SMART SALARY MANAGEMENT: SAVING AND INVESTMENT STRATEGIES FOR THE FUTURE

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Abstract
This community service program aims to enhance the financial literacy and investment awareness of Indonesian Migrant Workers (PMI) in Tainan, Taiwan. Many PMIs face financial challenges after returning home due to limited financial knowledge and lack of long-term savings strategies. The program conducted by the Faculty of Economics and Business, Universitas Negeri Jakarta, implemented structured activities including socialization, digital financial literacy training, financial planning workshops, and basic investment training. The training introduced digital tools such as the *Livin' by Mandiri* application to encourage systematic saving and responsible investment behavior. Evaluation results from 15 participants showed an average post-training score of 60.57, indicating improved understanding and application of financial management concepts. The program not only strengthened participants' financial capabilities but also fostered independence, self-confidence, and solidarity among PMIs. These outcomes contribute to achieving Sustainable Development Goals (SDG) 1 (No Poverty) and SDG 8 (Decent Work and Economic Growth), promoting sustainable financial well-being for migrant workers abroad.
Keywords: Financial Literacy; Migrant Workers; Investment Training; Digital Financial Management; Community Empowerment, SDG 8

INTRODUCTION

Taiwan has emerged as one of the primary destinations for Indonesian migrant workers (PMI), with the recorded number of PMI reaching 59,654 individuals during the period from January to August 2024 (Larasati, 2024). The country offers a wide range of employment opportunities with competitive wage levels, which serve as a major attraction for migrant workers. Indonesian migrant workers in Taiwan are generally employed across various industrial sectors, including manufacturing, hospitality, elderly care, and domestic work (Marsexpress, 2024). Each of these sectors possesses its own unique characteristics and challenges; however, collectively, they make a significant contribution to Taiwan's economy as well as to the welfare of Indonesian migrant workers and their families back in Indonesia.

In addition to economic factors, there are several other aspects that encourage Indonesian migrant workers (PMI) to choose Taiwan as their preferred employment destination. One of the main factors is the relatively strong legal protection system for foreign workers. The Taiwanese government has implemented labor regulations that ensure the protection of migrant workers' rights, including minimum wage standards, working hours, and access to healthcare services. Moreover, a safe and conducive working environment serves as an important factor that increases the attractiveness of Taiwan as a destination for migrant labor. Another equally significant factor is the provision of more competitive financial compensation compared to other destination countries, such as Malaysia or the Middle East (Kirana, 2024).

However, although employment in Taiwan offers substantial financial opportunities, challenges often arise when Indonesian migrant workers (PMI) return home. Many former PMI find themselves facing economic hardship once again, with some even falling back into poverty. This situation raises critical questions regarding the effectiveness of financial management practices during their period of employment abroad (Zamzalina et al., 2024); (Yulianti et al., 2024). This indicates that many Indonesian migrant workers (PMI) lack adequate long-term savings or investment strategies, resulting in their overseas earnings being underutilized once they return to Indonesia (Brahmana & Brahmana, 2016). Therefore, financial education and effective remittance management strategies are essential aspects that must be prioritized to ensure that labor migration truly provides sustainable economic benefits for migrant workers and their families (Arifin, 2024); (KDEI, 2024).

Based on a survey conducted by One-Forty and Taipei Fubon Bank in September 2024, nearly 30% of migrant workers reported having been victims of fraud, with total losses exceeding NT$1.7 billion. The survey also revealed that more than 60% of migrant workers do not regularly record their financial transactions, even though 90% of them expressed a desire to learn financial management skills in order to build a stronger and more independent economic foundation (Wu & Sunarto, 2024). The inability to manage income effectively can lead to various economic problems in the future, particularly after migrant workers return to Indonesia. One of the main factors contributing to this condition is the low level of financial literacy among Indonesian migrant workers (PMI), which results in their lack of preparedness to allocate income for long-term financial needs.

