

Enhancing Financial Literacy and Digital Product Skills Through Canva for Sultan Iskandar Muda Students

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Article History

Received on 30 April 2026

1st Revised on 04 May 2026

2nd Revised on 25 May 2026

3rd Revised on 25 June 2026

Accepted on 26 June 2026

Abstract

Purpose: This community service study aimed to enhance financial literacy and digital product development skills using Canva among Yayasan Perguruan Sultan Iskandar Muda (YPSIM) Senior and Vocational High School students.

Research Methodology: The program employed a Participatory Action Research (PAR) and service-learning approach involving 31 students. Data were collected through pre- and post-test questionnaires, observations, and documentation of students' digital products.

Results: The average financial literacy score increased from 2.89 to 4.13, indicating an improved financial understanding. Students also produced digital products, including logos, labels, and promotional content, demonstrating their basic design competencies and entrepreneurial potential.

Conclusions: Integrating financial literacy education with digital skills training effectively improves students' financial awareness and creativity.

Limitations: The program was limited to implementation in only one school, which restricts the generalizability of the findings to broader educational contexts. In addition, the relatively small sample size may not fully represent the diversity of student characteristics and learning conditions. The short implementation period also limited the ability to observe long-term impacts of the intervention on students' financial literacy development and digital skill retention over time.

Contributions: This study provides a practical model for integrating financial literacy and digital skills to enhance students' competencies in supporting readiness for the digital economy.

Keywords: *Canva, Digital Product Development, Financial Literacy, Participatory Action Research, Service Learning*

How to Cite: Sinaga, R., Elyana, M., Santoso, M. I., Sari, D. P. (2026). Enhancing Financial Literacy and Digital Product Skills Through Canva for Sultan Iskandar Muda Students. *Yumary: Jurnal Pengabdian Kepada Masyarakat*, 6(4), 267-275.

1. Introduction

Rapid advancements in digital technology have significantly changed communication patterns, learning processes, and economic activities in society, especially among the younger generations (Tambunan, Pitri, & Maulana, 2026). In the digital economy era, individuals are required to possess not only digital literacy but also financial literacy, as both competencies are essential for making rational and responsible financial decisions (Nurmalina, Rahila, Surbakti, Wahyuningsih, & Batubara, 2022). Generation Z and Millennials account for approximately 85% of online transactions, reflecting their dominant role in the digital economy (Sakinah, Darman, Arfah, Marro'aini, & Jonkenedi, 2023). However, this high level of digital participation is not always accompanied by adequate financial management skills (Hadiapurwa, Riani, Yulianti, & Yuningsih, 2021).

Financial literacy encompasses the knowledge, skills, and confidence needed to manage financial concepts, risks, and products effectively ([Arif, Dewi, Nurhidayatun, & Agustine, 2025](#)). Insufficient financial literacy may lead to consumptive behavior, vulnerability to digital fraud, and inappropriate use of financial products ([Wijaya, Yani, & Wiriawan, 2025](#); [Yuneline, Suryana, & Hilman, 2021](#)). The challenge of financial literacy is also evident among Indonesian high school students, who are expected to become productive in the future. According to the 2022 National Survey on Financial Literacy and Inclusion, the national financial literacy rate is approximately 50%, while financial inclusion is 85% ([Keuangan, 2022](#); [Soenjoto, 2023](#)). This disparity indicates that access to financial services is not necessarily supported by sufficient financial knowledge.

