Community Communication by Kejar Mimpi Palembang at Kejar Mimpi Goes to School in An Effort to Improve Financial Literacy

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Abstract
This study aims to analyze the communication strategies used by the Kejar Mimpi Palembang Community in the Kejar Mimpi Goes to School 2024 work program at SMA N Sumatera Selatan as an effort to improve financial literacy. The research approach used is descriptive with a case study method. Data was collected through in-depth interviews and document analysis involving informants, namely student participants and members of the Kejar Mimpi communication team. This study uses the communication strategy theory of Onong Uchjana Effendy. The results show that the communication strategies applied are in line with the characteristics of students, namely through the use of social media, contextual narratives, and credible communicators. The strategies used have succeeded in building financial literacy awareness among students.

Keywords: Communication, Startegies, Financial, Literacy

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1. Introduction

The Kejar Mimpi Goes to School program is a form of financial literacy message delivery developed through a participatory communication approach. In its implementation, this program applies a two-way communication pattern between communicators (presenters) and communicants (students), so that the messages conveyed are not only received passively, but also processed through discussions, questions, and direct responses from the audience. Through the annual Kejar Mimpi Goes to School (KM GTS) program, the Kejar Mimpi Palembang community helps children learn. From year to year, Kejar Mimpi Palembang's communication strategy shows interesting dynamics. The communication approach in KM GTS 2022 still tends to be one-way and uses conventional presentation media. However, from 2023 to 2024, there will be a shift towards more engaging and interactive communication. For example, the community began to use more attractive digital visualizations, discussion forums, and contextual narrative messaging. This change indicates that there was a process of evaluation and adjustment of strategies to address the communication issues faced by the younger generation, especially high school students.

In terms of funding, all operational activities of the KM GTS Palembang program were fully funded by CIMB Niaga. There are no additional sponsors from local parties or other external institutions. All fund management is carried out internally by the community and reported periodically to CIMB Niaga headquarters. These resource constraints have encouraged the community to develop efficient yet impactful communication strategies, including in terms of media selection, message design, and delivery methods. The Kejar Mimpi Goes to School program, as part of the youth empowerment movement, held seminars and workshops with the theme "Exploring the Harmony of Financial and Digital Literacy in Everyday Life." This activity was designed to integrate aspects of financial and digital literacy in the context of the consumption behavior of the digital-native generation (Nurkholik, 2023).

Participants were given an understanding of how to deal with the temptations of digital consumption wisely through good financial management. Since 2022, Kejar Mimpi Goes to School (KM GTS) has become an annual program that is consistently run by the Kejar Mimpi Palembang Community under the auspices of CIMB Niaga. This program is part of the implementation of the education and economic development pillars, with themes and approaches that evolve according to issues relevant to students. SMAN South Sumatra itself has a Pathway to Leadership program that covers leadership development, entrepreneurship, and community service. This program demonstrates the school's initiative in instilling the values of economic independence and leadership from an early age. Given the socio-economic diversity of the students, a contextual approach to financial learning is important to reduce gaps in financial knowledge and skills.

Therefore, the presence of KM GTS is in line with the school's values and strategic programs, not as a solution to acute financial literacy problems, but as a form of strengthening the delivery of applicable and inspiring financial literacy information. This program is an important initiative in raising financial literacy awareness, considering that the younger generation must be equipped with the ability to make wise and responsible financial decisions. Financial literacy has a positive influence on students' financial decisions, especially in facing financial challenges in the digital era (Dayinati et al., 2024). The success of the message delivery in the KM GTS 2024 program greatly depends on how effectively the Kejar Mimpi community can implement its communication strategy. According to Effendy (2009), communication strategy includes four basic

elements: setting communication goals, formulating messages, selecting media, and assigning communication tasks.

