

## **FINAL PROJECT**

# **DESIGN OF A VISUAL FINANCIAL EDUCATION CAMPAIGN TO IMPROVE FINANCIAL LITERACY AMONG YOUNG WOMEN**

To fulfill partial requirements for obtaining a Bachelor's degree (S-1)



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2025/2026**

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FINANCIAL LITERACY AMONG YOUNG WOMEN**

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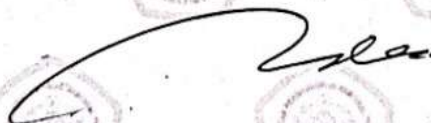


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## STATEMENT OF FREE PLAGIARISM

I, the undersigned:

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I declare that in this scientific document of Final Project there is no part of another scientific work that has been submitted to obtain an academic degree at a Higher Education institution, and there is also no work or opinion that has been written or published by another person/institution, except those that are written cited in this document and stated in full in the bibliography.

And I declare that this scientific document is free from elements of plagiarism. If in the future there is an indication of plagiarism in this Final Project, I am willing to accept sanctions in accordance with applicable laws and regulations.

Thus, I make this statement letter truthfully without any coercion from anyone and to be used as it should be.

Surabaya, May 23, 2026

Who Made the Statement



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## ABSTRACT

The gap between financial inclusion and financial literacy among the Indonesian public poses a major challenge in achieving financial well-being. According to 2024 data from the OJK (Financial Services Authority), the national financial inclusion index stands at 75.02%, while the financial literacy index reaches only 65.43%. This means that many Indonesians still use financial products and services without fully understanding their objectives or the potential risks that could arise at any time. This phenomenon is further exacerbated by lifestyle habits in the digital era, namely consumerist behavior and the use of digital financial services such as e-wallets and pay-later options without mature financial awareness. Young women constitute one of the groups most vulnerable to consumerist behavior and are currently in the early stages of financial independence. Therefore, a creative and relevant educational approach tailored to young women is needed to help them manage their finances.

This study employs a descriptive qualitative method with a visual communication design approach. Primary data was collected through interviews with informants from the PENCIL Community (Perempuan Cerdas Finansial) as stakeholder partners, accounting lecturers as financial experts, and banking practitioners as professionals in the financial industry. Additionally, a questionnaire was distributed to young women aged 20–25, and a literature review was conducted using books, journals, and social media. These methods were employed to understand young women's perceptions, understanding, and habits regarding financial literacy.

The results of the interviews and questionnaires indicate that while most respondents recognize the importance of financial management, they still tend to struggle with self-control and exhibit impulsive spending behavior, particularly influenced by social media and fintech. Furthermore, young women are more drawn to educational media that is aesthetically pleasing and relatable to their daily lives. Based on the research findings, a concept for a visual financial education campaign targeting young women was designed, featuring aesthetically pleasing visuals and a light, relatable communication style. It is hoped that this financial education campaign design will serve as an effective and relevant visual communication strategy to raise awareness and encourage habits among young women regarding financial independence. Furthermore, this study is expected to contribute to financial institutions, financial communities, and the creative industry.

**Keywords:** financial literacy, young women, visual campaign, financial education

## FOREWORD

Praise and thanks be to Allah SWT for all His mercy, guidance, and blessings, which have enabled this final project report, titled “Designing a Visual Financial Education Campaign to Improve Financial Literacy Among Young Women,” to be completed successfully and on time. The preparation of this final project report was carried out as one of the requirements for obtaining a Bachelor of Design degree in the Visual Communication Design Program, Faculty of Architecture and Design, UPN Veteran East Java. The process of preparing this final project was undoubtedly made possible by the assistance, support, prayers, and guidance from many people. Throughout the process, there were various experiences, challenges, and lessons learned that provided significant meaning, enabling this report to be completed to the best of my ability. Therefore, on this occasion, I would like to express my deepest gratitude to:

1. Allah SWT, who has bestowed mercy, health, strength, and smooth progress throughout every stage of this final project’s development, ensuring that the entire research and design process proceeded successfully.
2. My parents and beloved family, who have always provided prayers, support, care, encouragement, and assistance—both moral and financial—throughout my academic studies until the completion of this final project.
3. Supervisor 1, Diana Aqidatun Nisa, S.T., M.Ds., who provided guidance, direction, feedback, constructive criticism, and motivation with great patience throughout the thesis preparation process, enabling this report to be structured more effectively and purposefully.
4. Supervisor 2, Mahimma Romadhona, S.T., M.Ds., who provided evaluations, suggestions, and support throughout the process of compiling this final project report, enabling various shortcomings in both the research and design to be addressed as effectively as possible.
5. All lecturers of the Visual Communication Design Program and staff of the Faculty of Architecture and Design who have shared their knowledge, experience, assistance, and support throughout the course of study until the completion of this final project.
6. The informants and relevant parties who were willing to provide the information, data, and insights needed for the research and design of this social campaign.

7. My closest friends, Xian, Lily, Minggu, and Zan who have accompanied me, helped me, provided support, and served as a place to share stories, enthusiasm, and motivation throughout the process of working on this final project.
8. My Gula, thank you for being my sweetest comfort and for always supporting and encouraging me throughout the process of completing this final project.
9. All parties who cannot be mentioned individually but who have provided assistance and support throughout the preparation of this final project.

It is acknowledged that this final project report still has various shortcomings and is far from perfect. Therefore, constructive criticism and suggestions are highly appreciated for future improvements. May this final project report provide benefits and broaden the horizons of readers and others in need.

Surabaya, May 14, 2026

A handwritten signature in black ink, appearing to read 'Alyanisa', with a stylized flourish at the end.

Alyanisa Camalia Ridwan

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