

Optimizing Smart Consumption and Green Financing Literacy Through Radio Talkshows

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ABSTRACT

The implementation of Community Service (PKM) for the January 2025 period was carried out by a team from the Faculty of Economics and Business School UPH Surabaya Campus with partner Radio Sangkakala Surabaya. Therefore, Universitas Pelita Harapan Surabaya Campus collaborates with Radio Sangkakala Surabaya to be able to provide education to the community more broadly. This collaboration is built by presenting quality speakers from the Management Study Program and Accounting Study Program. Each speaker will present topics that are interesting and in accordance with current issues. Based on discussions regarding the needs of the community, this PKM is carried out by providing briefings to the community with 2 main themes on "Optimizing Smart Consumption" and Green Financing Literacy through Radio Talk Shows" which is a topic that is in demand and is being discussed. With the implementation of this interactive talk show, it is hoped that it can provide information and educational education for the wider community in the Surabaya area in terms of economics and business that can increase community knowledge and skills.

Keywords - Optimization, Smart Consumption, Green Financing

INTRODUCTION

In recent decades, the world has faced increasingly complex challenges due to global climate change and overexploitation of resources. A recent report from the *Intergovernmental Panel on Climate Change* (2021) confirms that rising global temperatures, greenhouse gas emissions, and environmental degradation have reached a tipping point that requires an immediate and measured response. Extreme weather, biodiversity loss, and natural resource crises are all great examples of global climate change (World Economic Forum, 2022).

The existence of global climate change and economic sustainability issues require people to be smarter in managing resources and finances. Two important approaches that can drive solutions to these challenges are Smart Consumption and Green Financing Literacy. Smart consumption refers to consumption patterns that are wise, efficient, and environmentally responsible. Meanwhile, green financing literacy focuses on financing that aims to support the transition to a low-carbon and sustainable economy, as well as support the achievement of the Sustainable Development Goals (SDGs), especially related to climate change and environmental conservation (OECD, 2016).

Smart consumption has an important role in reducing global climate change because it can help minimize the excessive use of natural resources. Ironically, in recent times, the consumption of the Indonesian people has increased rapidly. As a step to determine the level of public consumption, Bank Indonesia conducted and released the Consumer Confidence Index survey (IKK). The survey held showed historical data from the consumption level of the Indonesian people (cf. IKK), for example in November 2024 to be the highest throughout 2024, recorded at

125.9. This record is higher than October 2024 which had 121.1 points (Rully R. Ramli, 2024). It is estimated that this figure will continue to increase in December and throughout 2025.

The consumption phenomenon above reflects a culture called consumerism, where this ideology is a form of diversion from endless human desires (Octaviana, 2020). In a sense, a person will excessively buy goods with the main focus of satisfying their wants rather than their needs, which ultimately triggers waste (Yuniar, 2022). Moreover, waste is usually not accompanied by consideration of its long-term effects. The community does not care about the negative effects produced for the environment, especially for our children and grandchildren.

After further investigation, this excess consumption occurs in almost all sectors, especially the food, clothing, and technology industries which have a great impact on environmental sustainability. The facts show that the Indonesian people still do not understand how to consume products from these three fields wisely. It is the same with the impulsive buying process that prioritizes only the process of purchasing an item without careful consideration of the consequences received in the future (Sulistiowati, 2015). Lack of consideration in the consumption or purchase process will have fatal consequences for the environment and endanger the sustainability of future generations.

However, when consumers are able to synergize with environmentally friendly products and carry out environmental care actions, such as reducing food waste and supporting farmers using organic system planting, or buying durable clothes and recycling clothes, even choosing energy-efficient electronic devices, as well as buying refurbished products, all of which give full support to environmental sustainability which will ultimately improve the quality of life man himself.

Green financing also has an important role in reducing global climate change. Green financing provides innovative financing solutions to support climate change mitigation and adaptation efforts in Indonesia. The implementation of green financing in Indonesia plays an important role in achieving the Nationally Determined Contributions target to reduce greenhouse gas emissions. According to Nationally Determined Contributions, Indonesia is committed to reducing emissions by 31.89% unconditionally and up to 43.2% conditionally by 2030 (UNDP, 2022).

Furthermore, the importance of literacy about green financing among the Indonesian people is based on the lack of initiatives that support the Sustainable Development Goals (SDGs). Based on the results of the 2022 National Survey on Financial Literacy and Inclusion (SNLIK), the financial literacy index of the Indonesian people is only 49.68% (Financial Services Authority, 2022). Meanwhile, literacy about sustainability aspects in financing has not become the main part of public financial education. This low understanding is a challenge to encourage the widespread adoption of green financing.