Furthermore, OJK data show that financial literacy among young people is only 32.1%, highlighting the need to strengthen financial education from an early age ([Ria & Kurniati, 2021](#)). Students generally have limited abilities to manage personal finances, tend to exhibit consumptive behavior, are unfamiliar with financial education platforms such as SikapiUangmu, and face increasing risks of illegal online lending and investment fraud ([Bakti, Suriono, Optari, & Dewantoro, 2025](#); [Senduk et al., 2024](#); [Syathiri, Asngari, Putri, Widyanata, & Wahyudi, 2023](#)). Despite the increasing use of digital technology among students, the integration of financial literacy education and digital creativity remains limited. Existing financial literacy programs primarily emphasize theoretical knowledge and have not optimally utilized digital media that are closely aligned with students' daily activities ([Fajrina & Husain, 2024](#); [Sumartias, Suryana, Ariadne, & Ratnasari, 2024](#)). This underscores the need for educational approaches that simultaneously strengthen financial understanding and digital competencies ([Ria & Kurniati, 2021](#)). One potential solution is to integrate financial literacy education with Canva-based digital product development, enabling students to improve their financial management skills while developing creative content that supports personal branding and entrepreneurial opportunities ([Ainia, Nisa, & Nur, 2025](#); [Damayanti, Damayanti, Putri, & Firjatullah, 2024](#); [Hidayat, Bari, Sinaga, & Nandapradana, 2025](#)).

This community service program was implemented at Yayasan Perguruan Sultan Iskandar Muda (YPSIM) Senior High School to improve students' financial literacy and digital competencies through Canva-based training. The program aims to enhance students' financial planning awareness, critical thinking in financial decision-making, and productive use of digital technology while preparing them to adapt to the demands of the digital economy ([Arif et al., 2025](#); [Azakia et al., 2025](#); [Dinata, Saraswati, & Said, 2025](#)). Field observations, Focus Group Discussions (FGDs), and interviews with representatives of Yayasan Perguruan Sultan Iskandar Muda identified several key challenges for participating students. First, although students are familiar with digital devices and social media, their ability to create systematic, creative, and commercially valuable digital products using Canva remains limited ([Arif et al., 2025](#); [Azakia et al., 2025](#); [Dinata et al., 2025](#); [Hani, Aditya, Rahayu, & Yulianti, 2024](#); [Surur, Sugianto, Jannah, & Udzri, 2024](#)). Second, students have a limited understanding of basic financial management, including budgeting, managing pocket money, saving habits, and recognizing the risks associated with digital financial services. Moreover, Canva has not yet been utilized as a productive platform for creating digital products with economic value, such as promotional materials, posters, and social media content ([Indra, Erick, Zahra, Mustika, & Salsa, 2025](#); [Nurmalina et al., 2022](#)).

These findings indicate the need for an integrated assistance program that combines financial literacy, digital creativity, and entrepreneurship to encourage students to become not only technology users but also creators of economic value ([Saputri & Qotrunnada, 2025](#)). Unlike previous community service programs that mainly focused on financial literacy or digital skills separately ([Fajrina and Husain \(2024\)](#); [Sumartias et al. \(2024\)](#)), this program addresses the identified gap by integrating financial literacy education with Canva-based digital product development in a participatory-learning model. This integrated approach constitutes the novelty of the program, as it simultaneously strengthens students' financial competence, digital creativity, and entrepreneurial readiness in the digital economy era.

2. Methodology

The implementation of this community service program adopted a participatory-oriented Participatory Action Research (PAR) and service-learning approach ([Eliyana, Lukman, & Aprianti, 2024](#); [Karimah, Malihah, Anwar, Hidayatullah, & Afif, 2025](#)). This approach positioned students as the main actors

who actively participated in all stages of the program, including problem identification, training implementation, reflection and evaluation. The program integrated community education strategies, technical training, science and technology diffusion, and mentoring activities to improve students' financial literacy and digital content production skills using the Canva application at SMA/SMK Yayasan Perguruan Sultan Iskandar Muda (YPSIM). The participants consisted of 31 students selected based on their active involvement in school activities and interest in digital technology and financial literacy programs. This number was considered appropriate for facilitating interactive learning, intensive mentoring, and participatory evaluation. The PAR and service-learning approaches enabled students to acquire conceptual knowledge and apply it directly by producing digital products with practical and economic value. Ethical considerations were followed throughout the program. All participants received information regarding the objectives and procedures of the activity, and participation was voluntary, ensuring confidentiality and participant comfort.

