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ENHANCING STATISTICAL LITERACY AND INVESTMENT LITERACY THROUGH THE LOVE STATISTICS VILLAGE PROGRAM (KELURAHAN CANTIK) IN PADANG HULU DISTRICT, TEBING TINGGI CITY

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Abstract
The Kelurahan Cantik (Love Statistics Urban Village) Program is an initiative of the Central Statistics Agency (Badan Pusat Statistik/BPS) aimed at enhancing the capacity of urban village officials in managing statistical data as a foundation for evidence-based development planning and policymaking. At the same time, the relatively low levels of financial and investment literacy among the community remain significant challenges that require continuous educational efforts. Therefore, this Community Service Program (Pengabdian kepada Masyarakat/PKM) was conducted to improve the statistical literacy of urban village officials and enhance public understanding of financial and investment literacy through collaboration among STIE Bina Karya, the Central Statistics Agency (BPS) of Tebing Tinggi City, and the Indonesia Stock Exchange (IDX). The program was implemented on July 14, 2026, at the Padang Hulu District Office Hall, Tebing Tinggi City, involving district officials, urban village officials, statistical agents, Statistics Corner (Pojok Statistik) ambassadors, and community representatives from Pabatu, Padang Merbau, and Tualang Urban Villages. The implementation methods included preparation, socialization, lectures, technical training, mentoring, statistical data presentation practices, interactive discussions, and activity evaluation. The results demonstrated that participants gained a better understanding of statistical data management and presentation techniques, recognized the importance of utilizing data as a basis for development planning, and improved their knowledge of the capital market, legal investment instruments, investment benefits, and investment risks. Overall, the program successfully strengthened collaboration among higher education institutions, government agencies, and financial institutions in promoting data-driven community empowerment.

Keywords: Statistical Literacy, Investment Literacy, *Kelurahan Cantik* (Love Statistics Urban Village).

INTRODUCTION

The rapid advancement of information technology and digital transformation has fundamentally changed the paradigm of public governance, where decision-making is no longer based solely on experience or intuition but must be supported by accurate, up-to-date, and accountable data. Statistical data have become one of the primary instruments in the planning, implementation, monitoring, and evaluation of development programs at both the national and local levels. The availability of high-quality data enables governments to formulate public policies that are more targeted, effective, and responsive to community needs. Conversely, poor-quality data may lead to ineffective development planning and hinder the achievement of regional development goals.

According to Gal (2002), statistical literacy refers to an individual's ability to understand, interpret, critically evaluate, and communicate statistical information obtained from various sources, enabling informed decision-making. Meanwhile, Wallman (1993) defines literacy as a set of competencies that enables individuals to comprehend information, evaluate its validity, and utilize it effectively in everyday life. Therefore, statistical literacy extends beyond the ability to read numerical information; it also encompasses understanding the meaning of data, analyzing information critically, and applying statistical evidence to solve development-related problems.

Within local government administration, particularly at the urban village (*kelurahan*) level, statistical data play a crucial role in preparing work plans, distributing social assistance, developing community profiles, identifying regional potential, and evaluating development programs. Urban village officials are expected to collect, manage, update, and present statistical data systematically so that such information can support development planning and policy formulation. However, many local government officials continue to face challenges in statistical data management due to limited human resource capacity and insufficient understanding of appropriate data management and presentation standards.

To improve the quality of statistical data at the village and urban village levels, the Central Statistics Agency (Badan Pusat Statistik/BPS) introduced the Love Statistics Village/Urban Village Program (Desa Cantik/Kelurahan Cantik)**.** This initiative represents one of the implementations of the One Data Indonesia policy, aiming to strengthen the capacity of village and urban village officials in independently managing accurate, reliable, and sustainable statistical data. Through this program, the government seeks to foster a data-driven culture so that development policies are formulated based on actual community conditions. As described in this community service report, the implementation of the Kelurahan Cantik Program serves as an effort to strengthen the capacity of urban village officials in understanding, managing, and presenting statistical data to support evidence-based regional development planning.

