

Beyond Remittances: Financial Literacy and Business Preparedness Among Indonesian Migrant Workers

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ABSTRACT

Indonesian migrant workers (IMWs) contribute significantly to Indonesia's economy through remittances, yet the long-term use of migration income remains a concern as they prepare for post-return livelihoods. Existing studies examine financial literacy, remittance use, or entrepreneurship in isolation, offering limited insight into their interconnection in pre-return preparation. This study therefore explores financial literacy, remittance management, business planning, and business preparedness among IMWs in Penang, Malaysia. Using an exploratory qualitative approach, semi-structured interviews were conducted in May 2026 with four IMWs and one migrant workers' organization representative, and the data were then analyzed thematically. Findings suggest financial literacy is reflected in goal setting, budgeting, expenditure monitoring, saving, and investment, varying with individual and family circumstances. Remittance management balances household needs, family and educational responsibilities, savings, and investment rather than progressing uniformly from consumption to investment. Occupational skills, prior entrepreneurial experience, financial resources, and family support shape business planning, while business preparedness encompasses capital, business experience, market familiarity, and operational challenges. Viewed through the sustainable livelihoods framework, these interconnected but non-linear practices show how migrant workers mobilize financial, human, and social resources for prospective livelihoods while still abroad, rather than evidencing post-migration reintegration. The findings support integrating financial management and business preparation into migrant support initiatives.

Keywords: *Indonesian Migrant Workers; Financial Literacy; Remittance Management; Business Planning; Business Preparedness; Sustainable Livelihoods.*

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1. Introduction

International labor migration has become an important strategy for improving household welfare and supporting economic development in many developing countries. Indonesia is among the world's largest labor-sending countries, with hundreds of thousands of Indonesian Migrant Workers (IMWs) employed abroad each year. Beyond generating employment opportunities, IMWs contribute substantially to the national economy through remittances. According to Bank Indonesia, remittances from Indonesian migrant workers reached USD 15.7 billion (approximately IDR 251.1 trillion) in 2024, making migrant workers the second-largest source of foreign exchange after the oil and gas sector. (Kementerian P2MI, 2025a). These remittances contribute not only to household welfare but also to national economic resilience, highlighting migrant workers' strategic role in Indonesia's economic development.

Recognizing the importance of migrant workers' economic contribution, the Indonesian government has increasingly expanded its efforts beyond employment protection toward economic empowerment. In 2024, the Ministry for the Protection of Indonesian Migrant Workers (KP2MI) implemented empowerment programs involving 2,100 returning migrant workers and their families, covering food security, creative industries, tourism, services, and digital marketing. (Kementerian P2MI, 2024). Furthermore, KP2MI has strengthened financial literacy initiatives by collaborating with Bank Indonesia, state-owned banks, and other stakeholders to improve migrant workers' financial capability and promote the productive use of remittances for savings, investment, and business development. (Kementerian P2MI, 2025a). These initiatives indicate that financial literacy and entrepreneurship have become strategic priorities in supporting the long-term economic independence of Indonesian migrant workers.

Despite these initiatives, optimizing remittance utilization remains a significant challenge. KP2MI reported that Indonesian migrant workers generated approximately USD 15.7 billion in remittances during 2024. Citing a 2019 Bank Indonesia survey, KP2MI further reported that 68% of migrant workers' salaries were transferred to Indonesia, with remittances used primarily for daily household needs, followed by investment, savings, business activities, and other purposes (Kementerian P2MI, 2025b). These figures suggest that while remittances substantially improve household welfare, their utilization for business activities remains relatively limited. Rather than viewing remittance utilization solely through predetermined categories of household consumption, savings, investment, and business activities, this phenomenon highlights the need to examine how migrant workers themselves manage financial resources and prepare for future economic activities. In particular, further research is needed to explore how financial literacy, remittance management, and business planning shape Indonesian migrant workers' business preparedness across different stages of migration.

Many returning migrant workers continue to migrate and rely on overseas earnings as their primary source of income. Working abroad enables migrant workers to accumulate financial resources; they predominantly allocate these earnings to household consumption, children's education, debt repayment, and other family obligations, leaving relatively limited resources for productive investment and business development. Consequently, many migrant workers struggle to establish sustainable livelihoods through other income sources after returning to Indonesia.

This paper applies the sustainable livelihoods perspective as a sensitizing framework to examine how migrant workers manage financial resources, use remittances, and plan future business activities while still employed overseas. These practices may inform future livelihood strategies upon return; however, the present study does not assess actual post-migration economic reintegration. Accordingly, further

research is warranted to explore how financial literacy, remittance management, and business planning relate to the business preparedness of Indonesian migrant workers before returning to Indonesia.

Previous studies on Indonesian migrant workers have generally evolved through three major research streams. The first stream focuses on financial literacy interventions to improve migrant workers' financial knowledge and management skills. Suranto et al. (2023) demonstrated that financial literacy training significantly improved migrant workers' understanding of budgeting, savings, investment, and financial planning. Similar findings were reported by Sasaki et al. (2024), and Suswanto et al. (2024), who found that financial education programs strengthened participants' financial awareness and promoted more responsible financial behavior. In addition, Krissanya et al. (2024) incorporated entrepreneurial awareness into financial literacy programs, indicating that financial education may also encourage entrepreneurial motivation among migrant workers. Likewise, Firmansyah, Surbakti, et al. (2025) reported that a participatory financial literacy consultation program in Penang improved migrant workers' awareness of budgeting, debt management, investment, and long-term financial planning. Collectively, these studies demonstrate the effectiveness of financial literacy interventions; however, they primarily evaluate educational outcomes and provide limited evidence regarding how financial literacy contributes to business preparedness while migrant workers are still employed overseas.

The second stream examines financial management and remittance utilization among migrant workers. Firlana & Mastur (2023) emphasized that productive remittance management requires not only savings and investment but also the development of entrepreneurship, supported by adequate training and institutional assistance. Similarly, Firmansyah, Siswanto, et al. (2025) found that many Indonesian migrant workers in Penang had not systematically recorded their income and expenditures despite regularly sending remittances to their families. The study highlighted the importance of personal financial recording as a foundation for effective financial management but did not explore how financial management practices translate into entrepreneurial preparation.

The third stream extends the discussion toward entrepreneurship and post-migration economic sustainability. Puspitasari & Bachtillah (2025) reported that integrating financial literacy with entrepreneurship training increased migrant workers' confidence in establishing micro-enterprises after returning to Indonesia. Likewise, Hendriana et al. (2026) argued that productive remittance utilization and financial empowerment can facilitate business creation and improve the long-term economic welfare of migrant worker families. Nevertheless, these studies primarily assess program outcomes and pay relatively little attention to understanding migrant workers' experiences in developing business plans and preparing for entrepreneurship while still employed overseas.

