Jurnal Pengabdian UNDIKMA:
Jurnal Hasil Pengabdian & Pemberdayaan kepada Masyarakat
https://e-journal.undikma.ac.id/index.php/jpu/index
Email: pengabdian@undikma.ac.id

Vol. 7, No. 2 (May 2026)
E-ISSN : 2722-5097
Pg : 422-435

Financial Empowerment Through Mindful Spending Program Among Indonesians in Japan

Dhany Efita Sari[1*], Isnaya Arina Hidayati[2], Suranto[3], Sri Sumaryati[4], Septian Enggar Sukmana[5], Nur Aeni Sa'adah[6]
[1*,3,6]Accounting Education Department, Faculty of Teacher Training and Education,
[2]Psychology Department, Faculty of Psychology,
Universitas Muhammadiyah Surakarta, Indonesia.
[4]Accounting Education Department, Faculty of Teacher Training and Education,
Universitas Sebelas Maret, Indonesia.
[5]Pimpinan Cabang Istimewa Muhammadiyah, Fukuoka, Jepang.
*Corresponding Author. Email: des576@ums.ac.id

Abstract: This community service program aims to enhance financial confidence and mental resilience among Indonesians in Japan through a mindful spending intervention that integrates financial literacy with emotional awareness. Mindful spending emphasizes conscious financial decision-making by aligning spending behavior with personal priorities and psychological well-being. The program was implemented through two online educational sessions and one face-to-face (F2F) workshop using a Brief Intervention Training approach. A total of 29 participants attended the online sessions, which covered the theoretical foundations of mindful spending, financial mental health, and contextual financial practices in Japan. Furthermore, 15 participants participated in the F2F workshop held at the Indonesian Mosque in Tokyo, where they engaged in scenario-based exercises involving promotional discounts, lifestyle spending, and competing financial priorities. Participants documented their responses and reflected on their decision-making processes during group discussions. Data were collected through post-program questionnaires and analyzed using descriptive statistics and correlation analysis. The findings revealed high levels of mindful spending ($M = 4.08$), mental resilience ($M = 4.06$), and financial confidence ($M = 4.04$). Strong positive correlations were identified between mental resilience and financial confidence ($r = .80$), as well as between financial responsibility and financial confidence ($r = .77$). Overall, participants reported improved financial awareness and emotional regulation after the program. These results indicate that integrating financial literacy with psychological resilience through mindful spending is an effective approach to empowering the Indonesian diaspora in managing financial challenges abroad.

Article History:
Received: 21-02-2026
Reviewed: 25-03-2026
Accepted: 09-04-2026
Published: 20-05-2026

Key Words:
Mindful Spending;
Financial Empowerment;
Mental Resilience;
Community Engagement.

How to Cite: Sari, D. E., Hidayati, I. A., Suranto, Sumaryati, S., Sukmana, S. E., & Sa'adah, N. A. (2026). Financial Empowerment Through Mindful Spending Program Among Indonesians in Japan. *Jurnal Pengabdian UNDIKMA*, *7*(2), 422-435. https://doi.org/10.33394/jpu.v7i2.19761

https://doi.org/10.33394/jpu.v7i2.19761

Introduction

The growing number of Indonesians living in Japan has opened them new business options and made them more financially vulnerable. Although migrant workers and members of the diaspora typically receive better nominal salaries than in their home country, they concurrently have elevated living expenses, significant consumer exposure, and ongoing remittance responsibilities. Financial pressure is not just an economic problem; it is also intimately linked to psychological stress, such as financial worry and emotional suffering

Jurnal Pengabdian UNDIKMA:
Jurnal Hasil Pengabdian & Pemberdayaan kepada Masyarakat
https://e-journal.undikma.ac.id/index.php/jpu/index
Email: pengabdian@undikma.ac.id

Vol. 7, No. 2 (May 2026)
E-ISSN : 2722-5097
Pg : 422-435

(Netemeyer et al., 2018). Research indicates that financial stress profoundly impacts individual well-being and decision-making abilities, especially within migratory groups that navigate the complexities of economic survival and familial obligations across borders (Fernandes et al., 2014; Hassan et al., 2021; Salignac et al., 2019).

Historically, financial literacy programs have emphasized the acquisition of knowledge pertaining to budgeting skills, savings habits, and debt management (Lusardi & Mitchell, 2014a). Nonetheless, behavioral economics research demonstrates that financial behavior is significantly shaped by cognitive biases and emotional responses rather than solely by rational assessment. In this context, enhancing financial literacy is inadequate without concurrently fortifying emotional regulation and psychological resilience. Bandura (Bandura, 1998) underscores the pivotal role of self-efficacy in behavioral modification, whereas (Fang et al., 2023) delineate resilience and emotional regulation as essential components of psychological capital that facilitate effective stress management.