One of the main challenges faced by Indonesian migrant workers (PMI) is the limited access to adequate information regarding investment strategies that align with their financial conditions (Wahyuningrum et al., 2023). Most Indonesian migrant workers (PMI) come from limited educational backgrounds and lack a comprehensive understanding of financial management. This condition is further exacerbated by the lack of financial education programs provided either by the Indonesian government prior to departure or by employers in Taiwan. Without proper guidance, many PMI rely on traditional methods of saving, such as conventional savings practices, without considering investment instruments that could enhance the value of their savings.

In addition, although some Indonesian migrant workers (PMI) have attempted to save money, their strategies are often unstructured, causing their savings to be depleted quickly. This situation may occur due to various factors, including economic pressure from families in Indonesia, where a large portion of the remittances sent is used for daily consumption without proper financial planning. Previous research indicates that without a clear investment strategy, the remittances sent by Indonesian migrant workers (PMI) tend to have limited and unsustainable economic impacts once they return to Indonesia (Suranto et al., 2024).

The lack of understanding regarding investment instruments that could help increase the value of their savings represents one of the main obstacles to achieving long-term financial well-being for Indonesian migrant workers (PMI) (Suranto et al., 2024). Many of them are unfamiliar with financial

products such as time deposits, mutual funds, or insurance, which could help them manage and grow their assets. In fact, the proper utilization of suitable investment instruments can serve as an effective solution to ensure that the income earned during their employment abroad provides long-term financial benefits (Duwila & Riawan, 2024). Therefore, comprehensive financial literacy programs are needed—both from the Indonesian government and organizations responsible for migrant worker affairs—to equip Indonesian migrant workers (PMI) with sufficient knowledge to manage their finances more wisely and sustainably (Surya et al., 2025).

As an academic, the author holds a responsibility to contribute to enhancing financial literacy among Indonesian migrant workers (PMI) in Taiwan. The low level of understanding among PMI regarding financial management and long-term investment represents an issue that must be addressed to help them achieve sustainable economic well-being upon returning to Indonesia. This initiative aligns with the Sustainable Development Goal (SDG) 1 – No Poverty, which aims to eradicate poverty in all its forms by promoting improved welfare and a more equitable distribution of income. Furthermore, financial literacy and economic empowerment programs for PMI also support the achievement of SDG 8 – Decent Work and Economic Growth, which emphasizes the importance of providing decent work opportunities and fostering inclusive economic growth for all workers, including migrant laborers. In this context, academics can play a crucial role as facilitators in delivering research-based financial education, ensuring that the materials provided are relevant to the conditions and needs of PMI, and directly contributing to the realization of these two global development goals.

METHOD AND PROCEDURES

To address the challenges faced by Indonesian migrant workers (PMI) in managing their finances effectively, a series of structured and systematic activities were designed as part of this community engagement program. These activities aim to improve financial literacy, enhance the ability to utilize digital financial tools, and promote sustainable economic behavior among the participants. The following steps outline the implementation stages of the program in overcoming the identified partner problems.

1. Steps of Activities in Addressing Partner Problems

   a. Socialization

   Socialization serves as the initial stage of this community service program, designed to enhance participants' understanding of the importance of financial literacy, particularly in managing their income through effective saving and investment strategies. The activity will take the form of seminars and interactive discussions with Indonesian migrant workers in Tainan, Taiwan. At this stage, preliminary information about the program will be disseminated through migrant worker communities and social media platforms to encourage participation. The seminars will

present key concepts of personal financial management, emphasizing the distinctions between saving and investing, as well as the importance of financial planning for long-term security. In addition, a question-and-answer session will be conducted to assess participants' initial understanding and to tailor the materials according to their specific needs.

b. Training

Following the socialization stage, technical training will be provided to guide participants in managing personal finances using digital platforms, such as the *Livin' by Bank Mandiri* application, with a focus on features like planned savings and mutual fund investments. The training will include demonstrations on how to use the application, including opening an account, setting up a savings plan, and investing in mutual funds. In addition, participants will engage in simulations and simple case studies to gain practical understanding of how to create and manage a personal budget effectively. The program will also provide instruction on investment risk management, equipping participants with the knowledge needed to make informed and prudent financial decisions.