Based on these gaps, this study explores financial literacy, remittance management, business planning, and business preparedness among Indonesian migrant workers in Penang, Malaysia. Specifically, it examines how Indonesian migrant workers perceive and practice financial literacy and remittance management during their migration experience, how they develop business plans and prepare for future entrepreneurial activities, and how financial literacy, remittance management, and business planning are interconnected in shaping their business preparedness.

Unlike the first stream of studies, which primarily examines financial literacy and its determinants, this study considers how migrant workers experience financial practices in relation to their future economic plans. In contrast to the second stream, which focuses mainly on financial management and the productive use of remittances, this study examines how these financial practices are connected to business planning. It also extends the third stream on entrepreneurship and post-migration economic

sustainability by examining business preparedness while migrant workers are still employed overseas, rather than focusing primarily on entrepreneurship programs or post-return outcomes.

From a practical perspective, the findings may inform the design of migrant worker empowerment programs that integrate financial literacy, productive remittance management, and business planning while recognizing differences in migration experiences and economic aspirations. The remainder of this paper is organized as follows. Section 2 reviews the relevant literature; Section 3 describes the research method; Section 4 presents the findings; Section 5 discusses the findings in relation to previous studies; and Section 6 concludes the paper and presents its implications, limitations, and directions for future research.

2. Literature Review

2.1 Sustainable Livelihoods and Migration

The sustainable livelihoods perspective provides a conceptual foundation for understanding how individuals and households mobilize capabilities, assets, and activities to sustain and improve their livelihoods. Chambers & Conway (1992) Conceptualizes a livelihood in terms of capabilities, assets, and activities required for a means of living, with sustainability referring to the capacity to cope with and recover from stresses and shocks while maintaining or enhancing these capabilities and assets over time. Scoones (2009) Further develops the concept by emphasizing the relationships among livelihood resources, institutional conditions, livelihood strategies, and livelihood outcomes. The framework therefore shifts attention from income alone to the combination of resources and strategies individuals use to pursue longer-term livelihood objectives.

The sustainable livelihoods perspective is particularly relevant to migration because migration itself can constitute a livelihood strategy. Contemporary livelihood systems increasingly extend across geographical boundaries through labor mobility, transnational households, and remittance flows. Natarajan et al. (2022) This emphasizes that sustainable livelihood analysis needs to account for broader processes, including globalization, labor migration, and remittances. Migration may enable individuals and households to acquire financial resources, experience, skills, and social connections that they can then mobilize toward different livelihood strategies.

Applying the framework to migrant populations further demonstrates its relevance. Chinkilo et al. (2023) used the sustainable livelihoods approach to examine the livelihood strategies of international return migrants, emphasizing that return constitutes an important stage of the migration cycle and that post-return livelihoods are shaped by migrants' resources and available livelihood strategies. Fatima & Raza (2025) similarly applied the sustainable livelihood framework to migrant workers, examining how human, social, physical, and financial capital interact with livelihood strategies, vulnerabilities, and outcomes. Their study explicitly demonstrates the applicability of the Sustainable Livelihoods Framework (SLF) to migrant workers and the interaction among different forms of livelihood capital.

In this study, the sustainable livelihoods perspective serves as a sensitizing framework rather than a tool for evaluating post-return livelihood outcomes. Because the participants are still employed overseas, the study examines financial literacy, remittance management, business planning, and business preparedness as interconnected aspects through which migrant workers manage current resources and prepare for prospective livelihood strategies, rather than assessing actual economic reintegration.

2.2 Financial Literacy among Indonesian Migrant Workers

Financial literacy is not merely the ability to understand financial concepts but also the capacity to apply financial knowledge to make effective decisions about budgeting, saving, borrowing, investing, and long-term financial planning. Lusardi and Mitchell (2014) define financial literacy as the ability to process economic information and make informed decisions about financial planning, wealth accumulation, debt, and pensions. Adequate financial literacy can enable individuals to improve their financial well-being, accumulate wealth, and avoid poor financial decisions. (Lusardi & Mitchell, 2023).

The Organization for Economic Co-operation and Development (OECD) expands this concept by defining financial literacy as a combination of financial awareness, knowledge, skills, attitudes, and behaviors necessary to make sound financial decisions and ultimately achieve financial well-being. (OECD, 2026). Accordingly, the OECD/INFE framework identifies financial knowledge, financial behavior, and financial attitude as fundamental dimensions of financial literacy. (OECD, 2026). Financial literacy, therefore, extends beyond financial knowledge and encompasses behavioral aspects that influence how individuals allocate income, manage expenditures, save, and invest.

For Indonesian Migrant Workers (IMWs), financial literacy is particularly important because migration generates financial resources that migrants must allocate across their own needs, family responsibilities, and longer-term economic objectives. Remittances constitute one of the largest external financial resources for developing countries and contribute substantially to household welfare and economic development. (Ratha et al., 2023, 2024). However, their longer-term developmental implications depend not only on the amount transferred but also on how migrant workers and their families manage these resources. (Ratha et al., 2024). Financial literacy is therefore relevant to migrant workers' capacity to balance immediate financial responsibilities with savings, investment, and other longer-term uses of income from migration.

Studies of Indonesian migrant workers indicate that this capability is multidimensional. Rizal et al. (2023) Found that financial attitude, financial behavior, and financial socialization significantly influence financial literacy among Indonesian migrant workers in Malaysia, suggesting that behavioral and social factors shape financial literacy alongside financial knowledge. Pujiastuti et al. (2025) Also reported that financial literacy and financial inclusion significantly increase investment interest among Indonesian migrant workers. Taken together, these findings indicate that the capacity to make financial decisions operates alongside access to financial services and may influence how migrant workers allocate their resources toward longer-term financial objectives.

Financial literacy may also have implications beyond personal financial management. Wen et al. (2024) demonstrated that financial literacy positively influences entrepreneurial participation among migrants by improving their ability to access financial resources, evaluate business opportunities, and utilize social capital. Thus, rather than treating financial literacy simply as an educational outcome, the literature suggests that it may constitute an important financial capability through which migrant workers manage migration income and consider future economic opportunities. However, financial literacy itself does not demonstrate that a migrant worker has developed a business plan or is prepared to establish a business. This distinction requires consideration of how financial resources are managed and subsequently translated into more concrete economic preparation.

2.3 Financial Planning and Remittance Management

Financial literacy should be reflected in individuals' financial behavior, particularly their ability to manage income, allocate expenditures, save, invest, and plan for future financial needs. Financial planning can therefore be regarded as a continuous process of establishing financial goals and allocating financial resources toward short- and long-term objectives. (OECD, 2026). Effective financial planning enables individuals to maintain financial stability, prepare for unexpected events, and improve long-term financial well-being. (Lusardi & Mitchell, 2023).

