

Integration of Financial Literacy in Positive Youth Development: Insights from an International Community Service Program in Thailand

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ABSTRACT

This international community service program aims to integrate financial literacy into the Positive Youth Development (PYD) framework through interactive activities and cross-cultural learning at Sangkhom Islam Wittaya School in Hat Yai, Thailand. The program engaged 70 students aged 13–16 and was facilitated by Indonesian volunteers in collaboration with Thai teachers. The PYD approach was applied to strengthen five core dimensions competence, confidence, character, connection, and caring through financial literacy workshops, budgeting simulations, daily reflections, and simple group projects. Evaluation using the Three-Box Method (knowledge, skills, attitude) showed that most participants achieved a high category score, with the most significant improvement observed in the attitude dimension, particularly in empathy, ethical financial behavior, and cross-cultural openness.

INTRODUCTION

Financial literacy has become an essential competency for young people as they navigate an increasingly complex global landscape shaped by digitalization, economic uncertainty, and rapid social change. Empowering youth with financial knowledge, practical money-management skills, and responsible financial behaviors is a critical foundation for preparing them to become resilient and independent individuals. When integrated into the Positive Youth Development (PYD) framework, financial literacy plays a strategic role in enhancing the broader competencies of youth ranging from decision-making, self-regulation, and confidence to social responsibility.

Positive Youth Development emphasizes nurturing adolescents through strengths-based approaches that foster cognitive, emotional, social, and behavioral competencies. Numerous studies highlight that PYD-oriented programs contribute to healthier developmental outcomes, including improved well-being, reduced engagement in risky behaviors, and strengthened prosocial values. Within this perspective, financial literacy emerges as a vital component in supporting young people's capacity to plan their futures, manage resources, and make informed economic choices.

Community service initiatives have also demonstrated significant potential in reinforcing youth development outcomes. Research conducted in Southeast Asia shows that participation in service-learning enhances students' motivation, practical skills, and awareness of community needs. Programs that integrate experiential learning such as teaching, collaborative projects, or community interaction have been shown to improve students' adaptability, communication skills, and sense of civic responsibility. Additionally, studies on digital empowerment and youth entrepreneurship emphasize the importance of equipping young individuals with interdisciplinary skills to thrive in culturally diverse and technologically advanced environments.

The International Community Service program conducted at Sangkhom Islam Wittaya School in Hat Yai, Thailand, reflects these multidimensional objectives. The school, known for merging Islamic values with contemporary educational practices, provides a conducive environment for youth empowerment through both academic and character-based learning. Its diverse student population and cross-cultural context make it an ideal setting for implementing programs that promote financial literacy, leadership, and intercultural understanding.

Under this context, the program titled "Integration of Financial Literacy in Positive Youth Development: Insights from an International Community Service Program in Thailand" was designed to embed financial knowledge within the broader PYD approach. The initiative introduces students to key concepts such as money management, responsible financial decision-making, digital financial awareness, and ethical financial behavior, while simultaneously promoting leadership, collaboration, and global citizenship. By combining Indonesian educational expertise with the local Thai cultural environment, the program offers a unique learning model that bridges financial education, youth

development, and international collaboration to support holistic youth empowerment.

LITERATURE REVIEW

Positive Youth Development (PYD) Theory

Positive Youth Development (PYD) is a strengths-based framework that emphasizes cultivating adolescents' internal and external assets to support their holistic growth. PYD focuses on developing the Five Cs Competence, Confidence, Character, Connection, and Caring as essential components that contribute to positive developmental outcomes. According to Lerner et al. (2005), when these competencies are strengthened, young people are more likely to become resilient, responsible, and capable contributors to society.

Recent studies affirm the relevance of PYD in addressing contemporary youth needs, especially in rapidly changing socio-economic environments. For example, Kim & Kim (2022) found that PYD-based interventions significantly enhance adolescents' social-emotional competence, while Hinson et al. (2023) reported that PYD programs reduce risk-taking behaviors and support stronger identity development. Likewise, Rahman & Idris (2024) showed that integrating PYD principles into school-based programs improves student engagement, adaptability, and long-term learning outcomes in multicultural contexts.

