

TRANSNATIONAL ACADEMIC-COMMUNITY PARTNERSHIPS: FACILITATING FINANCIAL CAPABILITY AND REMOTE HIGHER EDUCATION FOR INDONESIAN OVERSEAS WORKERS IN JAPAN

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ABSTRAK

Abstrak: Banyak Pekerja Migran Indonesia (PMI) di Jepang menghadapi masalah keterbatasan waktu belajar dan kerentanan terhadap investasi ilegal. Kegiatan pengabdian masyarakat ini bertujuan meningkatkan kapabilitas keuangan dan akses pendidikan jarak jauh bagi PMI di Jepang melalui kolaborasi antara Universitas Amikom Purwokerto dan mitra Lakpesdam PCINU Jepang. Program dilaksanakan melalui webinar interaktif yang diikuti oleh 46 peserta secara daring. Evaluasi dilakukan secara kuantitatif menggunakan kuesioner pre-test dan post-test dengan 15 butir pertanyaan. Indikator keberhasilan diukur dari peningkatan pemahaman kognitif. Hasil menunjukkan peningkatan rata-rata pemahaman peserta sebesar 17,1%. Kemitraan ini menunjukkan bahwa organisasi diaspora berfungsi efektif sebagai penghubung kepercayaan untuk sosialisasi akademik, meskipun peserta masih membutuhkan pendampingan berkelanjutan untuk membagi waktu antara bekerja dan belajar daring.

Kata Kunci: Kemitraan Transnasional; Kapabilitas Keuangan; Pembelajaran Jarak Jauh; Pekerja Migran; Modal Sosial.

Abstract: Many Indonesian Overseas Workers (IOWs) in Japan face learning barriers and exposure to predatory financial schemes. This community service project aimed to enhance financial capability and Remote Higher Education (RHE) accessibility for IOW in Japan through a collaborative partnership between Universitas Amikom Purwokerto and Lakpesdam PCINU Japan. Utilizing an interactive online webinar, the initiative engaged 46 participants. The educational impact was assessed quantitatively using pre-test and post-test questionnaires containing 15 items. Success indicators were measured by improvements in cognitive comprehension. Results showed a 17.1% increase in overall comprehension. The findings indicate that diaspora networks serve as effective trust brokers for academic socialization. However, sustained mentoring support remains crucial to assist working students in balancing their professional duties and online learning.

Keywords: Transnational Partnerships; Financial Capability; Remote Higher Education; Overseas Workers; Social Capital.



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A. INTRODUCTION

Transnational labor migration is frequently championed as a structural mechanism for economic advancement, allowing workers from developing nations to access higher-wage labor markets abroad (Pujiastuti et al., 2025). However, empirical evidence suggests that high remittance inflows do not automatically guarantee long-term household wealth or financial security (Lestari et al., 2023). Upon returning to their home countries, many returning overseas workers face immediate financial precarity due to a lack of structured financial planning, consumerist lifestyle adjustments, and insufficient knowledge regarding productive asset accumulation and household investment (Nurohman et al., 2025; OJK, 2022). Furthermore, overseas workers are increasingly targeted by digital fraud, unregulated online loans, and high-risk speculative schemes circulated within overseas worker online networks (Maky et al., 2023; Pawestri et al., 2023).

For Indonesian Overseas Workers (IOWs) in Japan, managed under technical intern (*Ginou Jisshuusei*) and specified skilled worker (*Tokutei Ginou*) visas, these challenges are compounded by a lack of access to local support structures (BP2MI, 2023). The program partner, Lakpesdam PCINU Japan, operates as a key community organization, yet faces significant difficulties in addressing the dual vulnerabilities of its members: financial precarity and limited educational mobility (Tahyudin et al., 2025). Most of the partner's cohort possess only secondary school qualifications and express a strong desire to pursue higher education to secure post-migration career opportunities (Pratama & Srimulyani, 2024). However, the rigid schedules of industrial placements, geographic isolation across Japanese prefectures, and the absence of direct institutional advising pathways prevent them from accessing academic opportunities (Soraya & Chen, 2022).

