

Strengthening Public Financial Management Literacy for FEB Students of Abdurachman Saleh University, Situbondo

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Abstract

Strengthening public financial management literacy is an urgent need to produce competent and highly competitive economics graduates, especially in the public sector. This article aims to measure the effectiveness of online seminars in improving students' understanding of the principles of public financial management, including fiscal policy and the preparation of government financial reports, at the Faculty of Economics and Business, Abdurachman Saleh University, Situbondo. The Kirkpatrick evaluation approach was used to assess two aspects: participant reactions and increased knowledge. The results showed that participants responded very positively to the quality of the seminar and the materials presented. In addition, the level of participant understanding of the material was relatively high, as reflected in the post-test results. These findings indicate that interactive seminar-based strategies contribute significantly to strengthening public financial literacy among economics students.

Keywords: *Public Financial Literacy; Government Financial Management; Higher Education; Training Evaluation; Kirkpatrick.*

Introduction

Public financial management is a key pillar in ensuring accountability, efficiency, and effectiveness of state resource management. In the context of modern governance, the state's ability to design and implement transparent and accountable fiscal policies not only reflects institutional quality, but also becomes a key indicator of the success of social and economic development. Public financial management cannot be separated from the basic principles of good governance, where state finances must be managed openly,

responsibly, and based on public interests. The state's success in managing the budget appropriately will have a direct impact on the quality of public services and the welfare of the wider community.

According to Schick (2007), the three main components that form the public financial management system consist of budgeting, asset management, and public sector accounting. The three form an interrelated fiscal ecosystem and become a framework for assessing government financial performance. In practice, public financial management not only concerns

the technical management of state revenues and expenditures, but also touches on strategic policy aspects that require integrity, expertise, and qualified institutional capacity. When this system runs optimally, the government's legitimacy in the eyes of the public will be stronger because it can demonstrate accountability for the funds entrusted to it.

In Indonesia, the strengthening of the public financial system experienced a significant turning point after the reform, especially through the issuance of Law No. 17 of 2003 concerning State Finance and Law No. 33 of 2004 concerning Fiscal Balance between the Central and Regional Governments. These two regulations are the main legal basis for fiscal reform and regional financial decentralization. The aim is to create financial governance that is more democratic and responsive to local needs, while strengthening the principle of regional autonomy. However, with this decentralization, new challenges have emerged in the form of increasing needs for technical competence, integrity, and fiscal capacity at the regional level, which are not always in line with the readiness of human resources in each government entity. The latest report by Transparency International (2022) shows that Indonesia still faces various problems in public financial management practices, especially related to corruption, inefficient budget use, and weak internal supervision at the regional level. These weaknesses are largely influenced by the lack of technical understanding in implementing fiscal policies and the less than optimal public financial literacy among policy implementers. The gap between the ideal regulatory framework and its implementation in the field is a structural challenge that requires a cross-sectoral approach, including an active role from the academic world as an agent of intellectual transformation.

In the context of higher education, universities have a strategic responsibility to bridge the gap between theory and practice, especially in economics and

public policy education. One of the real challenges faced is the low level of students' understanding of the basic principles of public financial management, such as the state budget process, audit mechanisms, preparation of accrual-based financial reports, and internal control systems. Students are often more exposed to general micro and macroeconomic concepts, while their understanding of the technical and regulatory aspects of government financial management is still limited. In fact, expertise in this field is greatly needed in the public sector and non-profit institutions.

This situation is also reflected in the Faculty of Economics and Business, Abdurachman Saleh University, Situbondo (FEB UNARS), where initial observations indicate a need to improve students' fiscal literacy. Based on informal discussions with lecturers and the results of learning reflections in several related courses, many students are not yet familiar with the structure of government financial reports, the principles of fiscal transparency, and the influence of budget policies on regional development. The lack of practical experience and the absence of structured training in the field of public financial management strengthen the argument for the need for more targeted and applicable interventions.

