



Implementation of the Cinta, Bangga, Paham Rupiah (CBP Rupiah) Educational Program in Enhancing Rupiah Literacy among Elementary School Students at Tahfizh Qur'an Karimah

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Abstract

This study aims to analyze the implementation of the "Cinta, Bangga, Paham" (CBP) Rupiah education program in enhancing Rupiah literacy among students at the Karimah Tahfizh Qur'an Elementary School. The CBP Rupiah program is an initiative by Bank Indonesia designed to foster public understanding regarding the importance of recognizing, caring for, respecting, and wisely using the Rupiah both as legal tender and as a symbol of national sovereignty. This study employs a qualitative descriptive method, with activities carried out within the framework of a Community Service Program (KKN). Data collection involved observation, documentation, material presentation, demonstrations, Q&A sessions, and educational games, alongside monitoring student responses and participation throughout the activities. The educational content covered the "Cinta" (Love) aspect by introducing authenticity features via the "Dilihat, Diraba, Diterawang" (Look, Touch, Hold-to-Light/3D) method and the "5 Jangan" (5 Don'ts) principles; the "Bangga" (Pride) aspect by explaining the Rupiah's role as legal tender and a symbol of national sovereignty; and the "Paham"



(Understanding) aspect by educating students on the wise use of money, including transaction processes, shopping, and saving. The results indicate that the CBP Rupiah education program helped improve students' understanding of denominations, authenticity features, proper care, functions, and the wise use of the Rupiah. Interactive delivery methods such as demonstrations and games also fostered student enthusiasm and participation. Thus, CBP Rupiah education serves as an effective means of instilling Rupiah literacy from the elementary school level.

Keywords: CBPR, Rupiah Literacy, Financial Education, Bank Indonesia

INTRODUCTION

The Rupiah holds an important position in the daily lives of Indonesian society. In addition to serving as the country's legal tender, the Rupiah also represents the sovereignty of the Unitary State of the Republic of Indonesia and constitutes an important element of national identity. Therefore, public understanding of the Rupiah should not be limited to the ability to recognize its denominations, but should also encompass knowledge of its authenticity, proper use, appropriate handling, and functions in economic activities.

Through the Cinta, Bangga, Paham Rupiah (CBP Rupiah) program, Bank Indonesia encourages the public to develop a better understanding of the Rupiah. The "Cinta Rupiah" (Love the Rupiah) aspect is reflected in the ability to recognize the authenticity of Rupiah banknotes and coins, properly care for them, and protect oneself from counterfeit currency. The "Bangga Rupiah" (Pride in the Rupiah) aspect relates to understanding the Rupiah as legal tender, a symbol of national sovereignty, and a unifying element of the nation. Meanwhile, the "Paham Rupiah" (Understand the Rupiah) aspect concerns understanding the role and functions of the Rupiah in the economy, including responsible practices in transactions, spending, and saving.

One of the materials that can be provided is an introduction to the authenticity features of the Indonesian Rupiah through the 3D method (Observe, Feel, and Examine Against the Light). This method helps students identify specific characteristics of Rupiah banknotes through direct visual observation and tactile examination. Bank Indonesia employs the 3D method as one of the approaches for identifying the authenticity features of Rupiah banknotes (Bank Indonesia, 2023).

In addition to recognizing the authenticity of Rupiah banknotes, students also need to understand how to properly care for them. Bank Indonesia promotes the "5



Don'ts" principle, which consists of not folding, writing on, crumpling, stapling, or wetting Rupiah banknotes. These practices are important for maintaining the physical condition of the Rupiah so that it remains fit for use and easier to identify. Based on the aforementioned explanation, this study aims to analyze the implementation of the Love, Pride, and Understanding of the Rupiah (Cinta, Bangga, Paham Rupiah/CBP Rupiah) education program in improving Rupiah literacy among students at Tahfizh Quran Karimah Elementary School.

