

Efforts to Improve Investment Knowledge Through Mentoring for PT. Medikarya Utama Employees

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ABSTRACT

Investment is a vital step toward achieving long-term financial freedom, particularly for the employees of PT. Medikarya Utama, who encounter modern financial challenges. By investing, employees can grow their assets, safeguard their purchasing power against inflation, and expedite the realization of financial goals, such as retirement savings or funding their children's education. However, a lack of financial literacy often serves as a barrier to starting the investment process. The Community Service (PKM) program conducted at PT. Medikarya Utama in Cicurug, Sukabumi, aims to enhance investment literacy and raise employee awareness about the significance of effective financial management. Through a combination of lectures, discussions, and counseling sessions, employees gained insights into various investment instruments and learned how to utilize them judiciously. The outcomes of the program showed a marked improvement in participants' understanding of the importance of investing, with many employees expressing readiness to embark

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on their investment journeys. This initiative is anticipated to positively impact the financial well-being of employees and contribute to the economic growth of the Sukabumi region.

Keywords: Investment literacy, Employee financial management, Employee awareness

ABSTRAK

Investasi merupakan langkah penting dalam mencapai kebebasan finansial jangka panjang, terutama bagi karyawan PT. Medikarya Utama yang menghadapi tantangan keuangan modern. Melalui investasi, karyawan dapat mengembangkan aset mereka, melindungi daya beli dari inflasi, dan mempercepat pencapaian tujuan keuangan seperti dana pensiun atau pendidikan anak. Namun, rendahnya literasi keuangan sering kali menjadi penghalang untuk memulai investasi. Program Pengabdian kepada Masyarakat (PKM) yang dilaksanakan di PT. Medikarya Utama, Cicurug - Sukabumi, bertujuan untuk meningkatkan literasi investasi dan meningkatkan kesadaran karyawan mengenai pentingnya pengelolaan keuangan. Melalui ceramah, diskusi, dan konseling, karyawan memperoleh pemahaman tentang berbagai instrumen investasi dan cara memanfaatkannya dengan bijak. Hasil dari program ini menunjukkan adanya peningkatan pemahaman peserta mengenai pentingnya investasi, dengan banyak karyawan siap untuk memulai langkah awal dalam berinvestasi. Inisiatif ini diharapkan dapat memberikan dampak positif pada kesejahteraan finansial karyawan dan berkontribusi pada pertumbuhan ekonomi lokal di Sukabumi.

Kata Kunci: Literasi investasi, Pengelolaan keuangan karyawan, Kesadaran karyawan

INTRODUCTION

Investment is an important aspect of financial management, both for individuals and society. The decision to invest can have a long-term impact on financial well-being, especially in the face of ever-changing economic dynamics. However, in various regions, the level of financial literacy related to investment is still relatively low. This has an impact on the low participation of the community in utilizing formal investment instruments such as stocks, mutual funds, and bonds. A real example can be seen in the Cicurug area, Sukabumi, where community participation in formal investment is still very low, as revealed in several recent surveys. Based on the latest data from 2024, only around 15% of the working-age population in Cicurug actively invests in formal financial instruments, such as stocks, mutual funds, and bonds. Most of the others, around 85%, prefer to save in banks or keep money at home. Although this option is considered safe, it does not provide optimal benefits when compared to investments that can provide higher growth. Many people are not yet aware of the potential benefits that can be obtained through long-term investment, especially in overcoming the challenges of inflation that continue to increase every year (Yulita et al., 2021; Sari et al., 2024).

There are several main factors that cause the low level of public participation in investing. First, the lack of understanding of formal investment instruments is one of the main obstacles. Many people do not yet know how the various types of investments work, such as stocks, bonds, or mutual funds (Hidayah et al., 2020; Dewi, 2020; Kamal & Apriani, 2022). Most of them are still unfamiliar with the concept of investment and feel unsure about starting, even though investment information is now more easily accessible through various platforms. In fact, those who know little about investment tend to doubt its security and stability, so they prefer to save in banks that are considered safer and have minimal risk. Access to information is also another challenge, especially in more remote areas such as Cicurug. People in the area have not been exposed to comprehensive financial education, so they do not have enough knowledge to make better financial decisions. Although financial institutions have introduced various financial literacy programs, the distribution of this information is still limited. Access to formal financial services is also a challenge due to distance and limited infrastructure that prevent people from investing. In addition, the perception that investment is only suitable for those with high incomes is also a barrier.

