

Keluarga Sejahtera di Era Digital: Edukasi Finansial, Pendidikan dan Perlindungan Konsumen dalam Mencegah Judi *Online* dan Pinjaman *Online* Ilegal

(Family Well-being in the Digital Era: Financial Education, Consumer Protection, and Educational Interventions to Prevent Online Gambling and Illegal Online Lending)

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ABSTRAK

Kegiatan pengabdian masyarakat dilaksanakan untuk meningkatkan literasi finansial, literasi digital, dan perlindungan konsumen bagi ibu rumah tangga dan remaja di Desa Babakan, Kecamatan Dramaga Kabupaten Bogor sebagai upaya pencegahan pinjaman *online* ilegal dan judi *online*. Program dilaksanakan melalui serangkaian penyuluhan, diskusi interaktif, praktik penyusunan rencana keuangan, serta pelatihan usaha ekonomi keluarga. Metode pelaksanaan meliputi observasi lapang, penyusunan materi, *pre-test* dan *post-test*, praktik langsung, serta evaluasi statistik melalui uji beda. Hasil kegiatan menunjukkan adanya peningkatan pengetahuan yang signifikan pada seluruh materi bagi ibu-ibu, yaitu manajemen keuangan (p -value=0,035), pinjaman *online* (p -value =0,002), dan usaha ekonomi keluarga (p -value =0,022). Selain itu, edukasi untuk remaja juga menunjukkan peningkatan pemahaman yang signifikan terkait pencegahan judi *online* (p -value =0,005) serta kemampuan menjadi remaja tangguh di era digital (p -value =0,021). Program ini juga berhasil memberikan keterampilan praktis seperti pembuatan produk pangan rumahan dan perhitungan kelayakan usaha bagi peserta. Secara keseluruhan, kegiatan mampu meningkatkan literasi finansial dan digital, kesadaran akan risiko layanan digital berbahaya, serta kapasitas pemberdayaan ekonomi keluarga.

Kata kunci: era digital, judi *online*, literasi keuangan, pemberdayaan keluarga, pinjaman *online*

ABSTRACT

Community service activities were carried out to improve financial literacy, digital literacy, and consumer protection among housewives and adolescents in Babakan Village, Dramaga Subdistrict, Bogor Regency, as an effort to prevent illegal online lending and online gambling. The program was implemented through a series of counseling sessions, interactive discussions, financial planning practice, and training related to family economic enterprises. Implementation methods included field observation, preparation of learning materials, pre- and post-tests, hands-on practice, and statistical evaluation using difference tests. Results indicated significant improvements in knowledge among housewives across all materials, including financial management (p -value = 0.035), online lending (p -value = 0.002), and family economic enterprises (p -value = 0.022). Educational sessions for adolescents also led to significant gains in understanding related to online gambling prevention (p -value = 0.005) and their capacity to become resilient youth in the digital era (p -value = 0.021). The program additionally provided practical skills such as developing homemade food products and conducting basic business feasibility calculations. Overall, the activity strengthened financial and digital literacy, awareness of risky digital services, and the economic empowerment capacity of participating families.

Keywords: digital era, family empowerment, financial literacy, online gambling, online lending