

E-MONEY EMPOWERMENT FOR STUDENTS OF CLASS VII JA'FAR MUSLIM MUSLIM LINGGA TIGA MIDDLE SCHOOL AS GENERATION Z

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Abstract

This community service is about introducing e-money for students in facilitating payments in the digital era. According to Bank Indonesia, e-money is a payment system in a transaction through electronic media. The results obtained from this community service are that the delivery of the material carried out increases the understanding and knowledge of participants about e-money, previously 90% of students did not know about e-money then 95% of them were interested in using e-money. The data obtained from this community service is by distributing questionnaires to participants at the end of delivering the material. With this community service, it is hoped that the seventh grade students of Ja'far Muslim Lingga Tiga Muslim Middle School can increase their knowledge of e-money and are expected to provide education and understanding about e-money to those closest to them.

Keywords: e-money, digital era, making payments easier.

INTRODUCTION

In modern human life at this time and with the development of the times from year to year the use of e-money has become one of the most important needs for humans, but to use e-money requires understanding and knowledge to use it, with the presence of e-money it is expected can provide tangible benefits to the community and facilitate daily activities. The implementation of Large-Scale Restrictions (PSBB) which led to an increase in the use of e-money at the beginning of the determination, which can be seen in the following figure:

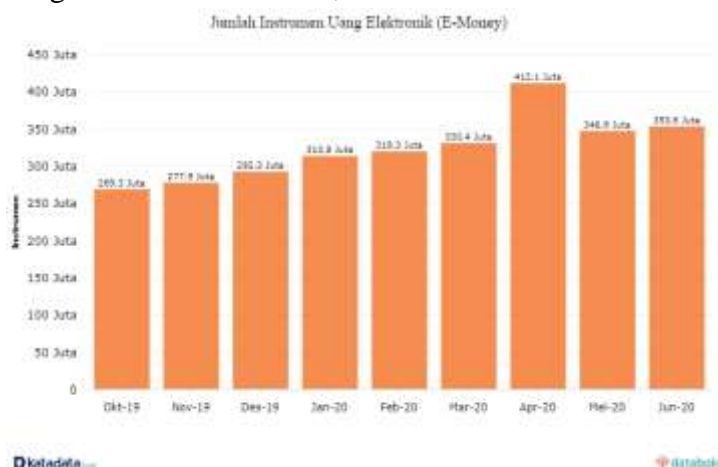


Figure 1: Use of e-money in 2020

Based on the picture above, it can be seen that the use of e-money from 2019 to mid-2020 showed an increase and then the highest value was in June 2020 to reach 353.6 million. With this increase, it means that it has helped many people in making payments.

At this time there is no official data showing the use of e-money by age level, but there are some significant studies that raise the topic of digital payments for the millennial generation, which include (Houston 2020; Sari, Aminah, and Redyanita 2021; Wijaya and Mulyandi 2021), (Chanpaneri 2021; Djayapranata and Setyawan 2021; Soegoto and Tampubolon 2020) .

In line with the widespread use of e-money in people's lives in this modern era, it is better if we first know about the definition of e-money. In general, e-money is a non-cash financial transaction tool in modern times that can be used for any transactions according to needs such as transportation payments, online shopping, payments for toll roads and so on (Dwi Susanti, Fardahlia , and Indrihastuti 2021). -money can also be said as electronic money, which is a product that is used for card-based payments or also by doing top ups, and then it will be recorded so that e-money can be used. (Fatimah and Suib 2019).

The onset of the COVID-19 pandemic in 2019 caused a financial services revolution in Southeast Asia. And the significant developments shown in the use of electronic money during the pandemic that occurred in Indonesia were seen positively in the realization of the National Non-Cash Movement (GNNK) designed by Bank Indonesia. According to Bank Indonesia, e-money is a payment system in a transaction through electronic media, with the development of technology in making payments and banking transactions using electronic media. But in transactions also usually require the use of the network. The presence of technology is one of the main things for the development process of cashless or e-money-based payments, the reach of which is now wider and can be used with smartphones which is one of the mandatory items for almost everyone and is always carried anywhere. (Rahmawati and Maika 2021).

Electronic money is a substitute for cash payment instruments by depositing an amount of money that will be used to the issuer, either directly or indirectly and can also be debited with a bank account, then the amount of money that has been input will be the value of money that has been entered. contained in electronic money. Which can be used to make transactions according to user needs by reducing the amount of money that has been paid on electronic money (Fitri and Suriono 2020).

With the rise of the e-money phenomenon in modern society, there are certainly positive and negative impacts for its users. The negative impact is the possibility of consumptive behavior for users, due to the ease of transactions and can be done anywhere and anytime and does not take a long time. Thus, it is expected to have more self-control and be able to control consumptive behavior that can have a negative influence on financial problems in the future. (Dewi, Herawati, and Adiputra 2021).

