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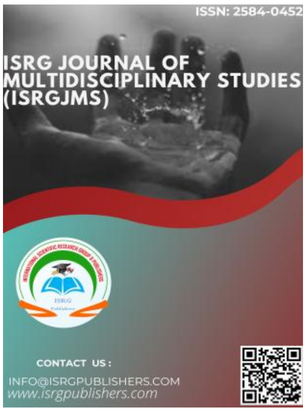

Digital Financial Literacy for Women Entrepreneurs in Coastal Tourism Areas: An International Community Engagement Program in Sanur, Bali

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Abstract

This article presents the implementation and outcomes of an international community engagement program aimed at enhancing digital financial literacy among women entrepreneurs in the coastal tourism area of Sanur, Bali. The program addressed critical gaps in financial management practices among women-owned micro, small, and medium enterprises (MSMEs) operating in an international tourism destination. Using a Participatory Action Learning (PAL) approach, the program engaged twenty women entrepreneurs from the Sanur Traders Group through a structured five-phase intervention: needs assessment, module development, practical training, implementation mentoring, and monitoring-evaluation. Results demonstrated significant improvements in participants' digital financial literacy, adoption of digital bookkeeping applications, utilization of QR payment systems, and understanding of digital transaction security. The program produced a sustainable Digital Financial Literacy Model comprising a contextual training module and community-based mentoring system. This article contributes to the growing body of knowledge on gender-responsive digital financial inclusion in tourism-dependent communities and offers a replicable framework for similar empowerment initiatives in coastal tourism destinations.

Keywords: *digital financial literacy, women entrepreneurs, coastal tourism, community engagement, MSME empowerment, financial inclusion*

1. Introduction

Financial sustainability has emerged as a central concern in sustainable economic development across various sectors, particularly among micro and small enterprises that form the backbone of local economies (Saputra et al., 2025). This concept extends beyond mere business survival to encompass the capacity of business actors to manage financial resources effectively, adapt to changing economic environments, and leverage financial technology innovations to enhance competitiveness (Setini et al., 2025). In the context of micro-enterprises, financial sustainability is closely linked to financial literacy, cash flow management, access to formal financial services, and the ability to adopt digital financial systems that are increasingly becoming standard in the global economic ecosystem (Suputra et al., 2024; Setyawati et al., 2023).

The development of coastal tourism in Bali, particularly in the Sanur area, has contributed significantly to local economic growth and job creation (Saputra et al., 2025; Arjawa et al., 2025). Sanur, as an established international tourism destination, serves not only as a center of tourism activity but also as a growing space for various tourism-based micro and small enterprises, including culinary businesses, handicrafts, homestay accommodations, and other tourism support services (Sastrawan et al., 2022). Within this context, women play a strategic role as business actors and drivers of family economies, especially in coastal areas heavily dependent on tourism activities.

However, the primary challenge faced by women entrepreneurs in coastal tourism areas is limited financial literacy, particularly in utilizing digital financial technology. Many women entrepreneurs still manage business finances in a simple manner, often mixing business and household finances, and have yet to leverage digital financial services such as non-cash payments, digital bookkeeping, mobile banking, e-wallets, or fintech-based financing access. This condition results in low financial management efficiency, limited access to formal capital sources, and weak business competitiveness in an increasingly digitalized global tourism ecosystem (Suriani & Wasundari, 2021).

Digital transformation in the financial sector has become an inevitability in the international tourism industry (Sastrawan et al., 2022). International tourists increasingly rely on digital payment systems, cashless transactions, and digital platforms when purchasing products and services during their travels. The unpreparedness of women entrepreneurs to adopt digital financial technology potentially hinders their participation in the international tourism value chain and widens the digital divide, both in terms of gender and business scale.

Beyond technical aspects, low digital financial literacy is also associated with limited understanding of business financial planning, cash flow management, digital financial risk control, and consumer protection in technology-based transactions. Without adequate understanding, the utilization of financial technology may actually create new risks, such as digital fraud, data misuse, and dependence on unsustainable financing schemes (Suriani & Wasundari, 2021).

Therefore, an international-oriented community service program focused on empowering women entrepreneurs in coastal tourism areas through enhanced digital financial literacy is essential. The Digital Financial Literacy for Women Entrepreneurs in Coastal Tourism Areas program was designed as a community engagement initiative that provides not only technical training but also builds awareness, skills, and self-confidence among women entrepreneurs in managing business finances digitally, inclusively, and sustainably. Through a collaborative approach involving academics, international partners, and local communities, this program aims to strengthen the capacity of women entrepreneurs in Sanur, Bali, to become more adaptive to the demands of global tourism, enhance economic independence, and support inclusive and sustainable tourism development.

