financial well-being.

Results and Discussion

Community service activities carried out at Bank Mandiri Surabaya Branch aim to improve community financial literacy using m-banking. In today's digital era, a good understanding of financial literacy is very important, especially with the increasing use of technology in financial transactions. During the activity, customers who came to customer service were given education on the importance of financial literacy and how to use the m-banking application effectively. (Darnawati et al., 2023)

The characteristics of the community service subject or target group consist of customers who come to the branch office, who are diverse in terms of age, and knowledge about finance (Rahayu. R, 2022) The table below illustrates the demographic characteristics of customers who are participants in this activity:

Table 1. Customer Characteristics

Characteristics	Percentage (%)
Age 18-25 years	30
Age 26-35 years	40
Age 36-45 years	20
Age above 45 years	10

From the table, most participants are between 26 to 35 years old, which accounts for 40% of the total participants. This age group is typically individuals who are more open to technology and innovation, hence has a great potential to understand and apply financial literacy, particularly in the use of m-banking applications. Meanwhile, the 18-25 age group accounted for 30%, showing that the younger generation also has a significant interest in financial education.

During the service activity, participants were given education divided into two sessions. The first session focused on an introduction to financial literacy, covering personal financial management and banking products. The second session was more technical, focusing on the use of m-banking, where participants were taught how to download the application, make transactions, and understand important features. The direct interaction between customer service officers and customers was very helpful in improving participants' understanding of the material presented.

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Figure 1. M-Banking Usage Education Activity

Community service activities carried out by Bank Mandiri are not only limited to branch offices but also extend to other locations that need education on the use of m-banking. One concrete example of this activity is the creation of employee payroll accounts at one of the factories in Gresik Regency. In this activity, the education team from Bank Mandiri provided hands-on training to factory employees on the benefits and how to use the m-banking application.

These out-of-branch activities are very important as they allow Bank Mandiri to reach out to people who may not have the time or opportunity to come to a branch office. By holding education sessions in the workplace, customers can more easily understand the products and services offered, as well as try out the m-banking application in a familiar setting. This also creates an opportunity for employees to directly ask bank officers about matters that may still confuse them.

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The education provided to factory employees on the use of m-banking covered various important aspects designed to provide a comprehensive understanding of digital banking technology. First, the education session began with an introduction to the m-banking features available within the Bank Mandiri application. Participants were introduced to the application interface, including the main menu, navigation options, and the various services that can be accessed, such as balance checking, fund transfers, bill payments, credit purchases, and account settings.

Once participants understood the basic features, the next session focused on how to conduct transactions practically. In this section, participants were taught step-by-step how to make transfers between accounts, both to fellow Bank Mandiri customers and to other banks. They were also taught how to make routine bill payments such as electricity, water and internet through the m-banking application. (Hayat & Busman, 2023) These explanations were supplemented with real-life examples and case studies relevant to their daily lives, so that participants could more easily understand the context of using the application.

One important aspect that is no less crucial is security tips in digital transactions. This education includes an explanation of the importance of keeping personal information and account data confidential. Participants were informed about the best practices in keeping their m-banking accounts secure, such as using strong passwords, not sharing login information with others, and recognizing signs of online fraud. (Hayat & Busman, 2023) In addition, they were taught to always update the app to the latest version to ensure that they get the latest security features offered by the bank.

To provide a more in-depth learning experience, participants were invited to download the m-banking application on their respective devices. In this session, they were guided to install the app from Google Play Store or Apple App Store. Once the application was installed, participants were invited to conduct a live transaction simulation under the guidance of a bank officer. The simulation included steps from logging into the m-banking account to completing a payment or

transfer transaction. By conducting this simulation, factory employees can experience first-hand the ease and convenience offered by m-banking technology. (Fahrudin & Yulianti, 2015).

With this interactive and practical teaching approach, factory employees not only gain theoretical knowledge but also practical skills that can be applied in their daily lives. They become more confident in using digital banking technology and can utilize the various services offered by Bank Mandiri to manage their personal finances more efficiently. In addition, this improved financial literacy is expected to help them make better financial decisions in the future. (Widiawati, 2018)

Overall, this educational activity not only benefits the individual participants but also contributes to the improvement of financial inclusion in society at large. With more individuals understanding and using m-banking effectively, it is hoped that a more financially independent society will be created and able to adapt to technological developments in the banking world. (Hidayat, 2020)

The results of this activity show that education on financial literacy and the use of m-banking can significantly improve people's understanding of digital banking products and services. Many participants reported that after the training, they felt more confident using m-banking applications in their daily activities. This increase in confidence is very important, as many of them were previously hesitant or unsure about using financial technology.