Prior research and community service evaluations indicate that improving the financial capability of cross-border laborers is a critical solution to secure their migration earnings (Kusbandiyah et al., 2024). Educational interventions must move beyond theoretical financial literacy to build practical capabilities, such as budget tracking, distinguishing emergency reserves from speculative investments, and developing long-term returnee investment plans (Suswanto et al., 2024). Studies demonstrate that structured financial capacity building successfully reduces vulnerability to predatory online lending and speculative scams among migrant cohorts (Maky et al., 2023; Pawestri et al., 2023).

Concurrently, Remote Higher Education (RHE) and flexible online learning models have been validated as viable pathways to resolve the scheduling and geographic barriers faced by working students (Asiah, 2022). Research highlights that online higher education offers unique value to aspiring transnational student-migrants, allowing them to initiate university degrees in Indonesia and seamlessly continue coursework online once they transition to active labor placements in Japan (Prasetyanto et al., 2022).

However, domestic higher education institutions (HEIs) struggle to communicate these flexible options and dedicated scholarship opportunities to overseas populations due to a lack of local trust and information asymmetry (Hariawan et al., 2026).

To address this trust deficit, HEIs must leverage the social capital of diaspora organizations, which maintain dense communication channels and high social cohesion among overseas workers (Ghufron et al., 2024; Yarsasi et al., 2026). By collaborating with PCINU Japan, Universitas Amikom Purwokerto established a collaborative outreach partnership designed to combine virtual financial capability workshops with direct, pre-departure and active-migration advising for remote Bachelor's degree pathways (Saputra et al., 2025). This transnational academic-community model reframes educational outreach as a shared responsibility, utilizing PCINU as an institutional trust broker and Amikom as a digital learning infrastructure provider (Qairi & Sadar, 2026; Rohayana et al., 2025).

The primary objective of this community service project was to establish a collaborative transnational academic-community partnership to enhance the personal financial capability and Remote Higher Education (RHE) accessibility of Indonesian Overseas Workers (IOWs) in Japan. Specifically, the initiative aimed to strengthen the participants' soft skills in personal financial planning and risk awareness regarding speculative investments, while developing their hard skills in navigating remote university scholarship applications and online study workflows. By utilizing diaspora networks as trust brokers, the program sought to bridge the information gap and provide a scalable path for human resource development within the transnational worker community.

B. METHODS

The community service program was conducted in collaboration with Lakpesdam PCINU Japan (Special Branch of Nahdlatul Ulama in Japan), which serves as the primary diaspora community partner. PCINU Japan coordinates members across multiple prefectures, including Tokyo, Shizuoka, Fukuoka, and Hokkaido. The partner's executive team comprised 5 board members and regional coordinators who managed local coordination, participant recruitment, and technical facilitation. The program directly engaged 46 active overseas workers and technical interns (*Ginou Jisshuusei*) based in Japan, alongside aspiring student-migrants in Indonesia who were preparing for future migration to Japan, establishing a cohort with high educational demand and migration-induced financial risks.

The educational intervention utilized a virtual capacity-building workshop format combining interactive lectures, practical simulations, and focus group discussions (FGD). The lectures focused on personal budgeting, risk management, and remote higher education pathways. Practical simulations guided participants through step-by-step financial goal-setting

and navigating remote learning admissions portals. FGD were integrated during the moderator-led Q&A segments, enabling participants to share specific challenges regarding their shift schedules and document translation requirements, thereby ensuring that the training responded directly to their real-world needs.

The implementation of the program was structured into three consecutive stages: Pre-Activity, Execution, and Evaluation. The Pre-Activity stage involved partner coordination, digital flyer mobilization across social media networks, online participant registration, and the deployment of pre-test questionnaires. The Execution stage consisted of the live virtual workshop held on Saturday, June 20, 2026, via Google Meet. The Evaluation stage assessed the program's success using a dual-stage Monitoring and Evaluation framework. This included post-test questionnaires via Google Forms to measure cognitive shifts, statistical validation of knowledge gains using a paired-samples t-test, and the subsequent establishment of a WhatsApp mentorship group to guide applicants through document legalization and online registration. The operational flowchart of these stages is visually depicted in Figure 1.

