

THE FUTURE VALUE: BUILDING AN EXCELLENT GENERATION THROUGH INVESTMENT, TECHNOLOGY, AND MULTIMEDIA WITH AN IMPACTFUL CAMPUS

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ABSTRACT

The Future Value is a community service activity (Pengabdian kepada Masyarakat/PKM) organized by Politeknik Mardira Indonesia on December 31, 2025, held at the university's main auditorium in Majalengka Regency, West Java. The activity was conducted in a workshop format, focused on cryptocurrency as an emerging digital investment asset that is increasingly relevant yet still poorly understood by the general public, particularly among youth. Two expert speakers delivered materials covering two interconnected themes: an introduction to cryptocurrency and blockchain technology, and investment strategies, risks, regulations, and ethics in the crypto asset market. A total of 85 participants attended, comprising high school and vocational students, fresh graduates, and young entrepreneurs. Through interactive discussions, question-and-answer sessions, and direct engagement with practitioners, participants gained foundational knowledge of the crypto ecosystem and a more balanced understanding of its opportunities and risks. Participant evaluation showed that over 82% felt their understanding of cryptocurrency significantly increased, and more than 75% expressed greater confidence in assessing crypto investment decisions after attending the workshop. This activity reflects the *kampus berdampak* (impactful campus) spirit of Politeknik Mardira Indonesia, affirming the institution's commitment to delivering relevant, practical, and accessible knowledge to the community.

Keywords: cryptocurrency; crypto assets; blockchain; digital investment literacy; campus impact; young generation

ABSTRAK

The Future Value merupakan kegiatan Pengabdian kepada Masyarakat (PKM) yang diselenggarakan oleh Politeknik Mardira Indonesia pada tanggal 31 Desember 2025, bertempat di auditorium utama kampus di Kabupaten Majalengka, Jawa Barat. Kegiatan ini dilaksanakan dalam format workshop, dengan fokus pada cryptocurrency sebagai aset investasi digital yang semakin relevan namun masih belum dipahami secara memadai oleh masyarakat umum, khususnya di kalangan generasi muda. Dua orang narasumber ahli menyampaikan materi yang mencakup dua tema yang saling berkaitan, yaitu pengenalan cryptocurrency dan teknologi blockchain, serta strategi investasi, risiko, regulasi, dan etika dalam pasar aset kripto. Sebanyak 85 peserta hadir dalam kegiatan ini, terdiri atas siswa SMA dan SMK, lulusan baru, serta wirausahawan muda. Melalui diskusi interaktif, sesi tanya jawab, dan keterlibatan langsung dengan para praktisi, peserta memperoleh pengetahuan dasar mengenai ekosistem kripto serta pemahaman yang lebih berimbang tentang peluang dan risikonya. Evaluasi pascakegiatan menunjukkan bahwa lebih dari 82% peserta merasa pemahaman mereka terhadap cryptocurrency meningkat secara signifikan, dan lebih dari 75% menyatakan lebih percaya diri dalam menilai keputusan investasi kripto setelah mengikuti workshop ini. Kegiatan ini mencerminkan semangat *kampus berdampak* Politeknik Mardira Indonesia,

sekaligus menegaskan kembali komitmen institusi dalam menghadirkan pengetahuan yang relevan, praktis, dan mudah diakses oleh masyarakat luas.

Kata Kunci: cryptocurrency; aset kripto; blockchain; literasi investasi digital; kampus berdampak; generasi muda

INTRODUCTION

The development of crypto assets (cryptocurrency) over the past decade has fundamentally transformed the global investment landscape. Since Bitcoin was first introduced by Satoshi Nakamoto in 2009, the crypto ecosystem has expanded into thousands of types of digital assets traded worldwide, with a market capitalization exceeding USD 2.5 trillion by mid-2024 (CoinMarketCap, 2024). Indonesia itself has recorded significant growth: according to data from the Commodity Futures Trading Supervisory Agency (Bappebti, 2023), the number of crypto investors in Indonesia has surpassed 18.2 million—a figure that exceeds the number of conventional capital market investors.

This phenomenon brings enormous potential as well as significant risks, particularly for young people, who represent the group with the highest crypto adoption rate. A Gemini (2023) survey revealed that 55% of crypto investors in Southeast Asia are under 34 years of age, with the majority entering the crypto market without adequate understanding of blockchain technology mechanisms, price volatility, fraud risks, or the applicable regulatory framework. This creates a real financial vulnerability, where investment decisions are driven more by social media trends and the phenomenon of FOMO (fear of missing out) than by solid financial literacy.