In addition, participants also showed high interest in applying this new knowledge in their daily financial management. They began to understand how m-banking can facilitate transactions, such as bill payments, money transfers, and account management more efficiently. This reflects a positive change in attitude towards the use of technology in personal financial management. (Darnawati et al., 2023).

The improvement in financial literacy obtained through this education program is in line with previous research which shows that individuals who have a good understanding of financial literacy tend to perform better financial management. They are better able to plan budgets, save for the future, and make wise financial decisions. In other words, improved financial literacy not only impacts on the technical ability to use the m-banking application, but also on the participants' financial mindset and behavior.

This activity also provides evidence that effective education can be a bridge to increase financial inclusion in the community. When people have sufficient knowledge on how to use digital banking services, they will be more motivated to utilize the technology in their

daily lives. Thus, this education program not only improves individual skills but also contributes to more inclusive and sustainable economic development in the future.

Overall, the results of this activity confirm the importance of continued efforts in improving financial literacy through structured and practical education. By giving people access to understanding and use m-banking effectively, we can help them become more independent in managing their finances and better achieve their financial goals (Rochendi et al., 2022).

The success of this activity confirms that the combination of theory and practice is a very effective strategy to improve knowledge transfer among participants. In the world of education, teaching methods that integrate theoretical elements with practical experience have proven to be more capable of attracting audience attention and interest. When learning instruments are carefully structured and relevant to the needs of the target audience, the likelihood of absorption of information is much higher. This is because participants can see first-hand the application of the theory they are learning, thus making the learning process more meaningful and easier to understand.

In the context of this training, not only theoretical knowledge is provided to customers, but also practical skills that can be directly applied in their daily lives. For example, participants not only learn about the basic concepts of m-banking, but are also taught how to download the app, conduct transactions and manage their finances through the digital platform. Thus, they came out of the training session not only with a better understanding of financial literacy, but also with the ability to use technology effectively.

The combination of theory and practice in this service activity not only has a positive impact on individual participants but also contributes to the improvement of financial inclusion in the community. When more people understand and can use digital banking services, this will drive more inclusive and sustainable economic growth. Therefore, it is important for financial institutions to continue to develop similar educational programs, so that knowledge about financial literacy can continue to be expanded and implemented by the wider community.

To increase the impact of future activities, it is recommended that educational programs continue to be carried out periodically and tailored to the needs of the community. Thus, this activity not only provides direct benefits for participants but also contributes to Bank Mandiri's vision and mission in increasing financial inclusion in Indonesia. Through continuous efforts in financial literacy education, it is hoped that the community can better understand the financial products

and services available and be able to make better financial decisions.

Overall, this community service activity shows that improving financial literacy using m-banking is a strategic step to empowering the community. With increased knowledge and skills in using financial technology, the community will not only be better prepared to face modern economic challenges but will also be able to take advantage of the opportunities available to achieve better financial well-being.

Conclusion

In recent digital era, financial literacy is one of the important aspects that needs to be considered by the community. Data shows that around 70% of Indonesians still have a low level of financial literacy, which impacts their ability to manage financial resources effectively. At Bank Mandiri Surabaya Branch, initial observations show that more than 60% of customers who come to customer service do not fully understand the use of digital banking services, especially m-banking (Ariawan & Herawati, 2025). This phenomenon reflects significant ignorance of the use of m-banking, even though this service is designed to provide easy access and efficiency in transactions. This community service activity aims to improve community financial literacy using m-banking. M-banking as one of the innovations in banking services offers easy access and efficiency in conducting transactions. However, without adequate understanding, the potential benefits of this service cannot be maximized. Therefore, it is important to educate the public on how to use m-banking and its benefits in everyday life. Digital financial literacy needs to be strengthened in line with the rapid growth of the digital economy. Digital financial innovation has the potential to create new risk issues that can harm consumers, such as fraud, cybercrime, and personal data protection, if people do not have adequate financial literacy. Therefore, as the use of digital technology becomes more widespread, it is crucial to promote and improve digital financial literacy to enhance consumer protection.

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The combination of theory and practice in this service activity not only has a positive impact on individual participants but also contributes to the improvement of financial inclusion in society (Rahayu, 2022). When more people understand and can use digital banking services such as m-banking properly, this will encourage more inclusive and sustainable economic growth. Therefore, it is important for financial institutions to continue to develop similar educational programs so that knowledge about financial literacy can continue to be expanded and applied by the wider community to achieve shared financial prosperity in today's digital era.

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