In addition to the importance of statistical literacy, Indonesian society continues to face challenges related to low levels of financial and investment literacy. Advances in digital technology have made investment products increasingly accessible to the public; however, they have also increased the risk of fraudulent investment schemes and illegal financial activities. Limited public understanding of investment characteristics has made many individuals vulnerable to unrealistic investment offers promising exceptionally high returns without adequate awareness of the associated risks. Consequently, enhancing investment literacy has become an essential strategy for enabling individuals to make rational and responsible financial decisions.

The Organisation for Economic Co-operation and Development (OECD, 2020) defines financial literacy as the combination of knowledge, skills, attitudes, and behaviors necessary for making sound financial decisions that contribute to long-term financial well-being. Similarly, Lusardi and Mitchell (2014) argue that individuals with higher levels of financial literacy are generally better equipped to plan their finances, select appropriate investment instruments, and avoid financial risks. Therefore, improving investment literacy represents an important preventive measure to protect communities from illegal investment practices while simultaneously promoting economic welfare.

Within this context, higher education institutions play a strategic role through the implementation of the Tri Dharma of Higher Education, particularly in community service activities. Community service is intended not only to transfer academic knowledge but also to empower communities to address their own challenges independently. According to Law of the Republic of Indonesia Number 12 of 2012 concerning Higher Education, community service constitutes academic activities aimed at applying science and technology to improve public welfare and contribute to national development. Consequently, the active involvement of higher education institutions is essential for supporting knowledge-based community empowerment.

As part of this commitment, STIE Bina Karya, in collaboration with the Central Statistics Agency (BPS) of Tebing Tinggi City **and the** Indonesia Stock Exchange (IDX), organized the Kelurahan Cantik Program Coaching and Public Investment Gallery Education Program. The program aimed to enhance the statistical data management capacity of urban village officials while simultaneously improving community financial and investment literacy. The participants included officials from Padang Hulu District, urban village officials, statistical agents, and community representatives from Pabatu**,** Padang Merbau, and Tualang Urban Villages. The activities were conducted through socialization sessions, lectures, technical guidance, and practical statistical data presentation exercises, enabling participants to acquire both theoretical understanding and practical experience.

Previous studies have demonstrated that improving statistical and financial literacy positively contributes to community capacity building. Ridwan et al. (2023**)** reported that community-based statistical literacy programs significantly enhanced the ability of village officials to manage and present development data systematically. Likewise, Rahmawati et al. (2024) found that participatory statistical education improved government officials' understanding of the importance of data in the decision-making process. Furthermore, Sari and Nugroho (2022) concluded that the successful implementation of the Desa Cantik Program depends largely on effective collaboration among local governments, the Central Statistics Agency, and higher education institutions in providing continuous assistance to village and urban village officials.

Regarding financial literacy, Lusardi and Mitchell (2014) demonstrated that higher levels of financial literacy positively influence the quality of individual investment decisions. Setiawan et al. (2023) found that investment education delivered through community outreach programs significantly increased public interest in choosing legitimate investment instruments over illegal alternatives. Moreover, Pratama et al. (2024) reported that capital market education programs involving the Indonesia Stock Exchange significantly improved public understanding of investment benefits, investment risks, and capital market transaction mechanisms.

Although previous studies have examined statistical literacy and investment literacy separately, relatively few community service programs have integrated both aspects into a single community empowerment initiative. In fact, the ability of urban village officials to manage statistical data and the community's understanding of investment are complementary components in promoting better governance and improving public welfare. The integration of these two educational components constitutes the distinctive contribution of this community service program by simultaneously strengthening government officials' capacity and enhancing community literacy in economics and investment.

The implementation results indicate that participants gained a better understanding of statistical data presentation techniques, acquired basic knowledge of investment through official Indonesia Stock Exchange channels, and demonstrated high enthusiasm during discussions and practical sessions. Furthermore, the program strengthened collaboration among STIE Bina Karya, the Central Statistics Agency of Tebing Tinggi City, Padang Hulu District Government, and the Indonesia Stock Exchange in promoting data-driven community empowerment and improving financial literacy.

