

## **ABSTRACT**

Financial technology / FinTech is the result of a combination of financial services and technology that ultimately changes the business model from conventional to moderate, which initially requires face-to-face payments and brings a certain amount of cash, now can make remote transactions by making payments that can be made in a matter of seconds.

FinTech appears in line with changes in the lifestyle of people who are currently dominated by users of information technology, the demands of a fast-paced life. With FinTech, problems in buying and selling and payment transactions, such as not having time to find goods to a shopping center, to a bank / ATM to transfer funds, reluctance to visit a place due to unpleasant services can be minimized. In other words, FinTech helps buying and selling transactions and payment systems to be more efficient and economical but still effective. FinTech has transformed the payment system in society and has helped start-up companies keep down the high initial capital and operating costs.

With the above conditions, it is suspected that most Indonesians do not yet have enough knowledge about how to manage money for productive activities. Although there has never been a survey on financial technology in Kelurahan Meruya Selatan, it is presumed that their level of understanding regarding this matter is less literate. This assumption is based on the level of education, income and characters of their diverse communities, and also because they have never received enlightenment about household finance in a structured manner.

It seems that it is not only a survey of financial technology that has never been carried out in Kelurahan Meruya Selatan, but also enlightenment on this matter has never been existed. The absence of these two things, a survey and enlightenment, coupled with the results of previous studies that do not provide certainty about the factors influencing a person's literacy level, caused the implementation team to determine what material is trully useful to convey at the meeting. To be safe, on this occasion it was assumed that participant's understanding of family financial management was at a less literate level.