Many people with middle to low incomes feel that investment is not relevant to them because they think that investment requires large funds (Susilowati, 2021; Muthiasari, 2022). They feel safer by saving, even though the interest on savings is not enough to keep up with the rate of inflation or provide significant growth in the long term. The economic uncertainty that occurs also worsens the situation, where people are increasingly afraid to take risks, especially in volatile market conditions (Pelawi & Suliati, 2021). A survey conducted by Febiyani et al. (2024), shows that risk in investment is one of the main factors preventing people from participating. Fear of losing capital, lack of understanding of market fluctuations, and minimal access to quality investment advice cause people to delay or even avoid investing altogether. In this case, increasing financial literacy can be an effective solution to overcome these obstacles.

Responding to the challenge of low literacy and investment participation in the Cicurug area, PT. Medikarya Utama, one of the large companies operating in the area, took the initiative to empower its employees through financial education. The community service program carried out by PT. Medikarya Utama aims to improve employee financial literacy and provide a better understanding of various investment instruments that are safe and in accordance with their respective risk profiles. This program not only aims to improve employee welfare in terms of income, but also helps them plan for a more stable financial future. The financial education provided includes an understanding of the importance of long-term investment, how to manage investment risk, and the importance of diversification. With better literacy, employees are expected to be able to make wiser investment decisions, so that they do not only rely on one source of income, but also utilize various financial instruments to create a healthy investment portfolio.

This program also focuses on increasing awareness of the importance of investment diversification. Diversification is a very important strategy in financial management because by spreading funds across various instruments, risk can be minimized and the potential for long-term profits is more guaranteed. For example, a combination of stocks, bonds, and mutual funds can provide better stability and growth than just saving in one place. Through this educational program, it is hoped that employees will no longer be afraid to invest and understand that there are safe investment options that can be adjusted to their financial situation. The financial literacy program initiated by PT. Medikarya Utama not only provides benefits for employees individually, but also has the potential to have a broader impact on the economy of the Cicurug region. With increased investment participation, economic growth in this region is expected to be encouraged, which will ultimately have a positive impact on the welfare of the community as a whole. Investment plays an important role in driving the local economy because when people are more active in investing, the capital available in the financial market increases. This allows for increased business activity, job creation, and increased community income. In addition, well-managed investments can be a significant source of passive income, so that people can rely on their investments to meet future needs.

In addition, this program also has the potential to encourage the creation of stronger local economic stability. When people have a better understanding of investment, they are more likely to make wise financial decisions, thereby reducing dependence on a single source of income. Investment diversification allows people to better manage economic risks, making them less vulnerable to economic shocks or changes in market conditions. Increasing financial literacy, especially in the field of investment, is urgently needed in Indonesia. Based on the 2023 National Financial Literacy and Inclusion Survey released by the Financial Services Authority (OJK), only around 15% of the population has a basic understanding of investment instruments. This shows that many people are still not educated about the importance of investment to achieve financial well-being. Good financial literacy not only helps individuals make the right investment decisions but also provides long-term benefits in personal financial planning.

Investment diversification is an important concept that must be understood by the community (Mulyana et al., 2019; Utami & Kusumahadi, 2024). By spreading funds across various instruments, such as stocks, bonds, and mutual funds, the risk of loss can be minimized. Diversification also provides more stable profits in the long term, because each investment instrument has different characteristics in dealing with market changes. Therefore, it is important for the public to understand that investment is not only about seeking profit, but also about managing risk wisely. Overall, comprehensive financial education and literacy can be the first step toward better financial well-being (Prihatni et al., 2024; Suprpto, 2024; Eleuwarin, 2024). Well-managed investment can be the key for individuals and communities to achieve long-term financial stability. On the other hand, the role of companies, such as PT. Medikarya Utama, is very important in helping to improve the financial literacy of its employees, so that they can take advantage of existing investment opportunities for a better future. By increasing literacy and participation in investment, people in the Cicurug - Sukabumi area are expected to be able to improve their standard of living and contribute to more inclusive and sustainable economic growth.