Mindful spending becomes a pertinent behavioral framework in this context. Mindful spending is based on the theory of mindfulness by (Kabat-Zinn, 2003) encourages people to make financial decisions that are thoughtful, aware, and based on their values (Mazlan, 2024; Moes et al., 2025). It encourages the idea of "pause before purchase," which helps people tell the difference between needs and wants while also dealing with emotional triggers that affect spending decisions (Ho et al., 2022; Moes et al., 2025). Mindful spending is good for both the economy and the mind for diaspora communities living in places with high costs, like Japan.
The selection of the Indonesian Mosque in Tokyo as a community partner was based on preliminary observations and informal consultations with community leaders. The mosque serves not only as a religious center but also as a social support hub for Indonesian migrants, including workers and students. It was observed that many congregants frequently discussed financial concerns, including difficulties in managing daily expenses, remittance pressures, and stress related to job instability. In several cases, community members informally sought advice regarding debt management and financial planning, indicating a gap in both financial literacy and emotional coping strategies. This phenomenon highlights the urgency of implementing an integrated intervention that addresses both financial behavior and psychological resilience within this community setting.

Based on these considerations, this community service program was designed to provide a mindful spending intervention aimed at strengthening financial confidence and mental resilience among Indonesians in Japan. The program integrates financial education with psychological awareness to support more adaptive financial decision-making in a high-pressure economic environment. The community service program was created to combine online theoretical financial education with in-person case-based simulation, based on these needs. The online part focused on the theory behind mindful spending, financial mental health ideas, and the ways that people in Japan usually manage their money. The workshop on site focused on simulating real-life situations, like handling promotional discounts, deciding between "healing" expenses and basic needs, and thinking about how emotions affect financial decisions. Participants recorded their responses individually and subsequently presented them for reflective discussion, thereby enhancing behavioral awareness through social learning mechanisms (Bandura, 1998).

This community service project aims to help Indonesians living in Japan become more financially confident, improve their ability to handle financial stress, and make them more aware of how they spend their money. This program adds to a more complete model of empowerment for migrant communities by combining financial literacy with strategies for

Jurnal Pengabdian UNDIKMA:
Jurnal Hasil Pengabdian & Pemberdayaan kepada Masyarakat
https://e-journal.undikma.ac.id/index.php/jpu/index
Email: pengabdian@undikma.ac.id

Vol. 7, No. 2 (May 2026)
E-ISSN : 2722-5097
Pg : 422-435

building psychological resilience. The project is expected to have real-world effects on diaspora groups and schools that want to promote long-term financial health in places where living costs are high.

Method

This community service program used a participatory empowerment approach that combined teaching financial literacy and building psychological resilience for Indonesians living in Japan (Khafsoh & Riani, 2024). The program was aimed at members of Pimpinan Cabang Istimewa Muhammadiyah (PCIM) Japan and other Indonesian diaspora groups living in the Tokyo area. There were 29 people who took part in the online sessions and 15 people who took part in the workshop at Masjid Indonesia Tokyo. The activities took place from January to February 2026.

The selection of the target community was based on an initial needs assessment conducted through informal consultation with PCIM Japan representatives and preliminary participant registration data. The community predominantly consisted of migrant workers, young professionals, and family members. This background informed the design of an intervention that combined financial awareness training with mental health reinforcement strategies.

The program was set up in a blended learning format, with both online theoretical sessions and on-site experiential workshops. The online part focused on the theoretical ideas behind mindful spending, financial mental health, and some of the financial management techniques that are often used in Japan, like structured budgeting, disciplined saving, and income allocation strategies. These sessions were held as interactive lectures, guided reflections, and question-and-answer discussions. People were asked to think about their own spending habits and the things that make them want to spend money.

The onsite workshop at Masjid Indonesia Tokyo used a case-based simulation method. Participants were given financial scenarios that were based on real-life situations that diaspora people face. These included temptations to take advantage of promotional discounts, spending money on leisure or "healing," and conflicts between discretionary spending and necessary financial obligations. In this participatory learning environment, every participant was required to document their financial decision-making responses on paper, articulate their rationale, and share their strategies with the group. This approach promoted peer learning, reflective thought, and collaborative discourse, in accordance with social cognitive learning theories. The overall structure of the program was designed using an integrated financial–mental empowerment model, combining needs assessment, theoretical learning, and experiential activities. The program flow is illustrated in Figure 1, which outlines the sequential stages from initial assessment to final evaluation.

Jurnal Pengabdian UNDIKMA:
Jurnal Hasil Pengabdian & Pemberdayaan kepada Masyarakat
https://e-journal.undikma.ac.id/index.php/jpu/index
Email: pengabdian@undikma.ac.id

Vol. 7, No. 2 (May 2026)
E-ISSN : 2722-5097
Pg : 422-435

Figure 1. Integrated Financial–Mental Empowerment Program Flow
Illustration generated using AI-based design tools and adapted by the authors for academic publication

The implementation strategy included training, leading workshops, and empowering people to take part. Facilitators didn't just give participants information; they also led them through reflective exercises that helped them learn how to pause before buying something, tell the difference between needs and wants, control their emotional impulses, and make financial decisions that fit with their long-term goals. Short mindfulness exercises and structured discussions about how to deal with financial stress were used to teach psychological resilience techniques.