To answer these challenges, the FEB Universitas Brawijaya service team conducted an online seminar as a form of intervention in order to strengthen public financial literacy for FEB UNARS students. This activity was designed to introduce basic concepts of public sector financial management, equip participants with the ability to analyze fiscal policy, and hone their skills in reading and interpreting government financial reports. The approach used was participatory and practice-based, including interactive delivery of materials, case studies, and open discussions with speakers. In addition, this seminar was also equipped with an evaluation instrument to measure the level of participant

understanding and obtain feedback regarding the effectiveness of the activity.

This study aims to evaluate the effectiveness of the training using the Kirkpatrick evaluation model, especially at the two initial levels: reaction and learning. The first level is used to determine participants' perceptions of the implementation of the seminar, including the quality of the material, speakers, and the relevance of the topic. While the second level is used to measure how much the participants' knowledge has increased after participating in the activity through a post-test. It is hoped that the results of this study can provide empirical evidence regarding the importance of integrating public financial literacy in student competency development programs, as well as being a reference for higher education providers in designing more relevant and contextual learning programs.

Literature Review

Definition and Concept of Public Financial Literacy

Public financial literacy is defined as the understanding, skills and confidence that enable individuals to make effective decisions in managing financial resources originating from the public sector (OECD, 2018). This includes an understanding of how public funds are collected, managed and used for the benefit of society.

According to the OECD (2018), public financial literacy includes three main aspects:

1. Public Financial Understanding, namely awareness of how taxes and state revenues are managed.
2. Public Financial Skills, namely the ability to assess and analyze government financial policies.
3. Confidence in Public Financial Management, namely the ability to oversee and participate in decision-making related to the budget and fiscal policy.

Public financial literacy is not only important for the government and state institutions but also for the general public so that they can understand how state finances are managed transparently and accountably.

The Role of Public Financial Literacy in Transparency and Accountability

Strong public financial literacy contributes to increased transparency, accountability, and efficiency in the management of public funds at both the individual and institutional levels (Lusardi & Mitchell, 2014).

a. Public Financial Transparency

- Ensure that information related to the state budget, revenues, and expenditures can be accessed by the public.
- Increase public trust in the government in managing public funds.
- Prevent corrupt practices and misuse of the state budget.

b. Accountability in Public Financial Management

- Ensure that public funds are used effectively and in accordance with established policies.
- Require government agencies to report the use of public funds to the public and financial oversight bodies.
- Encourage better oversight of public budgets through active community involvement.

c. Efficiency in Public Fund Management

- Optimizing the use of state financial resources to be more targeted.
- Reducing budget waste and increasing the effectiveness of fiscal policy.
- Ensuring that every budget decision is based on mature economic analysis.

According to Lusardi & Mitchell (2014), good financial literacy enables individuals to understand and evaluate fiscal policies and state budgets, so that they can play a role in ensuring more efficient and transparent financial management.

Public Financial Management Literacy in the Context of Higher Education

Public financial management includes planning, budgeting, implementation, and reporting of finances used for the public interest (Mikesell, 2017). In the academic context, understanding public finance includes aspects of fiscal policy, public sector accounting, and evaluating the efficiency and effectiveness of government spending (Premchand, 1999). Students who have a good understanding of these aspects will be better prepared to manage finances in a professional context.

a. The Role of Universities in Public Financial Literacy

Universities have a strategic role in providing students with a deep understanding of public financial governance. Huston (2010) emphasized that higher education must integrate financial literacy into the economics and business curriculum so that students have ability to:

- Understand the government's budgeting and fiscal policy mechanisms.
- Develop analytical skills in evaluating public financial reports.
- Actively participate in discussions on transparency and accountability of state finances.

b. Benefits of Public Financial Literacy for Students

- Increase understanding of how taxes and public funds are used.
- Help students understand the impact of fiscal policy on the national economy.
- Prepare students for careers in the public sector, such as government auditors, fiscal policy analysts, or public accountants.

