

## Strengthening Financial Literacy in Teens Through the Love, Pride, and Understanding of the Rupiah Program Case Study: at the State High School of Intelligents of Gorontalo

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**Abstract.** *Adolescence plays an important role in financial literacy, this is because adolescence is a period for individuals to begin developing financial understanding and behavior that will influence their financial decisions as adults. Adolescence according to the Regulation of the Minister of Health of the Republic of Indonesia Number 25 of 2014 is the population in the age range of 10-18 years. The level of financial literacy according to SNLIK 2024 in adolescents between the ages of 15-17 years is only 51.70%, the lowest compared to other age groups, namely the 18-25 age group 70.19%, 26-35 years 74.82%, 36-50 years 71.72%, and 51-79 years 52.51%. Likewise, students of the Insan Cendekia Gorontalo State Islamic Senior High School are a generation of adolescents who are still unstable in financial management. On May 1-4, 2024 at the ARUNIKA event at Madrasah Aliyah Negeri Insan Cendekia Gorontalo as an educational institution that upholds religious and national values, took an active role in financial literacy through the CBP Rupiah program in collaboration with Bank Indonesia as the initiator of the Love, Pride, and Understand Rupiah (CBP) program which aims to increase public awareness and love for the importance of financial literacy, especially the Rupiah as a symbol of state sovereignty. Education plays a very important role in financial literacy, namely in instilling a sense of love and pride in the symbols of state sovereignty contained in the Rupiah. Through education, individuals are taught about the history, culture, and noble values of the nation. In addition, education also provides an understanding of the importance of maintaining the country's economic stability.*

**Keywords:** *Financial Literacy; Love; Rupiah Program; Teens Through.*

### 1. Introduction

Adolescence plays an important role in financial literacy, this is because adolescence is a period for individuals to begin developing financial understanding and behavior that will influence their financial decisions as adults. Adolescence according to the Regulation of the

Minister of Health of the Republic of Indonesia Number 25 of 2014 is the population in the age range of 10-18 years (Ministry of Health, 2014). The level of financial literacy according to SNLIK 2024 in adolescents between the ages of 15-17 years is only 51.70%, the lowest compared to other age groups, namely the 18-25 age group 70.19%, 26-35 years 74.82%, 36-50 years 71.72%, and 51-79 years 52.51%. Likewise, students of the Insan Cendekia Gorontalo State Islamic Senior High School are a generation of adolescents who are still unstable in financial management.

Through the Decree of the Minister of Religion (KMA) Number 450 of 2024 concerning Guidelines for the Implementation of the Curriculum in Raudhatul Athfal (RA), Madrasah Ibtidaiyah (MI), Madrasah Tsanawiyah (MTs), Madrasah Aliyah (MA), and Madrasah Aliyah Kejuruan (MAK), the Directorate General of Islamic Education of the Ministry of Religion of the Republic of Indonesia has established Guidelines for the Implementation of the Curriculum in Madrasahs. According to Abu Rokhmad (Ministry of Religion, 2024), the purpose of this madrasah curriculum is to help students achieve their full potential so that they can become pious and faithful human beings in God Almighty, have noble character, are healthy, intelligent, capable, creative, independent, and grow into responsible, democratic citizens. Dewey, J. (1916) sees education as a continuous process that is relevant to the life of society. Relevant education will shape individuals to become active and responsible citizens.