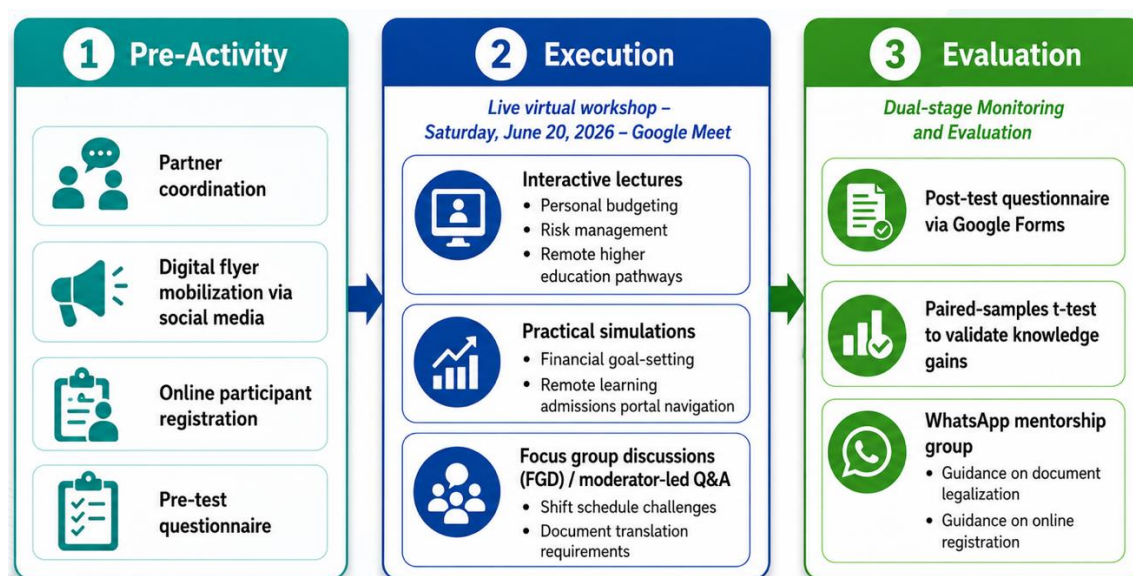


Figure 1. Operational Flowchart of the Transnational Outreach Model

C. RESULTS AND DISCUSSION

1. Pre-Activity Stage

The program began with network mobilization, online registration, and baseline socio-demographic alignment assessments. Lakpesdam PCINU Japan utilized its regional coordinator network to distribute digital flyers and informational materials across active diaspora communication channels. This local outreach successfully attracted 43 registrants. Demographically, the registrants represented a balanced distribution between Japan-based active workers and Indonesia-based prospective migrants. The geographic

distribution of the registrants is summarized in Table 1 and visualized in Figure 2.

Table 1. Geographic Distribution of Registrants (n=43)

Country	Regions / Prefectures Represented	Percentage (%)
Japan	Shizuoka, Fukuoka, Fukui, Aichi, Toyama, Niigata, Nara, Chiba, Hokkaido, Tokyo	53.5%
Indonesia	Purwokerto, Purbalingga, Cilacap, Banyumas	46.5%