According to Huston (2010), students who have good public financial management literacy are better prepared to face challenges in the world of work, especially in the economic and business sectors related to public policy.

Seminars as a Strategy to Strengthen Public Financial Literacy

Seminars are an effective educational method in improving public financial literacy because they provide participants with hands-on experience (Seeling & Maher, 2019). Seminars designed with a practice-based approach, such as budget simulations, fiscal policy analysis, and case studies of regional financial management, have been shown to improve students' understanding more comprehensively (Lusardi, 2019). Several studies have shown that financial literacy seminars can improve participants' understanding of basic financial concepts, improve decision-making skills, and encourage more responsible financial behavior (Fernandes, Lynch, & Netemeyer, 2014). Research by Hastings, Madrian, and Skimmyhorn (2013) also revealed that financial education and seminars can increase public participation in better financial planning.

Research Method

This study adopted a descriptive quantitative approach with a training-evaluation design based on the Kirkpatrick Model (Kirkpatrick & Kirkpatrick, 2006). The rationale for using a descriptive quantitative approach is that the primary objective is to measure and describe participants' reactions to the online seminar and the extent of knowledge gained, rather than to test causal relationships or the effect of manipulated variables. A descriptive design is therefore appropriate for summarizing numerical indicators of program performance (e.g., frequencies, percentages, means, and standard deviations) across the entire group of participants, providing clear evidence about implementation quality and immediate learning outcomes that can inform program improvement.

The Kirkpatrick Model was selected because it provides a widely accepted, structured framework for evaluating training at multiple, conceptually distinct

levels. In this study we focus on Level 1 (Reaction) and Level 2 (Learning): Level 1 assesses participants' satisfaction, perceived relevance, and perceptions of delivery quality; Level 2 evaluates the change in knowledge or competence resulting from the seminar. These two levels are directly relevant to assessing an online seminar's immediate effectiveness—Level 1 helps identify strengths and weaknesses in design and delivery, while Level 2 indicates whether learning objectives were achieved. Accordingly, the research instruments were designed to reflect these levels: a Likert-scale reaction questionnaire (covering item areas such as content quality, instructional clarity, and perceived relevance) and a post-training knowledge test (post-test) that measures mastery of the seminar's learning objectives.

Participants were the attendees of the online seminar ($n = 64$) held on 17 May 2025; data collection occurred immediately after the seminar using Google Forms for both the reaction questionnaire and the post-test. Data analysis was conducted using descriptive statistics—frequencies, percentages, means, and standard deviations—to present the distribution of participant reactions and learning outcomes. For transparency, the study acknowledges the limitation of a descriptive, non-experimental design in that causal inferences cannot be drawn; future research could employ experimental or longitudinal designs to examine causal effects and knowledge retention over time. Where applicable, details on instrument validation (e.g., expert review or pilot testing) and reliability (e.g., Cronbach's alpha) should be reported to strengthen the methodological account.

Location and Time

This research was conducted during an online seminar entitled "Strengthening Public Financial Management Literacy for FEB UNARS Students" which was held on May 17, 2025. This activity was carried out

virtually through the Zoom platform and was organized as part of a community service program by a team of lecturers from Brawijaya University. The seminar was attended by 64 active students from the Faculty of Economics and Business, Abdurachman Saleh University, Situbondo (FEB UNARS), who were also used as samples in this study. Seminar participants had attended the entire series of seminar activities until completion, thus meeting the inclusion criteria for analysis in this study. The selection of the implementation time in May was adjusted to the academic calendar of partner universities and aimed to optimize student participation during the active lecture period. The online approach was chosen to reach participants more widely and efficiently, as well as a response to the need for flexible technology-based learning in the digital era.