Program evaluation employed both quantitative and qualitative methods. Quantitative data were collected through pre- and post-test questionnaires using a five-point Likert scale ranging from 1 ("strongly disagree") to 5 ("strongly agree"), while qualitative data were obtained through direct observation, documentation, and assessment of students' digital products. The questionnaire items were developed based on key indicators of financial literacy and digital competency derived from the relevant literature and were reviewed by experts in financial education and community service to ensure content validity before implementation. The five-point Likert scale was selected because it provides sufficient sensitivity to capture changes in participants' knowledge, attitudes, and self-perceived competencies while remaining easy for senior high school students to understand and complete. Quantitative data were analyzed descriptively by comparing the mean scores of the pre- and post-tests to identify changes following the intervention. Mean score analysis was considered appropriate because the primary objective of this community service program was to evaluate improvements in participants' learning outcomes rather than to test statistical hypotheses. Qualitative findings from observations and students' digital products were used to complement and triangulate the quantitative results, thereby enhancing the credibility of the evaluation.

2.1 Stages and Main Methods of Implementation

The implementation of the program was divided into two integrated methods, with stages and outputs, as presented in Table 1.

Table 1. Stages of the Program Implementation Method

Method	Main Stages	Output
Community Education (Financial Literacy)	<ol style="list-style-type: none"> 1. Counseling on basic financial concepts and pocket money management. 2. Workshop on the Saku application for digital financial recording. 3. Education on daily financial habits for one month was provided. 	Improved basic understanding of financial literacy (Primasari, Elfita, & Khoiriyah, 2024)
Training and Science-Technology Diffusion (Canva)	<ol style="list-style-type: none"> 1. Identification of marketable content: 2. Basic Canva training (logo, label, and food promotion design). 3. Practice in a computer laboratory using visual effects. 	Market-ready digital products (Sinaga, Sinaga, Silaban, Pardosi, & Simanullang, 2025)

2.1.1 Partner Participation and Data Collection

The partners, namely the Sekolah Menengah Atas (SMA) atau Sekolah Menengah Kejuruan (SMK) YPSIM students, were actively involved from the preparation stage through needs identification discussions to the evaluation stage, using an individual participation system to foster independent creativity. Data were collected through pre- and post-tests using a Likert scale to measure financial literacy and Canva skills, practical observation, and documentation of digital products. The data were descriptively analyzed by comparing the improvement scores ([Rozak, Jerfiani, & Pratiwi, 2025](#)).

2.2.2 Location, Time, and Sustainability

The program was conducted at SMA/SMK YPSIM over a one-month period, covering preparation, training, mentoring, and evaluation of the teachers. Program sustainability was supported through the provision of training modules, Canva templates, a contact person for further consultation, and coordination with the school (Basri et al., 2023). The community service activity at SMA/SMK Sultan Iskandar Muda was carried out in one day with a duration of two hours, from 10:00 a.m. to 12:00 p.m. All stages of the activity, including financial literacy counseling, a demonstration of Canva application usage, and a workshop on digital product design, were implemented smoothly and according to the planned schedule. The activity took place in a computer laboratory and involved students as active participants.

3. Result and Discussion

3.1 Improvement of Financial Literacy as an Outcome of Community Education

The main findings of this community service program involving 31 students of SMA/SMK Yayasan Perguruan Sultan Iskandar Muda (YPSIM) indicate an improvement in financial literacy understanding following the educational intervention. In this program, financial literacy is defined as the ability to understand the basic concepts of money management, simple financial planning, saving habits, and awareness of the risks associated with Digital Financial Services (DFS).



Figure 1. Oral post-test activities Financial Literacy



Figure 2. Oral post-test activities Canva-Based

The initial measurement (pre-test) results indicated that most students were still at a low to moderate level of understanding. After receiving educational materials and adopting regular financial record-keeping habits, post-test scores improved across all measured aspects. Descriptive statistical analysis demonstrated that the overall average score increased from 2.89 in the pre-test to 4.13 in the post-test, with an average improvement of +1.24 points (Table 1). The highest increase was observed in students' understanding of digital financial risks (+1.33), followed by simple financial planning (+1.32). These findings indicate that the educational intervention was effective in improving students' financial literacy and awareness of responsible financial behavior.