c. Technology Implementation

The technology implementation stage focuses on assisting participants in installing the *Livin' by Bank Mandiri* application, understanding its features, and integrating its use into their daily financial practices. This stage involves providing direct support for downloading and registering on the application, as well as training participants to utilize the planned savings feature for long-term financial allocation. Additionally, participants will receive guidance in selecting appropriate mutual fund types that align with their individual risk profiles, ensuring that they can effectively apply digital tools to manage and grow their personal finances.

d. Mentoring and Evaluation

The mentoring and evaluation stage is designed to ensure that participants can consistently implement their saving and investment strategies, while also assessing the overall effectiveness of the program and identifying any challenges encountered. Regular monitoring will be conducted through online discussion groups to track participants' progress, complemented by individual consultation sessions for those requiring additional guidance in financial management. Furthermore, questionnaires will be distributed to measure participants' understanding and to evaluate behavioral changes in their financial practices, providing valuable feedback for program improvement and future planning.

Tabel 1. Questionaire for Evaluation

No.	Questions
1	Apa tujuan utama dari manajemen gaji yang cerdas?
2	Menyisihkan sebagian penghasilan secara rutin disebut dengan…
3	Berapa persen idealnya gaji yang disisihkan untuk tabungan atau investasi?
4	Salah satu manfaat dari menabung adalah…

No.	Questions
5	Investasi yang aman dan umum dikenal adalah…
6	Apa yang dimaksud dengan "dana darurat"?
7	Salah satu ciri investasi bodong adalah…
8	Mengapa penting membuat anggaran bulanan?
9	Jika pengeluaran lebih besar daripada pemasukan, maka yang terjadi adalah…
10	Contoh investasi jangka panjang yang menguntungkan adalah…
11	Apa manfaat memiliki catatan pengeluaran?
12	Apa yang harus dilakukan sebelum memutuskan investasi?
13	Apa tujuan utama dari berinvestasi?
14	Pekerja migran yang tidak mengelola gajinya dengan baik berisiko…
15	Cara terbaik memulai kebiasaan menabung adalah…
16	Apa itu literasi keuangan?
17	Menggunakan aplikasi keuangan dapat membantu…
18	Salah satu risiko dari tidak memiliki rencana keuangan saat kembali ke Indonesia adalah…
19	Jika ingin membuka usaha kecil saat kembali ke Indonesia, apa yang harus disiapkan terlebih dahulu?
20	Mengapa penting merencanakan masa depan secara keuangan sejak sekarang?
21	Manakah dari berikut ini yang termasuk strategi keuangan sehat?
22	Reksadana dikelola oleh…
23	Apa manfaat memiliki tujuan keuangan jangka panjang?
24	Apa itu diversifikasi investasi?
25	Mengelola gaji dengan baik dapat membantu PMI…

e. Sustainability Program

To ensure the continuity of the program beyond its initial implementation, a sustainability strategy will be developed by actively involving migrant worker communities and local facilitators. This strategy includes training facilitators from within the migrant worker community who can continue providing financial education to new members, as well as offering educational materials in the form of digital modules that can be accessed at any time. In addition, online discussion groups will be established to enable participants to share experiences and exchange financial management strategies, fostering ongoing learning and peer support within the community.

2. Place and Time of International Community Service

The Forum of the Indonesian Community in Tainan, Taiwan serves as a platform for togetherness and communication among Indonesians residing in Tainan. The forum aims to strengthen social bonds, enhance solidarity, and provide a medium for information sharing and mutual support through various activities, including regular gatherings, religious events, as well as social, cultural, and educational programs. The forum's secretariat is located at Fubei Street No. 85, Tainan, Taiwan 710.

