

Strengthening Household Economic Resilience through Financial Literacy: Community Service Initiatives amid Global Uncertainty

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Abstract

Global uncertainty driven by economic changes, inflation, and the rapid development of digital technology has affected household economic stability across various social groups. These conditions have made financial literacy and household economic resilience increasingly relevant topics in community service programs. This study aims to analyze the role of financial literacy and household economic resilience in community service programs while expanding references related to community service in the field of community economic empowerment. The study employed a literature review method using a descriptive qualitative approach. Data were obtained from Google Scholar and several credible websites covering publications from 1964–2026. The initial search identified 50 articles, which were then strictly screened, resulting in 29 main articles used as analytical sources. The findings indicate that financial literacy influences people's ability to manage income, control expenditures, and respond to household economic risks in a more adaptive and sustainable manner.

Keywords: Financial Literacy, Household Economic Resilience, Community Service, Global Uncertainty, Economic Empowerment, Digital Financial Literacy

Penguatan Ketahanan Ekonomi Rumah Tangga melalui Literasi Keuangan: Inisiatif Pengabdian Masyarakat di Tengah Ketidakpastian Global

Abstrak

Ketidakpastian global yang dipengaruhi perubahan ekonomi, inflasi, dan perkembangan teknologi digital telah memengaruhi stabilitas ekonomi rumah tangga pada berbagai lapisan masyarakat. Kondisi tersebut menyebabkan literasi keuangan dan ketahanan ekonomi rumah tangga menjadi pembahasan yang semakin relevan dalam program pengabdian masyarakat. Penelitian ini bertujuan menganalisis peran literasi keuangan dan ketahanan ekonomi rumah tangga dalam program pengabdian masyarakat serta menambah referensi terkait pengabdian masyarakat pada bidang pemberdayaan ekonomi masyarakat. Penelitian menggunakan metode tinjauan pustaka melalui pendekatan kualitatif deskriptif. Data diperoleh dari Google Scholar dan beberapa website kredibel pada rentang tahun 1964–2026. Tahap awal memperoleh 50 artikel, kemudian diseleksi secara ketat sehingga digunakan 29 artikel utama sebagai sumber analisis. Hasil penelitian menunjukkan bahwa literasi keuangan berpengaruh terhadap kemampuan masyarakat dalam mengelola pendapatan, mengontrol pengeluaran, dan menghadapi risiko ekonomi keluarga secara lebih adaptif dan berkelanjutan.

Kata kunci: Literasi Keuangan, Ketahanan Ekonomi Rumah Tangga, Pengabdian Masyarakat, Ketidakpastian Global, Pemberdayaan Ekonomi, Literasi Keuangan Digital

INTRODUCTION

Global economic changes in recent years have created increasing pressure on household economic conditions within society. Rising prices of basic necessities, labor market instability, changes in digital consumption patterns, and recurring economic crises have caused many families to experience difficulties in maintaining daily financial stability (Egger et al., 2026; Źurek & Rudy, 2024). These conditions demonstrate that households are the primary sector most directly affected by global uncertainty. Families' ability to manage income, determine spending priorities, and prepare financial reserves has become a determining factor in maintaining broader socio-economic stability. Poor financial management often leads to increasing consumer debt, dependence on instant loans, and declining family quality of life. This phenomenon indicates that financial literacy and household economic resilience have become increasingly relevant topics as part of efforts to strengthen community capacity in responding to dynamic economic changes.

Financial literacy is understood as the ability of individuals to understand financial concepts and apply them rationally and systematically in daily economic activities. Knowledge related to budgeting, savings, simple investment, debt management, and financial decision-making is closely associated with the quality of family welfare. People with higher levels of financial literacy tend to be more capable of adjusting expenditures according to income conditions and are better prepared to face emergency economic situations (Gökalp et al., 2026). Different conditions are often found among individuals with low financial knowledge because they are more vulnerable to consumptive behavior and poorly measured short-term economic decisions. Rapid digital economic development has intensified these challenges as society faces increasingly modern forms of financial transactions requiring stronger financial understanding. This condition shows that financial literacy has evolved into a social necessity closely related to household economic resilience amid increasingly complex global changes.