On May 1-4, 2024 at the ARUNIKA event at Madrasah Aliyah Negeri Insan Cendekia Gorontalo as an educational institution that upholds religious and national values, took an active role in financial literacy through the CBP Rupiah program in collaboration with Bank Indonesia as the initiator of the Love, Pride, and Understand Rupiah (CBP) program which aims to increase public awareness and love for the importance of financial literacy, especially the Rupiah as a symbol of state sovereignty. The CBP program also aims to increase public understanding of the value of the Rupiah, as well as the importance of maintaining the integrity of the Rupiah. By loving and caring for the Rupiah, we help maintain the dignity of the nation. The current phenomenon is that not a few individuals care less about the Rupiah, including Love for the Rupiah, namely how we recognize and care for the Rupiah we have, many individuals still fold, scribble, staple, crumple, and also wet the Rupiah, besides that there are also not a few people who are not Proud of the Rupiah which is the identity and symbol of the nation, and also the lack of public understanding of the Rupiah which is a function in the economy. In the initial observation, the researcher conducted direct observation at the Cooperative located at the Insan Cendekia Gorontalo State Islamic Senior High School where the Cooperative is the circulation of Rupiah money transactions at the Insan Cendekia Gorontalo State Islamic Senior High School. From the results of the observation, it was found that 88 students made purchase transactions. A total of 14 students made transactions using Student Cards, 20 students used Cooperative Savings, and 54 students used cash, of the 54 students who made transactions using cash, 9 students or 16.67% were still folding and crumpling Rupiah money. Because students are not allowed to use cellphones, no one used the mobile banking application or QRIS during the purchase transaction.

Education plays a very important role in financial literacy, namely in instilling a sense of love and pride in the symbols of state sovereignty contained in the Rupiah. Through education, individuals are taught about the history, culture, and noble values of the nation. In addition, education also provides an understanding of the importance of maintaining the country's economic stability. Defending the country is not only limited to physical actions, such as taking up arms. In addition to education, there are many ways to show love and pride for the homeland, one of which is to understand and appreciate the value of the rupiah as a symbol of state sovereignty by means of 5 (five) Don'ts, namely Don't fold it, Don't cross it out, Don't staple it, Don't crumple it, Don't wet it. By understanding the value of the Rupiah and the importance of managing finances properly, students can contribute to building a just and prosperous society.

## **2. Research Methods**

This study uses a qualitative approach, because the researcher will examine the activities of a number of human groups related to behavioral changes in love, pride, and understanding of the Rupiah. According to Bogdan and Taylor, qualitative methods are research processes that produce descriptive data from a person's written or spoken words and from observable behavior (Moleong, 2017). Jane Richie, on the other hand, claims that qualitative research is an attempt to describe the social world and its perspectives in the realm of concepts, behaviors, attitudes, and issues related to the people being studied (Moleong, 2017).

## **3. Results and Discussion**

### **3.1. Financial Literacy**

Strengthening financial literacy is very crucial, having adequate understanding of finance will allow everyone to evaluate the risks and benefits of each product or service by understanding the information they will obtain. According to the Financial Services Authority (OJK), financial literacy is a set of beliefs, abilities, and information that influence attitudes and behaviors to improve financial management and decision making for the good of society. From this definition, there are several important components in financial literacy, including:

- a) Knowledge Components are knowledge of financial service institutions, knowledge of financial service products/services; knowledge of characteristics of financial service products/services; knowledge of Delivery Channel.
- b) The skill components are the ability to count and simple arithmetic ability.
- c) The Confidence Components are confidence in financial management skills and confidence in financial services organizations.
- d) The Attitude component is having financial goals.
- e) The Behavioral Component is to achieve financial goals.

Financial literacy is the key to achieving financial well-being by understanding the basic concepts of finance and applying them to everyday life so that better financial decisions can be made. Financial literacy is a person's financial knowledge and cognitive skills that influence their financial attitudes and actions that can improve their financial well-being (Lusardi and Mitchell, 2007). From this definition, there are several aspects of financial literacy, including:

- a) Cognitive abilities are not just knowledge but also the ability to understand, analyze, and apply it.
- b) Financial Knowledge which includes understanding of various financial concepts.
- c) Attitude is how to view and behave towards money.
- d) Financial Activities is how knowledge and attitudes are reflected in everyday behavior.
- e) Financial Well-being is the ultimate goal of financial literacy to improve the quality of life financially.

Financial literacy is a person's capacity to understand and use financial information in everyday situations. A person can achieve financial well-being and make better financial decisions by having strong financial literacy. According to Huston, one aspect of human resources that can be utilized to improve financial well-being is financial literacy. When someone has the knowledge and skills to use the information in everyday life, they can be considered financially literate (Huston, 2010). Meanwhile, Ismanto in his research often refers to various sources including Huston researchers in explaining the concept of financial literacy. Ismanto and colleagues define that a person's awareness of having business and financial knowledge, financial planning, and financial management are components of financial literacy (Ismanto et al., 2019).