The program's evaluation used both qualitative and quantitative methods to describe it. A structured questionnaire was used to collect data at the end of the intervention. The questionnaire had 17 Likert-scale questions that looked at three areas: mindful spending behavior (6 items), mental resilience (6 items), and financial confidence (5 items). The questionnaire was developed by the authors based on relevant theoretical frameworks. All 44 people who took part in the study filled out the questionnaire. Along with quantitative responses, qualitative feedback was gathered through open reflections during workshop discussions and brief written evaluations concerning the perceived advantages of the program.

Table 1. Instrument Blueprint

Variable	Indicator	Item Focus	Number of Items
Mindful Spending	Awareness before purchase	Considering needs vs. wants before spending	2
	Emotional control in consumption	Avoiding impulsive buying triggered by emotions	2

Jurnal Pengabdian UNDIKMA:
Jurnal Hasil Pengabdian & Pemberdayaan kepada Masyarakat
https://e-journal.undikma.ac.id/index.php/jpu/index
Email: pengabdian@undikma.ac.id

Vol. 7, No. 2 (May 2026)
E-ISSN : 2722-5097
Pg : 422-435

Variable	Indicator	Item Focus	Number of Items
	Planned budgeting behavior	Planning expenses before spending	2
Mental Resilience	Emotional regulation under financial stress	Managing anxiety related to financial pressure	2
	Problem-solving orientation	Seeking solutions when facing financial difficulty	2
	Adaptive coping	Maintaining optimism and stability in uncertain situations	2
Financial Confidence	Confidence in financial decision-making	Belief in ability to manage personal finances effectively	2
	Self-efficacy in budgeting	Confidence in preparing and following a budget	1
	Control over financial future	Belief in financial preparedness for upcoming needs	2

The data analysis focused on descriptive statistics, including the mean and standard deviation for each dimension, as well as Pearson correlation analysis to determine the relationships among mindful spending, mental resilience, and financial confidence. We examined qualitative reflections to identify themes related to enhanced awareness, emotional regulation, and trust in financial decision-making.

Result and Discussion

Needs Assessment and Baseline Condition

The initial needs assessment was conducted to identify participants' financial behavior, psychological resilience, and level of financial confidence prior to the intervention. The baseline findings indicate that participants demonstrated moderate levels across all three dimensions, with mean scores of 3.42 for mindful spending, 3.38 for mental resilience, and 3.35 for financial confidence (Table 2). These results suggest that although participants possessed a basic level of financial awareness, their behavioral consistency and emotional regulation in financial decision-making remained limited.

In addition, only 46% of participants reported regularly tracking their expenses, while 52% experienced financial anxiety related to living costs and remittance obligations. These findings highlight a critical gap between financial knowledge and actual financial behavior, particularly in managing emotional triggers and maintaining financial discipline. The results reinforce previous studies indicating that financial literacy alone is insufficient without the support of psychological resilience and behavioral regulation mechanisms.

Table 2. Baseline Condition of Program Participants (N = 44)

Variable	Mean	SD	Interpretation
Mindful Spending	3.42	0.74	Moderate
Mental Resilience	3.38	0.69	Moderate
Financial Confidence	3.35	0.72	Moderate
Participants with Regular Expense Tracking	46%	–	Limited financial discipline
Participants Reporting Financial Anxiety	52%	–	Psychological pressure present
Participants with Structured Budgeting Plan	41%	–	Planning gap identified

The baseline data show that participants had a good amount of financial awareness and emotional stability, but they weren't very good at sticking to their budgets or being confident in their finances. Over fifty percent of participants indicated experiencing financial anxiety, while less than fifty percent consistently monitored their expenditures or adopted

Jurnal Pengabdian UNDIKMA:
Jurnal Hasil Pengabdian & Pemberdayaan kepada Masyarakat
https://e-journal.undikma.ac.id/index.php/jpu/index
Email: pengabdian@undikma.ac.id

Vol. 7, No. 2 (May 2026)
E-ISSN : 2722-5097
Pg : 422-435

structured budgeting methodologies. These results support earlier research indicating that financial literacy should be combined with psychological resilience to achieve enduring behavioral change (Lusardi & Mitchell, 2014b).

Program Design Alignment with Identified Needs

The intervention was designed to fill both behavioral and psychological gaps found in the baseline data, especially problems with emotional control and confidence in handling money. The program included four main parts: (1) online sessions that taught people about financial literacy; (2) Japanese budgeting practices and structured ways to divide up money; (3) ways to improve mental health when it comes to money; and (4) a case-based workshop that people could attend in person. This mixed structure made sure that cognitive understanding, behavioral skills, and emotional regulation were all worked on at the same time, not one at a time.