Household economic resilience refers to a family's ability to maintain economic sustainability when facing financial pressures, income changes, and unpredictable crises. Households with strong economic resilience tend to be more capable of maintaining basic needs stability, managing economic risks, and adapting to changes in market conditions and work environments (Guan & Ma, 2025). Such resilience is influenced by a family's ability to utilize economic resources effectively and establish more disciplined financial management patterns. Many communities have experienced declining welfare due to reduced income, rising living costs, and limited access to productive economic activities. Long-term economic pressure frequently affects family social stability and creates broader welfare-related problems. These conditions indicate that strengthening household economic resilience requires educational and mentoring processes capable of improving community readiness in facing global economic dynamics more adaptively.

Community service programs hold a strategic position in the process of community economic empowerment through educational approaches closely connected to social needs in society (Harinurdin et al., 2025a). Higher education institutions, as academic entities, have a responsibility to provide practical solutions that assist communities in

addressing economic problems directly. Community service activities are often implemented through household financial management training, small business assistance, household savings education, and strengthening productive economic skills within society. These activities create opportunities for communities to understand economic management more practically according to their daily life conditions. Participatory mentoring processes are capable of building public awareness regarding more systematic and long-term oriented financial management practices. The existence of community service programs has become increasingly relevant as society faces global economic pressures demanding faster and more measurable financial adaptation capacities.

Various previous studies have shown that financial literacy has a strong relationship with a family's ability to maintain economic stability in uncertain situations. Research by (Lusardi & Mitchell, 2014) explains that individuals with strong financial understanding tend to be more prepared to face economic pressure because they are capable of conducting financial planning, savings management, and risk control more systematically. Research by (Prakoso & Apriliani, 2024) demonstrates that household budgeting behavior affects a family's ability to maintain economic welfare during income fluctuations and rising living costs. Studies by (Harinurdin et al., 2025b) explain that community-based empowerment approaches can improve public awareness regarding household economic management through contextual education and mentoring adjusted to social conditions within society. Research by (Tahir, 2025) also shows that poor household financial management frequently increases household economic vulnerability due to high consumer debt and weak emergency fund preparedness. Many of these studies still focus on formal economic aspects and have not integrated financial literacy, household economic resilience, and community service programs into a unified discussion, leaving opportunities for more contextual research relevant to modern societal needs.

The development of digital technology has transformed community economic activities into faster, more practical, and interconnected systems through various digital platforms. The presence of online lending services, cashless transactions, digital investments, and social media-based shopping activities has provided greater convenience for society in conducting daily economic activities (Kilay et al., 2022). However, these developments have also introduced new challenges because many individuals still lack adequate digital financial literacy to understand the risks associated with such services. Many households experience financial difficulties due to uncontrolled digital credit usage and impulsive consumption patterns influenced by social media trends. This situation indicates that strengthening financial literacy should focus on society's ability to understand financial technology usage more wisely and systematically. Community service programs have substantial opportunities to develop digital financial education so that communities can utilize technological economic developments more safely and productively.

Social and psychological aspects also have significant influence on household economic resilience when facing continuously changing economic pressures. Unstable

financial conditions frequently create financial stress that affects family relationships, children's educational patterns, and public health quality. Households with poor financial management capabilities tend to be more vulnerable to internal conflict caused by imbalances between income and daily living needs (Li et al., 2024). These problems demonstrate that financial literacy is closely connected to overall social welfare quality within society. Community service programs can serve as educational media that help communities understand healthier and more realistic household financial management patterns according to their respective economic conditions. Participatory approaches involving communities directly are capable of creating learning processes that are easier to apply in daily life, making economic empowerment impacts more tangible and sustainable.