Table 2. Comparison of Average Pre-test and Post-test Scores on Financial Literacy Indicators Among 31 Students (Scale 1–5)

Financial Literacy Indicators	Pre-test	Post-test	Improvement	Significance*
Understanding of basic financial concepts	2.94	4.12	+1.18	$p < 0.001$
Pocket money management	3.01	4.18	+1.17	$p < 0.001$
Saving habits	2.87	4.05	+1.18	$p < 0.001$
Understanding of digital financial risks	2.76	4.09	+1.33	$p < 0.001$
Simple financial planning	2.89	4.21	+1.32	$p < 0.001$
Overall average	2.89	4.13	+1.24	$p < 0.001$

*Statistical significance based on the Wilcoxon Signed-Rank Test (two-tailed). All indicators: $p < 0.001$.

Table 2 presents a comparison of students' average financial literacy scores before and after the educational intervention. The results demonstrate improvements across all indicators, particularly in understanding digital financial risks and in financial planning skills. As shown in Table 1, the average score increased from 2.89 at the initial stage to 4.13 after the implementation of the program, indicating a shift in the level of understanding from the “fair” category to the “good” category. The most significant improvement was in understanding digital financial risks, which is consistent with the characteristics of younger generations who intensively utilize technology-based financial services.

Inferential Statistical Analysis to strengthen the evidence of improvement beyond descriptive observation, a Wilcoxon Signed-Rank Test was conducted as a non-parametric inferential test appropriate for paired pre- and post-test data with ordinal Likert-scale measurements ($n = 31$). The Wilcoxon test was preferred over the paired t-test because the data were derived from a 1–5 rating scale, where normality of distribution cannot be assumed. The results are shown in Table 3.

Table 3. Results of the Wilcoxon Signed-Rank Test on Financial Literacy Indicators ($n = 31$)

Financial Literacy Indicators	Mean Diff.	Z-value	p-value	Significance
Understanding of basic financial concepts	+1.18	-4.821	<0.001	Significant*
Pocket money management	+1.17	-4.795	<0.001	Significant*
Saving habits	+1.18	-4.836	<0.001	Significant*
Understanding of digital financial risks	+1.33	-4.891	<0.001	Significant*
Simple financial planning	+1.32	-4.867	<0.001	Significant*
Overall (composite score)	+1.24	-4.853	<0.001	Significant*

* $p < 0.05$ (two-tailed). Null hypothesis rejected: post-test scores were significantly higher than pre-test scores across all indicators.

The Wilcoxon Signed-Rank Test results indicate that the improvement in financial literacy scores across all five indicators is statistically significant ($Z = -4.853$, $p < 0.001$), confirming that the observed gains are not attributable to random variation. All individual indicators were also significant at $p < 0.001$. The largest effect was observed for the digital financial risk indicator ($Z = -4.891$, $p < 0.001$), consistent with the descriptive findings. These results provide strong inferential evidence that the educational intervention produced meaningful and statistically verifiable improvements in students' financial literacy. [Rahmawati et al. \(2024\)](#) demonstrated that financial literacy education accompanied by direct practical activities can strengthen individuals' ability to make more appropriate financial decisions.

[Andriani, Simanjuntak, Batubara, and Hilmiatussahla \(2025\)](#) further emphasized that financial education at the secondary school level plays an important role in shaping sustainable financial habits. The inferential findings of the present study corroborate these claims with quantitative evidence.

3.2 Canva-Based Digital Products as an Output of Science and Technology Diffusion

In addition to demonstrating improvement in financial literacy, this program also produced outcomes in the form of enhanced student capacity to develop digital products using the Canva app. Prior to participating in the training, students' use of Canva was limited to basic purposes, with little attention paid to visual design principles or its potential economic value. After receiving training and engaging in direct practice, students were able to produce various designs, such as logos, product labels, and food promotional materials in a more systematic and communicative manner. The products created consisted of static visual designs based on Canva templates, characterized by balanced layouts, contrasting color combinations, readable typography, and the use of supporting elements such as icons and visual effects. These outputs represent a form of science and technology diffusion, as they reflect the transfer of digital design skills that may be utilized as simple business opportunities. [Rahmawati et al. \(2024\)](#) stated that graphic design learning, emphasizing direct practice, can enhance students' creativity and visual abilities. In addition, [Sasongko, Nasif, Farhah, and Dafa \(2025\)](#) argued that the use of interactive digital media can significantly increase student engagement and participation in the learning process. Figure 1. Examples of Canva-Based Digital Products Created by Students After Training The figure illustrates several digital products designed by students, including logos, promotional posters, and product labels, developed through Canva-based training activities.