2. Literature Review

2.1 Digital Financial Literacy and Women Entrepreneurship

Digital financial literacy represents an evolution of traditional financial literacy that encompasses the knowledge, skills, and attitudes necessary to effectively use digital financial services. Research indicates that digital financial literacy operates as both a cognitive and behavioral capability, fostering digital trust, informed decision-making, and business resilience among women entrepreneurs. Studies in the Indonesian context have demonstrated that women's financial literacy serves as a gender-sensitive capability that drives digital marketing adoption and entrepreneurial sustainability.

The intersection of digital financial literacy and women's entrepreneurship is particularly significant in developing economies where women-owned MSMEs face unique barriers to financial inclusion. Research on Indonesian women's export craft SMEs reveals that digital financial inclusion plays a crucial role in improving financial literacy and financial well-being for business sustainability. Furthermore, studies emphasize that holistic interventions combining digital skill development, inclusive financing models, and product innovation are essential for female entrepreneurs.

2.2 Tourism Sector Digitalization and MSME Challenges

The tourism sector has experienced rapid digital transformation, with digital transactions becoming increasingly prevalent. The growing use of digital transactions in tourism has encouraged business actors to adapt their services to cashless payment systems. However, limited digital financial literacy and dependence on cash transactions remain significant barriers for MSMEs in tourism destinations.

Community service programs in various Indonesian tourism contexts have demonstrated the effectiveness of interventions aimed at strengthening digital financial literacy and supporting QRIS (Quick Response Code Indonesian Standard) adoption among MSMEs as part of smart tourism development. These programs have shown notable improvements in MSMEs' understanding and adoption of digital payment systems.

2.3 Coastal Women Entrepreneurs and Financial Inclusion

Coastal women entrepreneurs represent a particularly vulnerable group of business actors, especially in tourism-dependent economies. Programs targeting coastal women have employed integrated approaches combining local food innovation, financial literacy, and digital financial management to support sustainable marine tourism. These initiatives have demonstrated significant improvements in understanding, knowledge, and skills in utilizing financial applications.

The empowerment of coastal women through digital business and finance training has been shown to strengthen women's position as local digital economy actors while integrating environmental sustainability values into business plans. Such approaches recognize the multifaceted nature of challenges faced by coastal women entrepreneurs and the need for comprehensive intervention strategies.

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2.4 Participatory Action Learning in Community Engagement

Participatory Action Learning (PAL) has emerged as an effective methodology for community-based financial literacy programs. The PAL approach integrates experiential learning, critical reflection, group discussions, and locally relevant case studies to strengthen financial literacy. Community service programs utilizing Participatory Action Research (PAR) methods have demonstrated increases in participants' understanding of financial literacy, as evidenced by pre- and post-test evaluations and hands-on practice in their businesses.

The systematic stages of PAR-based community engagement—including diagnosis, action, evaluation, and reflection—have proven effective in raising MSME actors' awareness regarding the importance of financial literacy for sound, sustainable business decisions. These methodological insights informed the design of the present program.

3. Methodology

3.1 Program Design and Approach

The community engagement program employed a Participatory Action Learning (PAL) approach, positioning women entrepreneurs as active subjects in every program stage. This approach was combined with capacity building, continuous mentoring, and digital financial technology utilization to ensure program impact sustainability. The implementation method was designed collaboratively and internationally, involving the lecturer team, international partners, local partners (women entrepreneur/tourism MSME communities), and relevant stakeholders. Activities focused on enhancing knowledge, practical skills, and behavioral change in digital business financial management.

3.2 Program Phases

The program was implemented through six systematic phases:

Phase 1: Preparation and Needs Assessment. Baseline identification of women entrepreneurs in the Sanur coastal tourism area was conducted through coordination with local partners and stakeholders, initial surveys and brief interviews to map digital financial literacy levels, financial management patterns, and constraints faced, and development of contextual, gender-inclusive training modules tailored to coastal tourism enterprise characteristics.

Phase 2: Program Socialization and Initial Education. This phase aimed to build participant awareness and initial understanding of digital financial literacy's importance in the international tourism ecosystem through program socialization, introduction to basic digital financial literacy concepts, benefits, and economic opportunities in global tourism, and sharing sessions with speakers including international partners on digital financial practices in the tourism sector.

Phase 3: Practice-Based Digital Financial Literacy Training. Interactive and applicative training using learning-by-doing methods covered digital bookkeeping using simple applications, cash flow management and separation of business and household finances, digital payment usage (QR payment, e-wallet, mobile banking) for tourism transactions, and introduction to fintech, digital financing access, and financial risk management.