Figure 1

The location of the Forum of the Indonesian Community in Tainan, Taiwan is at Fubei Street No. 85, Tainan, Taiwan 710

The target partners of this community service program are located in Tainan City, Taiwan, as shown on the map illustrating the direct flight route from Jakarta (Soekarno-Hatta International Airport) to Taiwan. Geographically, the distance between Jakarta and Taiwan is approximately 3,800 to 4,000 kilometers, with a direct flight duration of around five to six hours, depending on the airline and flight conditions. Based on the map's estimation, the travel time is indicated as 14 hours and 10 minutes, suggesting a flight route with a stopover or indirect connection. This community service activity will be conducted on August 2, 2025, in Tainan City, Taiwan, involving members of the Forum of the Indonesian Community in Tainan as the primary partners in program implementation. The composition of the implementation event is as follows:

Table 2. Event Arrangements

Time	Duration	Activity	Speaker/Notes
09.00 - 09.05	5 minutes	Opening by MC	Wahyu Wastuti
09.05 - 09.10	5 minutes	Singing of the Indonesian Raya National Anthem	Led by the MC and all participants
09.10 - 09.20	10 minutes	Welcome Remarks from FEB UNJ Representative	Agung Dharmawan Buchdadi
09.20 - 09.30	10 minutes	Remarks from Chairman of Forum Kerukunan Keluarga Besar Warga Indonesia di Tainan	Rahmat Hidayat
09.30 - 10.30	60 minutes	Session 1: Smart Salary Management: Saving and Investment Strategies for The Future	Wahyu Wastuti & Sholatia Dalimunthe

Time	Duration	Activity	Speaker/Notes
10.30 - 11.30	60 minutes	Session 2: Entrepreneurship and Financial Management Training for Indonesian Migrant Workers as Preparation for Returning Home	Monica Dewi & Sholatia Dalimunthe
11.30 - 11.40	10 minutes	Photo Session	-
11.40 - 11.50	10 minutes	Closing by MC	Wahyu Wastuti

RESULTS

Implementation of International Community Services

The community service program entitled "Smart Salary Management: Saving and Investment Strategies for the Future" was conducted in August 2025 at the Secretariat of the Forum of the Indonesian Community in Tainan, Taiwan, located at Fubei Street No. 85, Tainan City, Taiwan 710. The program targeted Indonesian migrant workers (PMI) who are members of the forum, with the primary objective of enhancing financial literacy, improving saving habits, and providing practical and sustainable investment knowledge. The program was implemented through systematic and participatory stages to ensure that all activities could achieve optimal impact. The stages of the program were as follows:

1. Program Socialization

The initial stage began with socialization activities for the target partners. This stage was conducted in the form of interactive seminars aimed at raising participants' awareness of the importance of personal financial management. The materials presented included an introduction to financial literacy concepts, the fundamental differences between saving and investing, and the urgency of long-term financial planning for migrant workers. In addition to delivering the content, this session also included open discussions to explore participants' initial perceptions and to adjust the educational approach according to their specific needs.

2. Digital Financial Literacy Training

Following the socialization stage, the program continued with training focused on enhancing participants' understanding and skills in managing finances through digital technology. Participants were introduced to the *Livin' by Mandiri* application as an educational and practical tool for saving and investing. The training included demonstrations on using the Planned Savings and Mutual Fund features, simulations of budget management through the application, and an introduction to the principles of financial risk management. Through this training, participants were expected to be able to utilize financial technology independently, responsibly, and securely.

Figure 2. The Activity of International Community Service

3. Personal Financial Planning Workshop

The next activity was a workshop on personal financial planning. This workshop was designed to guide participants in developing realistic financial strategies tailored to their individual circumstances. The content covered techniques for creating a budget, identifying needs versus wants, implementing regular saving strategies, and planning finances after completing overseas work contracts. Participants were also provided with examples and exercises through case studies to enable them to apply financial planning principles in their daily lives.

4. Basic Investment Training

As a subsequent stage, participants attended basic investment training to broaden their understanding of various legal and secure investment instruments. The training provided explanations of investment types, including mutual funds, time deposits, and insurance products. It also covered the advantages and risks of each product, as well as strategies for selecting investments based on participants' risk profiles. The goal was to ensure that migrant workers (PMI) could not only save money but also develop their assets in a measured and strategic manner.

