

## Developing an optimal design of the *Sekolah Perempuan* website to empower women's financial independence

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### ABSTRACT

Women are often associated with a lack of economic independence, which hinders their ability to make autonomous financial decisions. The development of the *Sekolah Perempuan* website aims to address the significant challenge of women's financial independence, exacerbated by limited access to education and persistent social stigma. This study focuses on creating an optimal design framework that empowers women through the effective use of digital resources. By employing a mixed-methods approach, including both quantitative and qualitative methods, the research utilizes the ADDIE model to guide the website's development. A sample of 35 women participants was surveyed to assess their financial independence before and after engaging with the *Sekolah Perempuan* website. The data collection instruments included structured surveys, which revealed a significant improvement in financial autonomy, indicated by a mean difference ( $p < 0.001$ ). The design framework consists of three key components: (1) Promoting Women Empowerment through educational initiatives that enhance self-confidence, financial literacy, and digital skills; (2) Enhancing Digital Marketing Skills by developing competencies in digital knowledge and marketing strategies; and (3) Supporting Financial Independence through integrated marketing tools and educational resources. The findings demonstrate a positive impact, with participants reporting new income sources and increased financial confidence. This study underscores the potential of digital platforms to foster women's financial independence and offers sustainable solutions for long-term empowerment. Future research should explore the application of this framework across various digital platforms to further enhance women's empowerment initiatives.



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### INTRODUCTION

Women's empowerment has emerged as a pivotal focus in global socioeconomic development, significantly impacting poverty reduction, social justice, and economic growth. The United Nations' Sustainable Development Goals (SDGs), particularly Goal 5, underscore the



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necessity of achieving gender equality and empowering women and girls, which is essential for broader development objectives (Mishra, 2014; Shetty & Han, 2015). Empirical evidence shows that economies that prioritize gender equity tend to outperform those with entrenched disparities, maximizing social output and fostering sustainable growth (Diachkova & Kontoboitseva, 2022). In particular, educational empowerment equips women with the knowledge and confidence to engage effectively in political, social, and economic spheres, enhancing their decision-making capabilities and practical skills for economic activity (Shetty & Han, 2015). Studies indicate that increased gender equality leads to improved economic performance and reduced income inequality, crucial for achieving overarching economic goals (Samuda, 2023). Furthermore, gender equality encompasses social, economic, and political dimensions, dismantling biases that hinder women's contributions (Ngulube et al., 2024). As highlighted by Rohmatilah (2023), empowering women is integral to poverty alleviation, reinforcing the multifaceted benefits of women's empowerment. Without addressing gender disparities, the pursuit of sustainable development remains compromised (Jayashree, 2023; Khanal, 2023). Thus, robust interventions to enhance women's roles in decision-making and economic participation are essential for fostering inclusive growth.

The goal of women's empowerment is to enhance economic activity, particularly addressing the challenges women face in achieving financial independence due to societal stigma. Due to a confluence of cultural, economic, and policy-related issues, women continue to encounter a number of obstacles in their quest for financial independence. Women's engagement in the workforce is frequently restricted by social conventions, which mostly assign them to caring and domestic duties. This relationship perpetuates financial reliance on male family members or partners, especially in situations where market institutions and policies uphold the traditional male breadwinner model (Hirani et al., 2025; Pandey, 2024; Huber et al., 2009). Equal access to jobs, training, and education, as well as wage equity, is also essential for financial independence. However, women frequently face large pay disparities and few employment options, especially in fields like retail and caregiving, where a large proportion of the workforce is female and where pay and benefits are generally lower than in male-dominated industries (Sanze et al., 2024; Alper, 2019).

Reducing gender gaps and promoting sustainable economic growth are largely dependent on empowering women's programs. The program aims to increase women's awareness and capability to become financially independent. The ability of women to earn, manage, and control their resources is known as financial independence. It allows them to make independent decisions and lessens their vulnerability in social and familial institutions (Frecheville-Faucon, 2023). Such empowerment greatly enhances social and economic stability at the national level, in addition to being beneficial to individuals. Societies can gain from a variety of contributions to productivity and innovation by bolstering women's financial standing, especially when they enter and have an impact on fields like community development and entrepreneurship (Dhamayanti et al., 2022; Thomas, 2024; Huber et al., 2009).

Programs for economic empowerment in developing countries frequently concentrate on entrepreneurship, financial resource access, and skill development. These government and non-governmental organization-led initiatives have been successful in helping women launch and grow small enterprises, enhancing the economic resilience of households and communities. Research indicates that women become effective change agents when they achieve financial independence, using their earnings to support family welfare, such as nutrition, healthcare, and education (Sanze et al., 2024; Nurhayati et al., 2023; Moghadam & Senfova, 2005). Additionally, women who are financially independent are more inclined to support policies that benefit their communities and fight for their rights, which has been connected to increased civic and political participation (Shoukat et al., 2023).