Phase 4: Mentoring and Field Implementation. Intensive mentoring ensured application of training materials in daily business activities through individual/group mentoring in digital bookkeeping implementation, simulation and direct practice of digital payment systems in business transactions, and consultation on digital financial problems faced by participants.

Phase 5: Monitoring and Evaluation. Monitoring and evaluation measured program effectiveness and achievements through pre-test and post-test evaluation of digital financial literacy improvement, assessment of behavioral changes in financial management, and collection of participant feedback for program improvement.

Phase 6: Dissemination and Program Sustainability. The final phase aimed to expand program impact and ensure sustainability through dissemination of program results via seminars, digital media, and international PKM reports, development of practical digital financial literacy guides for women entrepreneurs, and formulation of follow-up plans with local partners for program continuity.

3.3 Participants

The program involved twenty women entrepreneurs from the Sanur Traders Group (Kelompok Dagang Sanur), representing diverse business types including culinary enterprises, handicrafts, souvenir sales, tourism equipment rental, and other tourism support services. All participants were active business operators in the Sanur coastal tourism area.

Table 1: Participant Demographic Profile

Characteristic	Category	Frequency (n=20)	Percentage
Age Group	25-35 years	4	20%
	36-45 years	8	40%
	46-55 years	6	30%
	>55 years	2	10%
Education Level	Elementary School	3	15%
	Junior High School	5	25%

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Characteristic	Category	Frequency (n=20)	Percentage
	Senior High School	9	45%
	Diploma/University	3	15%
Business Type	Culinary/F&B	7	35%
	Handicrafts/Souvenirs	5	25%
	Tourism Equipment Rental	4	20%
	Other Tourism Services	4	20%
Business Experience	<3 years	3	15%
	3-5 years	6	30%
	6-10 years	7	35%
	>10 years	4	20%
Smartphone Ownership	Yes	20	100%
	No	0	0%

3.4 Data Collection and Analysis

Data were collected through multiple methods: pre-test and post-test questionnaires assessing digital financial literacy levels, observation of business financial management practices, in-depth interviews exploring challenges and constraints, focus group discussions for participatory needs identification, and monitoring of application usage and digital payment adoption. Quantitative data were analyzed using descriptive statistics, while qualitative data were analyzed thematically.

4. Results and Discussion

4.1 Needs Assessment Findings

The initial needs assessment revealed significant gaps in digital financial literacy and financial management practices among participants. Table 2 presents the baseline conditions identified through the pre-test and observation.

Table 2: Baseline Conditions of Participants' Financial Management (Pre-Test Results)

Indicator	Condition	Frequency (n=20)	Percentage
Financial Recording Method	Manual (notebook)	12	60%
	No recording	6	30%
	Digital app	2	10%
Separation of Business & Household Finance	Not separated	14	70%
	Partially separated	5	25%
	Fully separated	1	5%
Digital Payment Usage	Never used	13	65%
	Occasional use	5	25%

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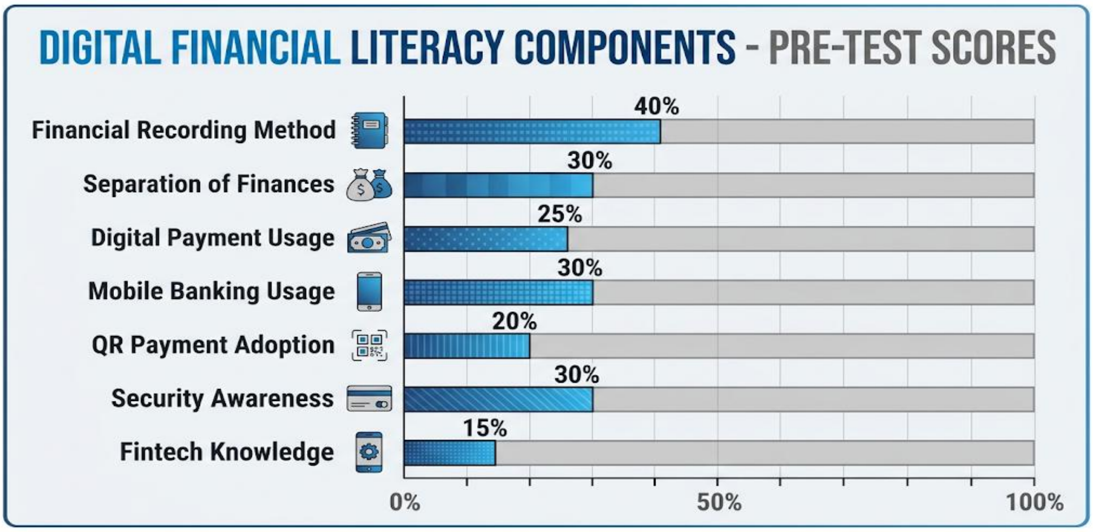
Indicator	Condition	Frequency (n=20)	Percentage
	Regular use	2	10%
Mobile Banking Usage	Never used	11	55%
	Occasional use	7	35%
	Regular use	2	10%
QR Payment Adoption	Never used	15	75%
	Occasional use	4	20%
	Regular use	1	5%
Digital Transaction Security Awareness	Low	14	70%
	Moderate	5	25%
	High	1	5%
Fintech Product Knowledge	None	16	80%
	Limited	3	15%
	Good	1	5%

