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Integrating Agro-Edutainment and Fintech into an Educational Tourism Business Model for Nutritional Literacy in Bintaro, Jakarta, Indonesia

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Abstract

This study examines the integration of agro-edutainment and financial technology (fintech) into an educational tourism business model to support nutritional literacy in Bintaro, Indonesia. A quantitative survey approach was employed at Kebun Berseri, a community-based urban farming destination. The study population comprised visitors, local residents, and community members involved in educational tourism activities. Using purposive sampling, 80 female respondents who had participated in educational tourism activities were included. Data were collected using a questionnaire designed to assess agro-edutainment experiences, fintech utilization, nutritional literacy, healthy consumption behavior, and perceived social impact. The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS, including measurement model evaluation, structural model assessment, and hypothesis testing. The findings revealed significant positive relationships between agro-edutainment and nutritional literacy ($\beta = 0.729$), agro-edutainment and social impact ($\beta = 0.739$), and fintech and social impact ($\beta = 0.178$). Conversely, fintech was negatively associated with nutritional literacy ($\beta = -0.217$), while its relationship with healthy consumption behavior was not statistically significant. These findings highlight the potential of experiential agricultural education while emphasizing the need to integrate meaningful nutrition education into digital tourism services.

Keywords: agro-edutainment, educational tourism, financial technology, nutritional literacy; urban farming

A. Introduction

The development of the global tourism sector in the last two decades has undergone a significant transformation from conventional entertainment-based tourism to experience-based tourism, education, and sustainability (sustainable tourism). This shift in tourism patterns is influenced by changes in people's preferences who are no longer only looking for entertainment, but also learning experiences, social interactions, increasing insights, and activities that provide added value to daily life. In this context, educational tourism (edu-tourism) has developed into an innovative approach that is able to integrate elements of recreation and learning in one tourism activity.

According to Pike, Rodríguez-Pose, and Tomaney (2011), experience-based destination development and community empowerment are important strategies in regional development because they are able to create economic, social, and educational impacts simultaneously. In line with this, Hadiwijoyo (2012) explained that educational tourism is a form of tourism that integrates elements of education, field learning, research, and introduction to culture and the environment in tourism activities. The concept of educational tourism is seen as having the ability to increase public understanding through direct experience so that the learning process becomes more contextual and applicative.

In the development of modern tourism, one form of educational tourism that is growing quite rapidly is agro edutainment, which is an agriculture-based tourism concept that combines elements of education and entertainment at the same time. Phillip, Hunter, and Blackstock (2010) define agro edutainment as the development of agritourism that integrates agricultural activities with educational and recreational experiences so that tourists not only enjoy agricultural products, but also understand the production process, environmental management, and agricultural systems directly. Siregar et al. (2023) explained that agro edutainment is a form of agricultural tourism that allows tourists to be directly involved in agricultural activities such as planting, caring for plants, harvesting agricultural products, and understanding environmental management. The concept has advantages because it not only provides a recreational experience, but also increases public awareness of food, environmental, health, and ecological sustainability issues.

In urban areas such as South Jakarta, the development of urban farming or urban agriculture is starting to become an important part of efforts to increase family food security, improve environmental quality, and create social space for the community. Urban farming develops not only as a farming activity, but also as a medium for environmental education and community-based community empowerment. One of the community initiatives that is developing is the Bukit Emas Bintaro Housing Seri Garden, which utilizes limited land for plant cultivation activities, hydroponics, environmental education, and community activities based on urban agriculture. This potential opens up great opportunities to be developed into an agro-edutainment-based

educational tourism that is able to provide interactive learning experiences to the community.

In addition to tourism and education aspects, the big challenge faced by urban communities today is the low level of nutrition literacy. Nutritional literacy is a strategic issue because it is closely related to people's consumption behavior, family health, and the quality of human resources. Modernization, urbanization, and lifestyle changes have caused people to become increasingly dependent on fast food, ultra-processed foods, and high consumption patterns of sugar, salt, and fat. These conditions contribute to the increasing prevalence of obesity, diabetes, hypertension, and other nutritional problems.

According to Zoellner et al. (2011), nutritional literacy is an individual's ability to understand, evaluate, and use nutritional information to make healthy consumption decisions. Nutritional literacy includes not only knowledge about healthy food, but also the ability to access valid information and apply it in daily life. Krause et al. (2018) added that the low nutritional literacy of the community can lead to an individual's inability to choose healthy foods and understand the nutritional content needed by the body.

In Indonesia, low nutritional literacy is still a national challenge related to the problems of stunting, obesity, and non-communicable diseases. Kariathi et al. (2026) stated that increasing nutritional literacy is an important step in shaping people's healthy consumption behavior, especially in the digital era filled with various food information that is not necessarily valid. Therefore, an innovative approach is needed that is able to improve nutritional literacy through learning methods that are fun, participatory, and easily accepted by the community.

On the other hand, the development of digital technology also creates new opportunities in supporting the effectiveness of educational tourism, one of which is through the use of financial technology (fintech). Digital transformation in the financial sector has changed people's transaction behavior from conventional systems to faster, more practical, and more efficient digital payments. Gomber, Koch, and Siering (2017) explained that fintech is a technological innovation in the financial sector that produces new digital-based business models, services, and payment systems to improve efficiency and user convenience.

Lee and Shin (2018) explained that fintech not only functions as a financial transaction tool, but is also able to create a digital ecosystem that supports changes in people's behavior through reward systems, gamification, digital engagement, and the integration of user behavior data. In the context of educational tourism, fintech can be used not only as a digital payment medium, but also as an educational instrument and increasing visitor participation through QRIS payments, reward points, educational cashback, digital nutrition tracking, and gamification of nutrition learning.

The development of fintech in Indonesia also shows a very rapid trend. The national payment system digitization policy issued by Bank Indonesia (2021) encourages people towards a cashless society through the integration of

QRIS-based digital payments, e-wallets, and mobile banking. This condition provides an opportunity for educational tourist destinations to create a more modern, interactive, and efficient tourist experience.

In addition to educational impacts, community-based tourism development also has the potential to have an economic impact on local communities. According to Todaro and Smith (2021), local economic growth occurs when a region is able to create productive economic activities through the use of local resources, innovation, investment, and community empowerment. The development of agro-edutainment-based educational tourism in Kebun Berseri can open up new economic opportunities through tour tickets, agricultural training, educational workshops, sales of urban farming products, and collaboration of healthy food-based MSMEs.