3.3 An Integrative Model of Financial Literacy and Digital Skills from the Perspective of PAR and Service-Learning

This program generated an integrated model that combined financial literacy and digital skills through the implementation of Participatory Action Research (PAR) and service-learning approaches ([Karimah et al., 2025](#)). In its implementation, students were actively involved from the problem identification stage, such as limited pocket money management, to the action stage, which included training and practice in creating digital designs. The process was concluded with reflection through evaluation and group discussions to assess the outcomes achieved. This integrative approach not only strengthened students' conceptual understanding but also fostered the simultaneous development of economic awareness and digital creativity.

4. Conclusions

4.1 Conclusion

This community service program successfully demonstrated that the integration of financial literacy education and digital creativity training can serve as an effective and contextually relevant intervention for secondary-level students in the Philippines. Through the application of Participatory Action Research (PAR) and service-learning approaches, students progressed from limited awareness of financial management to actively producing Canva-based digital products with potential economic value. The program's key contribution lies in its integrative model, which simultaneously cultivates financial awareness, digital competency, and entrepreneurial thinking within a participatory learning framework. Students' direct involvement across all stages from problem identification to reflective evaluation was central to this success. Collectively, these outcomes affirm that community service activities bridging financial literacy and digital creativity represent a viable and scalable educational model for preparing younger generations to participate meaningfully in the digital economy.

4.2 Research Limitations

Although this program produced positive outcomes, several limitations must be acknowledged. First, the number of participants was relatively limited, involving only 31 students from one partner institution in the study. Therefore, the results cannot be generalized to all senior and vocational high school students with different educational, social and economic backgrounds. Second, the pre- and post-test design measured immediate changes in understanding but did not examine the long-term retention of financial literacy knowledge or the consistency of financial behavior after the program ended. Third, the assessment of digital products focused on basic Canva-based promotional media and did not

measure more advanced aspects of digital entrepreneurship, such as market testing, product monetization, or sustainability of digital business initiatives. Finally, the program's reliance on digital devices, Internet access, and platform familiarity introduces variability that may limit its transferability across different school contexts.

4.3 Suggestions and Directions for Future Research

Future development should prioritize continuous mentoring in digital entrepreneurship so that students can create promotional media and develop, market, and evaluate simple digital products with economic value. Integrating similar programs into formal school agendas or extracurricular structures is recommended to ensure a sustained and systematic impact. Subsequent studies should involve larger, more diverse participant samples across multiple schools to enable a comparative analysis of model effectiveness across different educational contexts. Longitudinal evaluation designs are also encouraged to determine whether improvements in financial literacy and digital skills translate into lasting behavioral changes or entrepreneurial initiatives. Future research may further expand digital skill development beyond Canva by incorporating social media marketing, basic e-commerce management, digital branding, and financial recording applications, thereby offering a more comprehensive learning experience that integrates financial literacy, digital creativity, and entrepreneurial practice in a holistic manner.

Acknowledgments

The authors would like to express their sincere gratitude to Yayasan Perguruan Sultan Iskandar Muda (YPSIM) for the support and cooperation provided during the implementation of this community service program. Special appreciation is extended to the teachers and students of SMA/SMK YPSIM, who actively participated in all stages of the activities. The authors also acknowledge the contribution of all team members, facilitators, and related parties who supported the success of this program, particularly in implementing financial literacy education and Canva-based digital skills training. We hope that this collaboration will continue to contribute positively to the development of students' financial awareness, digital competencies, and entrepreneurial skills in the future.

Author Contributions

RS contributed to the conceptualization, study design, methodology, data collection, data analysis, manuscript drafting, and final approval. ME contributed to the supervision, manuscript revision, and final approval. MIS and DPS contributed to data interpretation, editing, and the final approval of the manuscript.

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