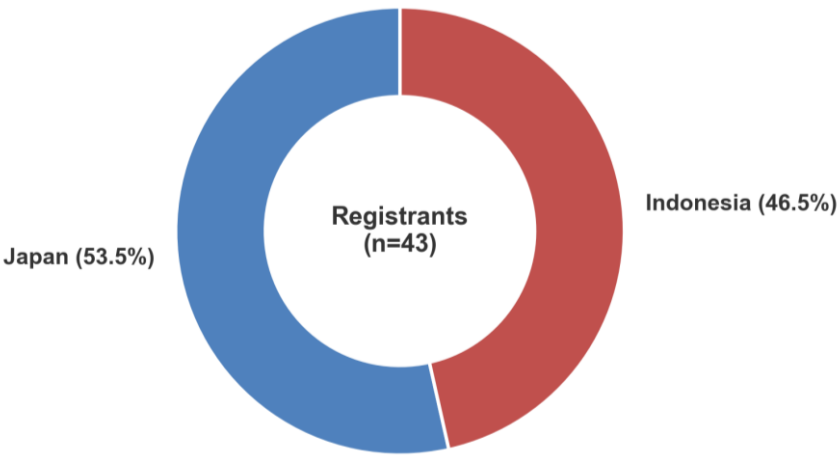


Figure 2. Geographic Distribution of Registrants

Their visa categories and educational backgrounds are presented in Table 2. The visa distribution of the Japan-based cohort is visualized in Figure 3. A key finding is that while 53.5% of registrants resided in Japan, 46.5% were located in Indonesia. Registration data revealed that this Indonesian cohort consisted of students who actively aspire to study or work in Japan. For these prospective student-migrants, the workshop served as a critical pre-departure preparatory intervention, providing financial capability training before they face overseas precarity and introducing Amikom's S1 RHE as a continuous, borderless academic degree that they can begin in Indonesia and seamlessly continue once they begin working in Japan.

Table 2. Socio-Demographic Profile: Visa Categories and Education (n=43)

Characteristic	Classification / Sub-Category	Percentage (%)
Visa/Employment Status (Japan Cohort)	Technical Intern (Ginou Jisshuusei)	18.6%
	Specified Skilled Worker (Tokutei Ginou)	14.0%
	Professional / General Migrant	7.0%
	Not in Japan / Other	60.4%
Educational Background	Secondary School (SMA/SMK/MA)	76.7%
	Bachelor's Degree (S1)	14.0%
	Diploma (D3/D4)	4.7%
	Others	4.6%

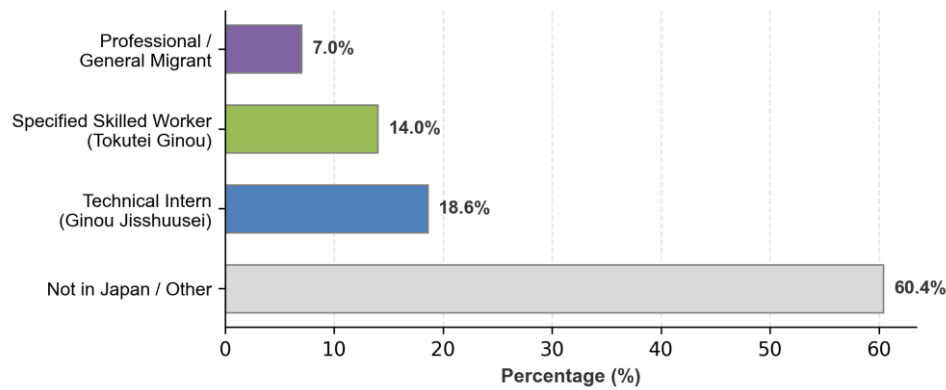


Figure 3. Visa and Employment Status Profile

This demographic profile indicates that the vast majority of participants possess visa and educational characteristics that align perfectly with target outreach metrics. Specifically, individuals with Trainee and Tokutei Ginou visas are subject to fixed-term residency constraints and require rapid, disciplined financial planning before returning home. Concurrently, the high proportion of high school graduates (76.7%) demonstrates a massive latent demand for remote higher education opportunities.