In this context, the Kejar Mimpi community in Palembang acts as a communication manager capable of creating narratives in line with the characteristics of young audiences, using familiar media such as audio-visual materials, social media, and game-based learning. Success in delivering messages is not only assessed in terms of understanding but also based on its influence on behavioral changes and youth financial issues. According to OJK (2024), the 15-17 age group is recorded as the group with the lowest financial literacy in Indonesia, with only 51.70% for the composite literacy index, 51.50% for the conventional literacy index, and only 25.54% for the sharia literacy index. These figures indicate that most adolescents do not yet have a sufficient understanding of the basic principles of sound financial management, even though it is at this age that financial habits and mindsets begin to form.

Academic research that closely examines communication practices within communities for the dissemination of financial literacy is still very limited. Much of the previous research has focused more on institutional or formal approaches, as well as on programs initiated by financial institutions or the government. Witasari Anggraeni, director for Southeast Asia at Women's World Banking (in Katadata, 2024), criticizes existing financial education methods and materials for often being irrelevant to the needs of young people. This points to a lack of research on the effectiveness of informal community communication strategies, such as Kejar Mimpi Palembang, which actually adopts a more flexible, closer, and more active approach to communication. Thus, this background confirms that there is a strong social urgency, conceptual relevance, and research gap to be studied in depth regarding "The Communication Strategy of the Kejar Mimpi Palembang Community in Kejar Mimpi Goes to School 2024 at SMAN South Sumatra in an Effort to Increase Financial Literacy Awareness." This study aims to understand in detail the approach and communication strategies of Kejar Mimpi Palembang in its efforts to increase financial literacy awareness among high school students, particularly at SMAN Sumatera Selatan, during the Kejar Mimpi Goes to School 2024 event.

2. Methods

In this study, data collection will be conducted through in-depth interviews, non-participant observation, and documentation.

The researcher conducted in-depth interviews with the Kejar Mimpi Palembang community, especially those involved and responsible for the implementation of Kejar Mimpi Goes to School 2024, by interviewing three key informants and five supporting informants. In its implementation, these interviews required the researcher to listen carefully and take notes on everything that was said by the informants. Documentation data can be in the form of written documents (books, reports, articles, transcripts, and official records), visual documents (photos, videos, infographics), or digital documents (social media content, websites, and so on). In this study, the documentation used was data related to the research objectives and documentation during the interviews. Research informants are subjects who are considered capable of providing all forms of information needed in research. Informants are people who are interviewed and asked for information by interviewers who are believed to have information, data, or facts about the object being studied (Bungin, 2010:76). According to Arikunto (2013:38), in determining research informants, certain considerations are needed, starting from selecting informants who

know the information and issues in detail and have the credibility to be a reliable source of data. Informants in research are individuals who have knowledge or information about the issues, cases, or phenomena being studied, and this information can be explored through interviews.

3. Result and Discussion

Based on the research results collected through interviews and documentation analysis, the data collection process consisted of several phases: data collection, data reduction, data presentation, and a final step in the form of conclusions. The researchers assessed that the communication strategy implemented by Kejar Mimpi Palembang in the Kejar Mimpi Goes to School 2024 program followed the phases of communication strategy according to Onong Uchjana Effendy. The four phases, which include identifying communication targets, selecting communication media, analyzing communication message objectives, and the role of communicators in communication, have been implemented quite well.

With knowledge of the characteristics, background, and needs of the target audience in Kejar Mimpi Goes to School 2024, Kejar Mimpi Palembang can determine the right direction or theme and message for the right audience. The Kejar Mimpi community specifically targets 10th and 11th grade students at SMAN South Sumatra as the target audience for communication. This decision is based on the consideration that this age group is in the early stages of managing their finances independently and tends to lack a thorough understanding of how to use digital financial systems. Additionally, because the students live in dormitories, they face limited direct access to their parents' finances, requiring them to manage their finances independently. The decision not to involve 12th grade students is also a strategic move, considering that they are focused on preparing for final exams and graduation.