### **3.2. Social Marketing**

Social Marketing is an effort to influence the behavior of individuals or groups in order to improve the welfare of society. Andreasen said that social marketing is a process of planning, implementing, and evaluating that is intended to influence certain social behaviors in order to improve the welfare of society (Andreasen, 2006). This concept is not only for business interests, but focuses on broad social goals. Philip Kotler describes social marketing as a tactic to influence people's behavior by combining aspects of conventional methods and social change within a comprehensive framework for planning and implementation, and by utilizing developments in marketing and communication technology (Kotler & Roberto, 1989). In order to change people's behavior that has become a habit in everyday behavior, careful planning is needed to change the behavior that has become a habit in community life. The main elements offered by Kotler in social marketing are 4P, namely:

- a) Products In social marketing, the product offered is the desired new behavior.
- b) Price is the cost that must be paid to make behavioral changes.
- c) Place which is a distribution channel or place where the message is delivered.

d) Promotion which is used in the form of communication to influence behavior.

The concept of social marketing also emphasizes careful planning and community involvement so that more effective programs can be designed to address various social problems. According to Jeff French, social marketing is the process of planning and implementing programs designed to influence the voluntary behavior of individuals or groups to improve their welfare or the community (French, J. 2010). This theory provides a comprehensive framework for understanding and applying the principles of social marketing, with this program social marketing can design more effectively to achieve goals.

Social marketing has a very important role to overcome various social problems in society. By applying the principles of social marketing, it can increase awareness, change attitudes by forming positive attitudes towards desired behavior, and can encourage actions to motivate individuals to take real action. Social marketing according to Nancy R. Lee, Michael L. Rothschild, and Bill Smith explains that the act of using marketing concepts and strategies to influence audience behavior in a way that benefits society and people is known as social marketing (Lee, NR, Rothschild, .L., & Smith, W. 2011).

### 3.3. Character building

Character education is an attempt to instill and strengthen moral and ethical principles in students. Lickona (1992) asserts that moral behavior, moral attitudes, and moral knowledge are the three main components of character formation. All three elements are interconnected and play a role in forming a positive character.

Character education aims to create individuals who have good morals and are responsible. Fatchul Mu'in (2011) believes that the launch of this character education program is good as a slogan. However, character building that aspires to change the character of this nation still requires hard work.

Character education is a crucial element in the Indonesian education system. Character education is an effort to develop students' ability to make good and bad decisions in order to create people with character. Developing people with integrity, empathy, and a sense of responsibility towards themselves and society is the main goal of character education. Law Number 20 of 2003 concerning the National Education System states that the goal of national education is to foster a dignified national culture and character (Law of the Republic of Indonesia, 2003). Therefore, character education must be integrated into all aspects of education.

Character education instills values such as integrity, self-control, accountability, compassion, and politeness. The goal of character education, according to Ramli (2012), is to shape



children into good and responsible adults. In addition to teaching theory, character education emphasizes daily activities that help students develop positive habits.

Although the importance of character education has been widely recognized, its implementation in the field still faces various challenges. One of them is the rapid changes in the era, where moral values are often eroded by the flow of globalization. In addition, the lack of resources and teacher competence in the field of character education is also an obstacle. Daily experiences, interactions with others, formal education, social environment, and mass media all play a role in shaping a person's character. This process is dynamic, meaning that our character can continue to develop and change throughout life.

Character is an invaluable asset for every individual, especially in the competitive business world. Hermawan Kertajaya's (2004) view gives us a deeper understanding of the importance of character and how we can instill character values from an early age. With proper character education, we can create a young generation that is not only materially successful, but also has a positive contribution to society.

Darma Kesuma (2011), a character education expert, provides a comprehensive understanding of character as the foundation of a person's personality. According to him, character is the manifestation of beliefs, attitudes, and actions assimilated by a person, not just a collection of attributes. Character education is a complex process that requires a comprehensive strategy that covers many aspects of life, said Kesuma.