LITERATURE REVIEW

Investment is becoming an increasingly important component of individual financial management, particularly for employees who aim to plan their financial future more effectively. Based on data from the Financial Services Authority (OJK) in the 2023 National Survey of Financial Literacy and Inclusion, investment literacy in Indonesia remains relatively low. The survey found that only around 15% of the population possesses a basic understanding of investment instruments such as stocks, bonds, and mutual funds. This limited knowledge is also evident in regions like Cicurug-Sukabumi, where employee participation in formal investment remains minimal. Most employees still prefer traditional savings methods, such as keeping money in bank accounts, without fully considering the profit opportunities available through long-term investments.

This lack of awareness prevents many employees from utilizing investment instruments that align with their risk profiles and financial goals (Purnama et al., 2021; Hasan et al., 2022). In reality, appropriate investments can significantly aid in achieving long-term financial stability and provide opportunities for asset growth (Krisnawati, 2019). Therefore, it is crucial to improve financial literacy, especially regarding investment, so that employees can better understand the benefits and risks of various investment options and manage their income more strategically. By doing so, employees can take advantage of investment opportunities to both maintain current financial stability and prepare for future financial needs (Alam et al., 2023).

These future needs include critical areas such as pension funds, children's education, and emergency savings. According to Tandelilin (2017), in his book *Portfolio and Investment: Theory and Application*, the investment allows individuals to develop their assets and hedge against inflation, which is essential for maintaining future purchasing power. Without an adequate strategy, constant inflation can erode the value of one's currency, resulting in diminished purchasing power over time. Additionally, well-planned investments can also help individuals achieve long-term financial goals, such as securing a more comfortable retirement (Firdaus & Adiwaty, 2023; Ardian et al., 2023). For instance, employees who invest consistently and wisely can build a robust financial foundation, preparing them for retirement with less financial stress.

Moreover, investment offers the potential to improve individual financial well-being. Studies by Susanto and Sirnawati (2023) and Prihatni et al. (2024) indicate that well-managed investments can generate substantial returns, helping individuals achieve financial stability while also enhancing their quality of life. Therefore, investment is not merely a tool for asset accumulation; it plays a critical role in sustainable financial planning (Karnawiredja et al., 2013; Huwae et al., 2023). Through careful risk

management and diversification, individuals can leverage investments to secure stronger financial security in the future.

Investing also enables employees to diversify their income streams, reducing their dependence solely on salary. This diversification is essential because it mitigates financial risks that may arise from changes in economic conditions or fluctuations in the job market (Schommer et al., 2019; Suprpto et al., 2024). Furthermore, smart investments can yield higher returns compared to traditional savings accounts, which generally offer low interest rates (Aprilia et al., 2024). By gaining an understanding of various investment vehicles, such as stocks, bonds, and mutual funds, employees can select options that align with both their risk tolerance and long-term financial objectives (Ismail et al., 2024).

Thus, improving financial literacy, particularly investment literacy, is key to enabling employees to make informed decisions and seize available opportunities to grow their financial stability in the years ahead. Enhanced financial literacy also equips employees with the knowledge necessary to understand the risks associated with each investment type. This awareness is essential for avoiding high-risk investments and falling victim to fraudulent investment schemes, which often target individuals with low financial literacy (Kristanto & Gusaptono, 2021; Padil et al., 2022). By improving their understanding of investments, employees will be better positioned to evaluate opportunities critically and make well-informed, strategic decisions (Jamali et al., 2023).

