



## Investment Training To Conquer Future Economic Challenges

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### ARTICLE HISTORY

Received [03 MAY 2025]

Revised [14 June 2025]

Accepted [15 June 2025]

### KEYWORDS

Smart Investment, Young Generation, Economic Problems, Community Service.

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### ABSTRACT

*In order to answer increasingly difficult financial problems in the future. In this framework, the financial-based service strategy through awareness of understanding the basic principles related to fund placement, financial management, to the cruciality of systematic financial planning for the sustainability of life. The participants in this financial training are mostly students and Bengkulu residents. This financial-based service includes several stages: (1) preparation and planning; (2) Procurement of training; (3) Evaluation and Further Assistance. In addition to this, this training also examines crucial aspects from consumer behavior that can be an obstacle to saving and investment habits. Through the holding of PKM through this training, it is hoped that the younger generation can have the readiness and wisdom to answer economic problems, and can take the right investment steps for the future. This training is expected to be used as a start to realizing a society that has financial independence in the future.*

### ABSTRAK

Agar dapat menjawab permasalahan keuangan yang semakin sulit di masa mendatang. Dalam kerangka tersebut, strategi layanan berbasis keuangan melalui penyadaran pemahaman prinsip dasar terkait penempatan dana, pengelolaan keuangan, hingga pentingnya perencanaan keuangan yang sistematis demi keberlangsungan hidup. Peserta pelatihan keuangan ini sebagian besar adalah mahasiswa dan warga Bengkulu. Layanan berbasis keuangan ini meliputi beberapa tahapan: (1) persiapan dan perencanaan; (2) Pengadaan pelatihan; (3) Evaluasi dan Pendampingan Lanjutan. Selain hal tersebut, pelatihan ini juga mengkaji aspek krusial dari perilaku konsumen yang dapat menjadi penghambat kebiasaan menabung dan berinvestasi. Melalui penyelenggaraan PKM melalui pelatihan ini, diharapkan generasi muda dapat memiliki kesiapan dan kearifan dalam menjawab permasalahan ekonomi, serta dapat mengambil langkah investasi yang tepat untuk masa depan. Pelatihan ini diharapkan dapat dijadikan sebagai awal untuk mewujudkan masyarakat yang memiliki kemandirian finansial di masa mendatang.

## INTRODUCTION

The ever-growing global economy demands every individual, especially the younger generation, to have the ability to manage finances wisely. One of the skills that is very much needed in facing economic challenges is smart investment. Investment is not only about setting aside money for long-term goals, but also involves a deep understanding of financial instruments, risks, and potential profits that can be obtained. The younger generation who are now entering the productive age phase must be prepared to face rapid economic changes through the right investment skills, in order to achieve financial well-being in the future. In addition, the consumer habits that tend to develop among the younger generation are also a challenge in realizing smart investments. Referring to a study by Ramli et al., (2022), many young people focus more on short-term consumption than saving or investing for the future. This consumer culture often makes them less prioritize mature financial planning. Therefore, this training also aims to change this mindset by providing an understanding that smart investment is part of a sustainable lifestyle.

Research by Bonilla-Jurado et al., (2024) shows that integrating investment and financial management materials into the educational curriculum can help build better understanding among students and college students. By providing smart investment training in an educational environment, the younger generation can be prepared to answer increasingly complex global economic challenges, such as inflation, exchange rate fluctuations, and changes in the labor market.

Finally, this smart investment training is expected to not only provide basic knowledge about investment, but also shape the character of the younger generation to be more independent and wise in managing personal finances. The younger generation who are well educated about investment will be able to manage risks better, make more appropriate financial decisions, and create a brighter and more sustainable economic future. This also supports the efforts of the government and various parties to build a more financially prosperous society.

## LITERATURE REVIEW

The goal of risk management, including portfolio diversification, is to minimize investment losses. Through practical simulations, this course teaches students how to analyze risk and choose the right investment tools. This course teaches students how to analyze risk and choose the right investment tools. Consumer behavior counteracts habits by investing and behavior combats habits by investing and quitting. The purpose of this lesson is to teach students how to manage their money by identifying their needs and

wants. This lesson is intended to teach students how to manage their finances by identifying their needs and wants. PKM is effective in delivering financial knowledge to the community. In delivering financial knowledge to the community. The community-based approach in this course ensures, comprehensively, active student participation and dissemination of knowledge through publication of activity results. Ensures, comprehensively, active student participation and dissemination of knowledge through publication of activity results. A strong sense of confidence that comes from within investing contributes to long-term success. The course increases students' self-confidence, comprehensive financial education confidence. Through comprehensive financial education.

## **METHODS**

### **Analysis Method**

The training method in PKM goes through several stages, as follows:

#### **Preparation and Planning**

1. Identify Needs: Conduct surveys or discussions with target groups (young generation) to understand their initial understanding of investment.
2. Material Preparation: Design a training module that covers the basics of investment, types of investment instruments, risk analysis, long-term investment strategies, and financial literacy.
3. Preparation of Facilitators and Resource Persons: Recruit mentors and experienced financial or investment practitioners to provide practical insights.
4. Preparation of Facilities and Media: Prepare presentation media, investment simulation applications, and additional learning materials such as e-books and handouts.