On the regulatory side, the Indonesian government has designated crypto assets as legally tradable commodities under the supervision of Bappebti through Bappebti Regulation No. 8 of 2021, and is now transitioning to the oversight of the Financial Services Authority (OJK) in line with the enactment of the Law on the Development and Strengthening of the Financial Sector (UU P2SK). This shift marks a new, increasingly mature era of crypto regulation in Indonesia; however, public understanding—particularly among young people—of the legal and ethical aspects of crypto investment remains very limited.

Politeknik Mardira Indonesia (PoltekMI) responded to this situation by organizing a community service activity (PKM) entitled "The Future Value" in a one-day workshop format specifically addressing the world of crypto assets. This activity was motivated by the high level of interest among the community in Majalengka Regency in crypto investment, coupled with very low levels of understanding of its mechanisms, risks, and legal aspects. Through this activity, PoltekMI fulfills its mission as an impactful campus (kampus berdampak)—a higher education institution that actively contributes meaningfully to the community beyond its academic walls.

The main issues identified prior to the event include: (1) limited public understanding of the basic concepts of cryptocurrency and the underlying blockchain technology; (2) low investment risk literacy in the crypto space, leading many individuals to fall prey to fraudulent schemes disguised as crypto investments; and (3) a lack of awareness of the evolving crypto regulatory framework in Indonesia. These three issues are interrelated and can only be addressed through targeted education from credible sources.

The objectives of this PKM activity are: (1) to provide correct foundational knowledge of cryptocurrency and blockchain technology to young people; (2) to equip participants with insight into the opportunities, risks, and regulations of crypto investment in Indonesia; and (3) to encourage the development of a critical and responsible attitude in making digital asset investment decisions. A review of the literature indicates that digital asset-based financial education delivered by experienced practitioners is effective in improving public literacy and awareness of investment risks (Lusardi & Mitchell, 2014; Auer et al., 2022).

METHOD

The "The Future Value" PKM activity was conducted on December 31, 2025, at the Auditorium of Politeknik Mardira Indonesia, Majalengka Regency, West Java. The activity was held in a one-day interactive and dialogic workshop format, featuring two speakers with expertise in crypto assets and digital investment. A total of 85 participants attended, comprising high school and vocational school students (n=38), recent graduates (n=27), and young entrepreneurs (n=20).

The implementation method employed was a discussion-based educational workshop, an approach that combines presentations by speakers with intensive open question-and-answer sessions. Unlike conventional one-way seminars, this workshop placed active participant engagement as the primary component of learning. This approach was chosen because the topic of cryptocurrency is dynamic and contextual, making direct interaction between participants and practitioners more effective in building a critical and comprehensive understanding (Knowles, 1980).

The workshop was divided into two main material sessions corresponding to the two speakers in attendance. Session I presented a comprehensive introduction to the world of crypto, covering the history and basic concepts of cryptocurrency, how blockchain technology works, the types of commonly circulating crypto assets, and an overview of the global crypto ecosystem. Session II addressed more strategic and practical aspects, namely investment opportunities in crypto assets, risk management, understanding of market volatility, Indonesia's crypto regulatory framework, and the ethics of responsible investing. Table 2 presents the details of the materials and speakers involved.

Each session lasted 75–90 minutes, followed by a 30-minute open question-and-answer and discussion session. A moderator facilitated the discussion to keep it focused and productive. The entire activity ran from 08.00 to 17.00 Western Indonesia Time (WIB), with breaks and a joint lunch that also served as an informal networking space among participants, speakers, and PoltekMI's academic community.

Activity evaluation was conducted qualitatively through participant satisfaction forms distributed at the end of the workshop. The evaluation form contained questions regarding the quality of material delivery, the relevance of topics to participants' needs, the clarity of the speakers' explanations, and overall impressions of the event. Evaluation data were analyzed descriptively to assess the level of success and participant acceptance of the activity.

Participant Characteristics

Table 1 presents the distribution of participants by study program. The workshop was officially opened by the leadership of PoltekMI and was enthusiastically received by all students in attendance. The largest group of participants came from the Digital Business study program (37.6%), which is academically the most closely aligned with the context of investment and the digital economy. Students from TRM and TRPL also attended with great enthusiasm, as blockchain technology—the foundation of cryptocurrency—is highly relevant to their respective fields of study, both from the perspective of system development and digital content production.

Table 1. Distribution of Participants in The Future Value Workshop

Participant Group	Number of Participants	Percentage (%)
Digital Business	32	37.6
Multimedia Engineering Technology (TRM)	28	32.9
Software Engineering Technology (TRPL)	25	29.5
Total	85	100

Source: Primary Data of PoltekMI PKM, 2025

Workshop Implementation and Speaker Materials

Table 2 presents the details of the speakers and materials delivered in the workshop. Both speakers were selected based on their competence and direct experience in the field of crypto assets and

digital investment, ensuring that the materials delivered accurately reflected current market conditions and the applicable regulatory environment.