The importance of investment awareness programs cannot be overstated, especially in the context of corporate environments such as PT. Medikarya Utama. Through such programs, employees can gain not only a foundational understanding of investment but also learn to identify the various factors that influence risk and return. These programs aim to provide insights into diverse investment instruments, from stocks and bonds to mutual funds, and guide participants on how to construct a balanced portfolio that meets their personal financial goals. Equipped with better knowledge, employees can then plan their finances more strategically, ensuring they are prepared not only to grow their personal wealth but also to secure long-term financial stability (Assyifa & Subagyo, 2023; Paryanti et al., 2023).

Enhancing financial literacy among employees can lead to significant positive impacts on the local economy. By encouraging more workers to participate in investment markets, there is potential for a boost in economic growth while also promoting a culture of financial independence (Ilyas et al., 2024; Rachmawati & Yusuf, 2024). When employees shift from a savings-centric mind-set to a more investment-oriented approach, it can improve not only their personal financial well-being but also strengthen the overall economic landscape. This shift allows individuals to make more informed decisions about their money, which can lead to increased wealth creation, reduced financial insecurity, and more robust household finances. Moreover, as more individuals invest, the community as a whole can benefit. The influx of investment in various sectors can stimulate local businesses, create new job opportunities, and lead to greater financial stability within the region. Over time, this can lead to a more dynamic and resilient economy, one where individuals and businesses alike thrive. By focusing on financial literacy, the ripple effect extends far beyond personal gain, fostering a more prosperous and independent community.

In conclusion, promoting investment literacy is not just a matter of improving personal financial management for employees—it is a vital step toward fostering financial resilience and growth on a broader scale. Employees who understand how to utilize investment instruments effectively are more likely to achieve their financial goals, such as securing retirement savings, funding education, or navigating unexpected financial challenges. Through investments, employees can mitigate the risks associated with relying solely on wages, diversify their income streams, and ultimately work toward greater financial security and prosperity. With an informed approach to investment, individuals can make prudent decisions that align with their risk profiles

and long-term objectives, ensuring that they not only meet their immediate financial needs but also build a solid foundation for their future.

Improving investment literacy is a key strategy to help employees fully utilize the financial tools at their disposal, guiding them toward smarter financial planning and long-term success. By increasing their understanding of investment opportunities and risks, employees can make more informed decisions about their finances, achieving greater financial independence. This autonomy not only benefits the individual employee, contributing to their personal financial well-being, but also positively impacts the economic stability of the communities in which they live (Susanto & Sirnawati, 2023; Prihatni et al., 2024). As the investment landscape grows more complex, it is crucial that financial literacy efforts focus on empowering employees to manage their own financial futures. By understanding various investment products and strategies, employees are better equipped to make choices that align with their goals, both short-term and long-term. The evolving nature of the financial market makes it even more important for employees to keep pace with changes and remain informed. Ultimately, fostering investment literacy can lead to a more financially secure workforce, creating a ripple effect that extends beyond individual gains to benefit the larger economy. Expanding financial education efforts in the workplace is a critical step toward achieving this goal, helping employees navigate the complexities of modern financial systems and set themselves up for long-term success.

METHOD

An investment socialization activity for employees of PT. Medikarya Utama in Cicurug, Sukabumi, took place in March 2024, lasting one full day. The aim was to provide employees with foundational knowledge about investment, helping them better understand its importance for personal financial management. Around 50 employees from various departments participated. The event began with an opening session where the significance of investment was highlighted. Experienced financial practitioners served as the main speakers, delivering material through an interactive presentation, followed by a Q&A session. The methods employed in this activity were carefully designed to offer employees a practical understanding of investment. These methods included presentations, discussions, simulations, printed materials, and an evaluation at the end. The interactive presentation covered basic investment concepts, introducing participants to various instruments like stocks, mutual funds, and bonds, along with the differences between short- and long-term investments. Real-life examples were incorporated to make the content relatable. During the Q&A and discussion session, employees had the chance to ask questions and clarify doubts, addressing topics such as investment risks and starting with small capital. In a simulation exercise, participants calculated potential profits from a simple investment scenario, which helped them grasp the growth potential of investments over time and the importance of risk management. Printed materials, including presentation content and investment guides, were provided to help participants take independent investment steps after the event. At the end, an evaluation was conducted through a questionnaire to assess participants' understanding before and after the session. The evaluation indicated that the activity successfully enhanced the financial literacy of PT. Medikarya Utama employees.