For IMWs, financial planning is particularly important because overseas employment is generally temporary, while financial responsibilities toward families may continue throughout and beyond the migration period. Remittances remain one of the largest sources of external finance for developing countries and have exceeded foreign direct investment in many low- and middle-income economies. (Ratha et al., 2023). Nevertheless, the developmental implications of remittances depend not only on their volume but also on how migrant workers and their families allocate and manage them. (Ratha et al., 2024).

Remittances may be allocated across multiple, sometimes competing, purposes, including daily consumption, children's education, housing, debt repayment, savings, investment, and productive economic activities. (Ratha et al., 2024). Accordingly, remittance management should not be understood simply as a choice between consumption and productive investment. Rather, it involves decisions about how migration income is distributed across current household responsibilities and longer-term economic objectives.

Firlana & Mastur (2023) reported that migrant worker families use remittances to meet household needs while also adopting financial strategies such as saving, debt management, skill development, and the establishment of micro-enterprises. However, limited business-management capability, inadequate capital, and restricted market access may constrain the sustainability of such businesses. Their findings indicate that remittance income alone does not ensure that financial resources can be transformed into sustainable, productive activities.

Financial planning is also related to financial inclusion. Pujiastuti et al. (2025) found that financial literacy and financial inclusion significantly increase investment interest among Indonesian migrant workers. Access to formal financial institutions may provide migrant workers with mechanisms for saving and investment. At the same time, the Global Findex Database demonstrates the broader importance of formal financial accounts, digital payments, and savings products for household financial resilience. (Demirgüç-Kunt et al., 2022). Together, these studies suggest that remittance management reflects an interaction between individual financial capability, access to financial services, household responsibilities, and longer-term economic objectives.

From a sustainable livelihoods perspective, remittance management can be viewed as part of the process by which financial resources acquired during migration are mobilized within broader livelihood strategies. This perspective is consistent with migration-oriented applications of livelihood frameworks that recognize migration and remittances as interconnected components of livelihood strategies. Thus, examining remittance management provides a bridge between financial literacy and the ways migrant workers begin preparing resources for prospective economic activities.

2.4 Business Planning and Business Preparedness

Beyond managing migration income, some migrant workers may seek to transform accumulated financial resources and work experience into productive economic activities. Entrepreneurship represents one possible livelihood strategy in this context. Kakhkharov (2019) They argue that remittances can function as entrepreneurial capital when intentionally allocated to productive investment rather than directed entirely toward immediate household consumption. Wen et al. (2024) Similarly, they argue that financial literacy can facilitate entrepreneurial participation by strengthening individuals' ability to evaluate business opportunities, mobilize financial resources, and utilize social capital.

However, business preparedness should be distinguished from entrepreneurial intention and readiness. Entrepreneurial intention primarily concerns an individual's intention or desire to engage in entrepreneurship, whereas entrepreneurial readiness more broadly reflects an individual's perceived capability and willingness to undertake entrepreneurial activity. In this study, business preparedness refers specifically to the extent to which migrant workers have undertaken concrete financial, managerial, and contextual preparation for prospective business activities. This may include identifying a potential business, considering required capital, understanding prospective markets, evaluating business risks, and preparing operational and marketing arrangements.

This distinction is important because intention does not necessarily translate into preparation. A migrant worker may wish to establish a business after returning to Indonesia, but may not yet have accumulated the required capital, identified an appropriate market, or considered how the business would operate. Conversely, some workers may already be accumulating productive assets, developing business-relevant skills, or participating in family businesses even though they have not determined when they will return. Business preparedness is therefore treated as a multidimensional condition rather than a binary status or an observed post-return outcome.

The literature also indicates that migrant workers' business preparation does not depend solely on individual financial resources. Firlana & Mastur (2023) It identifies limited managerial capability and market access as constraints on migrant-worker family enterprises, suggesting that knowledge and external support may affect the translation of financial resources into viable businesses. Evidence from financial education initiatives involving Indonesian migrant workers also points to continuing needs for practical financial and business guidance. Suranto et al. (2023). For example, one study reported that financial literacy training covering budgeting, financial planning, savings, debt management, and investment improved participants' awareness of personal financial management. Firmansyah, Surbakti, et al. (2025) Similarly, one study found that many Indonesian migrant workers participating in a financial literacy consultation program in Penang had not previously prepared systematic financial records or budgets.

These intervention studies are relevant not as a basis for evaluating training effectiveness but because they indicate potential gaps in financial capability and the possible role of institutional support — migrant worker associations, financial institutions, and educational institutions — in providing financial information, business knowledge, networks, and practical assistance for future economic activities. Within the sustainable livelihoods perspective, such institutional conditions shape how individuals access and mobilize resources in developing livelihood strategies.

2.5 Conceptual Synthesis

The literature suggests that the four aspects are conceptually related but analytically distinct: financial literacy is the ability to understand and apply financial knowledge in decision-making; remittance management reflects how migration income is allocated among household responsibilities, savings, investment, and prospective economic objectives; business planning concerns the formulation of prospective economic activities, including business opportunities, required resources, markets, and operational arrangements; and business preparedness reflects the extent to which such plans are supported by concrete financial, managerial, and contextual preparation. Viewed through the sustainable livelihoods perspective, these elements provide a conceptual basis for examining how migrant workers mobilize resources and capabilities for future livelihood strategies, and their relationships are not assumed to be linear: greater financial literacy does not automatically lead to productive remittance allocation, effective business planning, or successful entrepreneurship, because migrant workers operate within different family circumstances, migration experiences, institutional environments, resource constraints, and personal aspirations, and possessing financial capital does not necessarily indicate preparedness to operate a business.

Accordingly, the four elements are employed in this study as sensitizing concepts that guide the exploration of migrant workers' experiences rather than as variables in a predetermined causal model. The analysis examines how IMWs manage their financial resources, how remittances are negotiated between family needs and longer-term objectives, how prospective business plans emerge, and what financial, managerial, contextual, and institutional factors characterize their level of business preparedness. Because the participants remain employed overseas, the study does not assess actual post-migration economic reintegration. Instead, it examines how their current financial practices and business preparation may inform prospective pathways toward sustainable livelihoods following migration.

3. Methodology

This study employed an exploratory qualitative research strategy to explore the financial literacy, remittance management, business planning, and business preparedness of Indonesian migrant workers in Penang, Malaysia. This research strategy was considered appropriate because the study sought to capture migrant workers' experiences, perceptions, and financial decision-making while they were still employed overseas, and to interpret these experiences in relation to the study's sensitizing framework of sustainable livelihoods. The study, therefore, focuses on pre-return financial practices and business preparedness rather than actual post-migration outcomes.