This is in line with Effendy's (2009) basic principle, which states that communication objectives must be selected based on relevance, measurability, and the socio-psychological needs of the audience. Appropriate objectives will facilitate the design of messages and media that are in line with the cognitive capacity of the recipients. The determination of objectives in this activity also considers the audience's frame of reference, namely the experiences, knowledge, and perspectives that influence how a person understands a communication message. In designing the message, the committee compiled material based on the Terms of Reference (TOR), which focused on three main contents: understanding financial literacy, introduction to digital products (such as e-wallets and mobile banking), and digital security tips to prevent fraud. The messages are not only informative, but also narrative in nature, highlighting real experiences told directly by the sources. This reflects that the messages are structured with consideration for logic, relevance, and the emotional engagement of the audience. This approach was also applied by the Muhammadiyah COVID-19 Command Center (MCCC) in its educational campaign during the pandemic. The MCCC used a needs-based public communication strategy, especially for teenagers and young adults, by conveying messages through contextual narratives that were relevant to the audience's daily lives. This was done to ensure that health messages were not only informative, but also down-to-earth, easy to understand, and encouraged behavioral change (Fatkhullah et al., 2022).

However, the researchers' analysis found a weakness, namely the absence of a formal evaluation mechanism to measure the effectiveness of the messages. This activity did not implement pre-tests or post-tests, so changes in participants' level of understanding could only

be seen subjectively from the audience's responses during the event. In other words, the success of the message delivery was based more on general impressions and participants' statements rather than on systematically measured data. This has the potential to reduce the validity of the program's success assessment if it is to be used as a reference for similar activities in the future. However, this weakness also opens up opportunities for improvement by designing simple evaluation instruments that can be applied without disrupting the event. For example, the committee can prepare a short questionnaire before and after the activity, an interactive quiz through a digital application, or a short written reflection from participants. With these quantitative and qualitative evaluations, the effectiveness of the message can be measured more objectively and the results can be used as a basis for improving future communication strategies.

In terms of communication media, the Kejar Mimpi community uses a multi-channel approach, combining visual media (PowerPoint), print media (banners), and digital media (social media, especially Instagram). Not only relying on conventional presentations, the KM GTS 2024 activity adopts. Various visual and digital media such as infographics, educational audio-visuals, and social media content. Kejar Mimpi Palembang utilizes new media such as Instagram as a communication channel before, during, and after activities take place. This communication media is important, as it is also used in Fitri Amalia's (2020) research entitled "The Communication Strategy of the Pasuruan City Government in Increasing Community Participation Through the E-Samsat Application." In this study, the effective use of information technology was able to increase audience participation in communication strategies.Here, the researcher assessed that even though the media was appropriate, there were still weaknesses in the form of limited additional print media (leaflets, modules) and suboptimal participatory digital strategies such as Instagram Challenges.

Furthermore, Kejar Mimpi Palembang can expand the use of additional educational media (printed infographics, simple booklets, or ongoing Instagram content) so that the message does not stop at the event, but can continue to be accessed by students after the event. Furthermore, the role of communicators in this activity is very important. The main speaker is the Branch Manager of CIMB Niaga Palembang, who appears as a communicator with high credibility. The right communicator will increase the effectiveness of the Kejar Mimpi Goes to School 2024 activity. Diskominfo has screened and selected communicators who meet the appropriate criteria, starting from communicators who have appeal in the community and also communicators who have high credibility in their field of expertise. These two things will. influences the interest and trust of the community to accept the message being conveyed. The communicator's appeal is not only due to their professional position, but also because of their personal and down-to-earth communication style. Two-way interaction is built through question and answer sessions, quizzes, and the insertion of relevant personal experiences. This interactivity makes the audience feel involved and strengthens the impact of the message being conveyed.