Recently, one crucial step in closing the digital divide and promoting financial independence has been the incorporation of technology and digital tools into empowerment initiatives. The development of an optimized website, such as *Sekolah Perempuan*, plays a pivotal role in this context by serving as a centralized platform for learning, networking, and entrepreneurial development. A user-centered design approach is essential to ensure accessibility, inclusivity, and relevance to the needs of diverse groups of women, particularly those in rural or marginalized

communities (Pea, 1987; Norman & Draper, 1986). Features such as multilingual content, mobile responsiveness, interactive learning modules, and integrated e-commerce capabilities can significantly enhance engagement and usability (Han, 2020). Moreover, the platform can support blended learning models that combine online education with offline mentorship, fostering community-driven growth and peer-to-peer support (World Economic Forum, 2021). By focusing on digital literacy, financial education, and entrepreneurial skill-building, *Sekolah Perempuan* can empower women to make informed economic decisions, access broader markets, and build sustainable income streams (UNCTAD, 2022; OECD, 2022). This digital initiative not only addresses structural barriers but also aligns with national and global gender equity strategies, positioning technology as a transformative enabler of women's empowerment.

This research addresses a critical gap in the intersection of technology and women's empowerment. Unlike previous studies that predominantly focused on traditional educational methods, this research emphasizes the integration of digital platforms tailored specifically for women, particularly in underserved communities. For instance, several previous authors have only focused on enhancing important skills related to finance and economics through workshops and other conventional methods (Daniels et al, 2022; Khan et al., 2022). Current trends in research highlight the importance of digital resources in enhancing women's economic participation, yet few have explored the optimal design elements that facilitate user engagement and accessibility. This aligns with Tawab (2024) insights, which underscore that a consideration of design elements is crucial for ensuring that digital environments are both safe and conducive to women's active participation in digital economic activity. By leveraging technology to address financial independence, this research aligns with global initiatives advocating for gender equality, while also contributing innovative insights into the effective use of digital tools in empowerment strategies. This dual focus on design and empowerment represents a novel approach in the ongoing discourse surrounding women's financial autonomy.

In sum, achieving women's empowerment requires a multifaceted approach that combines educational initiatives, financial empowerment strategies, and technology-driven solutions. This study focuses on several targets, which include: (1) fostering optimal website design for the Women Empowerment program; (2) developing a blueprint Entrepreneurship Website in supporting entrepreneurship education for women; and (3) the effectiveness of *Sekolah Perempuan* Website in enhancing Financial Independence. By addressing these objectives, the study aims to provide a comprehensive framework that not only supports women in establishing financial independence but also creates sustainable pathways for long-term empowerment in the digital economy. This research contributes to the field by providing a user-centered design framework for digital platforms, enhancing women's financial independence through accessible online resources, and fostering community engagement in underserved populations.

## METHOD

This study is a research and development study that employs a qualitative and quantitative approach to examine the impact of *Sekolah Perempuan* Website in empowering women's financial independence. The research methodology is designed to capture both quantitative and qualitative data. The approach includes three primary stages: (1) designing the framework model for *Sekolah Perempuan* Website to empower women's financial independence; (2) developing the Entrepreneurship Website; and (3) data collection through surveys and interviews with participants of *Sekolah Perempuan*. This data aims to assess the effectiveness of the Website in enhancing women's financial independence. This multi-layered methodology allows for a robust understanding of how digital marketing technologies influence financial empowerment and offers insights into optimizing these tools to support broader economic inclusion for women.

To develop an effective entrepreneurship website for *Sekolah Perempuan*, this study applies the ADDIE (Analysis, Design, Development, Implementation, and Evaluation) model. This model provides a structured approach to guide the website's development, ensuring it aligns with the specific needs of women entrepreneurs to enhance their marketing capabilities. The stages of

development include: (1) Analysis Stages: This initial phase involves understanding the needs of *Sekolah Perempuan*'s participants. The findings from this analysis help tailor the website to support women entrepreneurs effectively; (2) Design stages: Based on the analysis phase, design the framework model for *Sekolah Perempuan* Website for Women Empowerment program. This phase focuses on creating a clear conceptual framework for how to design the *Sekolah Perempuan* website model for the Women Empowerment program. (3) Development stages: In this development phase, the website functionalities are built. This phase also includes database integration to manage user data securely and ethically, and backend development to ensure the platform's scalability and reliability. (4) Implementation and Evaluation Stages: The website is launched for the participants of *Sekolah Perempuan*. During this phase, training sessions are conducted to familiarize users with the platform's features. Moreover, this final phase assesses the website's effectiveness in supporting women's financial independence.