Based on the foregoing discussion, the implementation of the Enhancing Statistical Literacy and Investment Literacy Through the Kelurahan Cantik (Love Statistics Urban Village) Program in Padang Hulu District, Tebing Tinggi City is highly relevant as an effort to strengthen the capacity of urban village officials and community members in understanding the importance of statistical data, managing development information, and making informed financial decisions. In addition to supporting the implementation of the Kelurahan Cantik Program initiated by the Central Statistics Agency, this initiative also reinforces the implementation of the through collaboration among higher education institutions, government agencies, and the Indonesia Stock Exchange in developing a society that is increasingly data-literate, financially Tri Dharma of Higher Education literate, and actively engaged in evidence-based development.

LITERATURE REVIEW

1. Statistical Literacy

According to Gal (2002), statistical literacy refers to an individual's ability to interpret, critically evaluate, and communicate statistical information and data-related messages across various contexts. Statistical literacy encompasses not only the ability to understand statistical information but also the capacity to apply it appropriately in making informed decisions. In the modern era, where data are increasingly abundant and accessible, statistical literacy has become an essential competency for individuals, organizations, and government institutions.

Similarly, Wallman (1993) defines literacy as the ability to understand, process, evaluate, and effectively utilize information in everyday life. This perspective suggests that statistical literacy extends beyond numerical competence to include critical thinking and analytical skills in interpreting statistical evidence. Furthermore, Rumsey (2002) explains that statistical literacy involves the ability to read and interpret data, understand fundamental statistical concepts, analyze statistical results, and communicate statistical findings accurately to others. These competencies enable individuals to evaluate the reliability of statistical information before using it as a basis for decision-making.

Within the context of public administration, statistical literacy is an indispensable competency for government officials, particularly at the village and urban village levels. Statistical information serves as the foundation for preparing regional profiles, managing demographic databases, formulating development indicators, allocating social assistance, and evaluating government programs. Consequently, government officials with strong statistical literacy are better equipped to produce accurate, valid, and accountable data that support evidence-based policymaking and sustainable regional development. The availability of reliable statistical information also contributes to improving public services, increasing government transparency, and strengthening public accountability.

2. Kelurahan Cantik (Love Statistics Urban Village)

The Kelurahan Cantik (Love Statistics Urban Village) Program is a capacity-building initiative developed by the Central Statistics Agency (Badan Pusat Statistik/BPS) as part of the implementation of Indonesia's One Data Indonesia (Satu Data Indonesia) policy. The program is designed to strengthen the capacity of village and urban village governments in collecting, managing, updating, and presenting statistical data independently, thereby supporting evidence-based development planning and public policymaking.

According to the Central Statistics Agency (BPS, 2024), the Desa/Kelurahan Cantik Program is a continuous statistical capacity-building program intended to improve the ability of village and urban village governments to produce high-quality, accurate, up-to-date, integrated, and accessible statistical data. The program emphasizes the development of statistical awareness among local government officials so that data can be effectively utilized in planning, implementing, monitoring, and evaluating development activities.

The implementation of the Kelurahan Cantik Program also supports the realization of the One Data Indonesia initiative by encouraging the standardization of statistical data management practices at the local government level. Through technical guidance, mentoring, and continuous capacity development, local officials are expected to improve their competencies in statistical data management while promoting a sustainable data-driven governance culture.

Ultimately, the program contributes to strengthening collaboration among government institutions, higher education institutions, and local communities in improving statistical governance. By enhancing the quality of local statistical data, the Kelurahan Cantik Program supports more effective public services, evidence-based policymaking, and sustainable regional development.

3. Financial Literacy

Financial literacy refers to an individual's ability to understand financial concepts and apply them in making sound financial decisions that contribute to long-term economic well-being. It encompasses not only knowledge of financial products and services but also the skills and attitudes required to manage personal finances effectively. In today's increasingly complex financial environment, financial literacy has become an essential life skill that enables individuals to plan their finances, minimize financial risks, and improve their overall quality of life. According to the Organisation for Economic Co-operation and

Development (OECD, 2020), financial literacy is a combination of awareness, knowledge, skills, attitudes, and behaviors necessary for making sound financial decisions and ultimately achieving financial well-being. Similarly, the Financial Services Authority of Indonesia (Otoritas Jasa Keuangan/OJK, 2022) defines financial literacy as the level of knowledge, confidence, and skills that enable individuals to manage their finances effectively and utilize financial products and services appropriately. Furthermore, Lusardi and Mitchell (2014) argue that individuals with higher levels of financial literacy are more capable of making informed financial decisions and are better prepared to achieve long-term financial security. Specifically, financially literate individuals are more likely to:

a. Develop comprehensive financial plans;
b. Manage income and expenditures effectively;
c. Understand financial risks;
d. Select appropriate investment instruments based on their financial objectives; and
e. Prepare for long-term financial well-being and economic security.