Discussion regarding the role of financial literacy and household economic resilience in community service programs has become increasingly relevant amid rapidly changing and unpredictable global conditions. Society's ability to maintain family economic stability has become one of the determining factors for social welfare quality at both community and regional levels. Community service programs can function as instruments for strengthening community capacity through education, mentoring, and the development of economic behavior that is more adaptive to changing times. Research on this topic contributes to expanding understanding regarding the relationship between financial literacy, household economic resilience, and community-based empowerment strategies. The findings are expected to serve as references for universities, governments, and society in designing more effective, contextual, and responsive economic empowerment programs capable of addressing the challenges of global uncertainty in modern social life.

Financial Literacy

Financial literacy refers to the ability of individuals or communities to understand, manage, and make financial decisions rationally and systematically (Fitri & Sulkiah, 2025). Financial literacy includes understanding income management, budgeting, savings, investments, debt control, and the ability to deal with economic risks in everyday life. A good level of financial literacy helps people avoid excessive consumptive behavior and improves their ability to maintain household economic stability. In the modern era, financial literacy has become increasingly relevant because society is faced with various forms of economic transactions and rapidly developing financial services.

Household Economic Resilience

Household economic resilience describes a family's ability to maintain economic stability and fulfill daily needs when facing economic pressure, income changes, or unexpected crisis situations (Liu et al., 2024). Economic resilience is influenced by a family's ability to manage income, control expenditures, build financial reserves, and adjust living patterns according to changing economic conditions. Households with strong economic resilience tend to be more capable of surviving inflation, rising prices of basic necessities, and

employment instability. Economic resilience is also closely related to social welfare quality and a family's ability to sustain long-term living conditions.

Community Service

Community service is one form of contribution made by universities or social institutions in helping solve various social problems through educational activities, mentoring, training, and socio-economic empowerment (Lutfiyah, 2025). Community service aims to improve community capacity so that people are able to face life challenges more independently and productively. In the economic context, community service programs are often implemented through financial literacy training, small business development, MSME assistance, and household economic management education. Community participation-based approaches make service activities more contextual because they are adjusted directly to the social and economic needs of society.

Global Uncertainty

Global uncertainty refers to rapidly changing and unpredictable world conditions caused by economic, political, technological, environmental, and international crisis factors (Fan et al., 2025). Phenomena such as global inflation, geopolitical conflicts, climate change, health crises, and digital technological developments have significantly affected economic stability in many countries. Global uncertainty frequently influences the prices of basic necessities, employment opportunities, purchasing power, and household economic activity patterns. These conditions require communities to possess stronger economic adaptation capabilities in order to survive amid continuously evolving global changes.

Economic Empowerment

Economic empowerment is the process of improving community capacity in managing economic resources to become more independent, productive, and prosperous (Yan et al., 2025). Economic empowerment is carried out through various forms of training, business mentoring, skill development, access to capital, and education related to household economic management and productive businesses. The empowerment process aims to help communities build sustainable economic capabilities so they do not depend entirely on external assistance. In modern society, economic empowerment has become one of the most widely used strategies to reduce poverty, improve quality of life, and strengthen economic resilience at both household and community levels.

Digital Financial Literacy

Digital financial literacy refers to the ability of communities to understand and use technology-based financial services safely, wisely, and responsibly (El Amri et al., 2026). This literacy includes understanding digital transactions, electronic wallets, mobile banking, digital investments, online loans, and financial data security in internet-based economic activities. Financial technology development provides easier economic access for society, yet also creates risks such as digital fraud, excessive online credit usage, and social media-driven consumptive behavior. A strong level of digital financial literacy helps

communities utilize financial technology more productively and reduces economic risks caused by limited understanding of modern digital financial services.