Character, as defined by Kesuma, is a reflection of who we really are. The values we hold, the attitudes we display, and the behaviors we carry out on a daily basis are manifestations of our character. Good character is not only important for personal life, but also plays an important role in social interactions and contributions to society.

Kohlberg's (1987) Theory of Moral Development provides a useful framework for understanding how individuals develop their moral understanding. Despite its criticisms, it is still considered a highly influential theory in the study of moral psychology. By understanding the stages of moral development, we can design more effective educational programs to support individuals' attainment of higher levels of morality. Carol Gilligan's (1993) theory of moral development has been invaluable in expanding our understanding of morality. Her teachings remind us that morality is complex and multidimensional. By combining the perspectives of Kohlberg and Gilligan, we can gain a more comprehensive understanding of the process of individual moral development.

### **3.4. Love, Proud, and Understand Rupiah Program**

Rupiah is legal tender issued by the Indonesian government, in this case Bank Indonesia, and is used in all economic transactions in the territory of the Unitary State of the Republic of

Indonesia (NKRI). Law Number 23 of 1999 protects the rupiah currency, which is permitted to be used in exchange and payment transactions in the territory of the Unitary State of the Republic of Indonesia. Types, prices, designs, raw materials, management, duties, use, limitations, and witnesses are all regulated in Law Number 7 of 2011 concerning Currency. According to Law Number 2 of 2008 concerning Bank Indonesia (BI), only Bank Indonesia is authorized to issue and circulate Rupiah.

Rupiah is one of the symbols of the sovereignty of the Unitary State of the Republic of Indonesia as an independent and sovereign country, in accordance with Law Number 7 of 2011 concerning Currency. One of the characteristics that distinguishes Indonesia from other countries is its national identity (Budiono, in Febrianto, et al., 2023). One of the symbols of state sovereignty that should be respected and proud of by all Indonesian people is the currency of the Unitary State of the Republic of Indonesia (NKRI), an independent and sovereign country.

The Love Rupiah program itself can be divided into three (3) types of activities, namely: (1) encouraging the use of Rupiah in every transaction and minimizing the use of foreign currency to strengthen the Rupiah exchange rate; (2) creating non-cash payment methods such as the Quick Response Code Indonesia Standard (QRIS) to reduce money printing costs; and (3) educating and socializing the public to take good care of Rupiah money so that it is not easily damaged and to extend its useful life. This will certainly reduce the cost of producing money which has been very expensive. Therefore, Bank Indonesia invites all Indonesian people to participate in the Love, Proud, and Understand Rupiah movement.

#### **3.4.1. Love Rupiah**

Love Rupiah is a manifestation of the community's ability to recognize the characteristics and design of Rupiah currency, handle it properly, and combat crimes using counterfeit money. Wirjono Prodjodikoro (1973) defines counterfeiting as the act of intentionally imitating the work of others for a specific purpose without the person's permission (which is an unlawful act) or violating the copyright of others.

One way to show love for the Rupiah is to make it the only legal currency in the Unitary State of the Republic of Indonesia and to recognize, maintain, and protect oneself by learning how to handle counterfeit money.

Love Rupiah is also to strengthen the pride and love of the Indonesian people for the Rupiah. Everyone must be aware of and respect the symbol of their country in this era of globalization and rapid economic development. The Rupiah is not only a medium of transaction, but also reflects the identity and cultural richness of the Indonesian people.

One of the obstacles faced in strengthening the love for Rupiah is the public's attitude towards money. This indicates that many individuals do not treat Rupiah properly, such as folding, crossing out, stapling, squeezing, wetting Money. Therefore, it is very important to provide knowledge to the public about how to care for and maintain the value of Rupiah so that it remains stable. By maintaining the value of Rupiah, the public also pays respect to the symbol of sovereignty and national identity.