RESULT

The community service initiative was conducted at PT. Medikarya Utama successfully achieved its planned objectives through a series of activities, including lectures, discussions, and socialization on investment planning for the company's employees. The program was designed to enhance financial literacy and empower participants with the knowledge needed to make sound financial decisions, particularly in the realm of investments. The sessions were structured to address both theoretical and practical aspects of financial management, providing employees with the tools to manage their finances effectively and invest in instruments that could secure their

financial future. The first phase of the activity began with a presentation on the fundamentals of investment. Participants were introduced to the key concepts of financial management, focusing on the importance of long-term financial planning. The session covered various investment instruments such as stocks, mutual funds, and bonds, providing employees with a comprehensive understanding of how these tools work and how they can be utilized to build wealth over time. A significant emphasis was placed on the potential long-term benefits of investing, such as the ability to grow capital and achieve financial security. Participants were also guided on how to assess and manage risks, which is crucial for avoiding unnecessary losses in their investment journey.

The next phase involved an interactive discussion session, which allowed participants to delve deeper into the topics introduced during the lecture. Employees were encouraged to ask questions and seek clarification on issues they found challenging. Topics such as how to begin investing, which investment instruments align with individual risk profiles, and how to set both short-term and long-term financial goals were addressed in detail. The interactive nature of the session helped demystify complex financial concepts, making them more accessible and understandable. Participants gained confidence in their ability to navigate the financial landscape and were provided with actionable insights on how to implement the knowledge they had acquired.

This discussion session also fostered a collaborative environment, where employees shared personal experiences and perspectives related to finance and investment. This exchange of ideas enriched the learning experience, as participants could learn from the successes and challenges faced by their peers. The discussions allowed for a diverse range of viewpoints to be considered, helping to broaden the participants' understanding of how financial planning can be tailored to suit different individual circumstances. One of the key highlights of the community service activity was the socialization on how to create a personalized investment plan. In this session, participants were taught the basic steps necessary to formulate an effective financial plan that aligns with their personal financial goals. The process began with setting clear, measurable investment objectives, such as preparing for retirement, funding children's education, or purchasing a home. This goal-setting stage was critical in helping participants understand the purpose behind their investments and the timeline within which they hoped to achieve their financial targets.

The socialization process also emphasized the importance of assessing income. Participants were encouraged to thoroughly evaluate their current income streams, including their salaries and any additional sources such as side businesses or passive income. This comprehensive evaluation allowed them to gain a clearer understanding of their total income. By recognizing every source of revenue, employees were better positioned to determine how much of their income could be allocated for investment purposes, without affecting their daily living expenses. This step was crucial in developing a realistic investment plan that carefully balanced immediate financial needs with long-term investment goals. By understanding their full financial picture, participants were able to create an investment strategy that was both practical and sustainable. They learned how to allocate resources wisely, ensuring that investments could be made without compromising their quality of life. Through this process, employees gained greater financial literacy, enabling them to make informed decisions about how to grow their wealth. The focus on income assessment served as a foundation for building a personalized investment approach, helping individuals achieve a balance between managing current financial responsibilities and planning for future financial security.

Participants were also educated on the process of determining the appropriate allocation of funds among various investment instruments, including stocks, bonds, and mutual funds. This process was tailored to each participant's individual risk tolerance, ensuring that the recommended investment strategies were both effective and sustainable over time. For example, participants with a higher tolerance for risk were

encouraged to allocate a larger portion of their funds to stocks. Stocks offer the potential for higher returns but come with increased volatility and a greater chance of fluctuation in value. In contrast, participants with a lower risk tolerance were advised to focus on more stable investment options, such as bonds and mutual funds, which are generally considered safer but tend to offer more moderate returns. By customizing the allocation of funds based on personal risk preferences, participants were able to create investment strategies that aligned with their financial goals while managing the potential risks involved in different types of investments. This approach helped ensure that participants could pursue long-term growth while maintaining an investment plan that suited their comfort level with market uncertainties.