Informants were selected using purposive sampling based on their ability to provide rich information relevant to the research objectives. The inclusion criteria required informants to (1) be Indonesian migrant workers currently employed in Malaysia, and (2) have work experience that enabled them to describe their financial management and future business plans. Five informants were involved in this study: four Indonesian migrant workers representing different occupational backgrounds and one key informant from PERMAI Penang. Given the exploratory nature of the study, the sample was intended to capture varied experiences relevant to the research questions rather than to achieve statistical representation or generalization. The four migrant workers differed in occupation and length of migration experience, while the PERMAI Penang representative provided an organizational perspective on migrant workers' financial and business-related experiences. Data saturation was not used as a formal criterion for determining the sample size; therefore, the findings are interpreted as exploratory insights

from this specific group of informants. To ensure confidentiality, all informants were identified using informant codes (P1-P4 and K1).

Table 1. Demography of Informants

Code	Informant	Occupation	Work Experience in Malaysia	Role
P1	Indonesian Migrant Worker	Construction worker	40 years	Participant
P2	Indonesian Migrant Worker	Cleaner	7 months	Participant
P3	Indonesian Migrant Worker	Domestic worker	18 years	Participant
P4	Indonesian Migrant Worker	Teacher	3 years	Participant
K1	PERMAI Penang Representative	Community leader	-	Key informant

The inclusion of informants with different occupations and migration experiences enabled the study to capture diverse perspectives regarding financial literacy and business preparedness. Because all four migrant-worker informants were still employed in Malaysia at the time of data collection, the study does not examine actual post-migration economic reintegration. Instead, it explores their current financial practices, future business plans, and preparedness for their eventual return to Indonesia. Primary data were collected through semi-structured interviews conducted in Penang, Malaysia. Semi-structured interviews were selected because they provided sufficient flexibility to explore informants' experiences while ensuring that all interviews addressed the same key topics. The interview guide focused on four main areas, consistent with the study's sensitizing framework: (1) financial literacy, (2) remittance management, (3) business planning, and (4) business preparedness for prospective economic activities after returning to Indonesia.

Data collection was conducted in Penang, Malaysia, in May 2026 as part of a collaborative activity with PERMAI Penang. The four migrant-worker informants were selected from workers who had registered through PERMAI Penang to participate in the activity and who met the study's inclusion criteria. The interviews were conducted by the lead researcher using a focused semi-structured interview guide. Each interview lasted approximately 10-20 minutes and was conducted in Bahasa Indonesia. The relatively brief duration reflected the focused scope of the interviews, which used 11 questions organized around four predefined areas: financial literacy, income and remittance management, business planning, and challenges and support related to business preparedness. With informants' consent, all interviews were audio-recorded and subsequently transcribed verbatim for analysis. The quotations presented in the manuscript were translated from Bahasa Indonesia into English by the lead researcher and checked against the original transcripts to maintain consistency of meaning.

The interview data were analyzed using thematic analysis following the procedures proposed by Braun & Clarke (2006). The analysis was conducted manually using Microsoft Excel to organize and compare the interview data across informants. The analysis followed six phases. First, the interview transcripts were read repeatedly to achieve familiarity with the data. Second, meaningful statements relevant to the research objectives were assigned initial codes. Third, related codes were grouped into candidate themes. Fourth, the candidate themes were reviewed against the coded data and interview transcripts to ensure that they adequately represented the informants' accounts. Fifth, the themes were defined and named according to their conceptual focus. Finally, the themes were interpreted in relation to the research questions and the study's sensitizing framework. The analysis generated four overarching

themes: financial literacy, remittance management, business planning, and business preparedness. The Excel-based coding matrix was used to systematically compare the accounts of the four migrant-worker informants and the PERMAI Penang key informant across these themes.

To enhance the credibility of the findings, this study employed several strategies recommended for qualitative research. First, data were collected from informants with diverse occupational backgrounds and migration experiences to obtain multiple perspectives regarding financial management and business preparedness. In addition, the PERMAI Penang representative served as a key informant whose organizational perspective helped contextualize and compare the accounts provided by the migrant-worker informants. Second, interview transcripts were reviewed repeatedly during the coding process to ensure consistency in theme development. Third, quotations from informants were incorporated into the findings to enhance transparency and enable readers to evaluate the connection between the data and the sensitizing concept. Because the coding was conducted by the lead researcher, no inter-coder comparison was undertaken; instead, coding consistency was addressed through repeated comparison of the codes and themes with the original interview transcripts. Finally, informants' identities were anonymized by using informant codes throughout the study to maintain confidentiality and protect their privacy. No formal ethics committee approval was obtained for this study. Participation was voluntary, informed consent was obtained from all informants prior to the interviews, and informants were informed about the purpose of the study and the use of their responses for research purposes.

4. Findings

4.1 Financial Literacy among Indonesian Migrant Workers

The interviews revealed that Indonesian migrant workers (IMWs) generally recognized financial literacy as important for managing their earnings while working abroad. Although all informants acknowledged the need to manage their finances responsibly, their financial management practices varied across informants. The interviews reflected differences in financial goal-setting, budgeting, expenditure monitoring, saving and investment practices, and the influence of family responsibilities on financial decisions.

The PERMAI Penang representative (K1) also described financial literacy among Indonesian migrant workers as heterogeneous. According to K1, some migrant workers had already developed good financial management practices, whereas many others still lacked sufficient knowledge and confidence to manage their personal finances independently.

"Some migrant workers already understand how to manage their finances independently, while many others still have limited financial management knowledge." (K1)

The migrant-worker informants similarly reported different financial management practices. Firstly, informant P2 consistently emphasized that working abroad should be accompanied by clear financial objectives. Informant P2, who had been working in Malaysia for seven months, explained that migrant workers should understand the purpose of earning income abroad and manage their finances accordingly. She also reported recording all of her expenditures to monitor spending and ensure that her financial resources were used appropriately.

"Migrant workers need financial management knowledge. After obtaining income from working abroad, they should have clear financial goals regarding how that income will be used." (P2)

Secondly, informant P4 demonstrated a structured approach to financial management by determining how to allocate his monthly salary before receiving it. He consistently allocated approximately 70% of his income to support his parents and younger siblings' education, 20% to daily living expenses, and the remaining 10% to personal savings.

"Before receiving my salary, I have already decided how much money will be sent home. Around 70% goes to my parents and my younger sibling's education, 20% is used for daily living expenses, and the remaining 10% is saved." (P4)

Thirdly, informant P3 described changes in her financial management practices during her eighteen years of employment in Malaysia. Initially, she sent money to Indonesia through relatives, but later opened a personal bank account to gain greater control over her finances. She reported allocating her income across several purposes, including children's education, household expenses, health insurance, land purchases, gold savings, and government securities.

"At first, I sent money through my relatives in Indonesia. Later, I opened my own bank account to manage my finances more independently. My income is now allocated for my children's education, daily household needs, health insurance, land purchases, gold savings, and government securities." (P3)

Fourthly, informant P1 described how family responsibilities significantly influenced his financial management. While he believed that managing finances had been relatively straightforward before marriage, supporting his family's daily needs and financing his children's education substantially reduced his ability to save.