The majority of participants still conducted financial transactions manually using simple notebooks, with 30% maintaining no records at all, making it difficult to determine net profits, cash flow, or business development over time. While all participants owned Android-based smartphones, utilization remained limited to communication and promotion through WhatsApp and social media. The use of digital bookkeeping applications, QR Payment, mobile banking, and financial technology services remained very low, with only 10% using digital applications regularly. Participants also admitted not understanding the importance of separating household and business finances, with 70% not separating these finances at all.

These findings were mapped into five primary needs: enhanced understanding of digital financial literacy, ability to conduct application-based bookkeeping, utilization of digital payment systems for tourists, enhanced understanding of digital transaction security, and introduction to formal digital-based financing access. These findings formed the basis for training material development and mentoring strategies.

Figure 1: Pre-Test Assessment of Digital Financial Literacy Components



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4.2 Module Development

Based on needs identification, the team developed a Digital Financial Literacy Module as the primary learning medium. Module development was conducted collaboratively involving all team members according to their expertise areas and incorporating academic input from international partners. This approach ensured materials were not only relevant to local business needs but also adopted best practices in digital financial management developing globally.

Module content was structured progressively from basic financial literacy concepts, cash flow management, separation of business and household finances, simple financial report preparation, digital bookkeeping application usage, QR Payment and mobile banking utilization, to digital transaction security education and fintech-based financing access. All materials were presented in simple language with illustrations, case studies, and practical exercises easily understood by participants.

Table 3: Module Content Structure

Chapter	Topic	Sub-topics	Duration
1	Introduction to Digital Financial Literacy	Definition, importance, benefits for tourism MSMEs	60 min
2	Cash Flow Management	Income, expenses, profit calculation, cash flow statements	90 min
3	Separation of Business & Household Finances	Importance, methods, practical implementation	60 min
4	Simple Financial Report Preparation	Income statements, balance sheets, financial analysis	90 min
5	Digital Bookkeeping Applications	Installation, data entry, reporting, troubleshooting	120 min
6	Digital Payment Systems	QR Payment, mobile banking, e-wallets, transaction flow	90 min
7	Digital Transaction Security	Password protection, fraud prevention, data privacy	60 min
8	Fintech and Business Financing	Types of fintech, access to financing, risk management	90 min

4.3 Training and Practical Application

The training and digital financial application practice phase represented the core of the Sustainable Digital Financial Literacy Model implementation. Training was conducted at the Sanur Traders Group meeting hall with all twenty participants. Before practical sessions began, the team ensured each participant had an Android-based smartphone with adequate internet access. The team then assisted participants in downloading and installing selected digital bookkeeping applications with simple interfaces, easy operation, and suitability for micro-enterprise characteristics.

The first session focused on daily financial transaction recording practice. The facilitator explained the importance of building consistent transaction recording habits as a basis for business decision-making. Participants were then guided to create business profiles in the application, input initial balances, record sales transactions, input operational costs, and categorize expenses according to available application categories. Throughout this process, each participant received direct assistance from team members and student assistants, ensuring technical problems were immediately resolved.

To enhance understanding, the team used simple transaction data from participants' daily business activities. Participants were asked to input sample transactions for food and beverage sales, handicrafts, and tourism services they typically conducted. After all data were successfully entered, the application automatically displayed cash flow summaries, total income, total expenses, and estimated business profits. These results provided a new experience for participants, as for the first time they could see their business financial condition quickly and systematically without manual calculation.

Training continued with practical use of digital payment systems through QR Payment and mobile banking services. The team explained the benefits of non-cash payment use in serving both domestic and international tourists increasingly accustomed to digital transactions. Participants received demonstrations of QR Code payment processes, from code scanning to transaction confirmation and successful payment notification receipt. After demonstrations, participants conducted transaction simulations in pairs, with one participant acting as seller and the other as buyer. This simulation method provided direct experience enabling participants to understand the entire digital transaction flow independently.