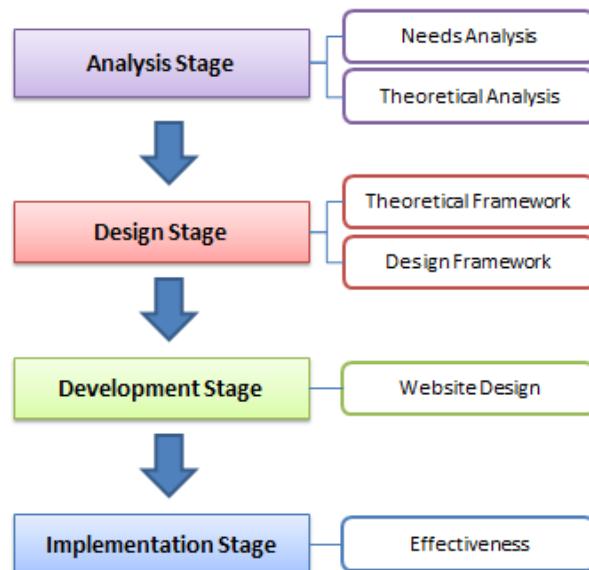


Figure 1. Research Scheme

The research involves a sample of 35 women participants from the *Sekolah Perempuan* program. This group consists of both married and unmarried women, ensuring diverse representation in the study. The selection criteria for participants were based on their engagement with the *Sekolah Perempuan*'s empowerment programs. The data collection instruments include structured surveys that assess participants' financial independence before and after engaging with the *Sekolah Perempuan* website. Quantitative data are analyzed using statistical methods, including one-sample t-tests, to determine the significance of changes in financial independence among participants. The statistical results indicate a significant mean difference ( $p < 0.001$ ), confirming the effectiveness of the *Sekolah Perempuan* program in enhancing women's financial autonomy.

Table 1. Indicator and Item of Survey

No.	Indicator	Definition	Item
1	Website Usability	The usability section evaluates participants' experiences with the <i>Sekolah Perempuan</i> website. It includes questions regarding the ease of navigation, visual appeal, helpfulness of resources, and frequency of technical issues encountered.	1. How would you rate the ease of navigating <i>Sekolah Perempuan</i> 's website? 2. How visually appealing is the website design? 3. How helpful are the website's resources (articles, videos, courses) in understanding the content? 4. How often do you experience technical issues while using the website? 5. How relevant is the content on <i>Sekolah Perempuan</i> to your needs for financial and
2	Content Validity	This section assesses the relevance, clarity, and overall	

No.	Indicator	Definition	Item
3	Skill Development	quality of the educational content provided on the website. Participants rate how well the content meets their needs for financial and personal empowerment, as well as their satisfaction with the resources available.	6. personal empowerment? 7. How clear and easy to understand is the educational content provided? 8. Do you feel that the website provides adequate practical knowledge for managing finances? 9. How satisfied are you with the overall quality of educational resources provided on the website? 10. After using the resources on <i>Sekolah Perempuan</i> , do you feel more confident in managing your personal finances? 11. I have learned new skills related to financial management (e.g., budgeting, saving, investing) through the website. 12. The skills I have learned from <i>Sekolah Perempuan</i> support my daily work activities.
4	Impact on Financial Independence	Participants reflect on their confidence in managing personal finances and the acquisition of new financial management skills through the website. This section aims to capture changes in participants' abilities and confidence levels after engaging with the website's resources.	13. How has <i>Sekolah Perempuan</i> impacted your financial independence? 14. Since using the website, have you started earning additional income through any of the skills or knowledge gained? 15. To what extent do you feel empowered to make financial decisions independently after engaging with <i>Sekolah Perempuan</i> ?