The online sessions were about improving financial literacy and organized money management in a world where things cost a lot. The onsite workshop turned theory into practice by using flashcard-based simulations. Participants faced authentic financial dilemmas, necessitated to rationalize their choices, and participated in peer reflection. The combination of conceptual instruction, contextual budgeting tools, and applied simulation aimed to promote lasting changes in behavior, better decision-making, and greater financial self-efficacy among diaspora participants, as shown in Table 3.

Table 3. Summary of Intervention Materials and Components

Component	Delivery Mode	Key Materials Covered	Intended Outcome
Theoretical Financial Literacy	Online	Mindful spending principles; needs vs. wants; intentional consumption; value-based spending	Cognitive awareness
Japanese Budgeting Practices	Online	Kakeibo method; expense tracking; structured monthly allocation; 24-hour delay rule	Behavioral discipline
Financial Mental Health Reinforcement	Online	Financial stress awareness; emotional triggers; resilience strategies; financial self-efficacy	Emotional regulation
Case-Based Simulation (Flashcards)	Onsite	Impulse buying scenarios; leisure budgeting dilemmas; overspending correction exercises	Applied decision-making skills
Reflective Discussion & Presentation	Onsite	Written justification; peer feedback; guided reflection	Confidence & accountability

Online Sessions Outcomes

The online sessions provided foundational knowledge on mindful spending, financial mental health, and structured budgeting practices within the Japanese context. Participant engagement during the sessions indicated an increasing awareness of the importance of aligning financial decisions with personal priorities and emotional control. Participants recognized that financial management extends beyond technical budgeting skills and requires conscious behavioral regulation. Selected participant responses (Table 4) illustrate how mindful spending was perceived as relevant to managing high living costs and preventing impulsive consumption. The integration of value-based perspectives, including religious principles, further strengthened participants' understanding of responsible financial behavior.

Jurnal Pengabdian UNDIKMA:
Jurnal Hasil Pengabdian & Pemberdayaan kepada Masyarakat
https://e-journal.undikma.ac.id/index.php/jpu/index
Email: pengabdian@undikma.ac.id

Vol. 7, No. 2 (May 2026)
E-ISSN : 2722-5097
Pg : 422-435

Table 4. Selected Participant Comments During Online Session (Zoom, January 25th, 2026)

Participant Code	Comment	Key Theme
P1	*"Mindful spending is very interesting because managing finances here in Japan is challenging. We need more awareness, not only income."*	Financial awareness
P2	*"This mindful concept prevents wastefulness, as taught in the hadith of the Prophet Muhammad and in the Qur'an about avoiding extravagance."*	Religious value alignment
P3	*"The Japanese budgeting system is practical. If combined with mindful principles, it can help us control spending better."*	Structured budgeting relevance

