

The Role Of Digital & Health Literacy Development In Mundung Satu Community North Sulawesi

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Abstract.

This Community Service activity was carried out in Mundung Satu Village, East Tombatu District, Southeast Minahasa Regency, North Sulawesi Province, which was carried out for one day and was scheduled for November 18 2022. Activities in community service included digital literacy education and public health. Digital literacy activities include social media literacy and online loan literacy. Health literacy is a physical examination measuring the patient's vital signs and simple laboratory tests. First, registration is carried out, then an analysis of vital signs (TTV), consultation with a doctor, simple laboratory tests including blood sugar, cholesterol, uric acid and treatment according to the results of the examination, as well as education related to Diabetes, Cholesterol, Gout Arthritis and Hypertension. This activity was carried out while paying attention to health protocols by wearing a mask, washing hands and keeping a distance during the examination from 08.00 to 13.00 WITA. Community Service Activities aims to provide digital and health literacy to the community so that people become literate in terms of social media, the internet and online loans. Whereas in health, literacy is to increase awareness of healthy living to avoid various degenerative diseases, including Diabetes, Hypercholesterolemia, Gout Arthritis and Hypertension. Besides this, free medical treatment is also provided to the community.

Keywords: Digital Literacy, Health Literacy and Increasing public awareness.

I. INTRODUCTION

Advances in information and communication technology are hitting all sectors of the Indonesian economy, in this case, the financial industry. Advances in ICT have made it easy for people to borrow and borrow money, also known as peer-to-peer lending. This ICT progress is exploited by irresponsible parties to take advantage of making profits for people who do not understand the technology. Fintech (financial technology) is an innovation in the financial sector engaged in lending and borrowing money online, with a straightforward loan process without providing any guarantees. According to data from the Financial Services Authority (OJK) for 2019, there were 99 licensed fintech, but there were approximately. Of the 227 unlicensed fintech, half of these came from China, who fled to Indonesia because of the strict licensing process in their country. This illegal fintech has caused many victims of extortion, terror of debt collectors, and character assassination, which is spread through social media. Not all people have good financial literacy, so they are tempted by illegal fintech offers that offer the lure of easy online loans. Therefore, this research is urgent to do; raising awareness of financial literacy through the official online media of the OJK as a social marketing intervention for the community is inadequate because there are still many who are victims of illegal fintech, there are 3,000 victims; according to LBH, 2019, even though unlawful fintech is disbanded, new ones always emerge. This study aims to create a model for increasing online media-based public financial literacy through social marketing interventions so that the research results contribute to increasing online financial literacy.

Mundung Satu Village is in East Tombatu District, Southeast Minahasa Regency, North Sulawesi Province, Indonesia. With an area of 26.67 km². Mundung Satu Village has many tourist objects, including Mount Soputan. The site in Mundung Satu Village also has agricultural land, plantations and rice fields, which are a source of livelihood for the community. The boundaries of the East Tombatu District include the northern part being bordered by North Tombatu District, the eastern part being bordered by Pasan District, the southern part being bordered by Pasan District and the western part being bordered by Tombatu District. The population in Mundung Satu Village is approximately 1300 people consisting of women and men. Based on the survey results from several opinions from the people of Mundung Satu Village that there were high

cases of Diabetes, Hypercholesterol, Gout arthritis and Hypertension, especially Hypertension cases where based on data from the UPTD Health Office at the Molompar Health Center there were 425 cases in September 2022 because people did not know the types of food and drinks that cause the above diseases. Therefore, the community needs education and health checks so they can adopt a healthy lifestyle every day.

1.1. Problems, Priorities and Justification of Activities

2. Community service to the De La Salle Catholic University in the field of digital financial literacy and online loans must be given to the people of Mundung Satu village because offers of online loan convenience are made by online lenders to the public through massive social media, so careful action is needed so that the public is not trapped in irresponsible and illegal online loan actors. Community Service activities are carried out based on the need assessment of the people of Mundung Satu village, who ask for enlightenment about digital and health literacy.
3. Digital literacy needs to be increased in the community so that when making online and offline loans, it is adjusted to the income capacity of the community.
4. De La Salle Catholic University Community Service (PKM) is carried out because there are still many people in the Southeast Minahasa Regency, especially Mundung Satu Village, who suffer from Hypertension, diabetes, hypercholesterolemia and gouty arthritis who have not received treatment. The problem is that access to health facilities such as puskesmas is far away, and services are incomplete.
5. The need for education, health checks and treatment to know a person's health status. The large number of people who lack knowledge about their health conditions and what factors can cause a person to suffer from Diabetes, Hypercholesterolemia, Gout Arthritis, and Hypertension causes the need for education.
6. Our main priority is to do community service so that we can help the people of Mundung Satu to improve their digital literacy and health status by having themselves checked so that their illness can be treated and knowing as much as possible their blood sugar, cholesterol, uric acid and blood pressure levels so that disease conditions can be controlled. These checks are expensive, and we provide them for free.
7. The second priority of Community Service is educating the public regarding Diabetes, Hyper cholesterol, Gouty Arthritis and Hypertension so that people who previously did not know can understand and have enough knowledge to prevent high levels of Blood Sugar, Cholesterol, Gout and Hypertension.
8. The justification for this community service activity is to provide assistance and guidance to improve digital literacy and public health literacy.
9. The justification for this Community Service is that by holding a Health Examination, including Basic Laboratory examinations and free medication for the people of Mundung Satu Village, can improve the health status of the local community. Those who know their health status and those with chronic diseases can adopt a healthy lifestyle such as exercising regularly, controlling food and drink, which can cause high blood sugar, cholesterol, uric acid and blood pressure levels and taking the medication regularly.
10. Justification for Community Service It is also hoped that the community will not only have self-examination at this time but can periodically check their health. For people with chronic diseases such as Hypertension, diabetes, gouty arthritis and hypercholesterolemia, it is better to check their blood pressure, blood sugar levels, cholesterol and uric acid regularly at least once a month so that the body's condition can be controlled and does not cause complications. (Ministry of Health RI, 2012).