LITERATURE REVIEW

Cinta, Bangga, Paham Rupiah (CBP Rupiah)

Cinta, Bangga, Paham Rupiah (CBP Rupiah), or Love, Pride, and Understanding of the Rupiah, is an educational initiative developed by Bank Indonesia to enhance public awareness and understanding of the Rupiah. The CBP Rupiah program consists of three main aspects: Love for the Rupiah, Pride in the Rupiah, and Understanding of the Rupiah. These three aspects not only emphasize the public's ability to use the Rupiah as a means of payment but also foster an attitude of appreciation for and responsibility in maintaining the Rupiah as a symbol of the sovereignty of the Unitary State of the Republic of Indonesia (Bank Indonesia, 2025).

Love for the Rupiah refers to the public's ability to recognize the characteristics and authenticity of the Rupiah, properly care for it, and protect themselves from the use of unauthorized Rupiah currency. An attitude of valuing the Rupiah can be demonstrated through practices that preserve its physical condition, such as refraining from writing on, crumpling, excessively folding, stapling, or wetting banknotes. These practices reflect respect for the Rupiah while also helping to maintain its physical quality so that it remains fit for circulation (Simbolon & Al Haddar, 2024).

Pride in the Rupiah refers to an attitude that reflects an awareness that the Rupiah is not merely a means of payment, but also a symbol of Indonesia's sovereignty and national identity. The Rupiah serves as the legal tender within the territory of the Unitary State of the Republic of Indonesia and functions as one of the symbols that unite the nation. Therefore, fostering a sense of pride in the Rupiah from the elementary school level is important so that students develop a positive attitude toward the national currency (Maulina et al., 2024).

Meanwhile, Understanding of the Rupiah refers to the public's comprehension of the functions of the Rupiah in economic activities. Among elementary school students, this understanding can be reflected in their ability to recognize currency denominations, use money in simple transactions, distinguish between needs and wants, practice prudent spending, and develop the habit of saving. An understanding



of money use from an early age serves as an important foundation for developing sound financial behavior (Otoritas Jasa Keuangan, 2021).

Rupiah Literacy

In the long term, financial literacy is the knowledge and skills needed to manage finances. This awareness can help keep your financial condition stable, secure, and prosperous. Not only for individuals, financial literacy affects the economic progress of a country. Therefore, one indicator of a country's progress is public awareness of the importance of financial literacy. Indonesia is one of the developing countries that has a low understanding of finance. According to a survey conducted by OJK in 2022, "the financial literacy index of the Indonesian population was 49.68 percent, increasing from 21.84 percent in 2013, 29.70 percent in 2019, and 38.03 percent in 2019. Therefore, to improve public financial literacy, financial education is highly necessary."

Rupiah literacy can be understood as a person's ability to recognize, understand, use, and treat the Rupiah appropriately in daily life. This concept is related to financial literacy because understanding money is part of the knowledge and skills required in financial decision-making. The Financial Services Authority states that financial literacy includes knowledge, skills, and beliefs that influence a person's attitudes and behavior, which help improve financial management and decision-making.

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At the elementary school level, Rupiah literacy does not have to be delivered in the form of complex economic concepts. The material can be adjusted to students' development through the introduction of currency denominations, nominal values, the functions of money, ways to recognize the authenticity of the Rupiah, as well as ways to treat and care for money. This approach allows students to connect knowledge about the Rupiah with simple economic activities that they carry out in their daily lives.

In this study, Rupiah literacy among students can be observed through several indicators, namely the ability to recognize Rupiah denominations and currency units, the ability to recognize the authenticity features of the Rupiah, an understanding of how to care for the Rupiah, an understanding of the function of the Rupiah as a means of payment, an understanding of the Rupiah as a symbol of state sovereignty, as well as the ability to use money wisely (Pradikta et al., 2023).