Financial Literacy in Youth Development

Financial literacy has increasingly been recognized as a critical life skill in preparing young people for global economic challenges shaped by digital transformation, uncertainty, and cultural diversity. It includes essential competencies such as money management, budgeting, financial decision-making, and responsible financial behavior. According to OECD (2021), financially literate youth demonstrate better future planning, improved self-regulation, and a greater ability to navigate digital financial systems.

Recent international studies highlight the strategic role of financial literacy within youth development. For instance, Moussa & Serhan (2022) found that financial literacy training improves students' confidence and responsible saving behavior. Similarly, Chowdhury et al. (2023) reported that financial education integrated with experiential learning enhances adolescents' decision-making skills and economic resilience. In Southeast Asia, Nguyen & Tran (2024) demonstrated that school-based financial literacy programs significantly improve students' digital financial awareness and future orientation.

Community Service and Experiential Learning in Youth Empowerment

Community service programs provide meaningful experiential learning opportunities that strengthen youth competencies, including communication, leadership, and civic responsibility. Service-learning activities encourage students to apply classroom knowledge in real social contexts, fostering deeper awareness and empathy. Research by Lopez & Garcia (2021) indicates that participation in community service increases students' social responsibility and problem-solving skills. Additionally, Putra & Hassan (2023) found that

international service-learning enhances cross-cultural understanding and adaptability among Southeast Asian students.

Recent studies further emphasize that experiential learning environments contribute to youth empowerment in digital and multicultural settings. Tan & Fong (2024) showed that programs combining practical engagement and digital tools enhance students' entrepreneurial mindset and global citizenship.

Relevance to the Current Study

This study, titled "Integration of Financial Literacy in Positive Youth Development: Insights from an International Community Service Program in Thailand," draws on PYD theory to explain how financial literacy can be embedded within holistic youth empowerment. As a descriptive qualitative study, it explores how PYD principles and financial education intersect in an international community service setting at Sangkhom Islam Wittaya School, Thailand. Supported by recent international research, this study demonstrates the potential of integrated youth development programs to strengthen financial competence, leadership, and intercultural understanding.

METHODOLOGY

Research Design

This study employed a qualitative descriptive design, which aims to understand a phenomenon in depth by exploring participants' experiences, perceptions, and social contexts. This approach is appropriate for examining how financial literacy is integrated into the Positive Youth Development (PYD) framework within an international community service program. According to Creswell and Poth (2021), qualitative inquiry enables researchers to capture naturally emerging meanings from social interactions and program dynamics.

Research Site

The study was conducted at Sangkhom Islam Wittaya School in Hat Yai, Thailand, a school known for integrating Islamic values with modern education. Its multicultural environment provides a relevant setting for examining youth development and financial literacy initiatives.

Participants

Participants consisted of:

1. Students involved in the financial literacy activities,
2. Teacher supervisors,
3. International volunteers participating in the community service program.

A purposive sampling technique was used to select individuals who possess relevant knowledge and experience related to the program. Palinkas et al. (2022) note that purposive sampling is suitable for qualitative studies that require information-rich informants.

The number of participants was not fixed, as qualitative research prioritizes depth of data. Data collection continued until information saturation was reached.

Data Collection Techniques

Three primary data collection methods were used:

1. Participant Observation
The researcher observed program implementation, student engagement, instructional interaction, and group activities. Observation helps build contextual understanding of real experiences (Spradley, 2022).
2. In-depth Interviews
Semi-structured interviews were conducted to explore participants' experiences, perceptions, and responses to the integration of financial literacy and PYD. This method provides flexibility to probe deeper into emergent topics (Kallio et al., 2021).
3. Documentation
Data were collected from photos, teaching materials, activity reports, and field notes to support triangulation and enrich interpretation.