However, in some areas there is still a minimal level of knowledge about digital finance which makes some people who lack information have difficulty operating e-money or non-cash payments, lack of knowledge level can affect people's views on non-cash payments regarding the benefits and uses, this is because people are blind to payment technology and need socialization and familiarization with the use of e-money. (Rahmawati and Maika 2021)

As a form of analysis and situation, such conditions are the most important basis as the basis for carrying out community service. Community service is an important and sacred thing in higher education because community service is one part of the tridharma of higher education in providing solutions to problems faced by society. Thus, the main purpose of this community service is in addition to introducing the definition of e-money, especially to seventh grade students of Ja'far Muslim Lingga Tiga Muslim Middle School as generation Z and also socializing the introduction of e-money so that these students gain good knowledge about e-money as well as about its positive and negative impacts.

The decision to choose the seventh grade students of Ja'far Muslim Lingga Tiga Muslim Junior High School as the target and place of the implementation of community service is due to changes in behavior shown by the local community related to the high use of e-money. Thus, it is hoped that by carrying out community service, it is hoped that it can provide solutions for generation Z. Generation Z is often associated with technological developments such as artificial intelligence. One of the transformations faced by Generation Z is the era of openness as a result of technological developments. According to (Hastini, Fahmi, and Lukito 2020) Generation Z is the generation born after 1995 who from birth has interacted with technological advances.

Based on the analysis that is developing regarding e-money, it becomes an attraction for this community service. As active students and part of agents of change, through this community service activity, the role of students and universities is expected to be a key and a solution in solving problems that occur in society and at the same time participating in educating children. nation, especially for those who are in areas that will be an important capital for them in the future.

IMPLEMENTATION METHOD

The implementation of this community service (PKM) focuses on an effort to add insight to students through this e-money introduction activity. Especially during the current pandemic, e-money payments are very much needed by the community and are highly recommended by the government in order to prevent the spread of the Covid-19 virus. This PKM was held at the Ja'far Muslim Islamic Junior High School which is located in Gg. Yakub Hamlet LINGGA TIGA 1, LINGGA TIGA Village, BILAH HULU Subdistrict, LABUHANBATU on January 21, 2022. The audience or those who take part in this PKM are seventh grade students of Jafar Muslim Islamic Middle School.

This PKM activity is divided into 2 stages, the first speaker holds a meeting with the school to ask for permission to carry out this PKM activity, the speaker explains the theme for the PKM activity. The speaker chose students as the goal of this PKM because the speaker considered students to be the millennial generation which of course would need this method because it is in line with the increasingly sophisticated development of the era. After obtaining permission, the school determines the time when the presenters can start for its implementation, the school also determines which class is the audience for each material. The second stage is the implementation of PKM, at this stage the presenter conveys the material that has been prepared by the previous presenter. The speaker explained in detail about e-money which can make payments easier at this time. At this stage there is also a question and answer activity between the audience and the presenters. After the question and answer is

complete, the presenters distribute questionnaires to be filled out by the audience. This questionnaire sheet is used to measure the audience's understanding of the material that has been delivered.

It is hoped that all these stages can achieve the goals of PKM, this PKM has a goal, namely that students can understand e-money to facilitate all payments and payments with e-money are increasing to reduce the circulation of cash and can make it easier for students and students to make payment transactions so that student activities will not be hampered.

RESULTS AND DISCUSSION

This PKM activity was carried out in one of the schools, namely Ja'far Muslim Lingga Tiga Muslim Middle School on Friday, January 21, 2022. the students who took part in the activity were students who were in class VII which consisted of 20 people consisting of 7 men and 13 women, thus it can be seen that more women are participated in this PKM counseling activity and then decided that the theme of the implementation of this socialization i was "Empowerment Of Students/I Class Vii Smp Ja'far Muslim Lingga Three As Generation Z About E-Money"

The stages that are carried out in the delivery of material in schools are:

1. The process of submitting titles and acc from the university
2. The process of making a permit letter to be given to the destination school and sending the letter to the school for permission
3. Delivering material and providing knowledge and understanding
4. Implementation of questions and answers about the material that has been explained
5. Distribution of research questionnaires containing the material that has been explained

The process of submitting titles and acc from the Labuhanbatu university

At this stage, the title submission process is carried out by students and approved by the Labuhanbatu University which is then continued with the preparation of the material to be delivered which is made as good and attractive as possible so that students are interested in the material presented. The title that was raised in this socialization was "Empowerment Of Students/I Class Vii Smp Ja'far Muslim Lingga Three As Generation Z About E-Money".