The Love Rupiah program is an important step in building national character and identity. By understanding how to treat the Rupiah properly, people will be able to grow a sense of love and pride in the country's currency. Not only will it benefit individuals, but it will also benefit the economy and stability of the country. As good citizens, we must respect and appreciate the Rupiah as a symbol of Indonesia's identity and sovereignty. Therefore, Love Rupiah is not just a slogan but it is a call to action to improve the future of the nation. A slogan can be defined as a short statement that functions to describe an idea, provide information, persuade, or describe a concept, product, or business in the form of easily recognizable phrases or sentences (Prasasti & Fadhilasari, 2022). With a slogan, a message will be easily conveyed through the written language of the slogan.

### 3.4.2. Proud Rupiah

Proud Rupiah is a manifestation of public understanding of the Rupiah as a legal tender, a representation of the sovereignty of the Unitary State of the Republic of Indonesia, and a tool for unifying the nation. Defending the country is not only limited to physical actions, such as taking up arms. In addition to education, there are many ways to show love and pride for the homeland, one of which is to understand and appreciate the value of the rupiah as a symbol of state sovereignty.

The obligation to protect the country is stated in Article 27 paragraph (3) of the 1945 Constitution which states that "Every citizen has the right and obligation to participate in efforts to defend the country." This article must be interpreted broadly so that efforts to defend the country are not limited to providing military training and education to the community. With Proud Rupiah, the community has indirectly defended the country without having to participate in military service and take up arms, namely by protecting the Rupiah as a symbol of the sovereignty of the Republic of Indonesia.

People who are proud of the Rupiah will use it in all transactions, maintain its sovereignty as a representation of a sovereign state, and see it as a tool to unite the country. The purpose of Bangga Rupiah can also be to foster a sense of pride among Indonesian people towards the Rupiah. Everyone must understand and appreciate the Rupiah as a symbol of sovereignty and national identity in an era of increasingly sophisticated globalization, when foreign currencies often replace domestic currencies. This advertisement emphasizes the social and cultural elements that exist there in addition to the economic side.



Rupiah is not only a means of transaction but also a representation of state sovereignty. Indonesia is a monetarily sovereign country, so it has full control over its financial system and currency. In facing global economic challenges, Rupiah shows the strength and independence of the country. By understanding the function of Rupiah as a representation of sovereignty, people are expected to treat and appreciate this money better. A sense of pride in Rupiah will encourage people to use and promote Rupiah in all transactions, strengthening the position of the national currency.

The Rupiah also serves as a tool to foster national unity in Indonesia, which is rich in cultural, ethnic, and linguistic diversity. The One Country One Currency policy maintains economic stability and enhances a sense of unity and oneness among the people. The Rupiah allows people from different communities to interact and transact in the same way, creating stronger social bonds. A sense of pride in the Rupiah will strengthen national identity and encourage mutual respect and appreciation for differences.

In addition, the Bangsa Rupiah Program seeks to improve people's economic literacy. By understanding the value and role of the Rupiah in the economy, people will be wiser in making transactions, investing, and managing their finances. Having good economic knowledge will help people avoid bad financial practices, such as using counterfeit money or unclear investments. In addition, more people who know about the Rupiah will be more interested in saving and investing their money in things that support the country's economic growth.

One of the important steps to strengthen Indonesia's identity and independence is Bangsa Rupiah. By fostering a sense of pride in the Rupiah, people not only appreciate the country's currency, but also create a sense of unity and oneness among various types of people. Because this movement increases people's knowledge about the economy, it will help sustainable economic growth. In maintaining and protecting this symbol of the nation's sovereignty for future generations, we as good citizens must foster a sense of pride in the Rupiah. Bangsa Rupiah is a call to action for a brighter future for the nation and country, not just a slogan.

### **3.4.3. Understanding Rupiah**

Understanding the Rupiah is an indication of how well the public understands the role of the Rupiah in economic stability, money circulation, and storage of value. One of the most important initiatives to raise public awareness of the significance and economic function of the Rupiah is to educate the public about it. Understanding the Rupiah is not just knowledge, it is a step towards economic independence and strengthening national identity. The public can be wiser in using the Rupiah by understanding the function of money, economic stability, and how to avoid detrimental financial practices. To realize a sovereign and prosperous Indonesia, the public is expected to treat the Rupiah well, always use it in transactions, and

shop wisely. The goal of Understanding the Rupiah is to increase the understanding of the Indonesian public about the importance of the Rupiah currency as a means of transaction, a symbol of sovereignty, and an instrument to unite the nation. By understanding the Rupiah, the public is expected to play an active role in maintaining economic stability and national sovereignty.