"Before I got married, I managed my finances quite well. After having a family, however, my financial situation became more challenging because household expenses increased." (P1)

Overall, the informants' accounts reflected financial literacy through goal setting, budgeting, expenditure monitoring, saving, and investment, with practices differing according to family responsibilities, migration experiences, and individual financial priorities.

4.2 Remittance Management among Indonesian Migrant Workers

The interviews revealed that remittance management constituted one of the primary financial responsibilities of Indonesian migrant workers in Malaysia. All informants regularly allocated a substantial proportion of their earnings to support family members in Indonesia. However, the allocation of remittances varied according to family responsibilities, financial priorities, and individual economic conditions. The findings indicate that remittances were predominantly used to finance household consumption, children's education, and parental support, while the remaining income was allocated to savings or investment whenever possible.

Family obligations emerged as the principal consideration in determining remittance allocation. Informant P1, who worked in the construction sector, explained that approximately 80% of his monthly income was sent to Indonesia to finance his children's education and daily household expenses. He noted that only after his children's educational needs had been fulfilled could he begin saving for his own future.

"Around 80% of my income is sent to my family for my children's education and daily household needs. Only after their educational expenses are covered can I start saving." (P1)

Similarly, informant P4 regarded financial support for his parents and younger sibling as his primary responsibility. Before receiving his monthly salary, he had already determined the proportions of his income allocated to remittances, daily expenses, and savings.

"Supporting my parents and my younger sibling is my priority. Before receiving my salary, I already determine how much will be sent home and how much will be kept for my own needs." (P4)

The interviews also showed that remittance allocation could extend beyond immediate family consumption to saving and investment. P3 emphasized that saving remained important despite limited income. She explained that after her children's educational expenses declined, she was able to allocate more of her income to longer-term investments, including land purchases, gold savings, and government securities.

"Even if the amount is small, we should always save. After my children's education expenses decreased, I started investing in land, gold, and government securities." (P3)

Although Indonesian migrant workers (IMWs) generally recognized the importance of saving and investment, they also acknowledged the challenges of balancing their own financial needs with the expectations of family members in Indonesia. According to the representative of PERMAI Penang (K1), migrant workers frequently experienced pressure from their families to remit larger amounts of money, despite having their own living expenses in Malaysia. As a result, many migrant workers found it difficult to establish emergency funds or accumulate sufficient savings for future business activities.

"Families back home often expect migrant workers to send more money, even though they also have living expenses in Malaysia. Consequently, many are unable to build savings or emergency funds." (K1)

Overall, remittance allocation was closely associated with family responsibilities and individual financial priorities: household needs, children's education, and parental support remained the principal uses, while some informants also allocated resources to savings and longer-term investments. The PERMAI Penang account further highlighted the tension between family expectations and migrant workers' ability to build savings and emergency funds.

4.3 Business Planning among Indonesian Migrant Workers

The interviews revealed that all informants had identified or considered prospective business activities in Indonesia. However, the type of business and the level of preparation varied with their skills, prior experience, financial capacity, and future aspirations. Rather than pursuing unfamiliar business opportunities, the informants generally considered businesses aligned with their existing skills, prior business experience, personal interests, or family activities.

Several informants intended to establish businesses by utilizing skills acquired during their employment in Malaysia. Informant P3, who had worked as a domestic worker for eighteen years, planned to continue her tailoring activities and expand into curtain-making after returning to Indonesia. She explained that these skills had been developed while working for her employer in Malaysia and could be used for prospective income-generating activities after her return.

"I already do sewing and clothing alterations here in Malaysia. I also learned curtain-making from my employer, so I plan to continue this business when I return to Indonesia." (P3)

Similarly, informant P2 planned to reactivate her former interior design business in Aceh once she had accumulated sufficient capital. Although her earlier business had failed, she considered her prior knowledge and experience relevant to restarting it.

"I had an interior business before, but it went bankrupt. My plan is to restart the business once I have enough capital because I already have experience in that field." (P2)

Business planning was also influenced by participants' existing investments and family collaboration. Informant P4 explained that he had already invested approximately RM30,000-40,000 in a mobile phone and accessories business that he and his older brother jointly manage in Indonesia. Although he had no immediate intention of returning permanently, he regarded this business as a long-term investment that could be expanded.

"I have already invested in a mobile phone and accessories business managed together with my brother. Even though there are many similar businesses, I believe it still has good prospects if managed properly." (P4)

Informant P1, in contrast, planned to establish a small culinary business after returning to Indonesia. He had gradually renovated part of his house to accommodate the future business and intended to begin on a small scale before expanding further.

"I plan to open a small culinary business at home. I have already renovated part of my house so that it can be used for the business." (P1)

The representative of PERMAI Penang (K1) observed that many Indonesian migrant workers preferred investments and business activities they perceived as relatively secure and capable of providing longer-term economic benefits. According to K1, investments in rental housing, agricultural land, and gold were generally considered safer than investments in businesses requiring intensive daily operations, such as restaurants or other culinary enterprises.

"Many migrant workers prefer investing in rental houses, farmland, or gold because they are considered safer. Culinary businesses are attractive, but many fail and eventually return to work abroad." (K1)

K1 further explained that migrant workers frequently relied on family members or close friends to manage businesses established in Indonesia while they were still working in Malaysia. This arrangement enabled them to begin investing before returning home, although the operational management remained the responsibility of trusted relatives. Overall, business planning varied with occupational skills, prior entrepreneurial experience, available financial resources, and family involvement, and the accounts showed different stages of preparation — from identifying prospective activities to accumulating capital, developing skills, preparing physical facilities, and investing in an existing family-managed business.

4.4 Business Preparedness among Indonesian Migrant Workers

The interviews indicated varying levels of business preparedness among the informants. Although they had identified or considered prospective business activities, their levels of preparation differed in capital, business experience, knowledge of market conditions, and personal readiness. They also identified several challenges that could affect the realization of their business plans.

One of the challenges identified in the interviews was a lack of familiarity with the Indonesian business environment. Informant P1, who had worked in Malaysia for approximately four decades, explained that he was more familiar with business conditions in Malaysia and had limited familiarity with current business conditions in Indonesia. Consequently, he intended to begin with a small-scale business and gradually expand it as he became more familiar with local market conditions.

"I have spent most of my life working in Malaysia, so I understand the business environment here better than in Indonesia. I prefer to start with a small business and gradually expand it." (P1)

Financial readiness also emerged as an important consideration in business preparation. Informant P2 explained that restarting her previous interior design business required substantial capital because she first needed to recoup losses from her earlier venture.

"I still need to accumulate sufficient capital and recover the losses from my previous business before reopening it." (P2)

Another challenge identified by informants was maintaining motivation and commitment after returning to Indonesia. Informant P3 expressed concern that adapting to life after working abroad might reduce her motivation to start a business, despite her ongoing skill development during her time in Malaysia.