On the other hand, increasing nutritional literacy and healthy community activities is also believed to be able to improve the quality of life of the surrounding community. WHO (2012) explains that the quality of life is not only determined by economic conditions, but also health, social welfare, education, and the environment. With increasing public awareness of a healthy lifestyle through educational tourism, there will be changes in consumption behavior that have a sustainable impact on public health.

This study aims to analyze the potential of urban farming as a foundation for educational tourism development, examine the role of financial technology (fintech) in supporting nutritional literacy, and develop an integrated educational tourism business model that combines agro-edutainment and fintech. Through this approach, the study seeks to establish a business model that promotes experiential learning, improves access to nutrition-related education, and supports the development of innovative and sustainable educational tourism initiatives.

B. Literature Review

Educational Tourism

Educational tourism integrates recreational activities with educational experiences, allowing tourists to acquire knowledge, skills, and practical understanding through direct interaction with tourist attractions. Hadiwijoyo (2012) defined educational tourism as travel activities that incorporate learning, research, and cultural and environmental exploration. Similarly, Arcodia et al. (2020) emphasized that educational tourism combines education and recreation to create enjoyable learning experiences while enhancing visitors' social, cultural, and environmental awareness. Hermawan et al. (2023) further highlighted its pedagogical role in supporting experiential learning through study tours, field trips, and educational visits.

Furthermore, Rahayu et al. (2026) described educational tourism as an interactive approach that combines learning and leisure to provide engaging and meaningful experiences. This concept positions tourism destinations as informal educational spaces where visitors can develop knowledge and practical skills beyond conventional classroom settings. Based on these perspectives,

educational tourism can be understood as an experience-based tourism activity that integrates recreation and education through direct engagement with cultural, natural, and environmental resources, fostering contextual learning and enriching tourists' overall experiences.

Educational Tourism Indicators

Educational tourism requires measurable indicators to evaluate its effectiveness and the quality of visitors' learning experiences. Hadiwijoyo (2012) identified educational value as a key indicator, reflected in the availability of learning materials, practical activities, and meaningful interpretation of tourist attractions. Yoeti (2016) emphasized the importance of supporting facilities, including information centers, educational displays, practice areas, and audiovisual media that facilitate learning. Meanwhile, Utama (2017) highlighted tour guide competence, particularly communication skills, subject knowledge, and interactive service delivery, as essential factors influencing the quality of educational experiences.

Tourist participation and satisfaction are also important indicators of educational tourism. Arcodia et al. (2020) emphasized active visitor involvement through observation, discussion, simulation, and hands-on activities to strengthen experiential learning. Furthermore, Rahayu et al. (2026) identified tourist satisfaction as a reflection of perceived educational benefits, facility quality, service performance, and overall experience. Based on these perspectives, educational tourism can be evaluated through five key indicators: educational value, learning facilities, tour guide competence, tourist participation, and visitor satisfaction, which collectively determine the effectiveness and quality of educational tourism experiences.

Agro Edutainment

Agro edutainment is an agriculture-based tourism concept that integrates education and entertainment to provide interactive and meaningful learning experiences. Phillip, Hunter, and Blackstock (2010) emphasized the integration of agricultural activities with tourism experiences that allow visitors to explore farming practices and rural life. Similarly, Siregar et al. (2023) highlighted participatory activities, such as planting, harvesting, livestock feeding, and agricultural product processing, as essential components of agricultural tourism. Hadiwijoyo (2012) further emphasized the educational potential of agricultural tourism in promoting environmental awareness, conservation, and local community empowerment through recreational learning activities.

Furthermore, Utama (2017) described agro edutainment as a diversification of agricultural tourism products that combines agribusiness, education, and recreation to enhance destination attractiveness and create economic value. Rahayu et al. (2026) highlighted the integration of digital technology, interactive media, and creative learning approaches to increase visitor engagement, particularly among younger generations. Based on these perspectives, agro edutainment can be understood as an experiential tourism

concept that combines agricultural education, entertainment, and active visitor participation to enhance agricultural knowledge, environmental awareness, and overall tourism experiences.

Agro Edutainment indicator

According to Siregar et al. (2023), the main indicator of agro edutainment is the educational value of tourism activities, namely the extent to which tourism is able to provide knowledge and understanding about agriculture, the environment, and healthy food. The second indicator is the quality of tourist facilities, which reflects the completeness of educational facilities and the comfort of tourists while participating in activities. The third indicator is the quality of service and learning interaction, namely the ability of facilitators to provide a communicative and interesting educational experience The fourth indicator is the level of visitor participation, which is the active involvement of tourists in agricultural activities such as planting, harvesting, and hands-on practices. The fifth indicator is the satisfaction of the tourist experience, namely the perception of visitors to the benefits of education, entertainment, and comfort obtained while participating in tourism activities.

Financial Technology

Financial technology (fintech) refers to the integration of digital innovation into financial services to improve efficiency, accessibility, and transaction convenience. Gomber, Koch, and Siering (2017) described fintech as technology-driven innovation that transforms financial products, business models, and service delivery through digital applications. Similarly, Lee and Shin (2018) emphasized its role in developing digital financial ecosystems, including electronic payments, peer-to-peer lending, crowdfunding, and digital investments. Puschmann (2017) further highlighted fintech as a form of digital transformation that enhances operational efficiency, reduces transaction costs, and improves user experiences compared with conventional financial services.

Bank Indonesia (2021) defined fintech as the application of technology within financial systems that generates innovative products, services, and business models while influencing payment efficiency, security, and financial stability. Furthermore, Arner, Barberis, and Buckley (2023) emphasized the evolution of fintech through artificial intelligence, blockchain, open banking, and integrated financial services to support greater financial inclusion and personalization. Based on these perspectives, fintech can be understood as a technology-based financial innovation that enhances service efficiency, accessibility, security, and user experience while supporting the development of an inclusive digital financial ecosystem.

Financial Technology (Fintech) Indicators

Fintech indicators assess the quality and effectiveness of digital financial services in meeting user needs. Gomber et al. (2017) identified accessibility as a key indicator, reflecting users' ability to access financial services conveniently

through digital platforms. Lee and Shin (2018) emphasized transaction efficiency, including processing speed, convenience, and cost-effectiveness. Meanwhile, Bank Indonesia (2021) highlighted transaction security and personal data protection as essential factors in maintaining user confidence and ensuring reliable digital financial services.

