NAVIGATING DIGITAL FINANCIAL RISKS AMONG ADOLESCENTS: A SCOPING REVIEW OF FINANCIAL LITERACY EDUCATION THROUGH GAMIFICATION

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Abstract

The development of digital financial services has facilitated adolescents' access to various financial products, including installment payment features and online lending services. However, this increasing accessibility is not always accompanied by adequate financial management skills, potentially leading to excessive consumption behavior and digital debt risks. This study aims to examine the existing literature on gamification-based financial literacy education as an approach to improving adolescents' financial understanding and supporting their ability to navigate digital financial risks. A scoping review methodology was employed by analyzing 21 research articles focusing on financial literacy, digital financial risks, and the implementation of gamification in financial education. The findings indicate that while financial literacy plays an important role in developing responsible financial behavior, it needs to be strengthened through interactive learning experiences, enhanced self-control, and social support. Gamification-based educational approaches incorporating simulations, challenges, rewards, and interactive learning activities demonstrate potential in improving adolescents' engagement and financial understanding in a sustainable manner. This study proposes the conceptual framework of "CuanEra" as an integrative approach that combines engaging financial education, digital risk awareness, and community support to strengthen adolescents' financial resilience in the digital era.

Keywords: Financial education; Gamification; Young generation; Digital financial literacy; CuanEra

INTRODUCTION

The rapid development of technology has transformed nearly every aspect of societal life, including the ease of conducting various economic activities such as transaction methods and financial decision-making. Digital transformation not only brings convenience in communication but has also shaped a new economic ecosystem that is highly dependent on digital platforms such as financial applications and electronic payment systems. Indonesia is one of the countries with the highest level of digital economy adoption in Southeast Asia (Afdal et al., 2026).