5. Evaluation and Documentation

At the conclusion of the program, a comprehensive evaluation was conducted to assess its effectiveness. The evaluation involved the use of questionnaires to measure participants' knowledge improvement, as well as surveys to assess the satisfaction and relevance of the materials provided. The results indicated a significant increase in participants' understanding of financial management and investment practices. All activities were documented both visually and narratively. Video documentation was uploaded to YouTube as a digital output, while written records will serve as the basis for preparing scientific articles and official program reports.

Figure 3. The Documentation of International Community Service

Descriptive Analysis of Community Service Results in Taiwan

This analysis aims to provide a comprehensive description of the profile and characteristics of respondents involved in the community service program, which focused on enhancing the capacity of Indonesian migrant workers (PMI) in Taiwan. The data were collected from 15 respondents who participated in the activities, with variables including gender, age, highest education level, duration of work in Taiwan, and evaluation results obtained after the training. Through this descriptive analysis, an overview of participants' socio-demographic conditions, work experience, and learning outcomes following the program can be established. The results of this analysis also serve as a basis for formulating strategies to strengthen the capacity of migrant workers more effectively in the future.

1. Respondents' Gender

Based on the data, out of a total of 15 respondents, 10 were male (66.7%) and 5 were female (33.3%). This composition indicates that the majority of participants in the community service activities were male workers. The predominance of male participants aligns with the general trend of Indonesian migrant workers in certain sectors in Taiwan, such as construction, manufacturing, and transportation, which predominantly employ men. Nevertheless, the participation of female workers was also notable, comprising approximately one-third of the total respondents. Their involvement demonstrates that the program successfully reached not only male workers in industrial sectors but also female workers in domestic and service sectors, which are largely staffed by women.

By engaging both male and female participants, the program effectively embraced gender diversity, which is essential for ensuring an inclusive and gender-sensitive approach. Furthermore, the participation of female migrant workers reflects their interest and awareness in enhancing their personal capacity through training and education. Their involvement also strengthens the social value of the community service program, as it contributes to empowerment and promotes equal learning opportunities within the workplaces of Indonesian migrant workers in Taiwan.

Tabel 3. List of Participants

No.	Nama Responden	Jenis Kelamin
1	M ZAHRUL NIZZAM	Laki-Laki
2	Darti widyas tuti	Wanita
3	Joko aswin	Laki-Laki
4	Imam Dian anggoman	Laki-Laki
5	Zuliano Andrie	Laki-Laki
6	Mifta yudhisty	Wanita
7	Tawiran	Laki-Laki
8	Abdul haris	Laki-Laki
9	Agus Sulistiyo	Laki-Laki
10	Hadi muchlison	Laki-Laki
11	Aris	Laki-Laki
12	阿妮	Wanita

13	Rahmat Hidayat	Laki-Laki
14	Ika Miftahul	Wanita
15	Siti Ahlina	Wanita

2. Respondents' Age

Regarding age, the composition of participants showed a fairly balanced distribution. One participant (6.7%) was under 25 years old, two participants (13.3%) were between 25 and 30 years old, six participants (40%) were between 31 and 35 years old, and six others (40%) were over 35 years old. This distribution indicates that the majority of participants fall within the productive age group (31–35 years and >35 years), accounting for 80% of all respondents. This has important implications for program implementation. Participants within the productive age range generally possess greater cognitive maturity, longer work experience, and higher motivation to improve professional competence. Meanwhile, younger participants (<30 years) have the potential to become a new generation of migrant workers who are more adaptive to innovation and technology, although they may have limited work experience. In contrast, participants over 35 years old tend to have achieved career stability and focus more on improving quality of life and securing their family's financial well-being. Thus, the age diversity among participants serves as a strength for the program, as it allows knowledge exchange between younger and more experienced workers, fostering a collaborative, complementary, and sustainable learning process.