Furthermore, Puschmann (2017) identified user satisfaction and trust as important measures of fintech performance, influenced by service quality, usability, security, and perceived benefits. Arner et al. (2023) emphasized digital service innovation through advanced technologies, personalized features, and improved user experiences. Based on these perspectives, fintech effectiveness can be evaluated through five key indicators: accessibility, transaction efficiency, security, user satisfaction and trust, and digital service innovation, which collectively support the quality and adoption of digital financial services.

Nutrition Literacy

Nutrition literacy refers to an individual's ability to access, understand, evaluate, and apply nutritional information to make informed and healthy dietary decisions. The World Health Organization (2018) emphasized health literacy as a combination of cognitive and social skills that support effective health-related decision-making. Velardo (2015) further explained that nutrition literacy involves interpreting nutritional information and applying it to everyday food choices. Similarly, UNICEF (2024) highlighted the importance of understanding balanced diets, food diversity, food safety, and nutritional needs in promoting healthier lifestyles.

Kariathi et al. (2026) emphasized the role of nutrition knowledge and information evaluation in encouraging healthy consumption practices. In educational tourism, nutrition literacy can be strengthened through experiential learning activities, including agricultural practices, healthy food education, and food selection simulations. Agro edutainment provides an interactive learning environment that connects nutritional knowledge with practical experiences. Therefore, this study positions nutrition literacy as an intervening variable linking agro edutainment and fintech to healthy consumption behavior, reflecting its potential role in translating educational experiences and digital financial services into healthier dietary choices.

Nutrition Literacy Indicators

Nutrition literacy indicators measure an individual's ability to understand, evaluate, and utilize nutritional information to support healthy dietary practices. Silk et al. (2008) emphasized nutritional information comprehension, including the ability to interpret food labels, nutritional content, and dietary guidelines. Zoellner et al. (2011) highlighted the importance of accessing reliable nutrition information and critically evaluating its credibility. Furthermore, Velardo (2015) identified the practical application of nutritional knowledge, particularly in selecting nutritious foods, planning balanced diets, and maintaining healthy eating habits.

Krause et al. (2018) emphasized informed food consumption decisions based on nutritional value, health considerations, and individual dietary needs. Similarly, Kariathi et al. (2026) associated nutrition literacy with healthy dietary behaviors, including reducing excessive sugar and fat intake, increasing fruit and vegetable consumption, and maintaining balanced nutrition. Based on these perspectives, nutrition literacy can be assessed through five key indicators: nutritional information comprehension, information access and evaluation, application of nutritional knowledge, informed food choices, and healthy dietary behaviors. These indicators collectively reflect an individual's capacity to translate nutritional knowledge into healthier consumption practices.

Healthy Consumption Behavior

Healthy consumption behavior refers to individuals' conscious decisions and practices in selecting, consuming, and managing nutritious foods to maintain health and well-being. The World Health Organization (2018) emphasized balanced dietary practices, including adequate consumption of fruits, vegetables, and healthy proteins while limiting sugar, salt, and saturated fats. Green (2005) explained that health-related behaviors are shaped by predisposing, enabling, and reinforcing factors, including knowledge, food accessibility, and social influences. Similarly, the Food and Agriculture Organization (2020) highlighted food quality, safety, dietary diversity, and nutritional adequacy as essential components of healthy consumption patterns.

Furthermore, UNICEF (2024) emphasized informed food choices and nutritional awareness in promoting healthier dietary habits. Within agro edutainment, healthy consumption behavior can be encouraged through experiential learning activities, such as urban farming, healthy food education, and balanced diet practices. These activities provide opportunities to connect nutritional knowledge with everyday dietary decisions. Based on these perspectives, this study positions healthy consumption behavior as the second intervening variable influenced by agro edutainment, fintech, and nutrition literacy, which subsequently contributes to community social impact.

Behavioral Factors of Healthy Consumption

Healthy consumption behavior is influenced by individual knowledge, social environments, and access to nutritious food. Green (2005) emphasized nutritional knowledge as a predisposing factor that shapes individuals' awareness and dietary decisions. Similarly, UNICEF (2024) highlighted the influence of family eating habits, cultural practices, and peer interactions on food preferences. FAO (2020) further identified food availability, affordability, and accessibility as essential factors supporting healthier consumption patterns.

Furthermore, WHO (2022) emphasized the role of nutrition education and practical learning experiences in encouraging healthier dietary practices. Digital technologies, including health applications, social media, and online educational platforms, can also facilitate access to nutritional information and support informed food choices. Within this framework, agro edutainment and

fintech are positioned as innovative approaches that may promote healthy consumption behavior by integrating experiential nutrition education with digital financial accessibility, thereby supporting informed and sustainable dietary decisions.

Indicators of Healthy Consumption Behavior

Indicators of healthy consumption behavior are used to measure respondents' consumption practices in daily life. According to WHO (2022), UNICEF (2024), and FAO (2020), indicators of healthy consumption behavior include: (1) Regular consumption of healthy foods (2) Reduction of consumption of foods high in sugar, salt, and fat (3) Implementation of a balanced diet (4) Awareness of choosing foods based on nutritional content (5) Habits of maintaining health through consumption patterns In this study, indicators of healthy consumption behavior were used to measure changes in community behavior after participating in agro-edutainment-based educational tourism activities in Berseri Garden.

Social impact

Social impact refers to changes in community well-being, quality of life, social relationships, and economic conditions resulting from development programs or social interventions. The World Bank (2018) described social impact as positive or negative changes affecting communities' socioeconomic, cultural, and health conditions. Similarly, the OECD (2010) emphasized improvements in social participation, economic development, and quality of life as indicators of sustainable social outcomes. UNDP (2016) further highlighted access to education, healthcare, economic opportunities, and community participation as essential dimensions of social development.

Furthermore, UNDP (2024) emphasized social impact through improved community welfare, economic empowerment, social inclusion, and sustainable development. In agro edutainment, social impact may emerge through increased health awareness, urban farming skills, local economic opportunities, and improved access to nutritious food. Integrating educational tourism with digital technology and community empowerment may strengthen these outcomes. Based on these perspectives, this study positions social impact as an endogenous variable influenced by agro edutainment, fintech, nutrition literacy, and healthy consumption behavior, reflecting their potential contributions to community well-being, economic resilience, and sustainable quality of life.