"My concern is becoming less motivated after returning home because I may not know where to begin. That is why I continue learning new skills while I am still working here." (P3)

Similarly, informant P4 emphasized that business preparation involved not only financial capital but also determination, the ability to respond to competition, and financial management.

"The biggest challenge is having the determination to compete with many similar businesses. Good financial management is also essential for sustaining the business." (P4)

The representative of PERMAI Penang (K1) highlighted additional challenges that migrant workers might encounter when preparing prospective businesses in Indonesia. According to K1, many migrant workers possessed financial capital but lacked sufficient knowledge of business operations. As a result, businesses were frequently entrusted to relatives or friends who were expected to manage them on behalf of migrant workers. However, K1 observed that such arrangements could lead to business failure when the appointed managers lacked adequate managerial capabilities or did not share the same level of commitment.

"Many migrant workers have capital but do not understand how to operate a business. They often entrust the business to relatives or friends, but this frequently leads to failure because business management requires both knowledge and commitment." (K1)

K1 further explained that migrant workers require not only financial resources but also practical knowledge regarding business selection, operational management, and long-term business development.

"Financial literacy provided by universities helps migrant workers understand what type of business is suitable for them. We strongly support collaboration between migrant worker organizations and universities to prepare migrant workers before they return to Indonesia." (K1)

Overall, business preparedness involved financial, managerial, contextual, and personal considerations, with informants differing in capital accumulation, relevant skills, identification of prospective businesses, market knowledge, and anticipation of operational challenges. K1's organizational perspective further highlighted the perceived importance of practical business knowledge and institutional support.

5. Discussion

The findings show that financial literacy, remittance management, business planning, and business preparedness represent related but analytically distinct aspects of Indonesian migrant workers' economic preparation. Rather than forming a uniform or linear progression, these aspects varied across informants according to their family responsibilities, financial priorities, accumulated skills, prior business experience, and prospective economic plans. Viewed through the sustainable livelihoods framework, the findings illustrate how migrant workers mobilize financial, human, and social resources while still employed abroad to prepare for prospective livelihood activities in Indonesia (Natarajan et al., 2022; Scoones, 2009). Importantly, because all migrant-worker informants were still employed in Malaysia at the time of the study, the findings concern pre-return preparation and should not be interpreted as evidence of actual post-migration economic reintegration.

Figure 1 presents a conceptual synthesis of the four aspects identified in the study: financial literacy, remittance management, business planning, and business preparedness. These aspects are situated within the broader context of family responsibilities, migration experience, and institutional and social support. The figure does not represent a linear or causal model; rather, it summarizes how these contextual factors may influence, enable, or constrain the interconnected financial practices and business preparation of migrant workers. The prospective sustainable livelihoods component represents an anticipated livelihood direction based on informants' current plans and preparation rather than an observed post-return outcome.

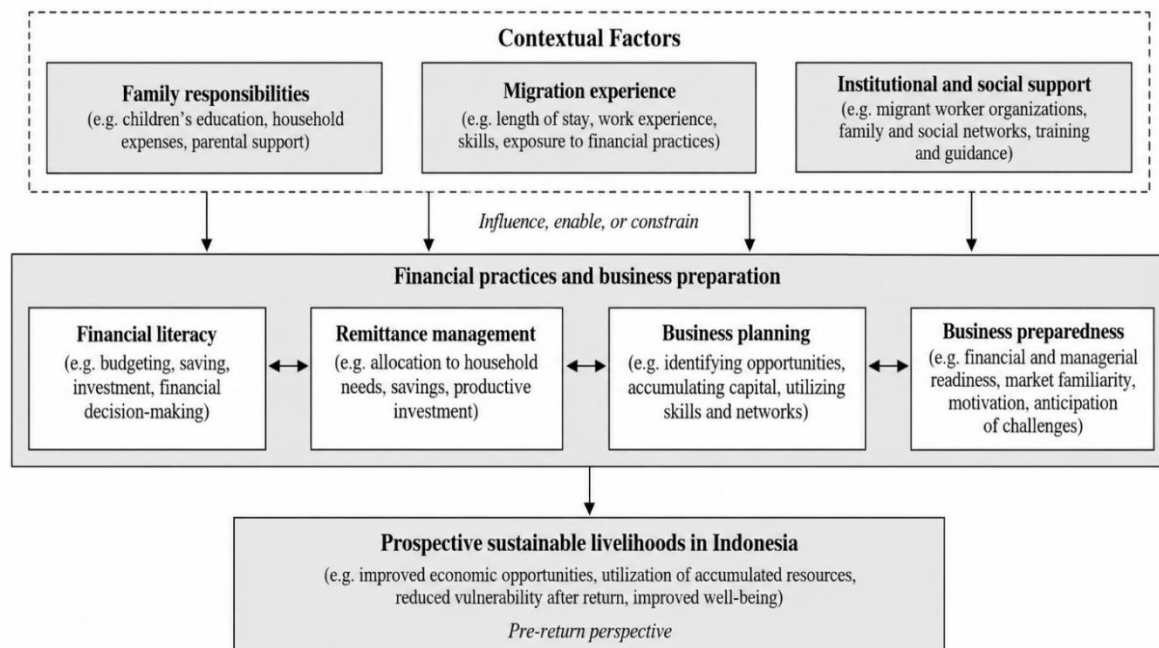


Figure 1. Conceptual Synthesis Of Financial Practices And Business Preparedness Among Indonesian Migrant Workers

Source: Authors' construction based on the study findings and the sustainable livelihoods framework.

5.1. Financial Literacy as a Financial Capability

The findings suggest that financial literacy among Indonesian migrant workers is reflected not only in financial knowledge but also in how they manage financial resources in everyday life. Financial goal setting, budgeting, expenditure monitoring, saving, and investing were evident to varying degrees among the informants. This interpretation is consistent with the broader understanding of financial literacy as encompassing the knowledge, skills, attitudes, and behaviors required to make financial decisions that support financial well-being (OECD, 2026). It also corresponds with Lusardi & Mitchell (2023), who emphasize the importance of financial literacy for saving, budgeting, and longer-term financial planning.

The variation across informants also indicates that financial practices cannot be separated from the circumstances in which migrant workers make financial decisions. Family obligations, particularly children's education, household expenses, and financial support for parents, shaped how income could be allocated and how much could be retained for savings or investment. From a sustainable livelihoods perspective, financial resources are not simply accumulated assets but resources that are continually allocated in response to household needs and livelihood priorities (Scoones, 2009). This helps explain why similar recognition of the importance of financial management did not necessarily result in identical financial practices among the informants.