Evaluation Design and Data Collection Techniques

This study refers to the Kirkpatrick model, specifically measuring two initial levels, namely reaction (level 1) and learning (level 2). To evaluate participant reactions (level 1) to the implementation of the seminar, the researcher prepared an evaluation questionnaire instrument that was distributed to participants online via Google Form after the training activity was completed. The instrument was designed to measure five main aspects, namely: the overall quality of the implementation of the online seminar, participant satisfaction with the substance of the material presented, the usefulness of the material in academic and practical contexts, the relevance of the material to the needs of participants (especially in supporting understanding of lectures and readiness to face the world of work), and participant satisfaction with the delivery method and involvement of the resource person. Each indicator was measured using a five-point Likert scale and the results were used to assess participant perceptions of the training from the process and substance aspects.

Meanwhile, learning measurement (level 2) was carried out through a learning assessment test (post-test) designed in the form of 10 multiple-choice questions. The questions were arranged based on two main topics that were the focus of the training, namely: (1) the concept and practice of public financial management in the government sector, and (2) the principles and mechanisms of public financial governance. Each topic is represented by five questions that measure participants' understanding of terms, basic principles, financial instruments, and institutional roles in the public financial system. The post-test was distributed to participants via a Google Form link after the Q&A session with the last resource person, to ensure that only participants who attended the seminar until the end filled it in. The post-test score was used to assess participants' cognitive achievement in absorbing the material presented during the training, and then became the basis for evaluating the effectiveness of the activity in terms of ongoing learning.

Data Analysis Techniques

The data analysis technique in this study refers to two main components of evaluation based on the Kirkpatrick model, namely reaction (level 1) and learning (level 2). To evaluate participant reactions (level 1) to the implementation of the seminar, data were collected through a Likert-based evaluation questionnaire consisting of several indicators, such as the quality of the implementation of the online seminar, the usefulness and relevance of the material, and satisfaction with the speaker. Although qualitative in the form of perception, this data was then categorized and processed quantitatively descriptively with the help of Microsoft Excel. The results of data processing are expressed in the form of frequency distribution and percentage, then presented through pie chart visualization to facilitate interpretation. This analysis aims to identify the proportion of participant

responses to various aspects of the activity, as well as to provide an overview of the success of the seminar from a participatory perspective. Meanwhile, to evaluate participant learning (level 2), the analysis focused on the results of the post-test consisting of ten multiple-choice questions. Each question was designed to measure participants' understanding of the two main themes of the seminar, namely the basic concepts of public financial management in the government sector and public financial governance. Participants' answers were analyzed based on the number and percentage of respondents who answered correctly on each question, so that areas of material that were well mastered and areas that still needed strengthening could be identified. In addition, the overall average score of participants from the post-test results was calculated and used as an indicator of collective understanding of the training content. The use of the Kirkpatrick model is considered appropriate in this study because it is able to provide a structured and multidimensional analysis framework, which not only evaluates the knowledge aspect, but also the subjective experience of participants in participating in the non-formal learning process based on online seminars.

Results and Discussion

Implementation of Activities and Participant Responses

The online seminar activity "Strengthening Public Financial Management Literacy" was held on May 17, 2025 via the Zoom platform and was attended by 64 students of the Faculty of Economics and Business, Abdurachman Saleh University, Situbondo. This seminar consisted of two main sessions:

The first session by Mirna Amirya, Ph.D., discussed "Public Financial Management in the Government Sector", with a focus on the structure of the APBN/APBD, the principles of

effectiveness and efficiency, and the role of public audits.

Figure 1. Presentation of Material 1



The second session by Lita Permata Sari, MSA., discussed “Public Financial Management Governance”, which includes the principles of good governance, internal supervision, and public asset management instruments.

Figure 2. Presentation of Material 2



Both sessions were delivered interactively and accompanied by open discussions. Initial responses from participants to the seminar showed a high level of enthusiasm, with active participation until the end of the session.