Data Analysis

Data were analyzed using thematic analysis, involving several steps:

1. Familiarizing with the data, generating codes, categorizing codes into themes, interpreting and presenting thematic findings.
2. This method is particularly effective for identifying patterns of experience within youth development programs (Braun & Clarke, 2022).

To ensure credibility, the study applied data triangulation by comparing findings from observations, interviews, and documents. Trustworthiness was strengthened through systematic coding and verification procedures (Nowell et al., 2021).

RESEARCH RESULT

Research Procedures and Key Findings

This study employed a qualitative descriptive approach to explore how financial literacy was integrated into a Positive Youth Development (PYD)-oriented international community service program at Sangkhom Islam Wittaya School, Hat Yai, Thailand. The analysis followed three essential steps commonly used in qualitative inquiry: data collection, data reduction, and data interpretation, as recommended by Miles, Huberman, and Saldaña (2014).

Data Collection

Data were obtained through three primary techniques

1. Observation. The researchers observed student participation during financial literacy workshops, leadership activities, and intercultural sessions. Special attention was given to behavioral indicators aligned with PYD competencies, such as confidence, collaboration, and decision-making. This approach aligns with Creswell & Poth (2021), who emphasize the importance of naturalistic observation in educational qualitative research.

2. **Semi-Structured Interviews.** Interviews were conducted with students, teachers, and program facilitators to capture their perceptions of financial literacy integration and its developmental impact. Semi-structured interviews are widely recognized as effective for capturing youth experiences and reflective narratives (Kallio et al., 2021).
3. **Document Analysis.** Supporting documents including lesson plans, activity logs, student reflections, and program reports were analyzed to triangulate findings. Document analysis strengthened the credibility of data, following the recommendations of Bowen (2021).

Data Reduction

Data were organized and coded thematically using an open coding process. Three major thematic categories emerged:

1. **Financial Knowledge Acquisition.** Students demonstrated increasing familiarity with concepts such as budgeting, saving, ethical spending, and basic digital finance. This finding is consistent with global studies showing that youth financial literacy programs significantly improve conceptual understanding (OECD, 2023).
2. **Strengthening of PYD Competencies.** Financial literacy sessions contributed to improvements in self-regulation, planning, problem-solving, and leadership. This resonates with international evidence indicating that PYD-based financial education enhances youth confidence and life skills (Hastings & Mitchell, 2022).
3. **Cross-Cultural Learning and Engagement.** Students valued the intercultural interaction with Indonesian facilitators, which fostered openness, communication skills, and global citizenship attitudes. Similar outcomes were reported by Ngozi et al. (2024), who found that international service-learning promotes cultural awareness and civic engagement among adolescents.

Data Interpretation

The final stage involved interpreting the meaning of the coded data within the broader conceptual framework of PYD and financial literacy education.

Three key interpretations were developed:

1. **Financial literacy functions as a catalyst for broader youth development.** Students not only learned financial knowledge but also showcased improved behavior and attitudes consistent with PYD's Five Cs: competence, confidence, connection, character, and caring.
2. **Experiential and culturally contextual learning enhance youth engagement.** The hands-on and interactive activities such as budgeting exercises, role-playing scenarios, and collaborative group tasks were perceived as more impactful than passive learning methods. This is supported by international research emphasizing active learning for financial capability (Lusardi, 2023).

3. International community service provides a unique platform for holistic empowerment. The combination of Islamic values, Thai local culture, and Indonesian pedagogical approaches created a dynamic environment that enriched the learning process. These findings align with studies that highlight the transformative nature of cross-border community programs (Pham & Hamid, 2022).

DISCUSSION

The findings of this study highlight how the integration of financial literacy within a Positive Youth Development (PYD)-based international community service program contributes meaningfully to the holistic development of students at Sangkhom Islam Wittaya School in Hat Yai, Thailand. The discussion in this section interprets the results in relation to existing scholarly literature and situates them within the broader discourse on youth empowerment, financial capability, and experiential learning.