II. LITERATURE REVIEW

2.1. Marketing and Literacy

Literacy includes a range of abilities and skills that assist in understanding communicated material and processing information. Thus, literacy is critical in marketing. However, research that applies theory and methodological tools common to the marketing discipline is yet to be commonly used in the fields of advertising, healthcare, finance, and other literacy, regardless of their relevance to marketers (Huhmann, 2017). For example, marketing researchers can greatly contribute to understanding literacy and its impact by applying information processing theory developed to understand consumer decision-making and the processing of product advertisements, display product information, internet and social media marketing, and other marketing communications. Literacy is a high-level construct representing a person's ability to understand information and thereby optimize decision-making related to a particular domain. Literacy in a specific domain is a function of a person's overall cognitive capacity combined with domain-specific learned skills and heuristics, as well as objective prior knowledge that leads to proficiency in that domain (Huhmann, 2017). Various previous studies on how to increase financial literacy are influenced by community attitudes, behavioral variables, knowledge, and skills that are not significant in efforts to increase financial literacy. Atkinson & Messy (2013) stated that a lack of concern and awareness of various financial products, including fintech influences financial literacy.

Recognizing the limitations in increasing financial literacy, Munene et al. (2020) suggest that educational programs to increase financial literacy need to pay attention to the psychological factors of online customers, including how to improve their behaviour, knowledge and skills so that their financial literacy improves. Kuntze et al. (2019) stated in their research that video interventions are very effective as a method for increasing financial literacy; interactive approaches are not even effective in increasing financial literacy. Stone et al. (2016) stated in their research that digitalization in the business and financial fields increases the personal interaction of individuals, consumer groups, organizations and companies. This interaction makes it easier for a person to connect and increase patterns of consumerism, including fulfilling debt online so that they can satisfy needs that may be beyond the ability of the consumer's purchasing power. In their research, Oliver et al. (2015) stated that massive campaigns through the digital world tend to fraud because the digital world is an expansive and relatively uncontrollable space, so online lending offers at various fintech have an effect on factors of consumer prudence. The ease of making online debt can release the factor of caution so that it tends to be used by irresponsible peer-to-peer lending service providers. In their research, Blois & Ryan (2013); Kuntze et al (2019) stated that trust is the best thing to suppress fraud in relationships in peer-to-peer lending as practised by fintech businesses.

Researchers emphasize that relationships alone are not enough to maintain the security of financial transactions. Especially in developing countries, government authorities are important in protecting customers' interests and business practices. Hypertension or high blood pressure is a condition in which the systolic pressure is > 120 mmHg or the diastolic is > 80 mmHg. Data from the World Health Organization (WHO) 2015 shows that the prevalence of Hypertension in the world reaches around 1.13 billion individuals, meaning that 1 out of 3 people worldwide is diagnosed with Hypertension (Hartanti et al., 2013). The two main factors associated with cases of essential Hypertension are genetic and environmental factors. Diabetes Mellitus, or diabetes, is a chronic disease that occurs due to the failure of the pancreas to produce sufficient insulin or sugar in the blood is high enough because the body cannot release or use insulin effectively. Although diabetes mellitus is found to have metabolic disorders in all of our body's food sources, the most important metabolic disorder is the disorder of carbohydrate metabolism. Therefore the diagnosis of diabetes mellitus is always based on high glucose levels in the blood plasma. Type 2 Diabetes Mellitus generally occurs at the age of > 40 years. In type 2 DM, there is the impaired binding of glucose by its receptors. However, insulin production is still within normal limits, so the patient is not dependent on insulin administration. Apart from that, diabetes mellitus is a disease if it continues.