Level 1 Evaluation. Participant Reaction Evaluation of Online Seminar Implementation

The reaction of webinar participants' satisfaction, shown through the answers given to the questions asked in the evaluation link. The purpose of the evaluation of the participants' reactions to the implementation of this online seminar is to determine the satisfaction of online seminar participants with the success of the learning process related to (a) participation, such as clarity of activity information, ease of participant access (b) committee, including activity time management (c) accommodation, including provision of

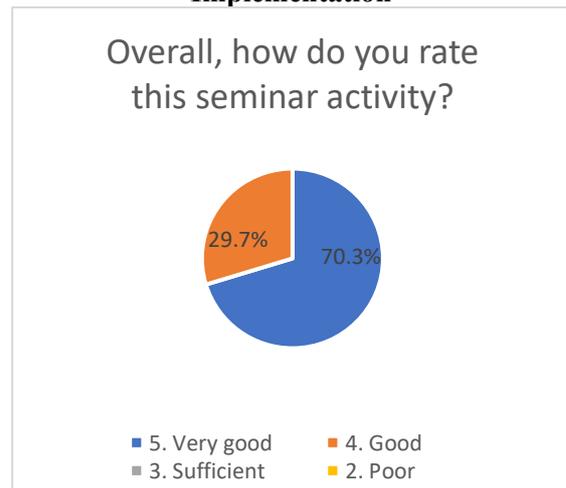
materials, suitability of materials to expectations, and motivation for participation for subsequent activities. Form of participant reactions in the level 1 evaluation approach. Participant reactions, explained in detail as follows:

1) Participants' reactions to the implementation of the seminar

The questionnaire in this study used a 5-point Likert scale to measure participants' responses to the training program. The scale consists of five assessment categories, namely: 1) very poor, 2) poor, 3) sufficient, 4) good, and 5) very good.

The results of the diagram in Figure 3, reveal that 70.3% of participants considered the entire series of online seminar events to run very well, and 29.7% considered the entire series of events to run well from the beginning of the series of events to the end of the event. Thus, it can be concluded that the online seminar event was held smoothly and satisfactorily.

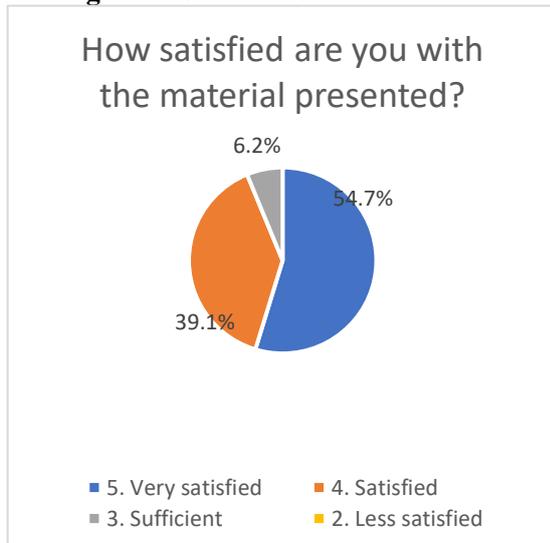
Figure 3. Quality of Seminar Implementation



In the second question presented in Figure 4, it shows the participants' understanding of the material presented. The results were 39.1% of participants stated that they were satisfied and 54.7% of participants stated that they were very satisfied. This proves that the material presented in the online seminar on "Public Financial Management - Government

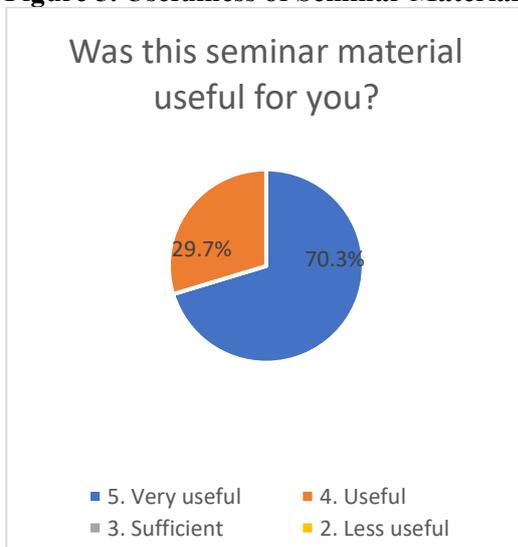
Sector in Indonesia" and "Public Financial Management Governance" has been presented clearly and easily understood by the participants.