Social Impact Indicators

Social impact indicators are used to measure changes in the socio-economic conditions of the community after exposure to certain programs or activities. According to the OECD (2023) and UNDP (2024), social impact indicators include: Improving people's quality of life, Local economic growth, Improving community welfare, Community social participation, Strengthening a healthy environment. In this study, social impact indicators are used to

measure social changes in the community that arise due to the implementation of educational tourism based on agro edutainment and fintech as a medium to improve nutritional literacy.

Local Economic Growth

Local economic growth refers to the expansion of regional economic activities through increased production, income, employment, and productive utilization of local resources. Blakely and Leigh (2010) emphasized the role of investment, job creation, community empowerment, and regional competitiveness in strengthening local economies. Similarly, Pike, Rodríguez-Pose, and Tomaney (2011) highlighted collaboration among governments, businesses, and communities in promoting place-based economic development. Tarigan (2014) further identified production growth, income improvement, and business expansion as key measures of regional economic performance, supported by natural resources, human capital, infrastructure, and development policies.

Furthermore, Sjafrizal (2018) emphasized investment, sectoral productivity, and balanced regional development as important factors in reducing economic disparities. Todaro and Smith (2021) highlighted innovation, technological advancement, investment, and human capital development as drivers of economic growth and improved living standards. Based on these perspectives, local economic growth can be understood as the sustainable expansion of regional economic capacity through resource optimization, investment, productivity, and employment creation, contributing to community welfare, economic opportunities, and long-term regional development.

Local Economic Growth Indicators

Local economic growth indicators measure regional economic performance through production, income, and employment development. Sjafrizal (2018) identified Gross Regional Domestic Product (GRDP) growth as a primary indicator reflecting increased regional economic output. Todaro and Smith (2021) emphasized per capita income growth as a measure of improved purchasing power and economic capacity. Similarly, Tarigan (2014) highlighted employment opportunities and labor absorption as essential indicators, reflected in job creation and declining unemployment rates.

Furthermore, Blakely and Leigh (2010) emphasized business expansion, MSME development, and regional investment as important measures of local economic progress. Pike et al. (2011) highlighted community welfare through improved access to education, healthcare, infrastructure, and living standards. Based on these perspectives, local economic growth can be evaluated through five key indicators: GRDP growth, community income, employment opportunities, business and investment development, and community welfare, reflecting the economic and social dimensions of sustainable regional development.

Improved Quality of Life

Quality of life is a multidimensional concept reflecting individual and community well-being across physical, psychological, social, economic, and environmental dimensions. The World Health Organization (WHO, 2018) defined quality of life as individuals' perceptions of their position in life within their cultural values, expectations, and personal goals. Similarly, Tehrani (2025) emphasized that quality of life extends beyond economic growth to include health, education, security, environmental conditions, and social relationships. BPS (2015) further highlighted access to basic necessities, healthcare, education, employment, and adequate living environments as essential components of community welfare.

Furthermore, Diener, Oishi, and Tay (2018) associated quality of life with subjective well-being, influenced by mental health, financial stability, social connections, personal security, and opportunities for self-development. UNDP (2023) emphasized human development through improved health, educational attainment, and access to economic resources, as reflected in the Human Development Index (HDI). Based on these perspectives, quality of life improvement can be understood as the enhancement of physical, psychological, social, economic, and environmental well-being, enabling individuals and communities to achieve healthier, safer, more productive, and sustainable living conditions.

Indicators of Improvement in Quality of Life

Quality of life indicators assess individual and community well-being through educational, health, economic, and environmental dimensions. UNDP (2023) emphasized education, health, and income as fundamental components of the Human Development Index (HDI), measured through schooling attainment, life expectancy, and income per capita. Similarly, WHO (2012) highlighted physical and mental health, healthcare accessibility, and nutritional conditions as essential measures of well-being. Tehrani (2025) further identified income, employment opportunities, and the ability to meet basic needs as important indicators of economic welfare.

Furthermore, BPS (2015) emphasized environmental quality through access to clean water, sanitation, adequate housing, and safe living conditions. Diener et al. (2018) highlighted subjective well-being, including life satisfaction, positive social relationships, personal security, and work-life balance. Based on these perspectives, quality of life improvement can be evaluated through five key indicators: education, health, economic welfare, environmental conditions, and life satisfaction and social relationships, reflecting both objective living conditions and subjective perceptions of well-being.

The Relationship of Agro Edutainment to Nutrition Literacy

Agro edutainment is seen as an educational tourism approach that is able to increase public understanding of healthy food through experiential learning.

Activities such as planting, harvesting, introduction to food crops, and healthy consumption education can increase public understanding of the nutritional content of food and the importance of a healthy lifestyle. According to Phillip et al. (2010), agriculture-based educational tourism has great potential in increasing public awareness of food, agriculture, and health issues. Direct experience in agricultural activities allows individuals to acquire knowledge that is more applicable than theoretical learning alone. In the context of this study, agro edutainment is predicted to have a positive influence on people's nutritional literacy because learning is carried out directly, interactively, and contextually.

The Relationship of Fintech to Nutrition Literacy

Financial technology (fintech) not only plays a role in facilitating digital transactions, but also has the potential as a technology-based educational medium. The integration of fintech in educational tourism can encourage increased access to information, community participation, and more interactive digital experiences. According to Lee and Shin (2018), fintech is able to create a more modern and efficient user experience through the integration of digital applications, cashless payment systems, and technology-based services. In this study, fintech is predicted to have a positive effect on nutrition literacy because the use of digital technology can support the dissemination of health information and increase community involvement in nutrition education programs.

The Relationship of Agro Edutainment to Healthy Consumption Behavior

Agro edutainment allows the community to understand firsthand the importance of healthy food consumption through agricultural practice experiences and food education. Experiential learning is considered to be able to change individual consumption habits more effectively. According to WHO (2022), practice-based health education has high effectiveness in shaping people's healthy living behaviors. The higher the individual's involvement in the learning process, the greater the chance of changes in consumption behavior. Thus, agro edutainment is predicted to have a positive influence on people's healthy consumption behavior.