This strategy is in line with the findings of Pranata et al. (2021) that a dialogical approach in community communication can increase audience engagement and acceptance more effectively. The presenter is also able to respond to critical questions with an open, rather than defensive, approach. The success of this communication strategy is not only measured by the delivery of the message, but also by changes in the audience's attitudes and behavior after the activity. This means that this activity not only provides information, but also shapes new awareness and encourages more responsible financial literacy practices. Basically, the

communication strategy implemented by the Palembang Kejar Mimpi Community in the 2024 Kejar Mimpi Goes to School (KM GTS) activity began with identifying and gaining a deep understanding of the characteristics of the students who were the main target of the program. Prior to the activity, the organizing committee conducted observations and coordinated with the school to understand the needs, habits, and backgrounds of the participants, particularly in relation to their understanding of personal financial management and the use of digital financial services.

Based on the results of identifying the target audience, the community then collaborated with resource persons who had been selected based on certain criteria, particularly those who were competent in financial literacy and able to deliver material in a communicative and inspiring manner. The speakers and the Kejar Mimpi creative team developed communication materials that were targeted, easy to understand, and relevant to the dynamics of today's students' lives. The materials were then packaged in the form of storytelling, infographics, quizzes, and reflective activities so that the messages conveyed were not only received cognitively but also able to shape new awareness in financial management. Through this approach, the KM GTS 2024 communication strategy focuses not only on conveying information but also on how the message can be received, understood, and interpreted holistically by participants, in accordance with their social backgrounds and psychological needs as teenagers who are forming their financial mindsets and habits.

4. Conclusion

Based on the results of research and discussions conducted on the communication strategy of the Palembang Kejar Mimpi Community in the 2024 Kejar Mimpi Goes to School (KM GTS) activity at SMAN South Sumatra, it can be concluded that the strategy implemented has been systematically designed and is effective in increasing students' financial literacy awareness. This success can be analyzed through the four main components of communication strategy proposed by Onong Uchjana Effendy, namely: setting communication goals, message development, media selection, and the role of the communicator.

First, in terms of setting communication targets, the Kejar Mimpi Community accurately identified 10th and 11th grade students at SMAN Sumatera Selatan as the target audience. These targets were determined based on the identification of the actual needs of students living in dormitories, who were entering the early stages of personal financial management and were exposed to various digital financial phenomena. This target was not only selected based on demographic data, but also based on the reference framework and socio-psychological conditions of the audience, which made the message delivery more relevant and contextual.

Second, in terms of reviewing and developing communication messages, it was found that the material developed by the Kejar Mimpi team was based on the needs of the audience and tailored to their digital lifestyle. The messages were compiled based on Terms of Reference (TOR) covering important topics such as the definition of financial literacy, introduction to digital products (e-wallets, mobile banking), and strategies for dealing with digital fraud risks (scams, OTP fraud). The messages were delivered in a narrative and educational format using popular language so that they could be easily understood by students. This delivery technique reflects a deep understanding of the audience's characteristics and the relevance of the message content to students' daily lives.

Third, in terms of the selection of communication media, the multi-channel approach includes visual presentation media (PowerPoint), print media (banners), and social media (Instagram). The use of PowerPoint has proven to support the visual and structured delivery of material, while flyers and banners reinforce visual memory of the message content. Instagram is used to build continued participation through story challenges, which show that this activity does not stop at one point in time, but is continued through two-way digital communication. The selection of these media shows that the communication strategy implemented not only considers effectiveness but also affordability and suitability for Generation Z preferences.Fourth, in terms of the role of communicators, the main speakers from CIMB Niaga played an important role as credible, professional, and interactive communicators.

The credibility of the source is evident from their professional background, mastery of the material, and ability to simplify economic concepts into light and communicative language. Their relaxed delivery style, accompanied by an open attitude towards critical questions from participants, demonstrates the application of two-way communication as described in Schramm's model. The communicator's success in building trust and emotional engagement also increases the audience's absorption of the message. Based on this overall analysis, it can be concluded that the communication strategy of the Palembang Kejar Mimpi Community in the KM GTS 2024 activity reflects effective public communication practices. This strategy not only successfully conveyed information but also shaped awareness, changed mindsets, and influenced students' behavior in personal financial management. The success of this activity is clear evidence that a well-planned, audience-based communication strategy can have a positive impact on building financial literacy among students..

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