Figure 4. Satisfaction with Material



The diagram in Figure 5 shows the usefulness of the material presented by the two speakers. The topic of discussion of the material related to the principles of public finance, budget policy, and analytical skills in interpreting government financial reports was considered useful for the participants. With a percentage level of 29.7% choosing useful and 70.3% very useful.

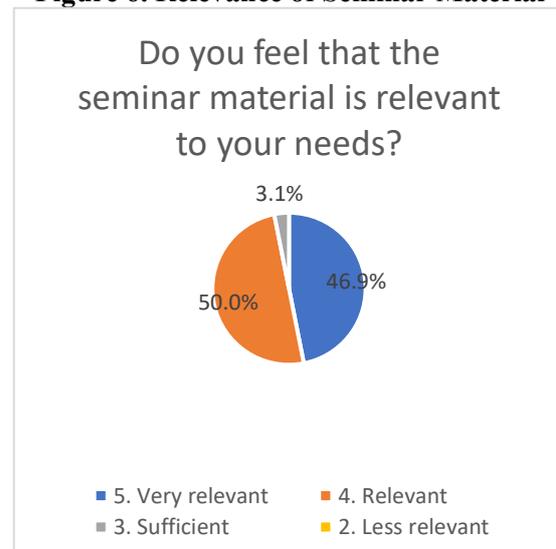
Figure 5. Usefulness of Seminar Materials



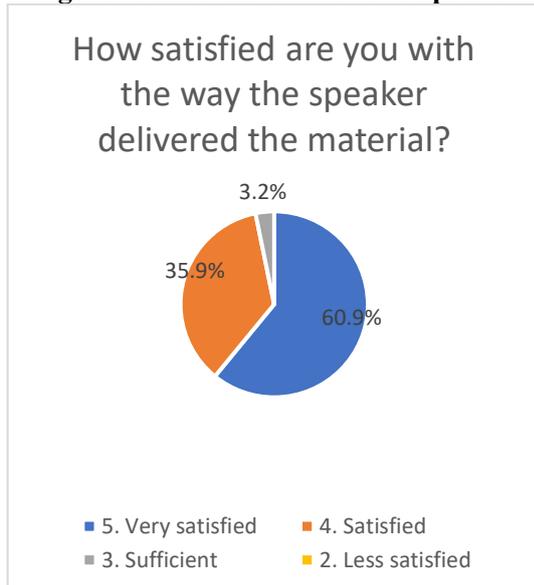
Continuing, in addition to the materials presented, it was felt to be useful by the

participants. The relevance of the material to the needs of the participants was considered high, as evidenced by the selection of participants in answering questions with a majority of 50% choosing relevant and 46.9% choosing very relevant (Figure 6). The participants' need for the material presented in the webinar is to support and deepen their knowledge in the field of public sector accounting which is one of the compulsory courses in lectures, as well as to be provisions for participants when entering the world of work in the field of government accounting.

Figure 6. Relevance of Seminar Material



The level of satisfaction of the speakers is shown by 60.9% of participants stating that they were very satisfied with the material presented by the two speakers, with an emphasis on systematic, applicable, and communicative delivery (Figure 7). This shows continuity with the previous diagram, namely satisfaction with the material presented. So that with good delivery of material by the speakers, participants can easily understand and comprehend the materials presented.