The Relationship of Fintech to Healthy Consumption Behavior

The use of fintech in educational tourism allows people to have an easier, more efficient, and modern digital experience. In addition to supporting transactions, fintech can also be used as a medium to promote healthy lifestyles through reward systems, digital education, and access to health information. According to Arner et al. (2023), digital innovation in fintech is able to influence user behavior through a more convenient and technology-based transaction experience. In this study, fintech is predicted to have a positive

influence on people's healthy consumption behavior through increasing access to education and the convenience of tourism experiences.

The Relationship of Nutritional Literacy to Healthy Consumption Behavior

Nutritional literacy is an important factor in shaping individual consumption decisions. Individuals with a good level of nutritional literacy tend to better understand the nutritional content of food, the risk of unhealthy consumption, and the importance of a balanced diet. According to Velardo (2015), individuals who have a high level of nutritional literacy will be better able to choose healthy foods and implement consumption patterns that support health. Therefore, nutritional literacy is predicted to have a positive effect on people's healthy consumption behavior.

The Relationship of Nutrition Literacy to Social Impact

Increasing nutritional literacy not only has an impact on individuals, but also has social effects on families and communities. Individuals who understand the importance of nutrition tend to have a better quality of life, higher levels of health, and increased productivity. According to UNDP (2024), increasing public health capacity is an important factor in social development and improving community welfare. In this study, nutritional literacy is predicted to have a positive effect on the social impact of the community.

Relationship of Healthy Consumption Behavior to Social Impact

Healthy consumption behavior contributes to improving the quality of public health which ultimately has an impact on economic productivity, quality of life, and social welfare. According to WHO (2022), people with healthy consumption patterns have a lower risk of disease, better work productivity, and a higher quality of life. Thus, healthy consumption behavior is predicted to have a positive effect on the social impact of the community.

Research Conceptual Framework Model

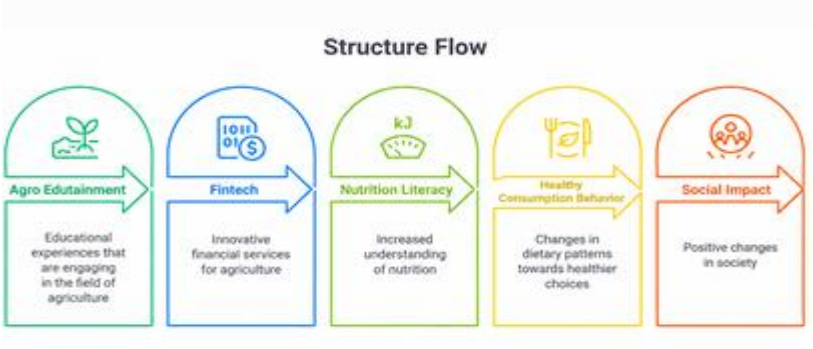


Figure 1. Conceptual Framework Model
Source: Source: Researcher's (2026)

C. Research Methods

This study uses a quantitative approach with the Structural Equation Modeling–Partial Least Square (SEM-PLS) method which is analyzed using the SmartPLS application. , this research model places Agro Edutainment (X1) and Financial Technology/Fintech (X2) as independent variables that affect Nutrition Literacy (Y1) as the first intervening variable. Furthermore, Nutrition Literacy (Y1) affects Healthy Consumption Behavior (Y2) which then has an impact on Social Impact (Z) in the form of improving the quality of life of the community and local economic growth in the Bukit Emas Bintaro Housing Seri Plantation area.

This research was carried out at the Bukit Emas Housing Seri Plantation, Bintaro, South Jakarta, which is a community-based urban farming area with educational tourism development through the integration of agro edutainment and financial technology (fintech). The population in this study is all visitors, the surrounding community, participants of educational tourism activities, and the community involved in the activities of the Bukit Emas Bintaro Housing Seri Garden. The sampling technique used in this study is purposive sampling, which is a sampling technique based on certain considerations according to the purpose of the research. SEM-PLS analysis was used to test the relationships between latent constructs in the research model simultaneously. According to Hair et al. (2017), SEM-PLS consists of two main stages, namely Evaluation of Measurement Models (Outer Model) and Evaluation of Structural Models (Inner Model).

D. Result

Table 1. Characteristics Respondents

Variable	Category	Frequency	Percentage
Gender	Female	80	100.0
	Male	0	0.0
Age	17–25 years	0	0.0
	26–35 years	6	7.5
	36–45 years	11	13.8
	Over 45 years	63	78.8
Highest educational attainment	Senior high school/ vocational school	76	95.0
	Diploma	0	0.0
	Bachelor's degree	4	5.0
	Master's degree	0	0.0
	Other	0	0.0
Occupation	Student	0	0.0
	Civil servant	0	0.0
	Private-sector employee	0	0.0
	Homemaker	79	98.8
	PKK community cadre	1	1.3
Participation in	Yes	80	100.0

Variable	Category	Frequency	Percentage
educational tourism activities	No	0	0.0
Frequency of visits	Once	34	42.5
	2–3 times	18	22.5
	4–5 times	4	5.0
	More than 5 times	24	30.0
Use of digital payment services	Yes	71	88.8
	No	9	11.3

Source: Data processed (2026)

Of the 80 respondents, all were women (100.0%), and the majority were over 45 years old (78.8%). Most had completed senior high school or vocational school (95.0%) and identified their occupation as homemaker (98.8%). All respondents reported participating in educational tourism activities (100.0%). Regarding visit frequency, 42.5% had visited once, 22.5% had visited two or three times, 5.0% had visited four or five times, and 30.0% had visited more than five times. Furthermore, 88.8% reported using digital payment services, while 11.3% did not. These findings describe a sample primarily comprising older female homemakers with direct experience of educational tourism activities and substantial reported use of digital payment services.