In addition to application practice, the team provided education on digital transaction security. Materials covered the importance of maintaining PIN and password confidentiality, recognizing digital fraud patterns (phishing), verifying transactions before completing payments, and securing personal and business financial data. Participants received several simple case studies on common digital fraud types targeting MSME actors, enhancing their awareness when using digital-based financial services.

The training atmosphere was highly interactive. Participants actively asked questions about various business challenges,

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including separating business and household finances, recording credit transactions, and using digital payments to serve foreign tourists. Each question was answered through direct application demonstrations, allowing participants to immediately practice solutions provided. This approach made learning more contextual as all materials were tailored to participants' actual business conditions.

As a learning evaluation, each participant was required to complete practical tasks independently at the session's end. Participants were required to create daily transaction records, generate simple cash flow reports through the application, and conduct QR Payment transaction simulations without direct team assistance. Evaluation results showed all participants successfully completed practical tasks satisfactorily. Most participants stated that digital financial applications were much easier than the manual recording methods they had previously used. Participants also noted that business financial condition information became easier to understand because the application automatically compiled reports based on inputted transactions.

Table 4: Training Session Attendance and Participation

Session	Topic	Attendance	Participation Rate	Active Engagement*
1	Introduction & Needs Assessment	20/20	100%	85%
2	Module Review & Discussion	20/20	100%	90%
3	Digital Bookkeeping Practice	20/20	100%	95%
4	QR Payment & Mobile Banking	20/20	100%	92%
5	Security & Fintech Education	20/20	100%	88%
6	Evaluation & Task Completion	20/20	100%	90%

*Note: Active engagement measured by question asking, task completion, and demonstration of understanding during sessions.

4.4 Monitoring, Evaluation, and Program Impact

Monitoring results showed improved participant ability in digital financial management, increased use of transaction recording applications, and expanded non-cash payment utilization in business activities. Based on participant feedback, the team also refined the module and application usage guide to be more easily understood by MSME actors with varying digital literacy levels.

Table 5: Pre-Test and Post-Test Comparison of Digital Financial Literacy

Indicator	Pre-Test Score (%)	Post-Test Score (%)	Improvement (%)
Understanding of Digital Financial Literacy Concepts	32	82	+50
Digital Bookkeeping Application Skills	15	78	+63
QR Payment Usage Ability	20	75	+55
Mobile Banking Understanding	30	80	+50
Digital Transaction Security Awareness	30	85	+55
Fintech Product Knowledge	15	70	+55
Business-Household Finance Separation	25	80	+55

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Figure 2: Pre-Test and Post-Test Comparison of Digital Financial Literacy