Figure 7. Satisfaction with the Speaker

These findings indicate that the seminar activities have met the participants' expectations in terms of implementation and academic quality. These results are consistent with the findings of Seeling & Maher (2019), which stated that interactive seminar-based interventions can increase participants' positive perceptions of the topic of public financial management.

Level 2 Evaluation. Participant Knowledge

From the implementation of the seminar, there were 64 participants who filled out the post-test questions given by the committee. The post-test questions were done via a google form which was shared in the zoom chat column after the question and answer session for the last speaker was finished, to ensure that all participants who filled it out were online seminar participants who followed the series of events until the end. The post-test questions given amounted to 10 questions consisting of 5 questions on public financial management - the government sector in Indonesia, and the next 5 questions on public financial management governance. From the results of the post-test given, the average score of participants who answered with a high score was 88%. This proves that the majority of participants were able to

understand all the material presented well. The percentage of each correct answer that had been filled in by participants for the topic of public financial management - the government sector in Indonesia can be seen in Table 1 and the topic of public financial management governance can be seen in Table 2:

Table 1. Post-test Results for Material 1

No	Question	% Correct Answer
1	What is the main objective of public financial management?	96,9%
2	What is meant by the principle of effectiveness in public financial management?	100%
3	In the budget cycle, what stage occurs after planning and budgeting?	85,9%
4	What is the fundamental difference between accrual basis and cash basis in government accounting?	70,3%
5	Who is responsible for auditing government financial reports?	92,2%

Table 2. Post-test Results for Material 2

No	Question	% Correct Answer
1	What is the meaning of Public Financial Management?	96,9%
2	What principles are not included in good public financial governance?	87,5%
3	In performance-based budgeting, what tools are used?	90,6%
4	Who plays the role of internal supervisor in public finance?	79,7%
5	What applications are used in managing state/regional property assets?	89,1%

The post-test results presented in Table 1 and Table 2 show the variation in

participants' level of understanding of the material presented during the seminar. The question with the highest level of understanding was the question "What is meant by the principle of effectiveness in public financial management?", which obtained a correct answer percentage of 100%. This achievement reflects that all participants were able to understand one of the basic principles in state financial management, namely effectiveness as a measure of achieving public budget policy objectives. In addition, two other questions that obtained a high success rate were "What is the definition of public financial management?", which obtained a correct answer percentage of 96.9% of participants. The high scores on these two questions indicate that the fundamental concepts in public finance have been well understood by the majority of participants, indicating the success of the seminar in conveying the conceptual framework clearly and communicatively. On the other hand, there were two questions with a relatively low level of understanding compared to the others. The question "What is the difference between cash basis and accrual basis?" was only answered correctly by 70.3% of participants, and the question "Who acts as an internal supervisor in public finance?" received a correct answer percentage of 79.7%. These two topics touch on technical aspects of public sector financial management—namely the government accounting system and internal control structure—which are known to be complex and require deeper understanding.

This finding shows that although seminar participants are able to master the conceptual aspects of public financial management, there is still a significant gap in understanding in the technical and institutional realms of fiscal governance. This is reflected in the low percentage of correct answers to questions related to cash and accrual-based accounting systems and the identification of institutional actors such as the Government Internal Control Apparatus (APIP) that play a role in the

public sector internal control system. This low level of understanding shows that technical aspects—which require more specific knowledge and practical experience—require a different teaching approach, for example through case studies, public sector accounting simulations, or the involvement of practitioners in learning. This finding also strengthens the study by Lusardi and Mitchell (2014) which states that the level of public financial literacy tends to decrease when participants are faced with topics that are structural, complex, and not directly related to the context of their daily experiences. This is particularly relevant for students, most of whom have never been directly involved in government financial practices, so they need a more contextual and applicable learning model to understand the nuances of bureaucracy and fiscal regulation in the public sector.