Rupiah not only functions as a currency, but also represents the culture and identity of the Indonesian nation. Having a long and rich history, Rupiah as a national currency reflects the struggle and sovereignty of the country. People can better appreciate the money they use every day by understanding the history and characteristics of Rupiah. To foster a sense of love and pride for the national currency, understanding Rupiah invites people to recognize the design, symbols, and meaning contained in each Rupiah note.

Understanding the role of money in the economy is an essential component of Understanding the Rupiah. The Rupiah has three main functions: as a medium of exchange, a unit of account, and a store of value. As a medium of exchange, the Rupiah facilitates transactions between individuals and entities, enabling a more efficient exchange of goods and services. Finally, as a store of value, the Rupiah allows individuals to save and invest. People can use the Rupiah more wisely in their daily lives if they understand these functions.

Rupiah Understanding of Economic and Monetary Stability also includes an understanding of the importance of economic and monetary stability. To maintain public confidence in the national currency, the stability of the Rupiah is essential. The economy can be affected by high inflation and sharp exchange rate fluctuations. As a result, it is essential for the public to understand the impact of Bank Indonesia's monetary policy on the stability of the Rupiah. With this knowledge, people can better appreciate the government's efforts to maintain economic stability and support a healthy economy.

People understand finance better because they understand the rupiah better. People can make smarter choices when transacting, investing, and saving if they have a good understanding of financial management. If people know how to identify counterfeit money, choose the right financial products, and manage their household budget well, they will find it easier to avoid financial mistakes. High financial literacy will encourage more active participation in economic activities, which will drive national economic growth.

#### **4. Conclusion**

Success of the Program in Strengthening Financial Literacy, The Love, Pride, and Understand Rupiah Program, initiated by Bank Indonesia and implemented at the State Islamic Senior High School Insan Cendekia Gorontalo, has proven successful in increasing financial knowledge among teenagers. This program increases financial literacy, especially related to Rupiah. This program not only teaches students about Rupiah as a means of payment but also as a symbol

of state sovereignty that must be maintained and respected by the community, especially students. The Role of Education and Curriculum, Strengthening financial knowledge can be included in the curriculum or teaching modules in subjects such as Economics, Geography, History, and Mathematics. These teaching modules contain materials on Love, Pride, and Understanding Rupiah, so that students can learn about finance, especially Rupiah, consistently without having to go to Bank Indonesia, Stakeholder Support and Supporting Factors, The success of the Love, Proud, and Understand Rupiah program is highly dependent on the cooperation between Bank Indonesia and the entire school community, including the principal, vice principal, educators, staff, and students. Students who act as ambassadors for the Love, Proud, and Understand Rupiah program are also very helpful in encouraging students to understand the program and apply behavior in everyday life towards Rupiah, Implementation Challenges, There are many issues that arise, such as the nature of religious schools and boarding schools, which limit the number of visits to literacy strengthening institutions. Therefore, to ensure sustainable and independent literacy strengthening, the curriculum and teaching modules must be well designed, Changes in Student Attitudes and Behavior, The Love, Pride, and Understand Rupiah program has increased changes in students' attitudes, behavior, and knowledge about Rupiah. They began to treat Rupiah by not folding, not crossing, not stapling, not squeezing, and not wetting Rupiah and tended to make non-cash payment transactions such as using student cards for transactions at the school cooperative, Program Contribution to Research Objectives, The Love, Pride, and Understand Rupiah program is in accordance with the research objectives, namely to increase awareness and knowledge of financial literacy among adolescents with a focus on the Rupiah as a symbol of the state and to encourage an attitude of love and pride towards the currency of the Unitary State of the Republic of Indonesia.

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