METHOD

This study employed a literature review method using a descriptive qualitative approach to understand various studies regarding the role of financial literacy and household economic resilience in community service programs during the era of global uncertainty. The qualitative approach was selected because the research focuses on in-depth understanding of concepts, research findings, and the development of studies related to community empowerment through economic education and financial literacy. This study specifically aims to expand references related to community service, particularly in the fields of financial literacy and strengthening household economic resilience as part of modern community empowerment strategies. This focus is intended to broaden academic references that can be used in developing more contextual, adaptive, and socially relevant community service programs.

Research data were obtained from various relevant scientific sources, particularly journal articles indexed in Google Scholar and several credible websites containing scientific publications, economic reports, and academic studies related to financial literacy, household economic resilience, and community service. The publication period ranged from 1964 to 2026 to ensure relevance to global economic developments and changes in social behavior in the digital era. Data collection was conducted using keywords such as financial literacy, household economic resilience, community empowerment, and community service. The initial search identified 50 articles and research sources related to the research topic.

The next stage involved a strict selection process based on thematic relevance, suitability with the research focus, article quality, publication year, and relevance to community service and household economic resilience contexts. Articles containing discussions outside the research focus, unclear data, or lacking direct relevance to the research objectives were eliminated from the analysis process. The selection process resulted in 29 main articles used as research analysis sources. Data analysis employed descriptive qualitative analysis through data reduction, thematic categorization, content interpretation, and conclusion drawing based on discussion patterns from selected literature sources. This process was conducted to generate a more comprehensive understanding regarding the contribution of financial literacy and household economic resilience to the development of community service programs amid the dynamics of global uncertainty.

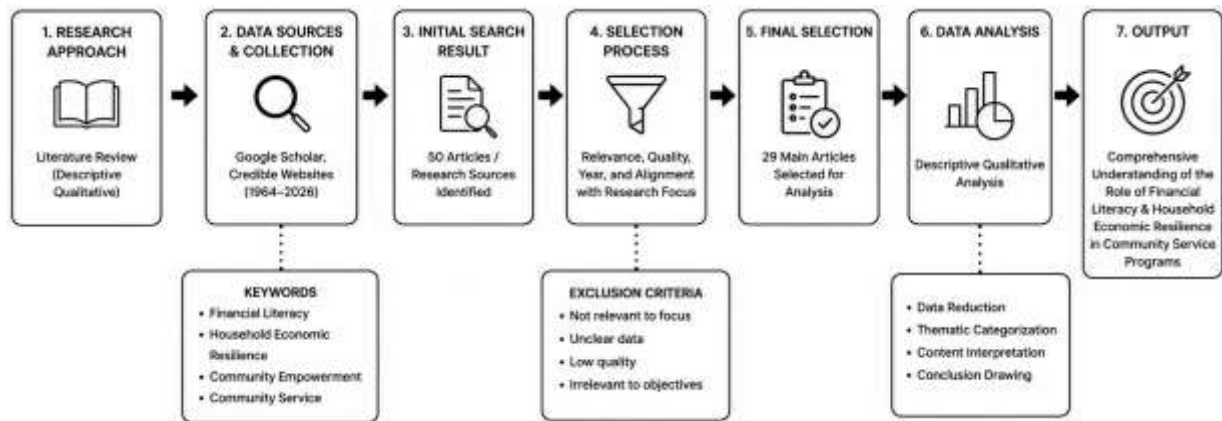


Figure 1. Research Methodology Flowchart

FINDING AND DISCUSSION

The development of global uncertainty has created major changes in the economic life patterns of society, particularly at the household level, which has become the most vulnerable unit to social and financial pressures. Fluctuations in the prices of basic necessities, changes in work patterns due to digitalization, increasing living costs, and unstable income conditions have caused many families to experience difficulties in maintaining daily economic balance (Jain, 2025). These conditions indicate that household economic resilience is no longer determined solely by income level, but also by a family's ability to manage economic resources rationally and adaptively. Financial literacy has become one of the most decisive aspects affecting society's ability to face modern economic changes because household financial decisions are closely related to consumption patterns, savings, debt management, and preparedness for emergency economic situations. This situation explains why community service programs focusing on household economic education are increasingly needed as part of strategies to strengthen community capacity in the era of rapidly evolving and dynamic global uncertainty.