Through the optimization of smart consumption and green financing literacy, it is hoped that it can realize the achievement of the Sustainable Development Goals (SDGs), especially SDG 12 on responsible consumption and production, SDG 13 on handling climate change, and SDG 8 on decent work and inclusive and sustainable economic growth (United Nations, 2024). This reinforces the argument that the topic of Smart Consumption Optimization and Green Financing Literacy is essential to be delivered through this community service program.

Therefore, a team of lecturers from the Faculty of Economics and Business (FEB) collaborated with Radio Sangkakala to organize an economic talk show consisting of 2 broadcasts with the theme "Optimizing Smart Consumption" and "Literacy of Green Financing through Radio Talkshows". Each broadcast will present a different but interrelated topic, with a focus on how

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Smart Consumption Optimization and Green Financing Literacy through Radio Talk Show are one of the solutions to reduce the impact of climate change and to encourage the realization of the Sustainable Development Goals (SDGs).

The results of this talk show are expected to increase public awareness about the importance of responsible consumption, invite the public to play an active role in reducing environmental impacts through wise consumption and provide practical information about green financing.

METHODOLOGY

All of this community service program will be carried out in the form of a radio talk show that will be broadcast on a predetermined schedule, namely January 7, and January 21, 2025. Each talk show will take place at 20.00-21.00 WIB, adjusting to the prime time schedule for Radio Sangkakala listeners, so that it can reach a wider audience, especially those who are at home at night. Here are the implementation methods designed to ensure the effectiveness of the program:

1. Expert Speakers: Each session will present speakers from the Faculty of Economics and Business (FEB), namely Mrs. Junika and Mrs. Tania who will present the theme according to the predetermined schedule. Each speaker will deliver material in turn based on the theme that has been chosen, namely "Optimizing Smart Consumption" on January 7, 2025, "Green Financing Literacy through Radio Talkshow" on January 21, 2025.
2. Interactive Approach: Each session will use an interactive approach, where listeners can ask questions via phone or social media managed by Trumpet Radio during the session. It aims to engage listeners directly in the discussion and deepen their understanding of the topic being discussed.
3. Simple and Practical Delivery Format: The material will be delivered in an easy-to-understand format, avoiding complex technical terms. Real-life examples from everyday life will be used to help explain concepts that may be unfamiliar to society.
4. Pre-Event Socialization: Before the broadcast, socialization will be carried out through various available communication channels, including Radio Sangkakala's social media, to attract the attention of listeners and invite wider participation. Announcements regarding broadcast schedules and discussion topics will be promoted a week before each session.

With this method of implementation, it is hoped that the talk show can run smoothly, provide useful education, and achieve the expected targets in increasing the literacy of the Sustainable Development Goals (SDGs).

Table 1. PKM Implementation Schedule

NO	Activity	Desember				Januari				Februari	
		1	2	3	4	5	6	7	8	9	10
1	Material Preparation										
2	Proposal Preparation										
3	Implementation of Activities										
4	Report Generation										

Table 2. Implementation of PKM Activities

Waktu	Kegiatan
19.45 – 20.00	Preparation
20.00 – 20.20	Speaker Presentation Session 1
20.20 – 20.25	<i>Break Time</i>
20.25 – 20.40	Speaker Presentation Session 2
20.40 – 20.55	Q&A Session with Listeners
20.55 – 21.00	<i>Closing Statement</i>

The team leader, Junika Halawa, S.Pd, M.Si (88000400), is responsible for supervising the preparation and implementation of the PKM (Student Creativity Program). Its main tasks include preparing PKM proposals, ensuring its alignment with the program's objectives, and coordinating the necessary preparations with Radio Sangkakala, the project's strategic partner. This collaboration aims to increase the reach and effectiveness of the program by utilizing the radio platform as a medium for public engagement and knowledge dissemination.

In addition, Junika Halawa is responsible for preparing educational materials related to the topic on "Optimizing Smart Consumption" and Green Financing Literacy through Radio Talk Shows. This presentation is a key component of PKM activities, which aim to provide insights into sustainable business practices and innovation strategies. As the keynote speaker at the PKM event, he played an important role in delivering materials, interacting with participants, and encouraging discussions about green financing and its impact on economic development.