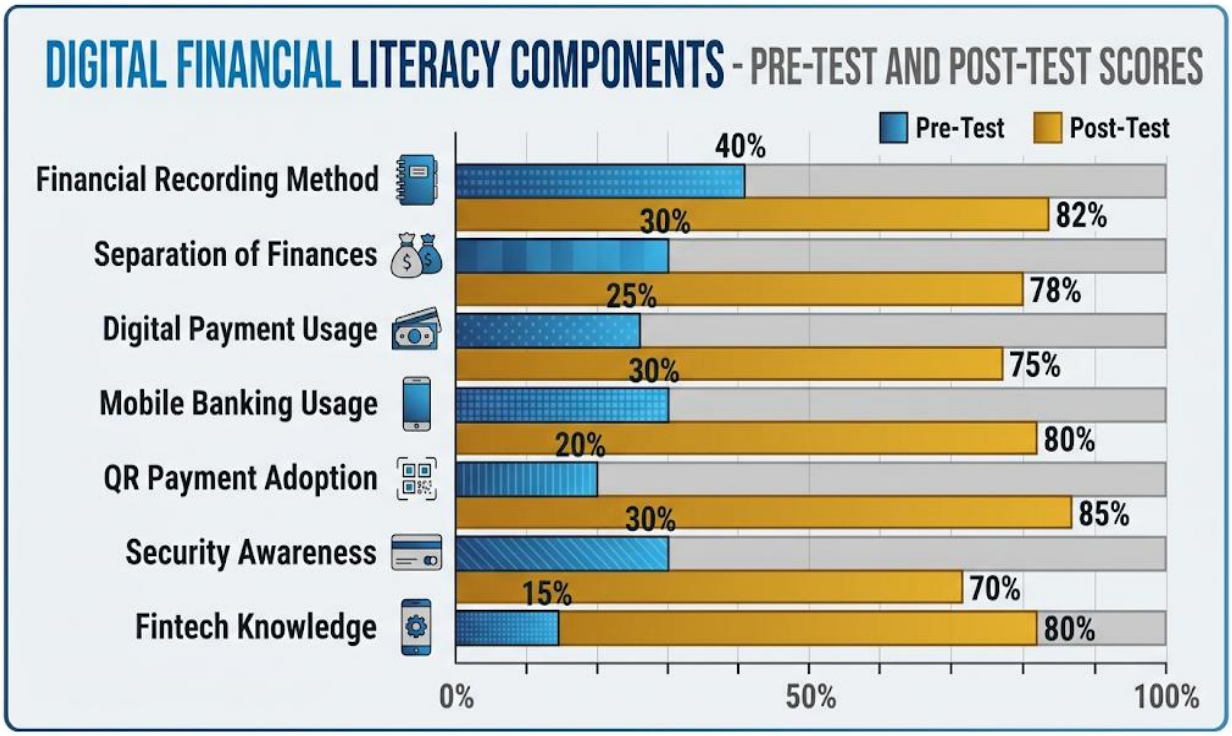
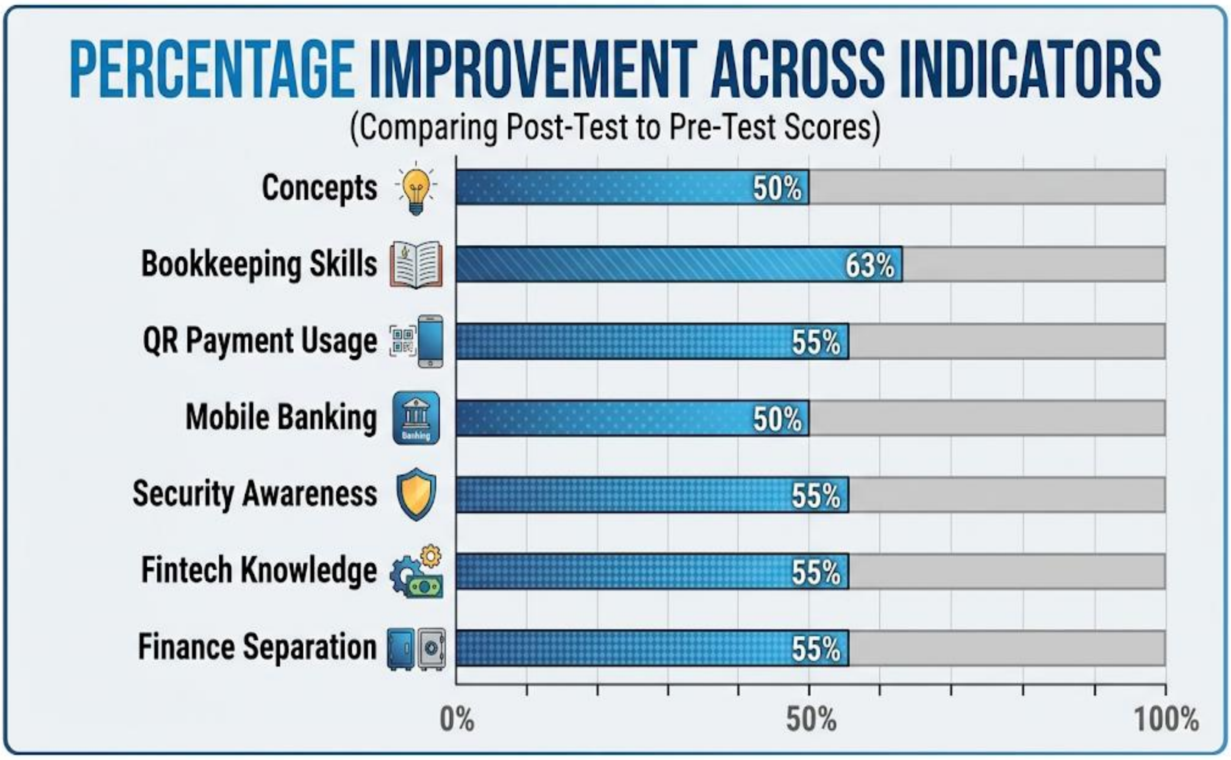


Figure 3: Percentage Improvement Across All Indicators



The implementation of the Sustainable Digital Financial Literacy Model produced tangible impacts on women MSME actors' capacity in the Sanur tourism area. The program not only enhanced participants' knowledge of digital financial management but also encouraged behavioral changes in managing businesses more professionally, transparently, and data-driven. Participants who previously relied on manual recording now demonstrated ability to conduct digital transaction recording, monitor business cash flow, and prepare simple financial reports as a basis for business decision-making.