The discussion regarding financial literacy and household economic resilience can be explained through the Human Capital Theory developed by Gary Becker (1964). The theory explains that individual knowledge and skills are forms of capital capable of improving the quality of economic decision-making in daily life. Households with strong financial management understanding tend to be more capable of conducting financial planning, controlling expenditures, and determining spending priorities more effectively compared to families with low levels of financial understanding. Financial literacy in this context becomes a form of social investment capable of improving the quality of long-term community economic resilience. Understanding concepts such as savings, emergency funds, simple investments, and economic risk management helps communities reduce the impact of economic uncertainty that frequently emerges unexpectedly. The explanation of this theory demonstrates that financial education through community service programs

plays a significant role in shaping more stable and long-term oriented economic behavior within society.

This study is also closely related to Social Capital Theory, which explains that social relationships, trust, and community participation influence society's ability to face economic pressures (van Bakel & Horak, 2024). Community service programs conducted through participatory approaches are capable of building stronger social relationships among community members, making economic education processes easier to accept and apply in daily life. When communities receive direct assistance through local groups, the learning process regarding household financial management becomes more contextual because it is adjusted to the socio-economic conditions of local communities. Community groups, women's organizations, household business actors, and local institutions frequently become effective media for strengthening household economic resilience through experience sharing and social support. Community-based approaches demonstrate that strengthening community economic capacity cannot be separated from social factors shaping household economic behavior in unstable economic conditions.

Research findings by Lusardi & Mitchell (2014) show that communities with high levels of financial literacy possess better abilities in managing economic risks compared to individuals with low financial understanding. The study explains that the ability to understand financial concepts influences saving habits, debt management, and preparedness for emergency economic conditions. These findings are relevant to modern society facing rapid economic changes due to technological development and increasing global pressure. Another study conducted by Korzeniowska & Ulman (2025) explains that household budgeting behavior has a direct relationship with long-term family welfare stability. Households capable of controlling expenditures and maintaining stronger financial planning tend to be more resilient in facing rising prices of basic necessities and declining family income. These findings reinforce the perspective that financial literacy has substantial contributions to society's ability to maintain household economic stability in uncertain situations.

The global uncertainty occurring in recent years has also transformed society's economic behavior patterns toward faster and more practical digital economic systems. These changes provide major opportunities for communities to gain broader economic access through digital financial services, online transactions, and application-based investment platforms. On the other hand, these developments have created new challenges in the form of increasing consumptive behavior, uncontrolled digital loan usage, and limited public preparedness in understanding digital economic risks. Many households experience financial pressure due to the use of digital credit services exceeding their repayment capacities (Ahmed et al., 2024). This situation indicates that modern financial literacy is no longer limited to conventional money management abilities, but also includes understanding rapidly developing digital economic risks. Community service programs based on digital education have become increasingly relevant approaches to help communities understand the use of financial technology in safer and more productive ways.

The first case study can be observed in the economic condition of Indonesian society after the COVID-19 pandemic, which had a major impact on household economic resilience. Data from Badan Pusat Statistik showed that in 2021 Indonesia's poverty rate reached 10.14 percent or approximately 27.54 million people due to economic pressure during the pandemic (BPS, 2021). Many families experienced declining income because of layoffs, weakening small business activities, and increasing household living costs. These conditions encouraged various universities and local communities to implement community service programs in the form of household financial management training and digital home-based business development. Results from various mentoring programs showed that communities gradually became capable of setting spending priorities and building alternative income sources through online-based small businesses. This case demonstrates that community-based financial education has a significant impact on the household economic recovery process during times of crisis.