## RESULTS AND DISCUSSION

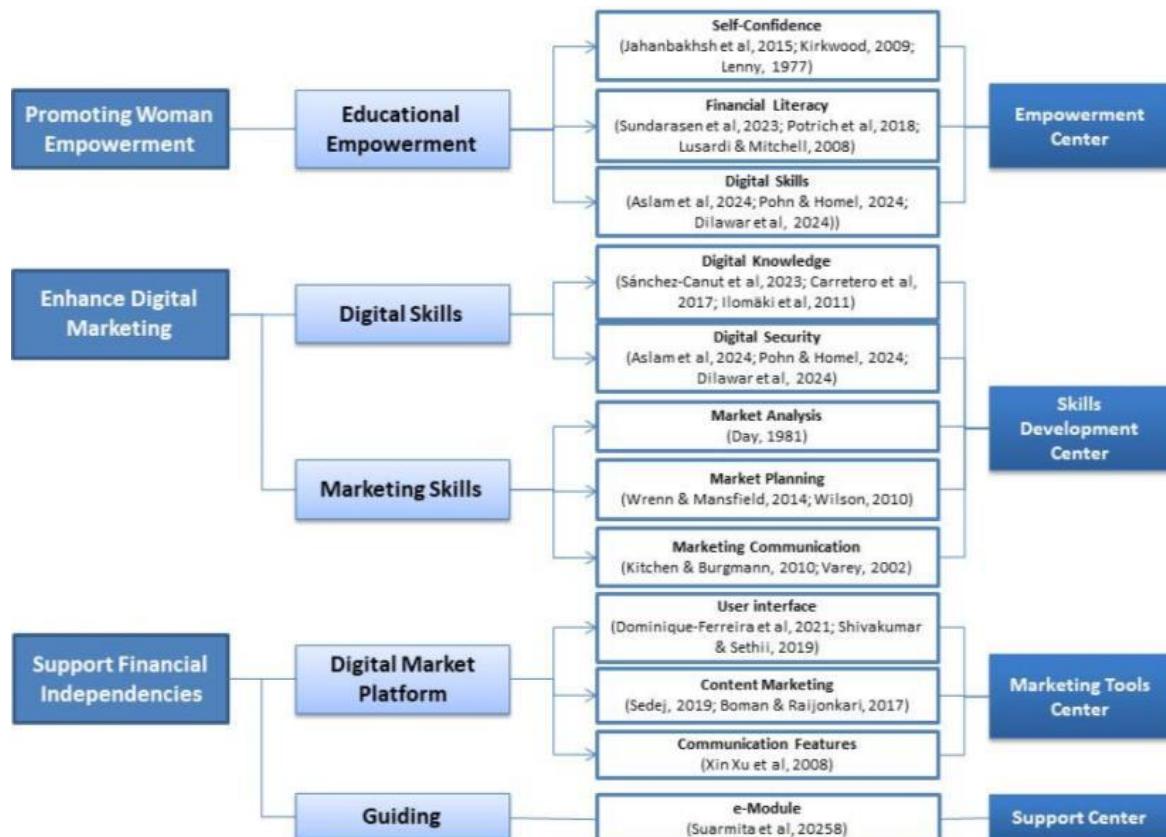
### Results

#### *Analysis and Design Stage*

The analysis and design stages include analyzing theoretical stances which included in the design framework. The design framework of *Sekolah Perempuan* is based on theoretical analysis. According to the analysis process, the result shows three main parts in the design of the design framework (Figure 1) of *Sekolah Perempuan* Website to empower Women Financial Independencies, including: (1) Promoting Women Empowerment; (2) Enhance digital marketing skills; (3) Support Financial Independencies (Figure 2). The design framework illustrated in the image serves as a comprehensive roadmap for promoting women's empowerment through educational initiatives and digital marketing strategies. At the core of this framework is the emphasis on enhancing women's educational empowerment, which is crucial for building self-confidence and financial literacy. By integrating digital skills training, the framework addresses the need for women to acquire essential competencies in digital literacy, digital security, and digital knowledge. This educational foundation is supported by various studies, highlighting the importance of equipping women with the skills necessary to navigate the digital landscape effectively. The framework also emphasizes the development of marketing skills, essential for women to engage successfully in the digital marketplace, thereby fostering their economic independence.

Additionally, the framework outlines a structured approach to creating a digital market platform that supports women's financial independence. This involves establishing an empowerment center that focuses on guiding women through the complexities of digital marketing and entrepreneurship. The skills development center plays a pivotal role in providing targeted

training in areas such as market planning and marketing communication. Furthermore, the marketing tools center is designed to enhance user experience through effective user interface design and content marketing strategies. By integrating these elements, the framework not only supports women's empowerment but also facilitates their active participation in the digital economy, ultimately contributing to their financial independence and overall well-being. This holistic approach underscores the significance of combining education, digital skills, and marketing expertise to create sustainable pathways for women's empowerment.



**Figure 2.** Design Framework of Sekolah Perempuan Website to Empower Women's Financial Independence

### Developing Stage

The development of *Sekolah Perempuan*'s entrepreneurship website aims to create a dynamic digital platform that gives women entrepreneurs the tools they need to manage and expand their firms. The implementation of the Website could also be beneficial in providing empowerment programs for women, such as educational entrepreneurship programs, workshops, and training. Moreover, the website is becoming a medium to improve women's capacity in conducting creative business by providing market marketplace which possible to advance the local market, promote better customer connection, increase market positioning, and embrace modern technology to promote their handmade local product. The *Sekolah Perempuan* website features vocational items made by students and is intended to serve as a comprehensive information and marketing platform. This website also functions as a digital learning center, providing a range of educational resources on vocational skills and entrepreneurship. The Websites of *Sekolah Perempuan* can be accessed through this link: <https://sekolahperempuan.com/> (Figure 3).