2. Execution Stage

The live virtual workshop was executed on Saturday, June 20, 2026, spanning 15:30 to 17:30 JST (13:30 to 15:30 WIB) via Google Meet. The session opened with introductory remarks by KH. Agus Sulipan, A.Md. (Rais Syuriah PCINU Japan) and Achmad Gazali, Ph.D. (Chairman of PCINU Japan), both of whom highlighted the strategic importance of utilizing diaspora networks to bridge information gaps and build human capital (Qairi & Sadar, 2026). The educational delivery was divided into two major thematic modules corresponding to the identified needs of the cohort:

- a. Session 1: Prof. Imam Tahyudin delivered training on personal financial management. The module focused on practical soft skills, including monthly budgeting rules (the 50/30/20 rule adjusted for remittance priorities), tracking financial "leaks" (unnecessary consumption), establishing emergency funds, and identifying predatory online lending schemes or unauthorized investment scams (Pujiastuti et al., 2025; Suswanto et al., 2024).
- b. Session 2: Dr. Dhanar Saputra introduced the S1 Remote Higher Education (RHE) curriculum at Universitas Amikom Purwokerto. The module focused on hard skills, outlining the flexibility of online learning systems (LMS), scholarship pathways, and step-by-step application procedures for working students (Asiah, 2022; Ndunagu et al., 2025).

The workshop concluded with an active, moderator-led Q&A session facilitated by Miqdad Al Muflih, M.Eng., and a virtual group photo. Figure 4 captures the virtual group photograph of the participants and organizers.

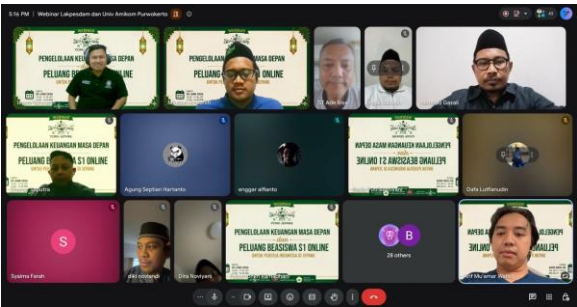


Figure 4. Virtual Group Photo

3. Evaluation Stage

The Evaluation stage tracked active engagement and measured immediate cognitive changes. Quantitative outcomes were gathered using pre-test (n=28) and post-test (n=27) Likert-scale questionnaires (5-point scale). The evaluation assessed 15 indicators divided into Part A (Personal Financial Planning & Risk Awareness) and Part B (Higher Education Goals & RHE Accessibility), as summarized in Table 3 and visualized in the dumbbell plot in Figure 5.

Table 3. Thematic Pre-Test and Post-Test Evaluation Results

No	Knowledge and Awareness Indicator	Pre-Test	Post-Test	Shift (%)
Part A. Personal Financial Planning & Risk Awareness				
1	Understanding the importance of financial planning while in Japan	3.39	3.96	+16.8%
2	Awareness that high income does not automatically equal wealth	3.82	4.07	+6.6%
3	Recognizing the need to track monthly income and expenses	3.79	4.11	+8.6%
4	Ability to categorize monthly expenses effectively	3.43	4.00	+16.7%
5	Understanding the priority of emergency funds over investments	3.54	4.07	+15.2%
6	Distinguishing between needs, wants, and financial leaks	3.61	4.07	+12.9%
7	Setting clear 3-to-5-year financial goals	3.18	4.00	+25.8%
8	Assessing legality and risks before investing	3.36	4.04	+20.3%
9	Formulating a financial plan before returning to Indonesia	3.32	4.11	+23.8%
Part B. Higher Education Goals & Remote Higher Education (RHE) Accessibility				
10	Viewing higher education as a long-term human capital investment	3.75	4.07	+8.6%
11	Understanding how RHE programs operate	3.32	4.00	+20.4%

No	Knowledge and Awareness Indicator	Pre-Test	Post-Test	Shift (%)
12	Recognizing the feasibility of working while studying online	3.57	4.07	+14.1%
13	Awareness of the Amikom Purwokerto RHE scholarship opportunities	3.25	4.00	+23.1%
14	Knowledge of available RHE majors and study options	3.32	4.04	+21.5%
15	Understanding the S1 RHE scholarship application steps	3.11	3.96	+27.5%
	Overall Mean Understanding Score	3.45	4.04	+17.1%