The second case study occurred in India through community-based women's economic empowerment programs developed within Self Help Groups in rural areas. Data reported by The Economic Times showed that in 2025 more than 160 million women actively participated as credit borrowers in women's economic empowerment programs in India, with a total credit portfolio reaching approximately US\$910 billion (Sharma, 2026). The program helped women gain access to financial management training, microbusiness development, and household savings improvement. Community-based approaches made the economic education process easier to implement because activities were adjusted to the social conditions of rural communities. Program outcomes demonstrated improved family capabilities in managing income and maintaining more sustainable household economic stability. This case illustrates that community-based economic empowerment contributes significantly to strengthening household economic resilience and improving social welfare.

The third case study can be seen in the condition of society in the United States during the 2022 global inflation crisis. Data from the U.S. Bureau of Labor Statistics showed that the United States inflation rate reached 9.1 percent in June 2022, becoming one of the highest levels in more than four decades (Bureau of Labor Statistics, 2022). Food prices increased by 10.4 percent, while energy costs rose by 41.6 percent, causing many households, particularly low-income groups, to experience serious economic pressure. These conditions encouraged various social organizations, universities, and local communities to implement financial education programs focusing on household budgeting, family saving strategies, and reducing consumptive debt. These educational programs helped communities understand how to adjust spending patterns to rapidly changing economic conditions. This case demonstrates that financial literacy holds a highly strategic role in helping households survive inflationary pressures and global economic uncertainty.

One of the main problems frequently found in strengthening public financial literacy is the limited access to economic education that suits the actual social conditions of communities. Many financial education programs still use formal approaches that are

difficult for people with limited economic education backgrounds to understand (García & Pérez-Oleaga, 2025). Such conditions cause some communities to perceive financial management as a complicated concept disconnected from daily life needs. The first solution that can be implemented is developing participatory community service programs through local community-based approaches so that educational processes become simpler and more contextual. Mentoring involving community leaders, women's groups, and local organizations can help communities understand financial management through practical examples closely related to everyday economic activities. This approach makes learning processes easier to apply and creates stronger social impacts on changes in household economic behavior.

Another issue developing in the digital era is the increasing use of online lending services and uncontrolled digital consumption caused by low levels of digital financial literacy within society. Many families experience economic pressure due to the use of digital credit for consumptive purposes without considering long-term repayment abilities (Chhillar et al., 2025). These conditions demonstrate that financial technology development has not been fully balanced with society's ability to understand digital economic risks appropriately. The second solution that can be implemented is strengthening digital financial literacy education through training on safe and responsible financial technology usage. Community service programs can focus on education regarding digital transaction management, online debt control, and application-based financial planning that is easy for communities to use. Such education helps communities understand that financial technology should be utilized as a productive instrument rather than merely a short-term consumptive tool that potentially worsens household economic conditions.

Another problem relates to the lack of sustainability in community service programs because many activities remain temporary and lack long-term mentoring systems. Many economic education programs end once training activities are completed, causing behavioral changes within society to become inconsistent in daily life (Pühringer & Bäuerle, 2019). These conditions often cause communities to return to previous financial management patterns that are poorly planned and vulnerable to economic pressure. The third solution that can be implemented is developing sustainable mentoring models through collaboration among universities, local governments, social institutions, and community organizations. Regular mentoring activities such as household economic consultations, financial learning groups, and household business monitoring can help communities maintain stable economic behavioral changes. Such collaborative models strengthen the effectiveness of community service because communities continuously receive educational support and mentoring according to the development of their economic needs.

The discussion regarding household economic resilience also demonstrates that psychological factors have substantial influence on the quality of household financial decision-making. Long-term economic pressure frequently creates financial stress affecting family relationships, work productivity, and public health quality (Samuel et al., 2025).

Households without proper economic planning tend to experience internal conflict due to imbalances between income and living needs. These conditions indicate that financial literacy is closely related to the overall quality of social welfare within society. Community service programs integrating financial education and family psychological strengthening can help communities build healthier and more realistic economic management patterns. This approach demonstrates that strengthening household economic capacity requires a combination of improved financial capability and mental preparedness in facing modern economic pressures.