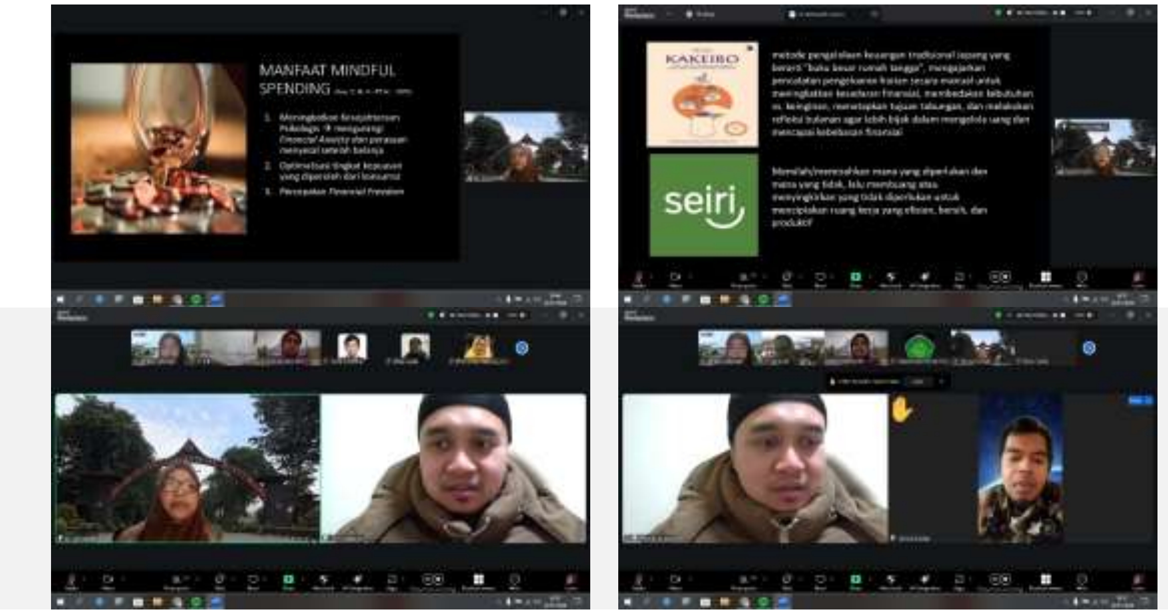

Figure 2. Online Session with PRIM Fukuoka Japan Participants via Zoom

Onsite Workshop Outcomes

The onsite workshop involved 15 participants and served as the core experiential component of the program, aiming to translate theoretical understanding into practical financial decision-making. The workshop utilized case-based simulations through mindful spending flashcards, which presented participants with realistic financial dilemmas commonly faced by diaspora communities, including impulsive purchases, emotionally driven consumption, and conflicts between discretionary and essential expenses.

The flashcard-based simulation (Figure 3) promoted reflective thinking and peer evaluation of financial choices. Instead of answering individually, participants worked together to come up with answers, which helped them think more clearly and be more responsible.

Jurnal Pengabdian UNDIKMA:
Jurnal Hasil Pengabdian & Pemberdayaan kepada Masyarakat
https://e-journal.undikma.ac.id/index.php/jpu/index
Email: pengabdian@undikma.ac.id

Vol. 7, No. 2 (May 2026)
E-ISSN : 2722-5097
Pg : 422-435

Figure 3. Mindful Spending Flashcards Used in Simulation

This dialogical method increased participation intensity and created a dynamic learning atmosphere, as illustrated in Figure 4.

Figure 4. Interactive Material Delivery

Following the interactive material delivery, participants were divided into four small groups. Each group received a mindful spending flashcard presenting a contextual financial dilemma, including impulse buying due to promotional discounts, leisure spending influenced by emotional needs, and situations where expenses exceeded planned budgets. Groups were instructed to analyze the assigned scenario, discuss possible responses, and write their collective decision on paper along with a clear rationale for their choice. This structured transition—from interactive questioning to applied group simulation—ensured that participants moved from conceptual understanding to practical financial reasoning (Figure 5).

Jurnal Pengabdian UNDIKMA:
Jurnal Hasil Pengabdian & Pemberdayaan kepada Masyarakat
https://e-journal.undikma.ac.id/index.php/jpu/index
Email: pengabdian@undikma.ac.id

Vol. 7, No. 2 (May 2026)
E-ISSN : 2722-5097
Pg : 422-435

Figure 5. Group Discussion and Flashcard Analysis

After talking about it, each group wrote down their final choice and why they made it. Participants had to clearly explain their reasoning and think about how their emotional impulses and financial priorities fit together in order to write the response. Each group chose a person to explain their case analysis and reasoning to everyone else. After the presentations, there was guided reflection and feedback from the facilitator. This stage enabled cross-group comparisons of financial reasoning patterns and underscored the distinctions between emotional and rational decision-making. Table 5 shows a summary of the group's thoughts based on the written records.

Table 5. Summary of Group Reflections

Group	Core Decision	Reflection Emphasis	Behavioral Indicator
Group 1	Classified purchase as desire	Prioritized essential expenses	Delayed gratification
Group 2	Identified emotional triggers	Emphasized self-control	Emotional awareness
Group 3	Rejected impulsive spending	Applied rational budgeting	Self-regulation
Group 4	Focused on long-term planning	Allocated funds strategically	Future-oriented thinking

Based on the Table 5, participants in all groups consistently showed a clear difference between needs and wants, a better understanding of how emotions affect spending, and a better alignment with long-term financial goals.

Post-Program Evaluation

After finishing both parts of the program, everyone filled out the structured questionnaire. Table 6 shows the differences between the baseline and post-evaluation results. There was steady improvement in all three areas. The biggest jump was in financial confidence (+0.69), followed by mental resilience (+0.68) and mindful spending (+0.66). The overall change from moderate baseline levels to high post-program levels shows that behavior and mental health have gotten stronger. Figure 9 also shows this upward trend, which visually confirms that things are getting better in all areas.

Jurnal Pengabdian UNDIKMA:
Jurnal Hasil Pengabdian & Pemberdayaan kepada Masyarakat
https://e-journal.undikma.ac.id/index.php/jpu/index
Email: pengabdian@undikma.ac.id