Table 2. Modified Outer Loading Value

Indicator	Agro Edutainment (X1)	Social Impact (Z)	Fintech (X2)	Nutrition Literacy (Y1)	Healthy Consumption Behavior (Y2)
X1.1	0.736				
X1.4	0.811				
X1.5	0.922				
X1.6	0.828				
X1.7	0.914				
X1.8	0.838				
X2.1			0.789		
X2.2			0.758		
X2.3			0.767		
X2.4			0.920		
X2.5			0.779		
X2.6			0.859		
X2.7			0.827		
X2.8			0.865		
Y1.2				0.732	
Y1.3				0.918	
Y1.4				0.883	
Y1.5				0.883	
Y1.6				0.880	

Indicator	Agro Edutainment (X1)	Social Impact (Z)	Fintech (X2)	Nutrition Literacy (Y1)	Healthy Consumption Behavior (Y2)
Y1.8				0.709	
Y2.1					0.840
Y2.2					0.813
Y2.3					0.940
Y2.4					0.891
Y2.5					0.936
Y2.6					0.862
Y2.7					0.903
Z1		0.888			
Z2		0.877			
Z3		0.797			
Z4		0.889			
Z5		0.906			
Z6		0.923			
Z7		0.895			

Source: Data processed (2026)

Based on the results of the outer model evaluation, there are several indicators that at the initial stage have not met the criteria for convergent validity because they have an outer loading value of < 0.70, namely X1.2 of 0.478, X1.3 of 0.609, Y1.1 of 0.568, and Y1.7 of 0.628. Therefore, these indicators need to be eliminated from the model. After modifications, all remaining indicators have an outer loading value above 0.70, so they can be declared valid and suitable for use in further analysis. In addition, the AVE value of the entire construct is also above 0.50, which indicates that each construct has met the convergent validity

Table 3. HTMT Values

Variabel	Agro Edutainment (X1)	Social Impact (Z)	Fintech (X2)	Nutrition Literacy (Y1)	Healthy Consumption Behavior (Y2)
Agro Edutainment (X1)					
Social Impact (Z)	0.895				
Fintech (X2)	0.666	0.682			
Nutrition Literacy (Y1)	0.886	0.782	0.426		
Healthy Consumption Behavior (Y2)	0.610	0.614	0.500	0.780	

Source: Data processed (2026)

However, the relationships between Agro-Edutainment and Social Impact (0.895), as well as Agro-Edutainment and Nutrition Literacy (0.886),

exceeded this threshold, indicating potential concerns regarding construct distinctiveness. Furthermore, the HTMT value between Nutrition Literacy and Social Impact (0.782) was higher than that between Fintech and Social Impact (0.682). Similarly, the relationship between Healthy Consumption Behavior and Fintech (0.500) exceeded that between Nutrition Literacy and Fintech (0.426). These patterns suggest the need for further examination of the theoretical distinctions and measurement indicators associated with the constructs. Accordingly, discriminant validity should be reassessed through indicator-level evaluation and HTMT inference using bootstrapped confidence intervals. Any refinement of the measurement model should be theoretically justified and followed by a new estimation of the HTMT values.

Table 4. Construct Reliability Value

Indicator	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Agro Edutainment (X1)	0.918	0.927	0.937	0.712
Social Impact (Z)	0.953	0.960	0.961	0.779
Fintech (X2)	0.931	0.937	0.943	0.676
Nutrition Literacy (Y1)	0.913	0.919	0.933	0.703
Healthy Consumption Behavior (Y2)	0.953	0.964	0.962	0.782

Source: Data processed (2026)

Table 5. R Square

	R-square	R-square adjusted
Social Impact (Z)	0.741	0.735
Nutrition Literacy (Y1)	0.712	0.700
Healthy Consumption Behavior (Y2)	0.402	0.378

Source: Data processed (2026)

Based on the results of the R-Square analysis, the Social Impact (Z) construct has an R^2 value of 0.741 and an Adjusted R^2 of 0.735. This shows that independent variables in the model are able to explain 74.1% of the variation in Social Impact, while the remaining 25.9% are explained by factors outside the study model. Referring to Hair et al. (2017), this value belongs to the category of medium to strong.

The Nutrition Literacy construct (Y1) has an R^2 value of 0.712 and an Adjusted R^2 of 0.700. This means that independent variables in the model were able to explain 71.2% of the variation in Nutrition Literacy, while the remaining 28.8% were influenced by other factors outside the research model. Based on the criteria of Hair et al. (2017), this value belongs to the medium to strong category.

The Healthy Consumption Behavior construct (Y2) has an R^2 value of 0.402 and an Adjusted R^2 of 0.378. This shows that independent variables in

the model were able to explain 40.2% of the variation in Healthy Consumption Behavior, while the remaining 59.8% were explained by other factors outside the study model. Referring to Hair et al. (2017), this value is included in the weak to medium category.

Tabel 6. f-square

Relationship Path	f-square
Agro Edutainment (X1) -Social Impact > (Z)	1.291
Agro Edutainment (X1) -> Nutrition Literacy (Y1)	0.491
Agro Edutainment (X1) -> Healthy Consumption Behavior (Y2)	0.019
Social Impact (Z) -> Nutrition Literacy (Y1)	0.064
Social Impact (Z) -> Healthy Consumption Behavior (Y2)	0.051
Fintech (X2) -Social Impact > (Z)	0.075
Fintech (X2) -> Nutrition Literacy (Y1)	0.093
Fintech (X2) -> Healthy Consumption Behavior (Y2)	0.019

Source: Data processed (2026)

Based on the results of the f-square (f^2) analysis, the value of the influence between constructs in the model shows variations in different effect sizes. The highest f^2 value was found in the relationship between Agro Edutainment (X1) → Social Impact (Z) of 1.291, which showed a great influence on endogenous constructs. In addition, the relationship between Agro Edutainment (X1) → Nutrition Literacy (Y1) has an f^2 value of 0.491, which is also included in the large category. Meanwhile, the relationship between Fintech (X2) → Social Impact (Z) of 0.075, Social Impact (Z) → Nutrition Literacy (Y1) of 0.064, Social Impact (Z) → Healthy Consumption Behavior (Y2) of 0.051, and Fintech (X2) → Nutrition Literacy (Y1) of 0.093 showed a small influence. The relationship between Agro Edutainment (X1) → Healthy Consumption Behavior (Y2) and Fintech (X2) → Healthy Consumption Behavior (Y2) each had an f^2 value of 0.019, which indicates a very small or negligible influence. Referring to the criteria of Hair et al. (2017), the f^2 values of 0.02, 0.15, and 0.35 respectively indicate small, medium, and large effect sizes, so it can be concluded that only the relationship of Agro Edutainment to Social Impact and Agro Edutainment on Nutrition Literacy which has a large influence, while other relationships have a small influence on the intended endogenous construct.