From the productivity aspect, digital bookkeeping application implementation facilitated MSME actors in identifying income sources and expenses more accurately. Systematically organized financial information helped participants evaluate business performance, control operational costs, and plan business development strategies more measurably. Additionally, digital payment system usage expanded transaction options for customers, particularly domestic and international tourists accustomed to non-cash payment methods. This condition enhanced customer convenience while strengthening Sanur MSME competitiveness as part of an international tourism destination.

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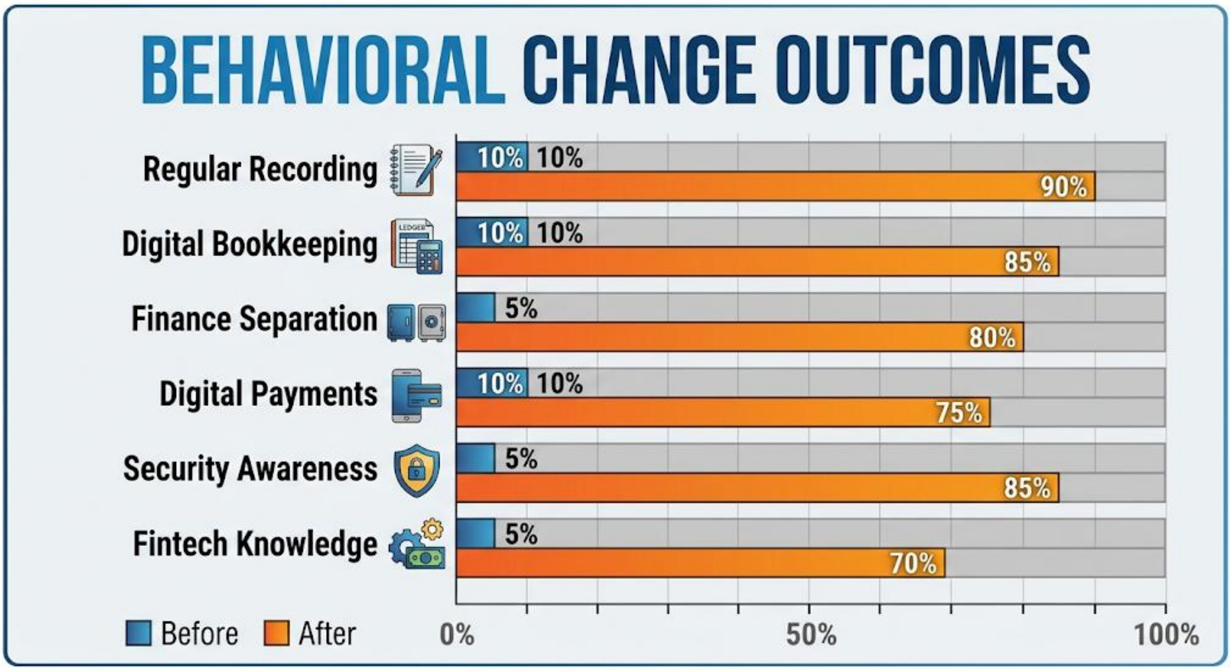
Table 6: Behavioral Change Outcomes Post-Program

Behavioral Indicator	Before Program	After Program	Change
Regular financial recording	2/20 (10%)	18/20 (90%)	+80%
Use of digital bookkeeping	2/20 (10%)	17/20 (85%)	+75%
Separation of business & household finances	1/20 (5%)	16/20 (80%)	+75%
Regular use of digital payments	2/20 (10%)	15/20 (75%)	+65%
Awareness of digital security	1/20 (5%)	17/20 (85%)	+80%
Knowledge of fintech products	1/20 (5%)	14/20 (70%)	+65%

Figure 4: Behavioral Change Outcomes Visualization



The program also provided social benefits through increased self-confidence among women entrepreneurs in utilizing digital technology. Participants became more prepared to face changing consumer behavior, better understood the importance of digital transaction security, and possessed basic capabilities to access formal financial services when needed for business development. With increased digital financial literacy, participants no longer viewed technology as complicated but as a tool capable of improving business efficiency and sustainability.

4.5 Participant Satisfaction Evaluation

Post-program evaluation included a satisfaction survey to assess participants' perceptions of program relevance, quality, and usefulness.