Vol. 7, No. 2 (May 2026)
E-ISSN : 2722-5097
Pg : 422-435

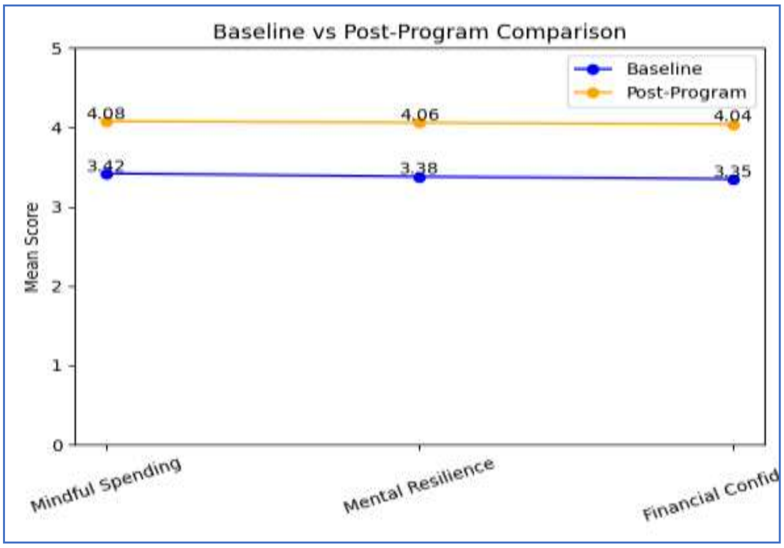

Figure 6. Baseline and Post-Program Comparison of Mindful Spending, Mental Resilience, and Financial Confidence (N = 44)

Note: the figure was generated using AI-assisted data visualization tools and refined by the authors for academic publication.

Table 6. Baseline and Post-Program Comparison

Dimension	Baseline Mean	Post Mean	Increase
Mindful Spending	3.42	4.08	+0.66
Mental Resilience	3.38	4.06	+0.68
Financial Confidence	3.35	4.04	+0.69

Discussion

The steady rise in scores from baseline to post-program in mindful spending, mental resilience, and financial confidence corresponds with recent empirical studies indicating that financial well-being is significantly affected by financial behavior and confidence rather than knowledge alone. Netemeyer et al., (2018) conceptualized financial well-being as a function of both present financial stress and future financial security expectations, emphasizing that behavioral and psychological components mediate financial outcomes. Similarly, a study by Xiao (2011) found that financial literacy contributes to improved financial behaviors, which in turn enhance subjective financial satisfaction. The improvements observed in mindful spending within this program suggest that training participants to pause before purchasing and evaluate competing priorities may have strengthened behavioral self-regulation, a key mechanism identified in behavioral finance research (Sari et al., 2022; Xiao, 2011). Moreover, recent evidence indicates that financial confidence plays a central mediating role between financial literacy and well-being outcomes, suggesting that increases in financial confidence are particularly meaningful for long-term financial stability (Sajid et al., 2024).

The improvement in mental resilience further supports interdisciplinary models linking financial stress and psychological health. Research demonstrates that digital financial literacy and adaptive financial behaviors reduce financial stress and improve psychological well-being (Taqbira & Susilo, 2026). Financial stress has repeatedly been shown to predict lower life satisfaction and higher anxiety levels, especially in vulnerable groups such as migrant populations (Hassan et al., 2020). The present findings therefore reinforce contemporary evidence that effective financial empowerment programs must address both behavioral discipline and emotional regulation simultaneously (Olii & Nanggong, 2022; Putri & Zamakhsyari, 2023). This study advocates for a comprehensive, resilience-oriented

Vol. 7, No. 2 (May 2026)
E-ISSN : 2722-5097
Pg : 422-435

empowerment framework for diaspora communities residing in high-cost settings, rather than viewing financial literacy as merely informational.

Importantly, the effectiveness of the mindful spending approach in this study can be better understood when viewed within the specific context of Indonesian diaspora communities in Japan. Financial practices in Japan, such as the Kakeibo method, emphasize disciplined budgeting, expense tracking, and reflective spending (Álvarez et al., 2025; Pujiastuti et al., 2023). These practices align closely with the principles of mindful spending, particularly the emphasis on intentional consumption and conscious financial decision-making. This alignment provides a culturally relevant framework that supports participants in adopting more structured and reflective financial behaviors in a high-cost living environment.

In addition to structural financial practices, diaspora communities in Japan face layered financial pressures, including high living expenses, demanding work conditions, and the obligation to send remittances to families in Indonesia. These pressures are further intensified by exposure to a consumption-driven environment, which can trigger impulsive spending and lifestyle inflation. Under such conditions, financial challenges are not purely economic but also psychological (Hassan et al., 2021; Salignac et al., 2019). The mindful spending approach addresses this by strengthening emotional regulation and helping individuals recognize and manage internal triggers that influence financial behavior.

Another critical supporting factor is the integration of religious values into financial decision-making. As reflected in participant responses (Table 4, P2), the concept of mindful spending resonates with Islamic teachings that emphasize moderation, avoidance of wastefulness (israf), and prioritization of essential needs. This value alignment enhances intrinsic motivation and reinforces behavioral consistency. By embedding financial practices within a moral and spiritual framework, the intervention becomes more meaningful and sustainable for participants. Furthermore, the use of case-based simulations through flashcards contributes to the effectiveness of the program by bridging the gap between knowledge and practice. Participants are not only exposed to financial concepts but are also required to apply them in realistic scenarios, thereby strengthening their financial self-efficacy. This experiential approach is consistent with experiential learning theory, which highlights the importance of active engagement in improving behavioral outcomes (Kolb, 1984).