3. Respondents' Educational Background

Participants' educational backgrounds showed considerable variation. One participant (6.7%) had completed primary education or equivalent, two participants (13.3%) had completed junior high school or equivalent, eleven participants (73.3%) had completed senior high school/vocational school or equivalent, and one participant (6.7%) held a university degree (S1). The predominance of participants with secondary education indicates that most Indonesian migrant workers (PMI) in Taiwan have sufficient academic capacity to understand practical, hands-on training materials. However, challenges remain in mastering more complex theoretical and technical concepts, particularly for participants with lower educational levels. Interestingly, the presence of a highly educated participant suggests that some PMI with higher academic qualifications still choose to work abroad, due to economic factors or limited employment opportunities domestically. These findings emphasize the importance of a flexible learning approach, enabling the program to accommodate participants with varying levels of academic ability. From an empowerment perspective, this suggests that capacity-building through practical training, mentoring, and experiential learning is an effective strategy. The community service program can therefore be designed to focus on developing applied skills, financial literacy, and entrepreneurial abilities aligned with the educational background of the majority of participants.

4. Respondents' Duration of Work in Taiwan

Participants' work experience in Taiwan ranged from one year to over six years. Five participants (33.3%) had worked for 1–3 years, three participants (20%) for 4–6 years, and seven participants (46.7%) had more than six years of experience. The predominance of participants with over six years of work experience indicates a high level of expertise and stability in their roles as Indonesian migrant workers (PMI). This group is generally well-adapted to the local work environment and culture, with a thorough understanding of the challenges and opportunities in Taiwan. They have the potential to serve as role models or change agents in future community service activities, particularly in assisting new colleagues in adaptation and personal development. Meanwhile, participants with 1–3 years of experience represent an important group at the early stages of their careers, requiring more intensive support through skill training and psychosocial mentoring. Therefore, community service activities should facilitate interaction between experienced and newer workers to promote positive, collaborative, and sustainable knowledge and experience transfer.

5. Respondents' Evaluation Scores

The results of the activity evaluation questionnaires showed a score range between 56 and 64, with an average of 59.6. The highest score of 64 was obtained by participants with upper-secondary educational backgrounds and more than six years of work experience, while the lowest score of 56 was generally observed among participants who were relatively new to working in Taiwan and had lower educational levels. Overall, an average score close to 60 indicates that participants' understanding and capabilities after the activities were fairly good. Although the results did not reach the highest possible level, they reflect a notable improvement in understanding the training material. The relatively uniform distribution of scores also suggests that the materials were well-received by all participants, with comprehension levels nearly balanced across the group. Findings from the evaluation questionnaires can serve as a foundation for organizers to enhance the effectiveness of future training programs—for example, by incorporating practical simulations, interactive digital media, and project-based learning approaches to further improve participants' understanding.

6. Interpretation and Implications

Based on statistical analysis, the mean score of 60.57 indicates that participants' comprehension after participating in the community service program was relatively good. The median score of 60.00 shows that most participants achieved scores near the average, while the minimum score of 56.00 and the maximum score of 64.00 illustrate a relatively narrow variation among participants. This is further supported by a standard deviation of 3.08, indicating that participants' abilities were fairly consistent. These results suggest that the program successfully provided a balanced understanding of financial management and investment concepts to all

participants, although there remains room for improvement through more interactive and applied learning methods.

Tabel 4. Statistic Table

Statistic	Value
Mean	60.57
Median	60.00
Minimum	56.00
Maksimum	64.00
Standard Deviation	3.08

Overall, the analysis indicates that the community service program successfully achieved its objectives. The program effectively reached Indonesian migrant workers (PMI) with diverse yet representative demographic characteristics, reflecting success in inclusive planning and implementation. The majority of participants were of productive working age, with secondary education and substantial work experience in Taiwan—factors that provided a strong foundation for the training program's success. The effectiveness of the program is also evident in the increased knowledge, skills, and awareness among participants regarding financial management, digital literacy, and the development of productive skill-based enterprises. Active participation, including by female migrant workers, demonstrates that the program was able to motivate participants to enhance their personal capacity despite the limitations of working abroad. Overall, the program not only improved individual competencies but also strengthened solidarity, independence, and self-confidence among PMI in Taiwan. These achievements confirm that the community service program made a tangible contribution to empowering migrant workers and can serve as a model for expanding social and economic impact for the PMI community in the future.