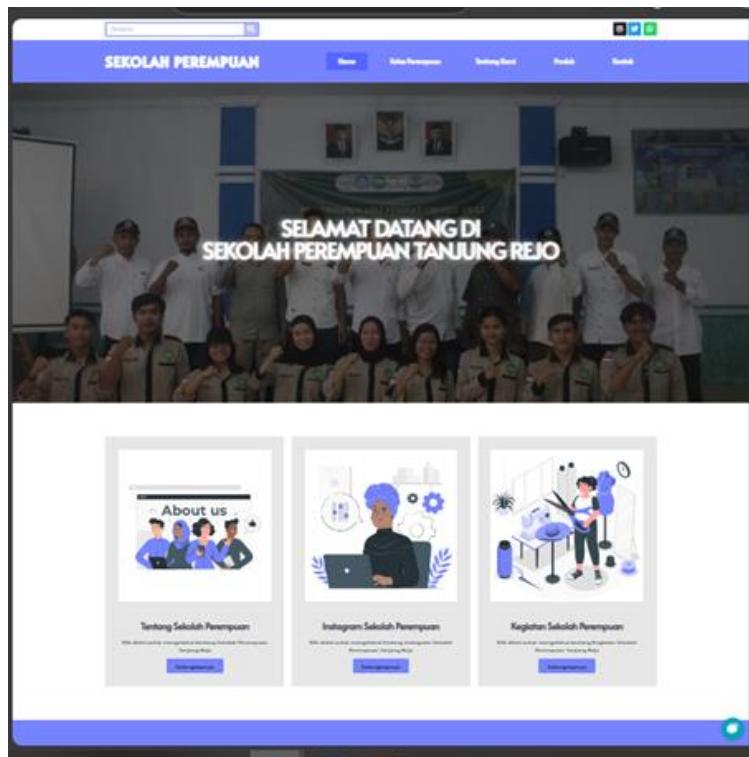


Figure 3. The Home Display of *Sekolah Perempuan's* Website

There are several components designed to support user engagement and content personalization. On the *Sekolah Perempuan* website, features such as product and service recommendations aim to promote participants' products and services, including available courses. For example, if a user frequently visits training pages, the website can be designed to adjust the homepage content to reflect the user's interests. This helps increase engagement and encourages users to register for relevant programs. Additionally, *Sekolah Perempuan* includes promotional features to showcase vocational products through digital marketing strategies. The development process begins with a promotional script, followed by the creation of a marketing video for *Sekolah Perempuan* (Figure 4).



Figure 4. The Display of Marketing Video

In addition to promotional videos, the *Sekolah Perempuan* website includes features designed to enhance user interaction and support. One such feature is the use of interactive messaging tools or chatting platforms that provide responses to user inquiries in real time. These tools follow predefined scripts and decision trees to guide conversations and assist users effectively (Figure 5). By maintaining regular communication and offering consistent support through the website's messaging system, *Sekolah Perempuan* enhances user experience and engagement. These tools help address user questions and needs promptly, which contributes to improving the overall effectiveness of the website's digital marketing and communication strategies.

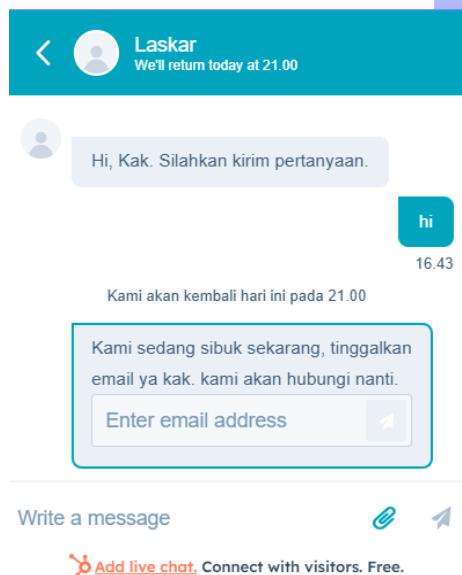


Figure 5. The Display of Messaging Tools or Chatting Platform

*Sekolah Perempuan* also incorporates a women's educational empowerment program through its "Kelas Perempuan" initiative (Figure 6). This program covers a range of topics, including business seminars, health programs (such as stunting prevention), and computer literacy courses. Each class is led by professional tutors with extensive experience in their respective fields. Additionally, the program provides learning modules and books to participants as reading materials and practical guides, enriching the overall educational experience. It is important to note that each program under *Kelas Perempuan* not only focuses on developing knowledge but also equips women with practical skills to support entrepreneurship.