The overall discussion demonstrates that financial literacy and household economic resilience have a very strong relationship with society's ability to face continuously evolving global uncertainty. Community service-based economic education can help communities develop financial behavior that is more disciplined, adaptive, and long-term oriented according to the demands of modern life. Various theories, previous research findings, and case studies indicate that communities possessing strong financial management abilities tend to be more resilient in facing economic pressure compared to groups with low financial understanding. Community-based service programs have become highly relevant approaches because educational processes occur closer to the realities of daily social life. These conditions demonstrate that strengthening financial literacy and household economic resilience should continue to be developed through sustainable collaboration so that communities possess stronger economic preparedness in facing increasingly complex and unpredictable global dynamics.

Table 1. Role of Financial Literacy and Household Economic Resilience in Community Service Programs amid Global Uncertainty

No	Main Discussion Aspect	Main Findings	Supporting Evidence / Case
1	Global Uncertainty and Household Economy	Global uncertainty has increased economic vulnerability at the household level due to inflation, unstable income, rising living costs, and digital economic transformation. Household resilience is influenced by adaptive financial management abilities rather than income alone.	Economic pressure from fluctuating prices, labor instability, and digitalization trends (Jain, 2025).
2	Financial Literacy as Human Capital	Financial literacy functions as a form of human capital that improves household financial planning, expenditure control, savings behavior, and economic preparedness.	Human Capital Theory by Gary Becker (1964).
3	Community Participation and Social Capital	Community-based approaches strengthen economic resilience through social trust, participation, and collective learning processes that are more contextual and practical.	Social Capital Theory by van Bakel & Horak (2024).
4	Relationship between Financial Literacy and Economic Stability	Communities with strong financial literacy demonstrate better economic resilience, debt management, and emergency preparedness than	Findings from Lusardi & Mitchell (2014) and Korzeniowska & Ulman (2025).

		communities with low financial understanding.	
5	Digital Economic Transformation	Digital financial systems create broader economic opportunities while simultaneously increasing risks such as consumptive behavior, online debt dependency, and weak digital financial awareness.	Growth of digital transactions, online loans, and application-based investments (Ahmed et al., 2024).
6	Indonesia Case Study	The COVID-19 pandemic weakened household economic resilience in Indonesia, increasing poverty and reducing family income. Community service programs helped families develop online-based income alternatives and improve financial planning.	Poverty rate reached 10.14% or 27.54 million people in 2021 according to Badan Pusat Statistik.
7	India Case Study	Women's community empowerment programs through Self Help Groups strengthened household income management and family savings capacity in rural areas.	More than 160 million women participated with a credit portfolio of approximately US\$910 billion (Sharma, 2026).
8	United States Case Study	Financial education programs became strategic responses to inflation pressure and rising living costs during the 2022 inflation crisis in the United States.	Inflation reached 9.1%, food prices increased by 10.4%, and energy costs rose by 41.6% according to the U.S. Bureau of Labor Statistics.
9	Main Problem in Financial Literacy Education	Many financial education programs remain too formal and difficult to understand for communities with limited economic education backgrounds.	Financial management is often perceived as complex and disconnected from daily needs (García & Pérez-Oleaga, 2025).
10	First Solution	Participatory community-based service programs create more contextual and understandable financial education processes for local communities.	Mentoring through women's groups, community leaders, and local organizations.
11	Second Problem	Low digital financial literacy increases online debt usage and consumptive digital behavior among households.	Families frequently use digital credit without considering long-term repayment capacity (Chhillar et al., 2025).
12	Second Solution	Digital financial literacy education can help communities use financial technology safely, productively, and responsibly.	Education on digital transactions, online debt control, and application-based financial planning.
13	Third Problem	Many community service programs lack sustainability because activities stop after short-term training sessions.	Communities often return to weak financial management patterns after mentoring ends (Pühringer & Bäuerle, 2019).
14	Third Solution	Sustainable collaboration among universities, governments, and local communities strengthens long-term economic mentoring effectiveness.	Continuous mentoring through consultations, monitoring, and financial learning groups.