Discussion

The results of this study strengthen the argument that online seminar-based training can be an effective means to strengthen public financial management literacy, especially in the context of higher education. The high post-test scores obtained by participants indicate that the training material presented has a high level of relevance and is applicable in daily practice. In addition, the significant level of participant satisfaction strengthens the impression that the delivery of the material is carried out in a way that is easy to understand and is able to meet the learning needs of participants. This finding also confirms that the online training method is not only able to reach a wider audience but also provides an adequate learning experience to improve participants' understanding of important concepts in public financial management. The evaluation approach using the Kirkpatrick model has proven to be very relevant in assessing the effectiveness of this public financial management education-based training program, where the assessment at

the first two levels, namely reaction and learning, provides a fairly comprehensive picture of the success of the program in terms of participant acceptance of the material and the delivery method used, as well as a significant increase in knowledge after participating in the training. The results of the reaction evaluation show that participants responded positively to the material presented, which was considered relevant, applicable, and easy to understand, so that it was able to increase their motivation and involvement during the online learning process. Meanwhile, the results of the learning evaluation with an increase in post-test scores indicate that participants experienced a real increase in understanding regarding the public financial management concepts taught.

Conclusion

This study demonstrates that a series of online seminars on public financial management had a clear and positive effect on the fiscal literacy of students at the Faculty of Economics and Business, Universitas Ar-Raniry (FEB UNARS). Using a two-level evaluation framework—level 1 (reaction) and level 2 (learning)—the research combined participant feedback with objective assessment to gauge both satisfaction and knowledge gains. At the reaction level, the vast majority of attendees reported high satisfaction with the quality and clarity of the instructional materials, the effectiveness and professionalism of the speakers' presentations, and the practical relevance of the topics to their academic coursework and prospective professional roles. At the learning level, evidence of knowledge acquisition was strong: participants achieved an average post-test score of 88%, a result classified as "very good," indicating substantial understanding of the seminar content. Taken together, these outcomes suggest the seminars were not only well-received but also pedagogically effective—high engagement translated into measurable learning gains.

The findings support wider adoption of similar online offerings within FEB UNARS curricula and point to the value of follow-up studies that track long-term knowledge retention and whether improved fiscal literacy leads to observable changes in students' financial attitudes or behaviors.

These findings indicate that an interactive, seminar-based training approach can be relied upon as a strategy to strengthen fiscal literacy in higher education, particularly in preparing students to meet the growing complexities of public financial management. By leveraging active-learning methods—such as structured discussions, real-world case studies, budget simulations, and collaborative group work—interactive seminars can effectively bridge the gap between theory and practice, increase learner motivation, and facilitate the application of public-sector managerial and accounting concepts in workplace contexts. Therefore, similar activities should be adopted more widely, not only as community service initiatives but also as integral components of curricula in economics, public-sector accounting, and public administration. This integration can take the form of dedicated course units, field-practice modules, partnerships with government agencies for authentic case material, and "train-the-trainer" programs to build instructor capacity—thereby allowing positive impacts to be scaled and sustained across student cohorts.

Although the initial results are promising, the study has several methodological limitations that warrant attention. A primary limitation is the absence of a pre-test prior to the seminar, which means the baseline level of participants' understanding is not clearly established; without a valid baseline it is difficult to isolate the seminar's effect from prior knowledge. Future research should include a pre-test (for example, one day before the seminar) and, where feasible, employ stronger designs such as randomized controlled trials or matched

comparison groups to increase internal validity. Impact assessment should also be multimodal and longitudinal, combining quantitative measures (knowledge scores, practical assignments, performance indicators) with qualitative methods (in-depth interviews, classroom observations, follow-up case studies), and conducting reassessments at intervals (e.g., 3–12 months) to capture changes in attitudes and behavior over time. Attention to sample size, recruitment procedures, and appropriate statistical analyses will improve the generalizability of findings. With these design improvements and ongoing monitoring, the effectiveness of such programs can be maximized so that gains in public financial management literacy are not only theoretical but are translated into concrete practice within educational and governmental settings.

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