Figure 6. The Educational Empowerment Programs for Women provided by *Sekolah Perempuan*

### Implementation Stage

The implementation stage includes an effectiveness test to provide evidence that the developed website can have an impact on women's financial independence. The results of the one-sample t-test suggest that the effectiveness of Women's Empowerment by using *Sekolah Perempuan*'s Websites in enhancing Financial Independence is statistically significant. With a mean difference of 57.14 and a confidence interval of 95%, the range of difference falls between 54.04 and 60.25. The t-value is 37.371, and the p-value (Sig. 2-tailed) is 0.000, indicating a highly significant result. This result suggests that women's financial independence has been significantly enhanced by the empowerment initiative, which uses digital marketing via a *Sekolah Perempuan*'s website. The substantial mean difference indicates that the participants benefited significantly from financial empowerment, demonstrating the efficacy of the digital platform in encouraging women to become financially independent. Such a finding bolsters the case for using cutting-edge digital tools in empowerment initiatives to help women achieve financial independence and prosperity.

Table 2. Statistics Result on the Effectiveness of the Women's Empowerment Program

	T	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Effectiveness	37.371	34	.000	57.14286	54.0354	60.2503

### Discussion

#### *Elements of Design Framework on Sekolah Perempuan Website to Empower Women's Financial Independence*

The design framework for empowering women through digital marketing aims to provide a structured approach to enhancing women's financial independence. This framework integrates advanced digital marketing techniques with empowerment strategies tailored to the unique challenges faced by women entrepreneurs, such as limited access to capital, market networks, and training opportunities (UN Women, 2020; IBCSD, 2024). By employing tools like customer segmentation, personalized marketing, and data-driven campaign strategies, the framework seeks to optimize outreach, engagement, and conversion for women-led businesses. It emphasizes practical, technology-based skill development and improved digital literacy, equipping women with the tools necessary to grow and sustain their enterprises in competitive marketplaces (World Bank, 2019).

The first element of the design is promoting women's empowerment, which emphasizes the implementation of educational empowerment as a transformative tool. The main idea is that education is not only a medium for knowledge acquisition, but also a strategic approach for enabling women to develop the skills, confidence, and financial competence required for greater autonomy and socio-economic participation. This process leads to the formation of an Empowerment Center, which is a space, physical or symbolic, where women are supported to thrive. The first critical component derived from educational empowerment is self-confidence. As emphasized by Jahanbakhsh et al., (2015), Kirkwood (2009), and Lenney (1977), self-confidence is the foundation for empowering women to believe in their capabilities, voice their opinions, and take initiative in both personal and professional spheres. Educational settings foster self-efficacy by providing knowledge, exposure, and opportunities for participation, which in turn cultivates a sense of agency. Women with higher self-confidence tend to pursue leadership roles, challenge societal limitations, and make decisions that might have massively affected their future. The second component is financial literacy, which is essential for enabling women to achieve financial independence and stability. According to Sundarasen et al., (2023), Potrich et al., (2018), and Lusardi & Mitchell (2008), financial literacy encompasses the understanding of financial principles such as budgeting, saving, financial management, and financial planning. The importance of financial skills for women could be beneficial for their ability to make correct decisions, avoid financial risks, and build sustainable livelihoods. This knowledge empowers women to start or expand businesses, manage household finances, and contribute to their communities economically. The third component is digital skills, which reflects the necessity of digital literacy in modern

society. As mentioned by [Aslam et al., \(2024\)](#), [Pöhn & Homel \(2024\)](#), and [Dilawar et al., \(2024\)](#), digital skills go beyond basic computer and technological use. The digital skills are more likely to include the ability to access and evaluate online information, use communication technologies, engage with digital platforms for learning or business, and ensure cybersecurity. In today's technology-driven economy, digital literacy enables women to participate in e-learning, remote work, e-commerce, and online networking. These skills give an opportunity towards new economic and educational opportunities, particularly for underprivileged women or women who live in remote areas. The combination of these three components could provide a fundamental basis to create an educational empowerment program that leads to the development of the output that is the Empowerment Center to support women's holistic growth. This output may manifest in the form of community hubs or online platforms where women receive continued access to education, mentoring, resources, and a supportive environment for personal and professional development.