15	Psychological Dimension of Economic Resilience	Financial stress affects family relationships, productivity, and social welfare quality, making psychological strengthening an important part of economic education.	Financial stress influences household decision-making and well-being (Samuel et al., 2025).
16	Overall Conclusion	Financial literacy and household economic resilience are strongly connected to society's ability to survive global uncertainty. Community-based economic education strengthens adaptive and sustainable financial behavior.	Supported by theories, previous studies, and international case studies.

CONCLUSION

The discussion regarding the role of financial literacy and household economic resilience in community service programs demonstrates that society's ability to manage finances has a close relationship with household economic stability amid conditions of global uncertainty. Financial literacy helps communities understand income management, expenditure control, spending priority arrangements, and preparedness in facing unexpected economic risks. Household economic resilience is influenced by a family's ability to adapt to economic changes, maintain the sustainability of basic needs, and develop more structured financial strategies. Community service programs provide significant contributions in strengthening community capacity through economic education, community mentoring, and the development of more adaptive and sustainable financial behavior. The discussion results also indicate that community-based approaches are capable of creating more contextual learning processes because they are directly adjusted to the socio-economic conditions of society. Various theories, previous studies, and case studies demonstrate that communities with strong financial literacy tend to be more prepared to face economic pressure compared to communities with limited financial capability. These conditions indicate that strengthening financial literacy and household economic resilience should continue to be developed as part of modern community empowerment strategies in the era of global uncertainty.

The findings of this study provide theoretical and practical implications for the development of community service studies, particularly in the fields of financial literacy and household economic resilience. Theoretically, this study strengthens the understanding that household financial management has a close relationship with society's ability to maintain economic stability during crises and global economic changes. This study also expands discussions regarding community service as a community-based economic education medium capable of developing more adaptive public financial behavior. Practically, the findings can serve as references for universities, governments, social institutions, and community organizations in designing community service programs that are more relevant to the economic needs of modern society. Financial education programs based on community participation can be directed toward strengthening digital financial literacy, household economic management, home-based business development, and improving society's ability to face long-term economic risks.

Another implication indicates that collaboration among educational institutions, local governments, and local communities can strengthen the effectiveness of community empowerment through more sustainable and contextual economic mentoring.

This study still has several limitations that should be considered in understanding the discussion results more comprehensively. The study employed a literature review method, meaning that the entire discussion was based on the analysis of various literature sources without direct field data collection. These conditions caused the research findings to focus more on conceptual interpretation and theoretical analysis based on previous studies. Research data sources were also limited to articles and publications obtained through Google Scholar and several credible websites within the publication period of 1964–2026, meaning that other relevant sources may still exist but were not reached during the analysis process. The discussion focused more on general societal conditions related to financial literacy and household economic resilience and therefore did not specifically describe differences in socio-economic characteristics across particular regions. Another limitation can be seen in the limited number of previous studies specifically connecting financial literacy, household economic resilience, and community service within one integrated discussion, leaving considerable room for further research development.

Future studies are expected to develop more in-depth discussions through field approaches such as interviews, observations, and direct case studies involving communities participating in community service programs related to financial literacy. Future research may also expand the discussion focus on specific community groups such as women, MSME actors, rural communities, and younger generations so that research findings become more specific and contextual to socio-economic conditions. Universities and community service institutions are expected to develop more sustainable financial education programs through regular mentoring and the use of digital technology as a medium for public economic learning. Local governments and social institutions are also expected to strengthen collaboration in building community-based household economic empowerment programs that are easily accessible to society. Strengthening digital financial literacy has become one of the aspects requiring greater attention because financial technology development continues to influence the economic behavior patterns of modern society. These efforts are expected to help communities build more stable, adaptive, and resilient household economic resilience in facing various forms of global uncertainty in the future.

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