Table 7: Participant Satisfaction Survey Results

Satisfaction Indicator	Very Satisfied	Satisfied	Neutral	Dissatisfied	Very Dissatisfied
Program Relevance to Business Needs	14 (70%)	6 (30%)	0	0	0
Quality of Training Materials	12 (60%)	8 (40%)	0	0	0
Trainer Competence and Delivery	15 (75%)	5 (25%)	0	0	0
Practical Application Exercises	13 (65%)	7 (35%)	0	0	0

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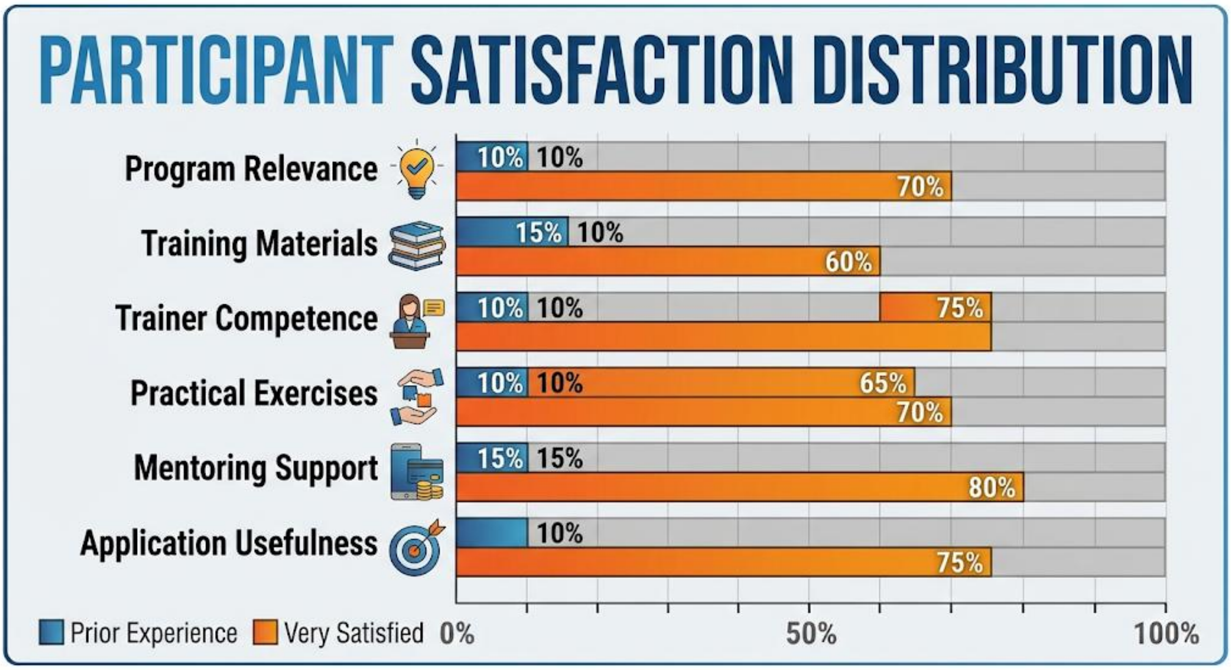
Satisfaction Indicator	Very Satisfied	Satisfied	Neutral	Dissatisfied	Very Dissatisfied
Mentoring Support Quality	14 (70%)	6 (30%)	0	0	0
Usefulness of Digital Applications	16 (80%)	4 (20%)	0	0	0
Overall Program Effectiveness	15 (75%)	5 (25%)	0	0	0

Figure 5: Participant Satisfaction Distribution



5. Conclusion and Recommendations

5.1 Conclusion

The International Community Engagement Program themed "Digital Financial Literacy for Women Entrepreneurs in Coastal Tourism Areas: An International Community Engagement Program in Sanur Bali" was successfully implemented according to planned phases: partner needs identification, module development, practice-based training implementation, implementation mentoring, and monitoring and evaluation. All program series received active participation from Sanur Traders Group members, enabling effective knowledge and technology transfer.

Program implementation enhanced participant capacity in understanding digital financial literacy concepts, conducting business bookkeeping using digital applications, and recognizing electronic payment system utilization as part of business digital transformation. The program also produced two main outputs: the Community Service Final Report and the Digital Financial Literacy Module, which can serve as references for future community empowerment program development.

Overall, this program demonstrated that training approaches combined with direct practice and continuous mentoring can be an effective strategy in enhancing women MSME actors' readiness to adapt to digital technology developments in the tourism sector.

5.2 Recommendations

The program's success is expected to serve as an initial step in encouraging MSME digital transformation in the Sanur tourism area. Therefore, continued mentoring is needed so participants can consistently apply digital bookkeeping in their business activities and continuously enhance non-cash payment system utilization according to tourism market development needs.

Furthermore, the Digital Financial Literacy Module requires continued refinement based on field evaluation results so that materials become increasingly applicable and relevant to MSME actor needs. Additionally, program results should be disseminated through scientific publications so that the developed empowerment model can serve as a reference for community service activities in other regions with similar characteristics.

With such follow-up actions, program benefits are expected not only to be felt by participants during activities but also to support increased competitiveness and business sustainability of women MSME actors in the Sanur tourism area in the long term.

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