Tabel 7. Direct Effect

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics	P values	Significance
Agro Edutainment (X1) -Social Impact > (Z)	0.739	0.739	0.047	15.697	0.000	Acceptted
Agro Edutainment (X1) -> Nutrition Literacy (Y1)	0.729	0.736	0.095	7.704	0.000	Acceptted
Agro Edutainment	0.208	0.228	0.191	1.088	0.277	Rejected

(X1) -> Healthy Consumption Behavior (Y2)						
Social Impact (Z) -> Nutrition Literacy (Y1)	0.268	0.268	0.121	2.225	0.026	Acceptted
Social Impact (Z) -> Healthy Consumption Behavior (Y2)	0.345	0.330	0.217	1.587	0.113	Rejected
Fintech (X2) -Social Impact > (Z)	0.178	0.179	0.050	3.575	0.000	Acceptted
Fintech (X2) -> Nutrition Literacy (Y1)	0.217	-0.217	0.064	3.395	0.001	Acceptted
Fintech (X2) -> Healthy Consumption Behavior (Y2)	0.140	0.146	0.137	1.020	0.308	Rejected

Source: Data processed (2026)

Tabel 8. Direct Effect

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics	P values	Significance
Agro Edutainment (X1) -> Social Impact (Z) -> Nutrition Literacy (Y1)	0.198	0.196	0.087	2.272	0.023	Accepted
Agro Edutainment (X1) -> Social Impact (Z) -> Healthy Consumption Behavior (Y2)	0.255	0.240	0.158	1.612	0.107	Rejected
Fintech (X2) -> Social Impact (Z) -> Nutrition Literacy (Y1)	0.048	0.049	0.029	1.645	0.100	Rejected
Fintech (X2) -> Social Impact (Z) -> Healthy Consumption Behavior (Y2)	0.061	0.059	0.044	1.383	0.167	Rejected

Source: Data processed (2026)

The results of hypothesis testing show that Agro Edutainment has a significant effect on Social Impact and Nutrition Literacy. Social Impact also has a significant effect on Nutrition Literacy. In addition, Fintech has a significant effect on Social Impact and Nutrition Literacy, but the influence of Fintech on Nutrition Literacy is negative. Meanwhile, Agro Edutainment, Social Impact, and Fintech did not have a significant effect directly on Healthy Consumption Behavior because the p-value was greater than 0.05 each.

For indirect influence, only the Agro Edutainment → Social Impact → Nutrition Literacy pathway has proven significant. This means that Social Impact is able to mediate the influence of Agro Edutainment on Nutrition Literacy. However, the mediation path towards Healthy Consumption Behavior

is not significant, either through Agro Edutainment or Fintech. Thus, the model is more powerful in explaining the formation of Nutrition Literacy than the formation of Healthy Consumption Behavior.

D. Discussion

Agro-Edutainment, Social Impact, and Nutrition Literacy

The findings indicate that agro-edutainment was positively associated with perceived social impact ($\beta = 0.739$, $p < 0.001$) and nutrition literacy ($\beta = 0.729$, $p < 0.001$). These relationships were also substantively prominent in the model, with reported f^2 values of 1.291 and 0.491, respectively. The pattern supports the educational-tourism proposition that direct engagement with agricultural settings offers learning opportunities beyond conventional recreation. Phillip et al. (2010) conceptualize agritourism around visitors' interactions with agricultural activities, while Hadiwijoyo (2012) emphasizes educational and community-oriented tourism. Within this framework, the observed associations suggest that gardening demonstrations, food-crop recognition, and interactive learning may be particularly relevant to respondents' evaluations of both nutrition-related learning and community benefits.

This interpretation is consistent with an experiential-learning perspective, in which participation and reflection help participants connect information with concrete experiences. The descriptive data nevertheless identify a practical limitation: respondents rated the educational usefulness of activities relatively highly (mean = 4.600), whereas active participation received a lower mean (4.188). The distinction suggests that educational value may not always correspond to sufficiently intensive hands-on involvement. Strengthening guided planting, harvesting, food-label interpretation, and food-preparation activities may therefore enhance the instructional component of the proposed business model. These are design implications, not interventions whose effectiveness has been established by the present cross-sectional survey.

Fintech, Social Impact, and the Unexpected Negative Association with Nutrition Literacy

Fintech showed a positive association with social impact ($\beta = 0.178$, $p < 0.001$), but a negative association with nutrition literacy after accounting for the other modeled predictors ($\beta = -0.217$, $p = 0.001$). The contrasting signs require a more nuanced explanation than the assumption that digitalization necessarily improves learning. The positive social-impact coefficient aligns with Gomber et al. (2017) and Lee and Shin (2018), who describe fintech as a means of improving the accessibility and efficiency of financial services and supporting new service ecosystems. At Kebun Berseri, payment convenience may facilitate participation in community transactions and local economic activities. However, the survey did not establish actual changes in community income or economic growth.

The negative coefficient for nutrition literacy does not establish that fintech reduces nutritional knowledge. Rather, it indicates a negative conditional

relationship within the estimated model. This finding is important because digital payment functionality and educational functionality are conceptually different. Davis's (1989) Technology Acceptance Model explains how perceived usefulness and ease of use shape technology acceptance; it does not predict that using a convenient payment system will automatically develop food- and nutrition-related competencies. Consistent with this distinction, respondents rated transaction speed highly (mean = 4.525) but expressed comparatively less enthusiasm for digital reward activities (mean = 4.200). A plausible interpretation is that the measured fintech construct primarily captures transaction efficiency, whereas nutrition literacy requires purposeful and credible educational content. This interpretation should be tested in future research rather than treated as a demonstrated causal mechanism.

For business-model development, QRIS and e-wallet services should therefore be distinguished from nutrition-focused digital tools, such as short learning modules, guided ingredient information, and feedback on healthy food choices. Such components may complement payments, but their effectiveness would require independent evaluation. The negative fintech coefficient also warrants checks for construct specification, suppression effects, and the sensitivity of estimates to the measurement model.

Healthy Consumption Behavior and the Knowledge–Behavior Gap

None of the three reported direct paths to healthy consumption behavior reached the 5% significance level: agro-edutainment ($\beta = 0.208$, $p = 0.277$), social impact ($\beta = 0.345$, $p = 0.113$), and fintech ($\beta = 0.140$, $p = 0.308$). These non-significant findings qualify any claim that educational experiences or convenient digital services necessarily translate into changes in dietary practices. The reported R^2 for healthy consumption behavior was 0.402, lower than the values for nutrition literacy (0.712) and social impact (0.741). Thus, the model accounts for less variation in healthy consumption behavior than in the other two endogenous constructs.