Results of Activity Implementation

The program *"Smart Salary Management: Saving and Investment Strategies for the Future"* had a positive impact, as evidenced by the increased awareness and understanding among participants regarding the importance of planned financial management. Prior to participating in the program, most participants tended to prioritize sending money to their families in Indonesia without a long-term strategy for their personal needs after completing their work contracts. However, through a series of trainings and workshops, participants began to recognize the importance of setting aside a portion of their income for savings and considering safe investment options that align with their individual needs.

During the training process, participants demonstrated a high level of interest in learning how to manage finances using digital technology. By engaging in hands-on practice with the *Livin' by Mandiri* application, they not only gained knowledge but also acquired practical skills in planning their finances in a more disciplined and systematic manner. Many participants who previously had not

been accustomed to budgeting or maintaining dedicated savings accounts began formulating personal financial plans that could be applied in their daily lives.

Furthermore, a significant shift was observed in the participants' perspectives toward investment. Whereas investment was previously perceived as complex and risky, after the training they began to understand that there are accessible and suitable investment options that can be tailored to their individual financial conditions. Participants became more open to the idea of allocating a portion of their income to investment instruments as a form of long-term economic preparation for their return to Indonesia. Overall, this activity not only enhanced participants' conceptual understanding but also fostered a new, more forward-looking mindset in financial management. This transformation serves as an important foundational step for migrant workers to build sustainable financial well-being, both during their employment abroad and upon returning to their home country.

CONCLUSION

The community service program implemented by faculty members and students of the Faculty of Economics and Business at Universitas Negeri Jakarta in Tainan, Taiwan, has proven to have a positive impact on enhancing the financial literacy of Indonesian Migrant Workers (PMI). The program was systematically designed, encompassing stages of socialization, digital literacy training, personal financial planning workshops, basic investment training, and implementation mentoring, providing participants with a comprehensive learning experience. Evaluation questionnaire results indicated an average score of 60.57, with a range of 56 to 64 and a standard deviation of 3.08, suggesting that participants' level of understanding was fairly good and relatively uniform. These results demonstrate that the program successfully increased participants' knowledge and skills, particularly in understanding financial management concepts and applying digital literacy through the use of financial applications such as *Livin' by Mandiri*. Participants who previously lacked a financial plan began creating personal budgets, opening planned savings accounts, and considering legal and safe investment instruments.

Beyond enhancing individual competencies, the program also strengthened solidarity, independence, and self-confidence among PMI in Taiwan. This success indicates that the community service program not only provided educational benefits but also contributed significantly to the social and economic empowerment of Indonesian migrant workers. Importantly, these outcomes align with the United Nations Sustainable Development Goals (SDGs), particularly SDG 1 (*No Poverty*), by promoting economic well-being and reducing vulnerability through better income management and long-term financial planning, and SDG 8 (*Decent Work and Economic Growth*), by supporting access to knowledge and skills for inclusive and sustainable economic growth for migrant workers. These achievements provide a strong foundation for the development of future programs that are more

sustainable, adaptive to PMI needs, and supportive of achieving long-term financial independence and well-being for migrant worker communities abroad.

Based on the program's implementation and evaluation, future initiatives should prioritize sustainability, expansion, collaboration, and innovation to strengthen long-term impact. Regular implementation supported by local PMI facilitators is essential to ensure continuous financial education. Expanding target areas to other cities or countries, engaging multi-stakeholder partners, developing accessible digital learning materials, and conducting post-activity monitoring will enhance effectiveness, scalability, and sustained improvements in the financial literacy of Indonesian Migrant Workers.

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