Tania Monica Potu S.M, MBA (88000391), is a key member of the PKM (Student Creativity Program) team, which plays an important role in coordinating the preparations with Radio Sangkakala. Her responsibilities include facilitating communication and collaboration between program organizers and radio stations to ensure the smooth implementation of initiatives. The partnership aims to maximize the reach of the program by utilizing interactive radio as a platform to discuss sustainable economic practices and engage the public in meaningful conversations about smart consumption.

In addition to her coordination duties, Ms. Tania Monica Potu is responsible for preparing educational content on "Smart Consumption Optimization." His presentation was designed to provide insight into how to be a wise consumer in choosing daily consumption products, emphasizing his role in shaping Indonesia's sustainable development. As one of the speakers at the PKM event, he contributed to the dissemination of knowledge by engaging participants, addressing key challenges, and inspiring innovative approaches to achieve economic sustainability.

RESULTS AND DISCUSSION

A community service program with the theme Optimizing Smart Consumption and Green Financing Literacy through Radio Talk Show has been successfully held with the aim of increasing public awareness about the importance of smart consumption. Smart consumption is not just about buying goods or services based on needs, but also considering their impact on the environment, social, and economy in the long run. On the other hand, *green financing* encourages responsible investment, ensuring that every financial decision is aligned with sustainability principles. Through interactive and in-depth discussions, the speakers provided insights into the

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challenges and opportunities in implementing smart principles for consumption and green financing in various sectors. The active participation of listeners shows a high enthusiasm for sustainability issues and the need for further collaboration to bring about real change.

The results of this talk show revealed that there are still various challenges in the implementation of smart consumption and green financing in Indonesia, such as the limitations of supportive regulations, the lack of incentives for business actors, the lack of public awareness regarding the impact of using products that are not environmentally friendly, and the lack of public understanding of environmentally friendly business practices. Nonetheless, there are many opportunities that can be leveraged, including innovations in green technology, increased sustainable investment, and cooperation between governments, the private sector, and communities in fostering a greener economy.

Based on the evaluation of the implementation of this talk show, there are several aspects that can be improved for similar events in the future. One of them is to expand the reach of the audience by utilizing various digital platforms so that information about green finance can reach more people. In addition, it is important to present more case studies and best practices from businesses that have successfully implemented green finance principles, so that they can be an inspiration to listeners.

As a follow-up to this talk show, it is hoped that there will be follow-up activities such as webinars, trainings, or more in-depth panel discussions on specific topics in green finance. Financial institutions need to develop more sustainability-based investment products, such as green bonds, green sukuk, or savings with positive environmental impacts. This will provide more options for people to invest responsibly. Synergy between government, the private sector, and academia needs to be strengthened to create regulations and policies that encourage green finance and sustainable consumption, as well as ensure effective implementation.

Overall, this talk show has made a positive contribution in increasing public awareness to optimize smart consumption and provide literacy related to green financing. However, the sustainability of these efforts requires closer cooperation between various parties. With a joint commitment from the government, the business world, academia, and the community, it is hoped that the optimization of smart consumption and green financing literacy through radio talk shows can become a reality and bring Indonesia towards a more inclusive, competitive, and sustainable economy in the future.

CONCLUSION

The implementation of community service programs through radio talk shows with the theme Smart Consumption Optimization and Green Financing Literacy has succeeded in making a significant contribution to increasing public awareness about the importance of sustainability-oriented consumption patterns. This talk show emphasized that smart consumption is not only about meeting needs, but also considering social, economic, and environmental impacts in the long term. On the other hand, literacy about green financing opens up new insights for the public about the importance of financial decisions that are in line with sustainability principles. The enthusiasm and active participation of listeners is an indicator of increasing public concern for environmental issues and the need for cross-sector collaboration in realizing more sustainable economic practices.

However, the results of the discussion also showed that there were challenges that must be overcome immediately, such as the limitations of supporting regulations, the lack of incentives for business actors, and the lack of public understanding of environmentally friendly business practices. However, great opportunities are still open through green technology innovation,

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sustainable financial product development, and synergies between government, the private sector, academia, and communities. Therefore, follow-up in the form of follow-up activities such as webinars, trainings, and in-depth discussion forums needs to be realized to strengthen green financial literacy. With the joint commitment of all stakeholders, the optimization of smart consumption and the implementation of green financing are expected to be able to push Indonesia towards an inclusive, competitive, and sustainability-oriented economic system.

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