To ensure the sustainability and scalability of the program, it is essential to enable community-based replication of the intervention model. Community organizations such as PCIM and PRIM can independently adopt the mindful spending framework by organizing regular financial literacy discussions integrated with flashcard-based simulations. The flashcards can be reproduced as a low-cost and flexible learning tool, allowing facilitators within the community to guide participants through context-specific financial scenarios. In addition, a peer mentoring approach can be introduced, where participants who have completed the program act as facilitators for new members, thereby reinforcing knowledge transfer and behavioral consistency. This community-driven model not only strengthens long-term financial discipline but also fosters a supportive learning environment that enhances both financial awareness and psychological resilience among diaspora members.

Conclusion

This community service program successfully improved the Indonesian diaspora's mindful spending behavior, mental resilience, and financial confidence while living in Japan. The results show a clear increase across all dimensions, with financial confidence experiencing

Vol. 7, No. 2 (May 2026)
E-ISSN : 2722-5097
Pg : 422-435

the highest improvement (+0.69), followed by mental resilience (+0.68) and mindful spending (+0.66). These findings indicate a shift from moderate baseline levels to high post-program outcomes, demonstrating the effectiveness of integrating financial literacy with psychological resilience strategies. The combination of online theoretical sessions and experiential learning through case-based simulations proved effective in enhancing financial awareness, strengthening emotional regulation, and improving participants' confidence in making financial decisions. Overall, the program highlights that financial empowerment initiatives for diaspora communities should extend beyond technical knowledge and incorporate behavioral and psychological components to achieve sustainable financial well-being.

Recommendation

Based on the program's results, future community service projects aimed at diaspora communities should use a holistic approach that includes training in financial literacy, behavioral awareness, and psychological resilience. Financial education programs shouldn't just teach people how to budget; they should also include reflective exercises, case-based simulations, and strategies for controlling emotions to help people change their behavior in a way that lasts. PCIM Japan and other community groups are encouraged to hold follow-up workshops or mentoring sessions on a regular basis to help people stay financially disciplined and build peer support networks that last. Working with diaspora groups can help policymakers and schools improve programs that promote financial inclusion and well-being. In similar high-cost migrant situations, universities could use this multidisciplinary model by combining accounting and psychology education. To ensure sustainability, future programs should include long-term monitoring, digital learning modules, and structured savings challenges to keep an eye on how people's behavior changes over time. If the program were to be offered to more Indonesian diaspora communities in other countries, it would be even more useful for international community empowerment practices.

Acknowledgements

The authors express their sincere gratitude to Universitas Muhammadiyah Surakarta (UMS), particularly the Deputy for Community Service under the Directorate of Research, Community Service, Publication, and Intellectual Property Center (DRPPS), for institutional support and funding through the International Community Partnership Service Scheme (Skema Pengabdian Masyarakat Kemitraan Internasional), Contract No. 215.32/A.3.-III/DRPPS/XI/2025. Appreciation is also extended to the Accounting Education Department, Universitas Sebelas Maret, for academic collaboration and support. The authors further thank Pimpinan Cabang Istimewa Muhammadiyah (PCIM) Japan, Pimpinan Cabang Istimewa Aisyiyah (PCIA) Japan, PRIM Fukuoka, PRIM Tokyo, PRIM Hokkaido, Ikatan Pelajar dan Tenaga Indonesia Jepang (IPTIJ), and Masjid Indonesia Tokyo for their collaboration, facilitation, and active participation, which significantly contributed to the successful implementation of this community engagement program.

References

Álvarez, J. R. T., Medina, R. M. B., Reyes, J. M., & López-Chila, R. (2025). Analysis of the impact of financial education on the savings of university students. International Journal of Innovative Research and Scientific Studies, 8(3), 1030–1037. https://doi.org/10.53894/ijirss.v8i3.6747

Vol. 7, No. 2 (May 2026)
E-ISSN : 2722-5097
Pg : 422-435

Bandura, A. (1998). *Self-Efficacy*. *4*(1994), 71–81.

Fang, Z., Chen, Y.-M.-T., & Bian, Y. (2023). A minute makes a difference: Apply countdown timers to cognitive well-being surveys. *Acta Psychologica*, *236*, 103914. https://doi.org/https://doi.org/10.1016/j.actpsy.2023.103914

Fernandes, D., Lynch, J. G., & Netemeyer, R. G. (2014). Financial Literacy, Financial Education, and Downstream Financial Behaviors. *Management Science*, *60*(8), 1861–1883. https://doi.org/10.1287/mnsc.2013.1849

Hassan, M. F., Hassan, N. M., Kassim, E. S., & Said, Y. M. U. (2021). Financial wellbeing and mental health: A systematic review. *Estudios de Economia Aplicada*, *39*(4). https://doi.org/10.25115/eea.v39i4.4590