Table 2. Speakers and Materials for The Future Value Workshop

No.	Speaker	Material	Description
1	Speaker I	Introduction to Crypto Assets: Concepts, Blockchain Technology, and the Global Crypto Ecosystem	Academic / Crypto Practitioner
2	Speaker II	Crypto Investment Strategies: Opportunities, Risks, Regulations, and Ethics of Investing in the Digital Era	Digital Investment Practitioner

Source: Documentation of PoltekMI PKM, 2025

Pembahasan: Sesi I – Pengenalan Aset Kripto dan Blockchain

Session I, which covered an introduction to crypto assets and blockchain technology, served as a highly effective opening in dispelling various misconceptions circulating in society. Speaker I explained that cryptocurrency is a decentralized digital asset that operates based on blockchain technology—a distributed ledger that is transparent and cannot be manipulated by any single party. This explanation addressed many of the participants' fundamental questions, as most had previously been exposed to information about crypto only through social media coverage that is often sensational and one-sided.



Gambar 1. 1 Sesi- Pengenalan Aset Kripto dan Blockchain



Gambar 1. 2 Sesi- Pengenalan Aset Kripto dan Blockchain

The discussion in this session was very lively, marked by numerous questions about the difference between legitimate cryptocurrencies and Ponzi schemes disguised as crypto investments, how to distinguish crypto projects with strong fundamentals from purely speculative ones, and how digital wallets and crypto exchanges work. The speaker responded clearly and thoroughly, supported by real case studies from both Indonesia and abroad. This enthusiasm confirms the finding of Auer et al. (2022) that young people have a high level of curiosity about crypto but are in great need of credible and trustworthy information sources.

Discussion: Session II – Investment Strategies, Risks, and Crypto Regulation

Session II, delivered by Speaker II, received the most intense response from participants, particularly from the group of young entrepreneurs and recent graduates who already had experience or concrete plans to enter the crypto market. The speaker presented an honest and balanced account of the real opportunities offered by crypto assets—such as the potential for high long-term returns and high

market liquidity—while also highlighting the risks that must not be overlooked, including extreme volatility, cybersecurity risks, and the possibility of total financial loss resulting from unplanned decisions.



Gambar 1. 3 Sesi II – Strategi Investasi, Risiko, dan Regulasi Kripto



Gambar 1. 4 Sesi II – Strategi Investasi, Risiko, dan Regulasi Kripto

The regulatory aspect received special attention in this session. The speaker explained the latest developments in Indonesia's crypto legal framework, from crypto's status as a commodity under the supervision of Bappebti to its ongoing transition to OJK, as well as the importance of transacting only through officially licensed platforms. This understanding is crucial, as many cases of crypto investment fraud in Indonesia occur because participants do not know how to verify the legality of a platform. This finding is consistent with the view of Lusardi and Mitchell (2014) that financial literacy encompassing regulatory aspects is an essential component in protecting the public from the risk of financial loss.

Participant Satisfaction Evaluation Results

The results of the evaluation forms collected from all participants showed a very positive level of satisfaction and reception toward the implementation of the workshop. A total of 82% of participants stated that their understanding of cryptocurrency had improved significantly after attending the workshop. More than 75% of participants reported feeling more confident in assessing and considering risks before making crypto investment decisions. All participants (100%) stated that the topics discussed were highly relevant to their current needs, and 91% expressed interest in participating in similar activities in the future. Overall, this activity succeeded in building participants' critical awareness of the world of crypto—not merely encouraging them to invest, but equipping them with sufficient knowledge to make wise and responsible investment decisions.

Overall, The Future Value workshop succeeded in demonstrating the relevance of the impactful campus concept in the context of digital asset literacy. PoltekMI was not merely an event organizer, but rather served as a bridge between a community hungry for information and credible, responsible sources of crypto knowledge. This activity affirms that higher education institutions have a moral responsibility to ensure that the surrounding community is not left behind—and not led astray—in the ongoing wave of digital financial transformation.

CONCLUSION

expressed interest in participating in similar activities in the future. These achievements demonstrate that an interactive, discussion-based workshop format featuring experienced practitioner speakers is an effective method for community service activities centered on digital financial education.

This activity simultaneously strengthens the role of Politeknik Mardira Indonesia as an impactful campus that is actively present within the community with tangible contributions. Going forward, it is recommended that: (1) similar activities be held on an ongoing basis with more in-depth topics, such as crypto technical analysis or an introduction to DeFi (Decentralized Finance); (2) the reach of participants be expanded to the general public in Majalengka Regency and surrounding areas; and (3) PoltekMI establish partnerships with licensed crypto platforms and OJK to strengthen the content and credibility of similar educational activities in the future.

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