4. Investment Literacy

Investment literacy is a component of financial literacy that focuses on an individual's understanding of investment instruments, investment benefits, investment risks, and appropriate investment mechanisms in accordance with applicable regulations. Investment literacy enables individuals to evaluate available investment opportunities critically and make rational decisions based on their financial goals, risk tolerance, and investment horizon. According to Lusardi and Mitchell (2014), investment literacy involves understanding the relationship between risk and return, the importance of investment diversification, the impact of inflation, the time value of money, and effective asset management for achieving long-term financial objectives.

Individuals with adequate investment literacy are more likely to select appropriate investment products, diversify their investment portfolios, and minimize potential financial losses. Meanwhile, the Financial Services Authority of Indonesia (OJK, 2022) defines investment literacy as the public's level of understanding of legitimate investment products and financial services, enabling individuals to choose investment instruments that meet their financial needs while avoiding illegal investment schemes and financial fraud.

In the context of community service activities, investment literacy education generally includes the introduction of capital market concepts, legal investment products, investment procedures, expected returns, associated risks, and investor protection mechanisms. By improving public understanding of these aspects, investment literacy programs contribute to increasing financial awareness, encouraging informed investment decisions, and strengthening long-term financial resilience among community members.

METHOD

This Community Service Program (Pengabdian kepada Masyarakat/PKM) employed a participatory approach, emphasizing the active involvement of all participants throughout the training and educational activities. This approach was selected to ensure that participants not only acquired theoretical knowledge but also gained practical experience through statistical data presentation exercises and interactive discussions on investment literacy. Through this participatory learning process, the program was expected to enhance participants' knowledge, skills, and awareness regarding statistical data management as well as their understanding of safe and legal investment practices.

The community service program was conducted on Tuesday, July 14, 2026, at the Padang Hulu District Office Hall, Tebing Tinggi City, Indonesia. The program was jointly organized by STIE Bina Karya, the Central Statistics Agency (Badan Pusat Statistik/BPS) of Tebing Tinggi City, and the Indonesia Stock Exchange (IDX) in support of the implementation of the Kelurahan Cantik (Love Statistics Urban Village) Program, while simultaneously promoting financial and investment literacy within the community. The venue was selected because it serves as the coordination center for the implementation of the program in the three target urban villages, namely Pabatu, Padang Merbau, and Tualang.

The participants included officials from the Padang Hulu District Office, urban village heads, urban village officials, statistical agents, representatives of the Statistics Corner (Pojok Statistik) of STIE Bina Karya, members of the Kelurahan Cantik Development Team from the Central Statistics Agency of Tebing Tinggi City, and community representatives from the three participating urban villages. The involvement of these diverse stakeholders was intended to strengthen collaboration in improving statistical data management while expanding public understanding of financial and investment literacy.

The implementation of the community service program consisted of several interconnected stages as follows:

1. Preparation Stage
   This stage involved coordination among STIE Bina Karya, the Central Statistics Agency (BPS) of Tebing Tinggi City, the Indonesia Stock Exchange (IDX), and the Padang Hulu District Government regarding the activity schedule, training materials, speakers, target participants, and logistical requirements. Educational materials on statistical literacy and investment literacy were also prepared according to participants' needs.
2. Socialization and Lecture Stage
   During this stage, participants received presentations on the Kelurahan Cantik Program, the importance of statistical data management, the fundamentals of financial literacy, an introduction to the capital market, investment products, investment benefits, investment risks, and legal investment mechanisms through the Indonesia Stock Exchange. Interactive discussions were incorporated to encourage participant engagement and improve understanding.
3. Technical Training and Mentoring Stage
   Participants received practical guidance on collecting, managing, organizing, and presenting statistical data in accordance with statistical standards. Technical assistance was provided directly by experts from the Central Statistics Agency of Tebing Tinggi City together with lecturers from STIE Bina Karya to ensure participants acquired practical competencies in statistical data management.
4. Practical Session
   Participants practiced statistical data presentation using sample cases provided by the facilitators. They also participated in discussions concerning various legal investment instruments available in the Indonesian capital market, allowing them to apply the concepts introduced during the educational sessions.
5. Evaluation Stage
   The final stage involved evaluating participant engagement through observations of attendance, participation in discussions, question-and-answer sessions, and performance during the practical exercises. The evaluation was conducted descriptively to assess whether the program objectives had been achieved, particularly in terms of improving participants' understanding of statistical data management and investment literacy.