The interviews showed some differences between informants with shorter and longer migration experiences, but these differences should be interpreted cautiously. Some informants with longer overseas employment reported more diversified savings and investment practices, whereas a recently arrived informant emphasized expenditure recording and financial goal-setting. Given the small and heterogeneous sample, however, these differences cannot be attributed to migration duration alone because they may also reflect age, occupation, family responsibilities, prior business experience, and other individual circumstances. They are therefore better understood as a tentative pattern warranting further investigation rather than evidence of a duration effect.

This interpretation complements Rizal et al. (2023), who identified financial attitude, financial behavior, and financial socialization as relevant to financial literacy among Indonesian migrant workers in Malaysia. The present findings provide qualitative insight into how such financial capabilities are expressed through everyday practices and priorities. They also complement Firmansyah, Siswanto, et al. (2025), which focused on personal financial recording among Indonesian migrant workers, by showing that expenditure recording represents one element within a broader set of financial practices that includes goal setting, budgeting, saving, and investment.

Accordingly, financial literacy in the present study is best understood as a financial capability that supports migrant workers in managing limited resources across competing present and future priorities. Its relevance to prospective economic activities lies not in an assumed direct progression from financial literacy to entrepreneurship, but in its role in enabling migrant workers to organize financial resources that may subsequently support saving, investment, and business preparation.

5.2. Remittance Management and Livelihood Priorities

Remittance management illustrates particularly clearly the interaction between financial resources and family responsibilities. The findings indicate that remittances were not treated simply as transfers of money to Indonesia but were allocated across competing household and longer-term priorities. Immediate needs such as daily household expenses, children's education, and parental support generally

received priority, while savings and investment were pursued when financial resources permitted. This pattern is consistent with evidence that remittances play an important role in household consumption, education, and welfare in migrant-sending economies (Ratha et al., 2024).

From a sustainable livelihoods perspective, this pattern illustrates how migration-derived financial resources are mobilized within household livelihood strategies rather than being separated into a simple consumption-versus-investment distinction. Livelihood approaches emphasize that households combine available resources and make choices in response to their circumstances, opportunities, and vulnerabilities (Natarajan et al., 2022; Scoones, 2009). For the informants in this study, supporting family members and accumulating savings or productive assets represented competing but interconnected uses of migration income.

The findings, therefore, provide a more nuanced interpretation of the use of productive remittances. Some informants allocated resources to land, gold, government securities, savings, or prospective business activities, but such allocations coexisted with substantial family obligations. This is broadly consistent with Firlana & Mastur (2023), who emphasize the potential role of savings, investment, and micro-business development in improving the longer-term economic benefits of remittances. However, the present findings do not support a uniform sequence whereby remittances necessarily move from consumption to productive investment as migration duration increases. Rather, the allocation of remittances appears contingent on the financial and family circumstances of individual migrant workers.

This tension is also relevant to future business preparedness. The organizational perspective provided by PERMAI Penang indicated that family expectations could constrain migrant workers' ability to accumulate emergency funds and business capital. Thus, the capacity to prepare for prospective economic activities depends not simply on the amount of income earned abroad but also on how that income is negotiated between current household responsibilities and future financial objectives. Remittance management can therefore be viewed as one mechanism through which migrant workers balance present livelihood needs with resources that may support future livelihood strategies.

5.3. Business Planning as Pre-Return Economic Preparation

The findings show that business planning among the informants involved more than an intention to become entrepreneurs. Several informants had already undertaken concrete preparatory activities while still employed in Malaysia, including accumulating capital, developing skills, renovating property for prospective business use, and investing in an existing family-managed business. This distinction is important because an intention to establish a business does not necessarily indicate that the individual has begun preparing the resources and arrangements required to implement it.

The types of businesses considered by the informants also reflected their existing resources and experiences. Tailoring and curtain-making were connected to skills developed during overseas employment; the proposed interior business drew on prior entrepreneurial experience; and investment in a mobile phone and accessories business involved collaboration with a family member. These patterns can be interpreted through the sustainable livelihoods framework as the mobilization and combination of human, financial, and social resources in preparing prospective livelihood strategies (Natarajan et al., 2022; Scoones, 2009). Migration in this sense provides a context in which resources may be accumulated or developed, but the findings do not imply that longer migration experience automatically results in more developed business plans.

This interpretation is consistent with Wen et al. (2024), who link financial literacy with individuals' capacity to recognize and mobilize resources for entrepreneurial activity. It also complements Puspitasari & Bachtillah (2025), who reported the relevance of financial literacy and entrepreneurship-related support for migrant workers' business preparation. Whereas intervention-based studies examine changes associated with training or assistance, the present study provides an exploratory account of preparatory activities that migrant workers themselves described while still employed overseas.

Family and social networks also occupied an important position in this preparation. Family members could support prospective businesses by becoming partners or managing operations in Indonesia while migrant workers remained abroad. At the same time, the PERMAI Penang account indicated that relying on relatives or friends could pose managerial risks when those entrusted with the business lacked the appropriate capabilities or commitment. Social resources should therefore not be interpreted as inherently beneficial; their usefulness depends on how effectively they can be mobilized and managed within a particular livelihood strategy. This interpretation is consistent with the sustainable livelihoods perspective, which emphasizes the interaction between available resources and the contexts in which livelihood strategies are pursued (Natarajan et al., 2022; Scoones, 2009).

The findings, therefore, position business planning as pre-return economic preparation rather than evidence of successful entrepreneurial reintegration. The migrant workers were considering and, in some cases, beginning to assemble resources for prospective businesses, but the study did not observe whether those plans were subsequently implemented or sustained after return to Indonesia.

5.4. Business Preparedness and Prospective Sustainable Livelihoods

Business preparedness provides the point at which the financial and business-related aspects examined in this study can be considered together. In this study, business preparedness refers to the extent to which migrant workers have undertaken concrete financial, managerial, and contextual preparation for prospective business activities. The findings indicate that preparedness varied among informants in capital accumulation, relevant skills and experience, identification of prospective businesses, familiarity with market conditions, and anticipation of operational challenges. This makes business preparedness conceptually distinct from entrepreneurial intention, because an intention to establish a business may exist without corresponding preparation for its implementation.

The findings further suggest that financial capital alone does not capture the range of issues relevant to business preparedness. The informants and the PERMAI Penang representative identified market familiarity, operational knowledge, motivation, competition, and managerial capability as relevant concerns. This multidimensional character of preparedness is consistent with a sustainable livelihoods perspective in which livelihood strategies depend on combinations of resources and capabilities rather than on financial resources in isolation (Scoones, 2009). Research applying livelihood perspectives to migration and return migration similarly emphasizes that migrants' livelihood strategies are shaped by the resources, capabilities, networks, and contexts available to them (Chinkilo et al., 2023; Fatima & Raza, 2025; Natarajan et al., 2022).