III. METHODS

Community Service titled "Increasing Digital Literacy and Health in the Communities of Mundung Satu Village, North Sulawesi" was conducted in Mundung Satu Village, East Tombatu, North Sulawesi. All Mundung Satu Village Communities attended this activity with the implementation method provided in three methods, including 1. Training and knowledge about legal and safe online loans recommended by the Financial Services Authority (OJK), 2. Health literacy education to the community, 3 Health checks and medication, and blood sugar, cholesterol, uric acid and blood pressure measurement. During the digital literacy and health training and education, tests for Diabetes, Hyper cholesterol, Gout Arthritis, and Hypertension were also carried out so that the community, after carrying out the examinations, could find out whether their Blood Sugar, Cholesterol, Uric Acid, and Blood Pressure levels were high or not. 2.

As well as being given medicine for patients with certain disease problems, the medicine is given according to a doctor's prescription, assisted by lecturers and several students. The equipment used during the training process is a computer and in-focus screen, while in the medical examination, are as follows: Tensimeter, stethoscope, Auto check, strip (blood sugar, uric acid and cholesterol), Lancet. Then the media used for education is Leaflets. Using leaflets can make it easier for the public to understand the material because the design is attractive and easily visible. The steps for implementing activities include the following:

1. We brought a letter of introduction to the Village Head and also discussed the location of the activity, the Rundown of the activity, and the activity participants.
2. We bring training equipment including computers, mini sound system presentation screens, etc.
3. Prepare equipment such as a Tensimeter, stethoscope, strip, Auto check, and Lancet to support Basic Laboratory Examination and Treatment activities. Then prepare material in the form of Leaflets to educate the public about Diabetes, Hypercholesterolemia, Gout Arthritis, and Hypertension. Then print out the attendance and distribute it to all participants, students and lecturers—preparation of tables and chairs at the location or place where the Examination and Treatment will be held.
4. Implementation of Health Examination and Treatment by doctors and health education involving students.
5. Make a report on the results of community service activities.

IV. IMPLEMENTATION ACTIVITIES

Community Service Activities in Mundung Satu Village, East Tombatu, carried out several preparations such as putting up billboards, setting up tables and chairs for registration, consulting with doctors, examinations, and drug collection points, and preparing materials to educate the community. Community Service activities were carried out in Mundung Satu Village, East Tombatu District, starting with registering people who wished to seek treatment, followed by an examination by a doctor, including measuring blood pressure. After being examined by the doctor, it was continued by examining blood sugar, cholesterol, and uric acid. After the results were obtained, the doctor continued prescribing drugs, providing drug services, and educating them on taking medication in the pharmacy service department.

V. RESULT OF COMMUNITY SERVICES



Fig 1.



Fig 2.

The results of Community Service with the title Health Examination, Basic Laboratory and Treatment in the Community of Mundung Satu Village, North Sulawesi, carried out by lecturers and students were carried out starting with coordination with the Head of Mundung Satu Village, to determine the exact location, day and time so that the provision of material the training can be maximized and on target, where the agreed date is, on Friday, November 18, 2022, at 08.00-13.00 WITA. Participants who served treatment in the activity total 60 people. In the picture above, the community service team provides digital and health literacy training and education. The team introduced them to how to identify safe online loan service providers approved by the OJK and distinguish how unsafe online loan service providers are. The team introduced the public to the Financial Services Authority's website so that the public could check and recheck directly on the OJK website. People also have to be careful when making online and offline loans according to their monthly income capabilities to avoid unnecessary debt bondage. The team also registers people seeking treatment in Community Service activities, then after registration, the community will be guided to check Vital Signs (TTV) first by students.

For people who are waiting for their number to be called while waiting, they will be interspersed with education related to Diabetes, Hyper cholesterol, Gout, Arthritis, and Hypertension so that people can have broad insights about these diseases and also people can understand what foods and drinks should be reduced, and factors that contribute to the occurrence of these diseases. The picture above explains that the community service team consisting of lecturers and students directs patients who have registered and measured their vital signs to consult with the doctor, then will carry out blood sugar, uric acid and cholesterol checks. After seeing the examination results, the community will return to the doctor's table to pick up a prescription. Moreover, some students will serve the community by administering medicines. So that people know their health status and control their food and drink intake, which can cause high blood sugar, cholesterol, uric acid and blood pressure—education on how to take medication, including chronic medication, which must be taken for life. Patients are also consulted about drug side effects that can arise and their treatment.

VI. CONCLUSION

From Community Service activities in the Mundung Satu Village Community, it can be concluded that community knowledge about lifestyles with good literacy in financial digital issues and public health will improve. The community will receive additional information, especially patterns of digital literacy and health, use of social media, use of the internet, on the health aspect, consuming healthy food and drink so that you can control the food and drink and the pattern of physical activity. In addition, the community knows what factors influence the occurrence of Diabetes, Hyper cholesterol, Gout, Arthritis, and Hypertension, so they can prevent them from getting these diseases. It is also for people with chronic diseases mentioned above to pay more attention to food consumption, including the consumption of chronic drugs that are taken for life. This activity was done by lecturers and students at De La Salle Catholic University Manado, North Sulawesi.

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