The delivery of educational materials in this community service program integrated several instructional methods, including lectures, socialization sessions, interactive discussions, technical mentoring, and hands-on practical exercises. This combination of methods was designed to enhance the effectiveness of the learning process by ensuring that participants not only acquired conceptual knowledge but also had opportunities to apply what they had learned in practical situations. The inclusion of practical sessions enabled participants to strengthen their understanding of statistical data management and investment concepts through direct experience. Moreover, the hands-on approach allowed facilitators to provide immediate feedback on participants' performance and comprehension, thereby improving the overall effectiveness of the training process.

The success of the program was evaluated using a descriptive approach based on several key performance indicators. These indicators included: (1) increased participants' understanding of the importance of statistical data as the foundation for development planning; (2) improved capacity of participants to compile, manage, and present statistical data at the urban village level; (3) enhanced understanding of financial literacy and legal investment practices; (4) high levels of participant engagement and active participation throughout the program; and (5) strengthened collaboration among STIE Bina Karya, the Central Statistics Agency (Badan Pusat Statistik/BPS) of Tebing Tinggi City, the Indonesia Stock Exchange (IDX), the Padang Hulu District Government, and the participating urban village administrations in promoting data-driven community empowerment. These evaluation indicators were consistent with the outcomes reported in the community service program, which demonstrated improved participant understanding of statistical data presentation techniques, increased investment literacy, and stronger institutional collaboration among the participating organizations.

RESULTS AND DISCUSSION

Results

The Community Service Program entitled "Enhancing Statistical Literacy and Investment Literacy Through the Kelurahan Cantik (Love Statistics Urban Village) Program in Padang Hulu District, Tebing Tinggi City" was successfully conducted on July 14, 2026, at the Padang Hulu District Office Hall, Tebing Tinggi City, Indonesia. This program was a collaborative initiative involving STIE Bina Karya Tebing Tinggi, the Central Statistics Agency (Badan Pusat Statistik/BPS) of Tebing Tinggi City, and the Indonesia Stock Exchange (IDX) with the objective of strengthening the capacity of urban village officials and community members through statistical literacy and financial and investment literacy education. The program was implemented according to the planned schedule and received full support from the Padang Hulu District Government and all participating stakeholders.

The participants included the Head of the Central Statistics Agency (BPS) of Tebing Tinggi City, the Head of Padang Hulu District, district government officials, urban village heads, statistical agents, representatives of the Statistics Corner (Pojok Statistik) of STIE Bina Karya, members of the Kelurahan Cantik Development Team from BPS Tebing Tinggi City, and community representatives from Pabatu, Padang Merbau, and Tualang Urban Villages. The participation of these diverse stakeholders demonstrated that the community service program was designed not only to improve the competencies of government officials but also to encourage active community participation in supporting data-driven regional development.

The implementation of the program consisted of two major sessions. The first session focused on public education through the STIE Bina Karya Investment Gallery, delivered by lecturers from STIE Bina Karya in collaboration with representatives of the Indonesia Stock Exchange. The educational materials covered the fundamentals of the capital market, various investment instruments, the benefits of long-term investing, legal investment mechanisms, and the importance of understanding investment risks before making financial decisions. This session aimed to improve participants' financial literacy so that they would be able to distinguish between legitimate and illegal investment schemes and make more informed financial decisions.

The second session consisted of technical coaching for the Kelurahan Cantik (Love Statistics Urban Village) Program, facilitated by experts from the Central Statistics Agency of Tebing Tinggi City. The training emphasized statistical data management techniques, the preparation of urban village profiles, statistical data presentation using tables and graphs, and practical exercises in statistical data presentation. Participants were given opportunities to practice directly, allowing them to translate theoretical knowledge into practical skills applicable to their daily administrative responsibilities.