The session introduced participants to a variety of modern investment platforms that are both easily accessible and secure. During the session, employees learned how to effectively use these platforms to make well-informed investment decisions, even with minimal capital. This aspect of the training was particularly crucial, as many employees were initially reluctant to invest due to the common misconception that substantial capital is necessary to get started. The session provided a hands-on demonstration of how these platforms operate, making it clear that the process of investing can be straightforward and manageable. By highlighting the simplicity and convenience of these platforms, the session successfully debunked myths surrounding the perceived difficulties of investing. As a result, employees were encouraged to take the first steps towards creating and growing their own investment portfolios. This initiative not only fostered financial literacy among the workforce but also empowered them to make more confident and strategic financial decisions. In essence, the session played a pivotal role in reshaping employees' understanding of investment, helping them realize that investing is both accessible and achievable, regardless of the size of their initial capital.

The community service activity made a significant impact, as reflected in the feedback from participants. Most employees reported an increased sense of confidence in their ability to begin investing. They also expressed that they had gained a stronger understanding of long-term financial management. The practical tools and insights provided during the sessions had a clear influence on their approach to investing. Many participants stated that they now felt empowered to make more informed and sustainable financial decisions. This shift in mindset indicates that the knowledge they gained will positively affect their financial well-being, allowing them to plan their future with more certainty and security. The activity not only boosted their confidence but also equipped them with the tools needed to implement effective financial strategies, paving the way for better financial planning and decision-making. With this new level of understanding and empowerment, employees are expected to approach their financial goals with greater clarity, helping them to secure a more stable and prosperous future. This positive outcome highlights the value of the community service activity, demonstrating its role in fostering both personal and financial growth among participants. Ultimately, the program's success is evident in the enhanced sense of financial empowerment and preparedness that employees now possess, setting the stage for improved long-term financial health.

In summary, this community service initiative was successful in imparting essential financial knowledge and motivating participants to take proactive measures in managing their finances. The program utilized a blend of lectures, interactive discussions, and hands-on socialization sessions focused on investment planning. As a result, employees of PT. Medikarya Utama not only gained a solid theoretical foundation but also acquired practical skills necessary for making informed financial decisions. This initiative served as a stepping stone toward enhancing financial literacy within the company, while also encouraging participants to apply their newfound knowledge to personal financial management. With continued efforts in this direction, the long-term outcomes of the program are expected to include improved financial stability and heightened economic security for the employees involved. This comprehensive approach to financial education has equipped employees with the tools they need to make more

confident and well-informed financial choices. By fostering an environment where financial literacy is prioritized, the company is investing in the overall well-being of its workforce. As employees become more adept at managing their finances, they are likely to experience greater financial resilience and security, both in their professional and personal lives. The positive impact of this initiative could extend beyond the company, contributing to the broader community's economic health.

CONCLUSION

Most participants showed a significant increase in understanding of the role of investment as a means to achieve long-term financial goals, such as securing retirement funds or financing children's education. This change in understanding is important in fostering a mindset that sees investment not just as a financial tool, but as a path to financial independence and security. During the activity, interactive discussions and simple simulations were very effective in triggering employee enthusiasm to start their investment journey. Participants were encouraged to reflect on their personal risk profile and financial condition before making any investment decisions. The ripple effect of increased investment literacy can contribute to the growth of the local economy in Cicurug, Sukabumi. Employees who are better equipped with investment knowledge and skills have the potential to channel more funds into the local economy through their investments. This can increase consumption and use of financial services in the area, driving economic activity and, in the long term, potentially creating new jobs. This in turn can improve the welfare of the community as a whole. When more people become financially literate and start investing, the local economy becomes more vibrant, and opportunities for financial growth expand. Through continued support and educational efforts, PT. Medikarya Utama provides a good example of how companies can play an active role in fostering financial literacy and inclusion among their employees. There needs to be a more flexible schedule agreement between the event organizer and participants. This aims to ensure that all employees can participate in the socialization without being disturbed by their busy work. In addition, it is recommended to extend the duration of the activity, especially during the material delivery session.

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