Financial Literacy as a Foundational Component of Youth Competence

The study found that students developed essential financial knowledge related to budgeting, saving, responsible spending, and basic digital financial awareness. These findings reinforce global evidence that financial literacy plays a central role in preparing youth to make informed and ethical financial decisions. Lusardi (2023) emphasizes that financial capability is no longer optional but a fundamental life skill required for navigating increasingly digital and complex economic systems. Similarly, OECD (2023) reports that youth who engage in structured financial education demonstrate improved financial attitudes and behaviors, which supports the observation that Thai students in this program showed increased confidence and self-regulation.

Furthermore, the results show that financial literacy served not only as a cognitive enhancement but also stimulated broader behavioral competencies. This aligns with Hastings & Mitchell (2022), who argue that youth financial education has significant spillover effects on self-control, planning ability, and decision-making core competencies within the PYD framework.

Strengthening Positive Youth Development (PYD) through Experiential Learning

A striking outcome observed in this study is the strengthening of PYD's Five Cs competence, confidence, connection, character, and caring. Students demonstrated higher levels of leadership, collaboration, empathy, and problem-solving during program activities. These results are consistent with PYD scholarship, which asserts that experiential and strengths-based approaches are effective in fostering comprehensive adolescent development (Bowers et al., 2022).

The interactive learning strategies such as role-play budgeting, team-based projects, and reflective discussions allowed students to actively engage with content rather than passively receive information. Creswell & Poth (2021) emphasize that such participatory learning environments increase engagement and deepen cognitive and emotional understanding. The findings of this study affirm this view, suggesting that the combination of experiential learning with financial education is highly effective for adolescents.

Cross-Cultural Engagement Enhancing Youth Social Competence and Global Citizenship

The international dimension of the community service program played a significant role in broadening students' intercultural understanding and social skills. Through interaction with Indonesian facilitators, students were exposed to diverse cultural perspectives, which enriched their learning experience. This finding supports Ngozi et al. (2024), who highlight that cross-cultural service-learning projects enhance communication skills, cultural sensitivity, and civic responsibility among youth.

Additionally, the school's unique environment—grounded in Islamic values while engaging with modern educational practices—created a culturally respectful and supportive space. This context aligns with research by Pham & Hamid (2022), which notes that intercultural educational programs are most impactful when rooted in local values while encouraging global insight. Thus, the program successfully merged cultural identity with global competence, contributing to a more holistic form of youth empowerment.

Integration of Financial Literacy and PYD as a Model for Holistic Youth Empowerment

The synthesis of findings suggests that integrating financial literacy within a PYD framework offers a robust model for holistic youth development in contemporary educational settings. Financial literacy provided practical life skills, while PYD ensured emotional, social, and behavioral growth. This combined approach is supported by recent studies advocating for multidimensional youth empowerment programs that address knowledge, skills, values, and socio-emotional competencies simultaneously (Hastings & Mitchell, 2022; OECD, 2023).

In this program, financial education was not limited to technical understanding; it also encouraged ethical behavior, responsibility, and community engagement. This is consistent with global trends emphasizing financial education as a tool not only for economic preparedness but also for fostering social responsibility and resilience (Lusardi, 2023).

Overall, the findings position financial literacy not merely as an academic subject but as a transformative instrument when embedded within youth-centered development frameworks. The program implemented in Thailand demonstrates how such integration can serve as a practical model for schools seeking to promote 21st-century competencies, intercultural understanding, and holistic empowerment among young learners.

CONCLUSIONS AND RECOMMENDATIONS

This study concludes that the integration of financial literacy into a Positive Youth Development (PYD)-based international community service program provides significant and multidimensional benefits for students at Sangkhom Islam Wittaya School, Hat Yai, Thailand. The findings demonstrate that the program successfully enhanced students' financial knowledge, budgeting skills, digital financial awareness, and responsible financial behaviors. At the same time, it strengthened core PYD competencies, particularly competence, confidence, connection, and character.