Institutional support also emerged as relevant to prospective business preparedness. The PERMAI Penang representative emphasized the perceived need for practical guidance concerning business selection, financial management, and business operations. This observation is consistent with Firmansyah, Surbakti, et al. (2025), who examined a participatory financial literacy program for Indonesian migrant workers, and with Puspitasari & Bachtillah (2025), who highlighted entrepreneurship-related support for migrant workers. The present study does not evaluate the

effectiveness of such interventions, but its findings indicate areas in which migrant workers themselves and their organizational representatives perceived additional preparation to be useful.

Taken together, the findings suggest that the four aspects constitute interconnected resources and practices rather than sequential stages of a predetermined reintegration process, with their relationships shaped by family responsibilities, migration experiences, and available social and institutional support, as summarized in Figure 1.

Within the sustainable livelihoods framework, these findings provide an exploratory account of how migrant workers mobilize financial, human, and social resources while still employed overseas in preparing for prospective livelihood activities in Indonesia. Viewed from this perspective, financial literacy and remittance management represent resources and practices that may support business planning, while business preparedness reflects how these resources are combined with skills, market knowledge, family networks, and institutional support. Sustainable livelihoods are therefore not treated here as an observed post-migration outcome, but as a prospective livelihood pathway shaped by the interaction of financial practices, business preparation, and the broader social context of migration.

6. Conclusion

This exploratory study examined financial literacy, remittance management, business planning, and business preparedness among Indonesian migrant workers in Penang, Malaysia. Financial literacy was reflected in concrete financial practices, including financial goal setting, budgeting, expenditure monitoring, saving, and investment, while remittance management remained closely associated with family responsibilities, with income primarily allocated to household needs, children's education, and parental support, and savings and productive investments pursued when financial resources permitted. Business planning involved more than the intention to establish a business upon returning to Indonesia: the informants described concrete preparation undertaken while still employed in Malaysia, including accumulating capital, developing relevant skills, preparing productive assets, and collaborating with family members, and the prospective businesses generally reflected existing skills, prior business experience, personal interests, or family-based economic activities. Business preparedness nevertheless varied among informants, particularly regarding financial resources, business experience, market familiarity, managerial knowledge, and personal readiness. The four aspects were therefore interconnected but did not form a uniform or linear progression, and their relationships were shaped by family responsibilities, migration experiences, and social and institutional support. Viewed through the sustainable livelihoods framework, migrant workers may begin mobilizing financial, human, and social resources for prospective livelihoods while they are still employed abroad; because the study does not establish that such preparation leads to successful business implementation or sustainable economic reintegration after return, the conceptual synthesis developed here represents a pre-return perspective on prospective sustainable livelihoods rather than a model of observed post-migration outcomes.

The findings suggest that support for Indonesian migrant workers should extend beyond general financial literacy toward integrated pre-return economic preparation. Financial education can incorporate practical components related to financial goal setting, remittance allocation, emergency savings, capital accumulation, and the assessment of prospective business needs, while business-related support can complement these financial capabilities by addressing business selection, market assessment, operational management, and the risks associated with entrusting businesses to family members or other parties while migrant workers remain abroad. Migrant-worker organizations may also serve as an important institutional bridge between migrant workers and universities, government

agencies, or other organizations that offer financial and entrepreneurial support. Rather than assuming that all migrant workers require the same assistance, such initiatives should recognize differences in family responsibilities, financial resources, skills, prior business experience, and intended economic activities. Because the present study did not evaluate an intervention or observe post-return outcomes, these implications should be regarded as areas for program development and further evaluation rather than evidence of the effectiveness of any particular policy or program.

7. Limitations and Future Study

This study has several limitations. First, none of the migrant-worker informants had returned permanently to Indonesia at the time of the interviews, so the study captures current financial practices, business plans, and pre-return preparedness rather than actual business implementation or post-migration economic outcomes; statements concerning prospective sustainable livelihoods or economic reintegration therefore reflect anticipated pathways rather than observed outcomes. Second, the informants were recruited through PERMAI Penang in a single location, which facilitated access to relevant informants but may have resulted in the inclusion of workers who were relatively more connected to or engaged with the migrant-worker organization, so the experiences reported here may not reflect those of migrant workers with limited involvement in such organizations or who work in other locations. Third, the findings are based on interviews with a relatively small number of Indonesian migrant workers in Penang, Malaysia, and should not be generalized to Indonesian migrant workers in other destination countries, locations, or employment sectors; the small and heterogeneous sample also does not permit differences in financial practices or business preparedness to be attributed to migration duration, age, gender, occupation, family life stage, or prior entrepreneurial experience. Finally, the interviews were relatively brief, and no follow-up interviews were conducted; although the focused interview guide generated information relevant to the study's research questions, longer or repeated interviews could provide deeper insight into changes in financial practices and business preparation over time.

Future studies are encouraged to investigate business preparedness among Indonesian migrant workers in different destination countries to provide broader contextual evidence, and comparative studies across countries, locations, or occupational sectors may improve understanding of how different migration contexts relate to financial practices and business preparation. Studies involving both current migrant workers and returnees would be particularly valuable for comparing pre-return plans with actual post-return experiences, while longitudinal research following migrant workers from overseas employment through their return to Indonesia could examine whether and how financial literacy, remittance management, business planning, and business preparedness translate into actual livelihood strategies and business outcomes. Future quantitative or mixed-methods studies may also examine the dimensions of business preparedness identified in this exploratory study using larger, more diverse samples and assess the roles of family responsibilities, migration experience, social networks, and institutional support.

Author Contributions

Conceptualization: Amrie Firmansyah; Methodology: Amrie Firmansyah and Hanif Abdurahman Siswanto; Interview development and validation: Andy Setiawan and Agustina Riyanti; Data collection and data curation: Nabillah Farras Luthfi and Hanif Abdurahman Siswanto; Formal analysis: Andy Setiawan and Agustina Riyanti; Writing—original draft: Amrie Firmansyah; Writing—review and editing: Amrie Firmansyah and Hanif Abdurahman Siswanto; Supervision and project administration: Amrie Firmansyah. All authors have read and agreed to the submitted version of the manuscript.

Declarations

Conflict of Interest: The authors declare no conflict of interest.

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Data Availability: The interview data supporting the findings of this study are not publicly available because the transcripts contain potentially identifying information collected under a confidentiality assurance given to the informants. Anonymized excerpts and the interview guide are available from the corresponding author on reasonable request.

Ethical Approval: This study involved human participants who took part in voluntary semi-structured interviews. No formal ethics committee approval was obtained. Informants were informed of the purpose of the study; participation was voluntary and could be withdrawn at any time; informed consent was obtained prior to each interview; and all informants were anonymized using informant codes.

Use of AI Tools: Generative AI tools were used only for language editing and readability improvement of text written by the authors. They were not used for study design, data analysis, interpretation of results, or generating citations or references. The authors reviewed and verified all content and remain fully responsible for the accuracy, originality, citation integrity, and overall integrity of the manuscript.

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