Green's (2005) educational and ecological approach to health planning provides a useful explanation: knowledge represents only one group of predisposing influences, while enabling conditions, such as access and affordability, and reinforcing conditions, such as household routines and social support, may also affect behavior. Likewise, the distinction between nutrition literacy and food literacy examined by Krause et al. (2018) cautions against treating awareness, practical food skills, and observable dietary behavior as interchangeable. The relatively high mean for awareness of maintaining health through diet (4.513), compared with the lower mean for reducing high-sugar food consumption (4.200), is compatible with a gap between favorable attitudes and concrete dietary action. Because the indicators are self-reported, neither figure demonstrates an objectively verified change in food intake.

Accordingly, the proposed educational-tourism program should not rely solely on knowledge transmission. Repeated practical sessions, affordable healthy-food options, family-based activities, and opportunities to practice meal

planning may be needed to address behavioral constraints. Subsequent research should directly test whether these design features predict sustained dietary changes.

Social Impact as an Indirect Pathway

The indirect association between agro-edutainment and nutrition literacy through social impact was statistically significant ($\beta = 0.198$, $p = 0.023$). This result suggests a possible social pathway through which educational tourism and nutrition-related understanding are linked. Community interaction, shared learning, and collective participation are conceptually consistent with the community-based tourism perspective of Hadiwijoyo (2012) and local development arguments presented by Blakely and Leigh (2010). In such a setting, educational experiences may gain additional meaning when participants exchange knowledge and perceive benefits for their neighborhood.

However, the tested model specifies social impact as the intervening construct for this pathway. This direction should be distinguished from the manuscript's earlier theoretical description, which at points positions social impact as the final outcome of nutrition literacy and healthy consumption. The conceptual diagram, hypothesized paths, and results narrative must adopt one consistent causal ordering. The cross-sectional design also limits any causal interpretation of mediation, even when the estimated indirect coefficient is significant. Other reported indirect paths were not significant: agro-edutainment through social impact to healthy consumption behavior ($p = 0.107$), fintech through social impact to nutrition literacy ($p = 0.100$), and fintech through social impact to healthy consumption behavior ($p = 0.167$). The mediation evidence therefore supports a specific statistical pathway, not a general mechanism applying to all outcomes.

Implications for the Educational Tourism Business Model

Taken together, the findings support a differentiated business-model proposition for Kebun Berseri. Agro-edutainment appears to be the stronger component associated with educational and perceived social outcomes, whereas fintech is better supported as a transaction and participation enabler than as a stand-alone nutrition education tool. This distinction is compatible with business-model perspectives emphasizing the alignment of value propositions, operational processes, and revenue mechanisms (Lee & Shin, 2018; Blakely & Leigh, 2010). The proposed model could combine participatory farming workshops, facilitated nutrition education, partnerships with healthy-food microenterprises, and convenient digital payments. Claims about improved health, increased income, or long-term commercial sustainability remain prospective until measured directly.

These contributions must be interpreted in light of the study boundaries. All 80 respondents were women, most were over 45 years of age (78.8%), and nearly all identified as homemakers (98.8%). Therefore, findings describe a specific participant group and should not be generalized uncritically to men,

younger visitors, or other communities. The measurement results also require caution: HTMT values of 0.895 for agro-edutainment and social impact and 0.886 for agro-edutainment and nutrition literacy exceed a conservative threshold of 0.85, raising questions about discriminant validity. Reassessing indicator overlap and reporting bootstrapped HTMT intervals would strengthen confidence in the distinctiveness of the constructs before making definitive theoretical claims.

E. Conclusion

Based on the results of SEM-PLS data processing, the research model has met the criteria of validity and reliability. After some invalid indicators are removed, all remaining indicators have an outer loading value above 0.70, an AVE value above 0.50, and a good construct reliability value. This means that the research instrument is feasible to be used to measure the variables of Agro Edutainment, Fintech, Social Impact, Nutritional Literacy, and Healthy Consumption Behavior. The results of the inner model show that Agro Edutainment has a strong and significant effect on Social Impact and Nutrition Literacy. Fintech also has a significant effect on Social Impact and Nutrition Literacy, but its influence on Nutrition Literacy is negative. Meanwhile, the variables of Agro Edutainment, Fintech, and Social Impact have not been proven to have a significant direct effect on Healthy Consumption Behavior. Indirectly, Social Impact is proven to mediate the influence of Agro Edutainment on Nutrition Literacy. However, mediation on Healthy Consumption Behavior has not been significant. Thus, this research model is stronger in explaining the increase in Nutrition Literacy than the change in Healthy Consumption Behavior.

Researchers are advised to maintain indicators that have been valid and remove or revise indicators that have low outer loading, namely X1.2, X1.3, Y1.1, and Y1.7. Correction of the wording of the statement is needed to make it easier for respondents to understand the purpose of the question. Practically, the development of Agro Edutainment needs to be strengthened because it has been proven to have a great influence on Social Impact and Nutrition Literacy. Agricultural tourism-based educational programs should be packaged in an interactive, interesting, and easy-to-understand manner to be able to increase people's nutritional knowledge. For the next study, it is recommended to add other variables that are closer to the formation of Healthy Consumption Behaviors, such as eating habits, access to healthy foods, family influence, healthy food prices, health motivation, or lifestyle. This is important because the current model is only able to explain Healthy Consumption Behavior by 40.2%.

F. Conflict of Interest

The authors declare that there are no conflicts of interest associated with this research or its publication. The study was conducted independently, without any financial, commercial, or personal relationships that could have

compromised the objectivity of the research. The authors confirm that the research process, assessment of the findings, and preparation of the manuscript were carried out in accordance with academic principles and research integrity.

G. Declaration of the Use AI

During the preparation of this manuscript, ChatGPT (OpenAI) was used as an auxiliary tool to support the search for and exploration of relevant academic literature. Its use involved identifying potential scholarly references, suggesting relevant search terms, and exploring literature related to agro-edutainment, educational tourism, financial technology, nutrition literacy, and healthy consumption behavior. The literature suggestions generated by ChatGPT served only as an initial reference for the authors' further examination. The authors remained responsible for selecting, verifying, and evaluating the relevance of the cited sources against the original publications. ChatGPT was not used for data collection, statistical processing, SmartPLS analysis, interpretation of research findings, or formulation of the study's conclusions. The authors take full responsibility for the accuracy, originality, and academic integrity of the final manuscript.

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