Ho, K.-C., Lee, S.-C., & Chen, J.-L. (2022). Book-to-market equity and asset correlations—An international study. *International Review of Economics & Finance*, *79*, 258–274. https://doi.org/https://doi.org/10.1016/j.iref.2022.02.014

Kabat-Zinn, J. (2003). Mindfulness-based interventions in context: Past, present, and future. In *Clinical Psychology: Science and Practice* (Vol. 10, Number 2, pp. 144–156). https://doi.org/10.1093/clipsy/bpg016

Khafsoh, N. A., & Riani, N. (2024). Implementation of Participatory Action Research (PAR) In Community Service Program. *Jurnal Pengabdian Masyarakat*, *5*(1), 237–253. https://doi.org/10.32815/jpm.v5i1.2

Kolb, D. A. (1984). Experiential learning: Experience as the source of learning and development.

Englewood Cliffs, NJ: Prentice Hall.

Lusardi, A., & Mitchell, O. S. (2014a). The Economic Importance of Financial Literacy: Theory and Evidence. *Journal of Economic Literature*, *52*(1), 5–44. https://doi.org/10.1257/jel.52.1.5

Lusardi, A., & Mitchell, O. S. (2014b). The Economic Importance of Financial Literacy: Theory and Evidence. *Journal of Economic Literature*, *52*(1). https://doi.org/10.1257/jel.52.1.5

Mazlan, A. (2024). Mindful Consumption: Smart Spending for Financial Wellness. *SSRN Electronic Journal*. https://doi.org/10.2139/ssrn.4844933

Moes, A., Fransen, M., Verhagen, T., & Fennis, B. (2025). Take a deep breath: Exploring the role of mindfulness in impulse buying. *Heliyon*, *11*(17), e44170. https://doi.org/https://doi.org/10.1016/j.heliyon.2025.e44170

Netemeyer, R. G., Warmath, D., Fernandes, D., & Lynch Jr., J. G. (2018). How Am I Doing? Perceived Financial Well-Being, Its Potential Antecedents, and Its Relation to Overall Well-Being. *Journal of Consumer Research*, *45*(1), 68–89. https://doi.org/10.1093/jcr/ucx109

Olii, N., & Nanggong, A. (2022). Peran Literasi Keuangan, Perbedaan Gender dan Inklusi Keuangan terhadap Kapabilitas Pemasaran UMKM. *Benefit: Jurnal Manajemen Dan Bisnis*, *7*(2), 41–55.

Pujiastuti, A., Putra, G. K., & Mila, S. (2023). Kakeibo: A Japanese family financial management to create an entrepreneurial family. Indonesian Journal of Devotion and Empowerment, 5(1).

Putri, E., & Zamakhsyari, L. (2023). Membahas Keuangan dalam Rumah Tangga: Menggali Pentingnya Pendidikan Keuangan Keluarga. *Jurnal Abdi Psikonomi*, *4*(3), 173–177.

Sajid, M., Mushtaq, R., Murtaza, G., Yahiaoui, D., & Pereira, V. (2024). Financial literacy, confidence and well-being: The mediating role of financial behavior. *Journal of*

Jurnal Pengabdian UNDIKMA:
Jurnal Hasil Pengabdian & Pemberdayaan kepada Masyarakat
https://e-journal.undikma.ac.id/index.php/jpu/index
Email: pengabdian@undikma.ac.id

Vol. 7, No. 2 (May 2026)
E-ISSN : 2722-5097
Pg : 422-435

Business Research, *182*, 114791. https://doi.org/https://doi.org/10.1016/j.jbusres.2024.114791

Salignac, F., Marjolin, A., Reeve, R., & Muir, K. (2019). Conceptualizing and Measuring Financial Resilience: A Multidimensional Framework. *Social Indicators Research*, *145*(1), 17–38. https://doi.org/10.1007/s11205-019-02100-4

Sari, D. E., Selviana, E. A., Brilliani, Asila, N. F., & Jannah, M. (2022). The Effect of Financial Literature and Financial Technology on Financial Inclusion Among Accounting Student. *International Journal of Social Science and Business*, *6*(3), 310–315. https://doi.org/10.23887/ijssb.v6i3.40508

Taqbira, F., & Susilo, A. (2026). The Relationship Between Financial Literacy And Risk Perception On Students' Interest In Using Shopee Paylater In Surakarta City. *JHSS (JOURNAL OF HUMANITIES AND SOCIAL STUDIES)*, *10*(1), 001–007. https://doi.org/10.33751/jhss.v10i1.137

Xiao, J. J. (2011). The Financial Management Behavior Scale: Development and Validation. In *Journal of Financial Counseling and Planning* (Vol. 22, Number 1). http://afcpe.org/journal-articles.php?volume=387&article=403Availableat:http://afcpe.org/journal-articles.php?volume=387&article=403