#### **Provision of Training**

1. Introduction and Opening: Explain the purpose and importance of smart investing, as well as the relevance of the topic to future economic challenges.
2. Basic Investment Theory Session: Discussion of basic investment concepts (investment objectives, risk, return).
3. Practice and Simulation Session: Use investment simulation applications or devices so that participants can experience investment virtually. Practice creating a diverse investment portfolio based on the participant's risk profile.
4. Risk Management and Investment Decision Session: Provide training on how to analyze risks, financial planning, and make wise investment decisions.
5. Interactive Discussion and Q&A: Direct discussion and Q&A with the facilitator or mentor to deepen participants' understanding.

#### **Further Evaluation and Mentoring**

1. Evaluate Understanding: Give a quiz or final test to measure participants' understanding of the material presented.
2. Regular Mentoring: Provide regular (e.g., monthly) follow-up consultation or guidance sessions to support participants in structuring and managing their personal investments.
3. Progress Monitoring: Follow up on participants' progress in designing or starting their investments, and help provide input.

## **RESULTS**

### **Increased Understanding of Smart Investment**

Succeed increase understanding student about importance investment For study long finance. The majority majority of students previously only know about investment savings , but after follow lectures, they become understand about various instrument existing investments . from previous students only know about investment savings. but after follow course become understand about various instrument existing investments. Understanding stocks, real estate, and mutual funds as alternative investment options is becoming more and more important. The results indicate that educational activities education can give information can provide more deep about literacy finance for generation young .more in-depth information on financial literacy for the young generation. Knowledge is measured can obtained participants who believe self in take decision investment, as well as Good alsoimprovement understanding participant about various instrument investment improvement understanding participant to various instrument investment . Due to the lack of understanding , some student experience Confused or Afraid before training . lack of understanding , some student experience Confused or Afraid before training . After training , they feel feel more Certain For start investment with more strategy advanced . with more strategy advanced . Generation young and enlightened clean clean about the world of



investment must more close attention in choose appropriate instrument with profile the risk so that can minimize losses and maximize profit . in choose appropriate instrument with profile the risk so that can minimize losses and maximize Benefits By for this, that training this is training is importantimportant in help become more agile in pattern think in evaluate investment term long . deep help become more agile thinking pattern in evaluate investment term long .

### **Raising Awareness of the Importance of Financial Planning**

Improvement awareness This seen from response those who start more careful consider investment and its budget . a very effective tool For analyze income and expenses so that term desired length can achieved. In addition, it studies study This expected give Contribution isexpected can give contribution positive to development practice finance Healthy for generation upcoming Because contain understanding draft more finances accurate impact positive to development practice healthy finances for generation upcoming due to the fact that He contain better understanding accurate about draft finance

### **Implementation of Risk Management Strategy in Investment**

Managing risk is one of the most important aspects in the investment world, and this training has successfully educated participants to be more careful in choosing instruments that suit their risk profile. And having various types of instruments in their portfolio, participants can protect themselves from losses caused by unexpected market fluctuations. Beside that , research This learntoo introduce students on the concept management risk through use tool like analysis risk and return .also introduces students on the concept management risk through use of tools like analysis risk and return . Almgrashi & Mujalli (2024) explain that Understand risks and ways manage it in a way effective can increase productivity investment long . investment By this, that Student Now more ready more Ready face market volatility and make decision investment that is for handlecomplex . with market volatility and creating decision more investment complex.

## **DISCUSSION**

According to Harahap et al., (2022), changes in the mindset of the younger generation that shift from consumerism to savings and investment create personal economic stability in the future. In addition, through lesson this , students taught For disclose needs and wants they with clear and concise manner . students taught For to communicate needs and wants they with clear . Therefore , the course This No only teach skills technical For invest , but also provide bait come back positive about change behavior consumers who often hinder success financial . Differentiate between needs and wants will make it easier they in manage finance and more enthusiastic in invest Therefore that , course This No only teach skills technical in invest , but also provide bait come back positive to change behavior consumers who often hinder success financial

## **CONCLUSION**

Investment training provided to the younger generation has proven effective in the importance of wise financial management. Based on the training achievements, participants showed a significant increase in knowledge about various investment methods, such as mutual funds, stocks, and property as well as the importance of portfolio diversification as a strategy to manage risk. In addition, this training also succeeded in introducing participants to the concept of risk management and more mature investment decision-making, which are important foundations in achieving long-term financial goals. Increased awareness of the importance of financial planning is also seen in changes in participants' mindsets, which were previously more consumptive, to being more focused on financial management aimed at building financial stability for the future. Overall, the results of this training provide an overview that the younger generation, if given adequate knowledge about investment and financial planning, will be better prepared to face economic challenges in the future.

## **SUGGESTION**

Based on the results of this training, it is recommended that similar activities can be expanded by involving more participants from various economic and educational backgrounds. This is important to expand the reach of understanding about smart investment among the younger generation, especially those in areas with low levels of financial literacy. In addition, it is recommended to integrate this training with formal and non-formal education programs to provide continuous learning and deepen participants' understanding of investment concepts and financial management. Implementation of more intensive

training using technology, such as digital platforms, can also be considered to reach a wider audience and facilitate access to information.

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