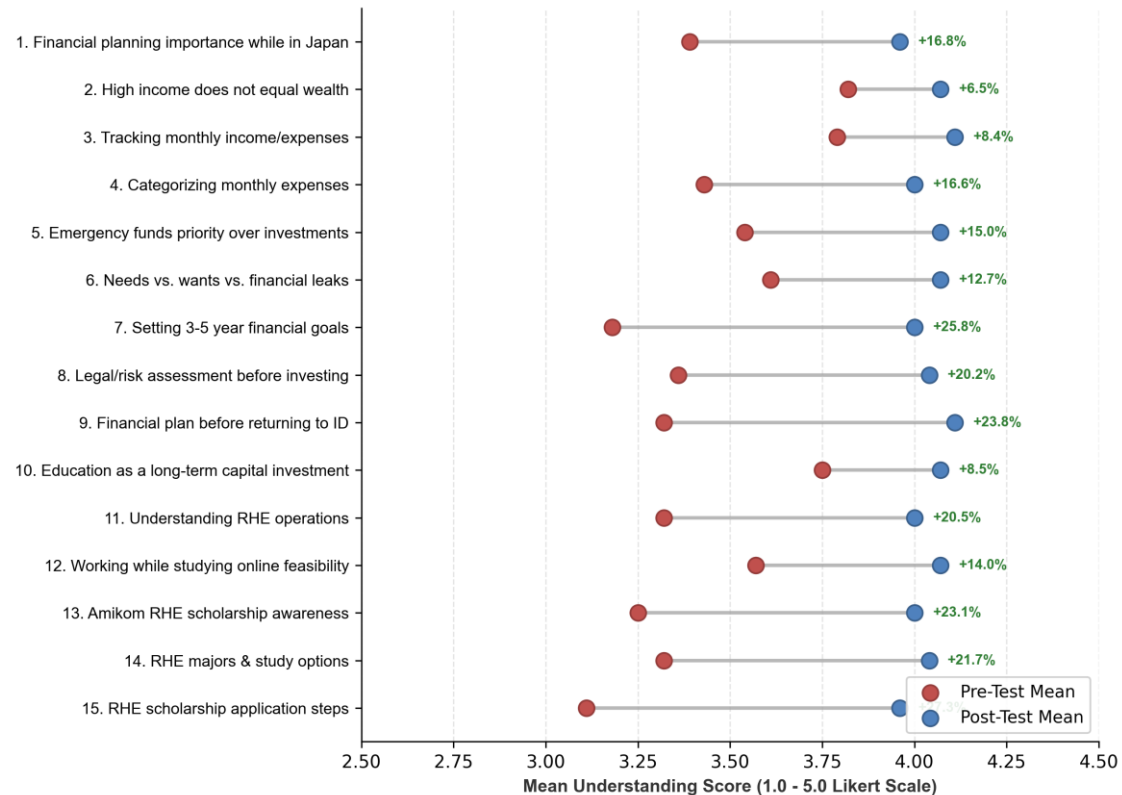


Figure 5. Pre-Test and Post-Test Understanding Dumbbell Plot

The evaluation shows a highly significant 17.1% overall increase in average understanding, rising from 3.45 to 4.04. The most substantial cognitive shifts occurred in hard-skill operational areas: navigating the specific steps for RHE scholarship applications (Indicator 15) increased by +27.5%, followed by setting clear 3-to-5-year financial goals (Indicator 7) at +25.8%, and formulating post-migration financial returnee plans (Indicator 9) at +23.8%. To validate the statistical significance of these gains, a paired-samples t-test was conducted across the 15 indicators. The analysis confirmed a highly significant positive change from pre-test ($M = 3.45$, $SD = 0.22$) to post-test conditions ($M = 4.04$, $SD = 0.05$), $t=11.92$, $p<0.001$. Participant satisfaction ratings are detailed in Table 4 and visualized in the radar chart in Figure 6. Post-intervention enrollment intentions are summarized in Table 5.