The process of making a permit letter to be given to the destination school and the process of sending a letter to the school to get a socialization permit

At this stage, namely the process of making a permit issued by the University of Labuhanbatu which was given to SMP Ja'far Muslim Lingga Tiga, this letter contains the purpose and time of the socialization. Followed by the delivery of a permit letter to SMP Ja'far Muslim Lingga Tiga which was received directly by the principal of SMP JA'FAR Muslim Lingga Tiga and was well received to carry out socialization at school.

Delivering Materials and Providing Knowledge and Understanding

At this stage, namely conveying material to increase knowledge and understanding of e-money and its benefits and uses in everyday life. Explains how to use it, how to fill it out, what are the uses and benefits for students and the convenience that is obtained.

With the explanation above, it can be seen that the purpose of holding this counseling is

to provide an introduction and understanding to students about the use and benefits of e-money to facilitate the payment system in the digital era. about e-money and feel unfamiliar with it. This activity was also accompanied by the enthusiasm of the students as evidenced by their enthusiasm for participating in the activity from beginning to end, and it could also be seen from their courage in answering the questions given by the presenters, and their high willingness to learn.

The supporting media in carrying out the activities is paper that contains an explanation of the material presented to make it easier if the students do not understand the explanation that has been conveyed, besides that they can also save the paper explaining the material. And after delivering the material to students, many of them understand and are interested in using e-money in making payment transactions, they also agree that using e-money can make transactions easier. With the supporting media during the implementation of activities, students will very easily accept the material provided. Because with supporting media and interesting delivery methods, the conditions in the classroom will be conducive, calm and all the material delivery processes run smoothly.



Figure 2: Meeting with Students

Implementation of Q&A

This question and answer process is carried out when the presenter has finished delivering the material then students who have not or do not understand are welcome to ask questions. In addition to the questions given by the students, there are also questions given by the presenters to the students. This question and answer method has the aim of making students conduct further searches. The one who started to give questions was the presenter who would then be answered by the participants, namely students, questions about the material that had been explained starting from how to use it and its benefits, then the presenters gave responses to student questions. After the speaker is finished giving questions to the students, it is followed by a student session which gives questions to the presenters about things they do not understand or understand so that students understand more about the material presented.



Figure 3: Q&A Implementation

Questionnaire Distribution

The distribution of these questionnaires was carried out when the presenters had finished conducting a question and answer session with the students. The presenters distributed questionnaires containing questions about the material that had been conveyed, such as their knowledge of e-money and their opinions about e-money. This is intended to find out how far the students understand about the material that has been explained and how they think about e-money after hearing the explanation from the speaker, and it is hoped that participants can apply it directly in everyday life and can feel for yourself the benefits of using e-money. The distribution of this questionnaire is very effective to see and assess the extent to which students understand the material given, filling out this questionnaire is also very easy because students only need to choose questions that are already in the questionnaire.

From the data that has been obtained through distributing questionnaires, it shows that 90% of students do not know what e-money is but 85% agree that e-money cards are easy to get, in the third question 95% of students agree that e-money cards -money is easy to use anywhere and anytime, go to the fourth question 95% of students also agree that e-money cards are easy to learn how to use, fifth question 100% of students or all of them agree that e-money cards can help when often make payment transactions, in the sixth and seventh questions also 100% of students agree that e-money cards can prevent the circulation of counterfeit money and can prevent crime, then in the eighth question 95% of students agree that e-money cards are effective to use, in the ninth question 95% of students agree that e-money can cause economic growth in Indonesia, then in the last question 95% agree or are interested in using e-money cards.

The results obtained from the implementation of this PKM activity can be seen from the following table:

Table 1: The results of the audience's opinion after the explanation of the material

NO	QUESTION	AGREE	DON'T AGREE
1	Did you previously know what is meant by e-money?	2	18
2	Do you think e-money cards are easy to get?	17	3
3	Do you think e-money cards are easy to use anywhere and anytime?	19	1
4	Do you think e-money cards are easy to learn how to use?	19	1
5	Do you think e-money cards can help when you frequently make payment transactions?	20	0
6	Do you think that having an e-money card can prevent the circulation of counterfeit money?	20	0
7	Do you think that having an e-money card can prevent crime?	20	0
8	Do you think e-money cards are effective?	19	1
9	Do you think the existence of an e-money card can lead to economic growth in Indonesia?	19	1
10	Are you interested in using an e-money card?	19	1

Source: Researcher, (2022)

CONCLUSION

Community service activities regarding the introduction of e-money for Ja'far Muslim Lingga Tiga Muslim Junior High School students help students gain knowledge and add insight into e-money. The results obtained from the implementation of Community Service show that with the socialization of the introduction of e-money for Ja'far Muslim Lingga Tiga Muslim Junior High School students, from the initial 90% of them they did not know about e-money, then there was an increase participants' knowledge and 95% of students are interested in using e-money in payment transactions.

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