The second element of the design framework is enhancing digital marketing through the development of two core competencies: digital skills and marketing skills. As digital transformation continues to shape modern economies, women and marginalized groups require strong digital literacy and marketing capabilities to stay competitive and expand their economic participation. The first competency is Digital skills, which is the cornerstone of success in today's technology-driven world, particularly as more economic and social activities shift into digital spaces. These skills encompass a broad range of abilities, starting with digital knowledge, which refers to the capacity to effectively use digital tools, platforms, and online resources. According to [Sánchez-Canut et al., \(2023\)](#), [Boman & Raijonkari \(2017\)](#), and [Ilomäki et al., \(2011\)](#), digital knowledge is not merely about technical knowledge but also involves cognitive flexibility and digital problem-solving skills that are increasingly essential for personal, educational, and professional adaptation in a rapidly evolving digital environment. The capacity to effectively navigate and use digital technology enables people to participate in the digital economy in meaningful ways, whether it be by managing e-commerce platforms, working remotely, or utilizing digital learning tools. The other element of digital skills is digital security, which refers to the knowledge and practices required to safeguard personal data, protect online identities, and maintain the security of digital transactions. According to [Aslam et al., \(2024\)](#), [Pöhn & Homel \(2024\)](#), and [Dilawar et al., \(2024\)](#) argue that those who are unaware of the fundamentals of security are potentially at risk of a cyberattack. Online managers of companies or personal brands are particularly susceptible to fraud, scams, and data breaches. Ensuring digital safety means understanding how to create secure passwords, recognize phishing attempts, use encrypted platforms, and implement privacy settings. Therefore, digital skills must be taught in a holistic manner that not only emphasizes technical usage but also builds resilience and confidence in safe digital engagement. The second competency is Marketing skills, which play an important role in designing and executing successful digital marketing strategies. The elements of these competencies include market analysis, which is the foundation of all effective marketing efforts. As highlighted by [Day \(1981\)](#), market analysis involves studying consumer behavior, identifying target audiences, and recognizing emerging market trends. This element is essential to ensure that marketing strategies are relevant to the needs of the audience, rather than being based on assumptions or outdated information. The second element is market planning, which transforms insights from market analysis into strategic actions. This includes determining how a product or service is positioned, how it is priced, and how it will be delivered to the consumer. [Wrenn & Mansfield \(2014\)](#) and [Wilson \(2010\)](#) emphasize that successful marketing execution depends on careful planning, which aligns organizational goals with market opportunities. The comprehension of competitors, differentiating the product, and planning distribution channels effectively is an important factor that leads to business profitability. Although the two previous elements are fundamental for marketing skills, it is not complete without marketing communication as an element that links the business and customers. This element not only conveys the value of a product or service but also creates meaningful engagement with audiences, which leads to an increase in customer trust and fosters long-term loyalty. [Kitchen & Burgmann \(2010\)](#) and [Varey \(2002\)](#) stress the importance of crafting messages that are clear, persuasive, and aligned with brand identity, especially in digital media where attention spans are short and competition is high.

Effective digital communication may include social media content, email campaigns, influencer partnerships, and interactive advertising. The development of these two important competencies/skills (Digital skills and Marketing skills) leads to the formation of the Skills Development Center, which stresses how the *Sekolah Perempuan* Website could provide a program that could enhance the capacity in digital marketing, especially in developing both digital and marketing skills. To sum up, enhancing digital marketing through targeted skill development not only fosters innovation and entrepreneurship but also contributes to inclusive digital economies.

The last element of the design framework is to support financial independence. This element consists of several integration media, including a Digital marketing platform and a Guiding Manual. A Digital Market Platform integration serves as a critical tool that allows users to promote and sell their products or services online. The platform will effectively and optimally function by integrating several key components that enhance functionality, visibility, and user engagement. The key components include User Interface (UI), Content Marketing, and Communication Features. The first component is the User Interface (UI), which directly influences the ease of navigation and overall user satisfaction. According to [Dominique-Ferreira et al. \(2021\)](#) and [Shivakumar & Sethii \(2019\)](#), a well-designed UI increases accessibility and helps users interact with the platform efficiently. This component is vital for someone new to digital commerce who requires straightforward and seamless experiences to confidently engage with online tools. Another critical component is Content Marketing, which involves the strategic creation and distribution of relevant and engaging content to attract and retain customers. [Sedej \(2019\)](#) and [Boman & Raijonkari \(2017\)](#) highlight that content marketing not only improves visibility on digital platforms but also establishes credibility and brand personality. The users can build stronger relationships with their consumers and position their offerings more effectively in a crowded market through the use of videos, social media posts, and product storytelling as content marketing. Besides the robust platform appearance and marketing content, the presence of communication features is also an important component to foster two-way interaction between sellers and customers. [Xu et al., \(2008\)](#) argue that these features help build trust and responsiveness, creating a more personalized and supportive customer experience. The combination of these three components forms the foundation of an effective digital market platform. Their integration leads to the establishment of a Marketing Tools Center, which acts as a centralized hub where users can access, manage, and optimize their marketing efforts. This structure not only empowers entrepreneurs with the tools needed for digital commerce but also supports long-term sustainability. In addition to technical infrastructure, Guiding plays an equally important role as a medium in supporting users toward achieving financial independence. This guidance can be delivered through structured educational resources, such as e-Modules, which offer self-learning through business, financial literacy, and digital marketing skills. According to [Suarmita et al., \(2025\)](#), such modules empower users by equipping them with the knowledge needed to confidently navigate digital markets and make informed financial decisions. The implementation of this educational support results in the creation of a Support Center, which functions not only as a learning facility but also as a source of continuous mentoring for digital entrepreneurs.