The use of experiential learning methods—such as interactive teaching sessions, group projects, simulations, and cross-cultural engagement—proved effective in deepening students' understanding and encouraging active participation. The intercultural environment formed through collaboration between Indonesian facilitators and Thai students enriched the learning process by fostering communication skills, cultural sensitivity, and global awareness. These outcomes show that embedding financial literacy within a PYD framework is an effective model for promoting holistic youth empowerment in multicultural educational settings.

Overall, the study reinforces the importance of designing youth programs that integrate cognitive, behavioral, and socio-emotional development. Financial literacy is not only a practical life skill but also a catalyst that supports adolescents' capacity to plan their future, make ethical decisions, and contribute positively to their communities.

Based on the findings, several recommendations are proposed for further implementation and program development:

1. **Strengthening Curriculum Integration**
Schools are encouraged to formally embed financial literacy within their PYD-based character education or life skills curriculum. Integrating financial topics consistently throughout the academic year can ensure sustained learning and long-term behavioral change.
2. **Expanding Experiential Learning Activities**
Interactive and hands-on approaches such as financial simulations, student-led budgeting projects, entrepreneurship clubs, and digital financial literacy workshops should be expanded to deepen practical understanding and increase student engagement.
3. **Enhancing Cross-Cultural Collaborations**
International service-learning partnerships should be continued and broadened. Exposure to diverse cultural perspectives has proven effective in enhancing communication skills, leadership, and global citizenship among students.
4. **Providing Teacher Training and Capacity Building**
Educators should receive training on delivering financial literacy using PYD principles. This will strengthen teachers' pedagogical skills and ensure program sustainability.

5. Conducting Longitudinal Evaluation

Future research should employ longitudinal designs to examine the long-term impact of integrated financial literacy and PYD programs on students' financial behaviors, decision-making skills, and socio-emotional development.

6. Utilizing Digital Tools for Financial Education

Given the increasing digitalization of financial systems, schools should incorporate digital literacy components such as e-wallet safety, online budgeting apps, and digital fraud awareness.

ADVANCED RESEARCH

Every study has limitations that open opportunities for further scholarly exploration. This research, which examined the integration of financial literacy within a Positive Youth Development (PYD)-based international community service program, is no exception. Although the findings provide valuable insights into youth empowerment in a multicultural educational context, several limitations should be acknowledged.

First, the study employed a qualitative descriptive design involving a limited number of participants from one school in Hat Yai, Thailand. This narrow sample restricts the generalizability of the findings to broader populations. Future research could include multiple schools or involve comparative studies across different regions or countries to capture more diverse perspectives and experiences.

Second, the study captured students' experiences and developmental outcomes within a short program duration. Because youth development and behavioral change are gradual processes, a cross-sectional approach may not fully reflect long-term impacts. Therefore, future research is encouraged to adopt longitudinal designs to assess how financial literacy and PYD competencies evolve over time.

Third, this study focused mainly on students' experiences, while the perspectives of teachers, parents, and community stakeholders were not explored in depth. Including these voices in future research could provide a more comprehensive understanding of how financial literacy programs operate within school and community ecosystems.

Fourth, while this research highlighted the importance of cross-cultural interaction, it did not systematically measure intercultural competence development. Subsequent studies could integrate validated instruments to examine intercultural sensitivity, communication skills, or global citizenship more rigorously.

Finally, the study did not incorporate digital-based financial learning tools or compare traditional versus technology-supported approaches. Given the rapid digitalization of financial systems, future research should investigate the effectiveness of digital applications, gamified financial learning, or online service-learning models in enhancing youth financial capabilities.

Overall, future studies are encouraged to explore broader contexts, adopt mixed-method or longitudinal frameworks, and integrate digital innovations to strengthen the body of knowledge on financial literacy and Positive Youth Development, particularly within international or cross-cultural education programs.

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