The implementation results demonstrated a significant improvement in participants' understanding of the importance of statistical data in supporting development planning at the urban village level. Participants developed greater awareness that accurate and reliable data serve as the primary foundation for preparing development programs, developing regional profiles, allocating public resources, and making evidence-based policy decisions. In addition, participants acquired fundamental skills in organizing, managing, and presenting statistical information in accordance with accepted statistical standards, thereby enabling them to produce more systematic, accurate, and accessible information.

With respect to investment literacy, the program successfully enhanced participants' understanding of fundamental investment concepts, the characteristics of various capital market investment instruments, and the importance of selecting legitimate investment products through authorized financial institutions such as the Indonesia

Stock Exchange (IDX). The educational activities also increased participants' awareness of the risks associated with fraudulent and illegal investment schemes, thereby encouraging more responsible and informed investment decision-making.

Throughout the implementation of the program, participants demonstrated a high level of enthusiasm and engagement. Their active participation was reflected in lively discussions, numerous questions addressed to the facilitators, and strong involvement during the practical statistical data presentation sessions. This high level of participation indicated that the training materials were highly relevant to the needs of both government officials and community members, contributing to an effective and interactive learning environment.

Beyond enhancing participants' competencies, the program also strengthened institutional collaboration among STIE Bina Karya Tebing Tinggi, the Central Statistics Agency (BPS) of Tebing Tinggi City, the Padang Hulu District Government, the participating urban village administrations, and the Indonesia Stock Exchange (IDX). This collaborative partnership represents an important contribution to promoting data-driven community empowerment, improving financial and investment literacy, and supporting evidence-based regional development through sustainable cooperation among higher education institutions, government agencies, and financial institutions.

Discussion

The implementation of this Community Service Program demonstrated that collaboration among higher education institutions, government agencies, and financial institutions is an effective strategy for strengthening the capacity of both government officials and local communities. The integration of statistical literacy and investment literacy within a single community empowerment program provided participants with comprehensive knowledge by improving their understanding of the importance of statistical data in public administration while simultaneously enhancing their awareness of financial management and responsible investment practices.

The improvement in participants' statistical literacy is consistent with the theory proposed by Gal (2002), who defines statistical literacy as an individual's ability to understand, interpret, critically evaluate, and utilize statistical information for informed decision-making. Through the technical coaching provided by the Central Statistics Agency (Badan Pusat Statistik/BPS), urban village officials gained practical knowledge regarding statistical data collection, management, analysis, and presentation. These competencies enable local government officials to produce more accurate, reliable, and accountable statistical information that can support development planning and evidence-based policymaking. Such capabilities have become increasingly important as public administration continues to adopt the principles of evidence-based policy, where policy formulation relies on valid and trustworthy data.

The successful implementation of this program also demonstrates that the Kelurahan Cantik (Love Statistics Urban Village) Program effectively promotes a culture of data awareness among urban village officials. These findings are consistent with the primary objective of the Kelurahan Cantik Program initiated by the Central Statistics Agency, which seeks to strengthen the capacity of village and urban village governments to independently produce high-quality, accurate, up-to-date, and sustainable statistical data. Improved statistical competencies among government officials are expected to contribute to enhanced public service delivery, more effective regional development planning, and greater transparency and accountability in local governance.

From the perspective of investment literacy, the program successfully improved participants' understanding of the capital market, legal investment products, and the importance of investing through authorized financial institutions. These findings support the work of Lusardi and Mitchell (2014), who argue that financial literacy plays a critical role in improving the quality of individual financial decision-making. Individuals with higher levels of financial literacy are generally better able to understand the relationship between risk and return, evaluate investment alternatives, select appropriate investment instruments, and avoid fraudulent investment schemes. Consequently, the investment education provided through this program represents an important preventive measure for protecting communities from financial fraud while encouraging informed and responsible investment behavior.

The results are also consistent with the OECD (2020) framework, which emphasizes that financial literacy encompasses not only financial knowledge but also the skills, attitudes, and behaviors required for effective financial management. By introducing participants to capital market concepts, legal investment mechanisms, and investment risk management, the program encouraged participants not only to expand their financial knowledge but also to develop more rational, responsible, and sustainable financial behaviors. These competencies are expected to contribute to improved financial resilience and long-term economic well-being among community members.