Table 4. Participant Satisfaction and Operational Feedback Ratings (n=27)

Evaluation Dimension	Mean Score (1.00 - 5.00 Scale)
Comprehensibility of Financial Topics	4.07
Presenter Communication and Clarity	3.96
Moderator Facilitation and Pace	3.96
Perceived Practical Value for Future Career	3.93

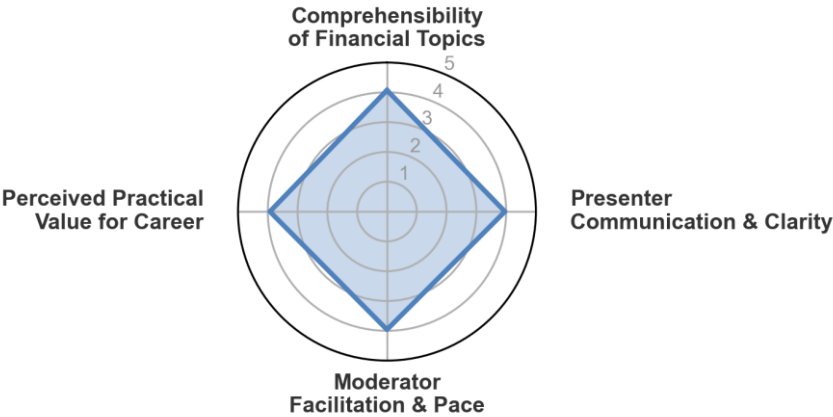


Figure 6. Program Satisfaction and Operational Feedback Radar Chart

Table 5. Post-Intervention Enrollment Intentions (n=27)

Action / Intention Class	Count / Response Summary	Percentage (%)
Immediate Intent to Apply	Expressed direct interest, requested admissions forms/assistance	25.9%
Considering / Interested	Expressed interest but cited barriers (shift match, document prep)	70.4%
No Interest	Undecided or not interested	3.7%

The feedback indicates that 25.9% of participants expressed immediate intent to apply and requested registration guidance. An additional 70.4% expressed interest but noted personal logistical constraints. Only 3.7% expressed no interest. To address the constraints and guide applicants through the admissions process, Lakpesdam PCINU Japan established a dedicated WhatsApp mentorship group as an immediate post-activity follow-up, which successfully resolved information asymmetry regarding document legalization and online admissions.

Despite the positive shifts, several operational challenges were recorded that require strategic solutions for future iterations. Over 70.4% of participants noted scheduling conflicts due to alternating shifts. HEIs must offer flexible, asynchronous learning support (recorded lectures, online discussion boards, chatbot advisors) to accommodate working students (Ndunagu et al., 2025; Rustam & Lince, 2025). Active overseas workers faced difficulties obtaining and translating high school records. The partnership's WhatsApp group and PCINU regional coordinators served as critical liaisons

to guide candidates through scanning and digital submission (Tahyudin et al., 2025). Returning to academic environments after years of manual labor requires cognitive adjustments. HEIs should offer pre-departure study skills prep to help candidates establish routines.

D. CONCLUSION AND SUGGESTION

The collaborative outreach program successfully established a transnational academic-community partnership to resolve information asymmetry and financial vulnerability among overseas workers. In answer to the study's objectives, the program successfully aligned with the target socio-demographic cohort of young secondary school graduates (76.7%) and technical interns or specified skilled workers. The virtual capacity-building workshop achieved a highly significant 17.1% overall increase in participant cognitive capability (overall mean score rising from 3.45 to 4.04 on a 5-point Likert scale). In terms of specific skill development, the participants achieved the highest progress in remote higher education (RHE) scholarship workflows (+27.5%) and short-to-medium-term financial goal formulation (+25.8%). Furthermore, the intervention stimulated strong academic mobility, with 25.9% of participants expressing an immediate intent to apply for remote higher education admissions.

For immediate action, the partnership should establish direct, digital advising channels to guide the active applicants through document collection and online registration. For future research and applied community service, we recommend extending this transnational academic-diaspora model to other prominent Indonesian labor destinations, such as Taiwan and South Korea, to evaluate how different visa regulations and labor environments affect remote study habits. Additionally, future applied interventions should study the implementation of asynchronous support tools, such as automated chatbot advisors and localized mobile learning applications, to systematically resolve the work-shift scheduling barriers faced by cross-border student-migrants.

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