### ***Effectiveness of Sekolah Perempuan Websites to Enhance Women's Financial Independence***

According to the survey data, a large number of women have started earning an income after taking part in the empowerment program, which indicates a positive impact of the program. There are 11 women out of 35 the participants reported earning a weekly income, but in different quantities. Both married and unmarried women are included, indicating that the program's advantages are applicable to women in a variety of marital situations. The weekly income ranges between IDR 300.000 and IDR 700.000. In particular, a number of people claimed comparatively greater weekly incomes of IDR 600.000 and IDR 700.000. This distribution shows how successfully the program supports women in generating their own money and helps them become financially independent. This phenomenon is consistent with a study conducted by [Sujan \(2016\)](#) and [Sanze et al., \(2024\)](#) that found that women's empowerment programs greatly increased women's financial independence. Many women now enjoy financial independence, control over

their income, and the capacity to make their own financial decisions because of education and skill development. In addition to the financial benefits, this empowerment increases their sense of self-worth and fosters respect within their families and communities.

Besides assessing the number of women who have started earning an income, the effectiveness of the women empowerment program by using *Sekolah Perempuan*'s Websites to enhance Financials independence. *Sekolah Perempuan* is important as a digital marketing platform, especially for supporting women's economic activities, particularly in rural areas where women have traditionally faced barriers to entrepreneurship. [Yuliatiningtyas et al., \(2024\)](#) demonstrate that digital marketing training not only equips women with essential skills but also encourages their participation in economic decision-making within their households and communities, thereby enhancing local economies and promoting gender equity by ensuring women have a voice in economic activities. This is further supported by the findings from a one-sample t-test analysis assessing the effectiveness of the *Sekolah Perempuan* website in enhancing women's financial independence. The results indicate a statistically significant improvement in financial independence, confirming that the digital platform effectively empowers women financially. This aligns with theoretical frameworks emphasizing the role of digital literacy and online resources in promoting women's empowerment and economic participation. The [World Economic Forum \(2020\)](#) highlights that digital platforms can facilitate access to financial services and educational resources, thereby enhancing women's economic agency, reinforcing the importance of integrating technology into empowerment strategies.

In conclusion, the empowerment initiative that makes use of digital marketing via the *Sekolah Perempuan* website has shown itself to be a successful instrument in encouraging women entrepreneurs to become financially independent. The initiative has successfully tailored digital marketing strategies to the specific needs, preferences, and behaviors of women, resulting in more meaningful engagement and improved outcomes.

## CONCLUSION

This study emphasizes the critical role of a digital marketing platform in promoting women's financial independence, particularly through the *Sekolah Perempuan* website. The initiative has effectively addressed the specific needs of women by providing tools and resources that support financial self-sufficiency and empowerment. Based on the proposed design framework, three key elements are essential in developing an optimal women's empowerment program: (1) Promoting Women's Empowerment. This element is conducted through the implementation of educational empowerment, which consists of several components: self-confidence, financial literacy, and digital skills. The output expected is the Empowerment Center, which is an online platform where women receive continued access to education, mentoring, resources, and a supportive environment for personal and professional development; (2) Enhance digital marketing skills. This element focuses on developing two core competencies, such as digital skills (the component consists of Digital knowledge and Digital Security) and marketing skills (the component consists of Market Analysis, Market Planning, and Market communication). The output expected is Skill Development Center, which stresses how the *Sekolah Perempuan* Website could provide a program that could enhance the capacity on digital marketing, especially in developing both digital and marketing skills; (3) Support Financial Independence. This element focuses on integration media, including the Digital Marketing Platform and the Guiding Manual. The output expected consists of Marketing Tools Center (the component consists of User interface, Content Marketing, and Communication Features) and Support Center (the component consists of e-modules). This suggested Design framework is used to develop an optimal website in which every design framework component is implemented in each feature of the *Sekolah Perempuan* website. Assessing the effectiveness of the women's empowerment program enhanced by a digital marketing platform, the study reveals that several participants began earning income and reported increased confidence and financial independence. The statistical results also confirmed the program's positive impact, showing a significant mean difference and highly significant t-test results, which support the success of the initiative in fostering women's empowerment. The author

also suggested a study improvement, especially in conducting a similar study by designing a design framework that can be utilized on different digital platforms as part of an empowerment program.

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