From the perspective of higher education, this community service program represents a practical implementation of the Tri Dharma of Higher Education, particularly the community service mission through the direct application of academic knowledge to address societal needs. The active involvement of lecturers from STIE Bina Karya, together with experts from the Central Statistics Agency (BPS) of Tebing Tinggi City and the Indonesia Stock Exchange (IDX), demonstrates the strategic role of higher education institutions as agents of change in strengthening human resource capacity and supporting sustainable regional development through knowledge transfer and community empowerment.

The successful implementation of the program was supported by several enabling factors. These included strong institutional support from the Padang Hulu District Government, effective coordination among STIE Bina Karya, the Central Statistics Agency of Tebing Tinggi City, and the Indonesia Stock Exchange, as well as the high level of enthusiasm and active participation demonstrated by the participants throughout the training activities. Nevertheless, the program also encountered certain limitations, particularly the limited duration of the training sessions, which required both theoretical presentations and practical activities to be conducted within a relatively short timeframe. Therefore, continuous mentoring and follow-up training programs are recommended to further strengthen the statistical competencies of urban village officials and to provide more comprehensive financial and investment education for community members.

Overall, the Community Service Program successfully achieved its intended objectives by enhancing statistical literacy, improving financial and investment literacy, strengthening the capacity of urban village officials in statistical data management, and fostering stronger collaboration among higher education institutions, government agencies, and financial institutions. The positive outcomes of this integrated program indicate that similar cross-sector collaboration models have considerable potential for replication in other regions as an effective strategy for promoting evidence-based development, improving public governance, strengthening financial literacy, and ultimately enhancing community welfare.

CONCLUSION

The Community Service Program (Pengabdian kepada Masyarakat/PKM) implemented through the Kelurahan Cantik (Love Statistics Urban Village) Program and the Public Investment Gallery Education Program was successfully carried out as a collaborative initiative involving STIE Bina Karya, the Central Statistics Agency (Badan Pusat Statistik/BPS) of Tebing Tinggi City, the Indonesia Stock Exchange (IDX), and the Padang Hulu District Government. The program effectively integrated statistical literacy and investment literacy into a comprehensive community empowerment initiative aimed at strengthening the capacity of urban village officials and community members to support evidence-based development while improving their understanding of sound financial management and responsible investment practices.

The implementation of the program demonstrated significant improvements in participants' understanding of the importance of statistical data as a foundation for policymaking and development planning at the urban village level. Through technical coaching and hands-on data presentation exercises, urban village officials acquired fundamental knowledge and practical skills in collecting, managing, organizing, and presenting statistical data in a more systematic, accurate, and standardized manner. These enhanced competencies are expected to support the sustainable implementation of the Kelurahan Cantik Program and contribute to the development of data-driven governance at the local level.

From the perspective of investment literacy, the program also generated positive outcomes by improving participants' understanding of the capital market, various investment instruments, the long-term benefits of investing, and the importance of selecting legitimate investment products through authorized financial institutions. Furthermore, the educational activities increased participants' awareness of the risks associated with fraudulent and illegal investment schemes, thereby encouraging more rational, responsible, and informed financial decision-making.

Beyond enhancing participants' competencies, the program successfully strengthened collaboration among higher education institutions, government agencies, and financial institutions in implementing community service activities. The high level of participant engagement throughout the socialization sessions, interactive discussions, and practical exercises indicates that the training materials effectively addressed the needs of both government officials and community members. Therefore, this collaborative model has considerable potential to be replicated in other regions as an effective strategy for strengthening statistical literacy, promoting financial and investment literacy, and empowering communities through evidence-based development initiatives.

Overall, the Community Service Program successfully achieved its objectives by improving statistical literacy, enhancing investment literacy, strengthening the capacity of urban village officials in statistical data management, and fostering institutional collaboration in support of evidence-based regional development. To ensure the sustainability and long-term impact of the program, continuous mentoring and follow-up capacity-building activities are recommended so that urban village officials can further improve their statistical data management competencies while community members continue to develop their financial and investment literacy in response to evolving regional development needs.

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