Rupiah Literacy Education for Elementary School Students

Literacy education at the elementary school age plays an important role in shaping students' knowledge, attitudes, and habits. Education about money provided from an early age can help children understand the function of money while building positive habits in its use. OECD (2020) places the ability to understand financial concepts and risks, as well as the skills needed to make effective financial decisions, as an important part of financial literacy.

Education about the Rupiah for elementary school students needs to use methods that are appropriate to the developmental characteristics of children. Delivering material through lectures alone can make students less active in the learning process. Therefore, learning can be combined with visual media, educational games, quizzes, demonstrations, and direct practice so that students can understand the material more easily.

One of the materials that can be provided is an introduction to the authenticity features of the Rupiah through the 3D method (Observe, Feel, and Examine Against the Light). This method helps students recognize certain characteristics of Rupiah banknotes through direct visual observation and touch. Bank Indonesia uses the 3D method as one of the ways to recognize the authenticity features of Rupiah banknotes (Bank Indonesia, 2023).

In addition to introducing authenticity, students also need to be given an understanding of how to care for the Rupiah. Education can be carried out by introducing the 5 Don'ts principle, namely do not fold, do not write on, do not crumple, do not staple, and do not wet the Rupiah. This introduction can help students develop the habit of treating money properly so that the physical condition of the Rupiah remains well maintained (Bank Indonesia, 2025).

Implementation of CBP Rupiah

RESEARCH METHOD

Design

This research uses a qualitative descriptive approach with an implementation method based on Real Work Lectures (KKN) activities. The research was carried out through the educational activity Love, Proud, Understanding Rupiah (CBP Rupiah) to students at Tahfizh Quran Karimah Elementary School. This activity aims to provide students with an understanding of Rupiah, including the introduction, care, position, and wise use of Rupiah in daily life.

**Time and Location**

The activity was held on Monday, August 24, 2026, located at SD Tahfiz Qur'an Karimah Sempajaya Village, Berastagi District, Karo Regency, North Sumatra Province.

Participants

This activity was attended by 40 5th grade students consisting of grades 5a, 5b and 5c at SD Tahfiz Qur'an Karimah at the KKN location, who participated in the entire series of education, ranging from the delivery of materials, discussions, to evaluation activities.

Intervention

The implementation of activities is carried out through several stages, namely planning, preparation, implementation, and evaluation.

1. Planning, at this stage, is coordinated with the Tahfizh Quran Karimah Elementary School to determine the location, implementation time, target participants, and technical aspects of CBP Rupiah educational activities. At this stage, material needs are also identified so that the delivery of education can be adjusted to the characteristics and level of understanding of elementary school students.
2. Preparation, this stage includes the preparation of CBP Rupiah educational materials and the preparation of media that will be used during the activity. The material prepared covers three main aspects, namely Rupiah Love, Proud Rupiah, and Rupiah Understanding. The Rupiah Love material includes an introduction to the authenticity of the Rupiah through the 3D principle (Seen, Felt, Spared) and how to take care of the Rupiah through the 5 Don'ts, namely don't fold, don't cross, don't squeeze, don't staple, and don't get wet. The Rupiah Pride material includes understanding the Rupiah as a legal tender, a symbol of the sovereignty of the Unitary State of the Republic of Indonesia, and a unifier of the nation. The Rupiah Understanding material includes understanding the wise use of money through the concepts of transactions, shopping, and thrifting. In addition to the material, presentation media, pictures, examples of Rupiah money, and educational games are also prepared.
3. The implementation of CBP Rupiah educational activities is carried out directly to students using the method of delivering material, demonstrations, questions and answers, and educational games. The delivery of material is carried out using simple language and examples that are close to students' daily lives. Students are invited to recognize the characteristics of the authenticity of the Rupiah, understand how to take care of money, know the position of the Rupiah as the national currency, and understand how to use money wisely. To increase student



activity, the activity is complemented by question-and-answer sessions and games related to Rupiah CBP material.

4. Evaluation. The evaluation stage is carried out to find out whether students understand the material of Love, Pride, and Understanding Rupiah. This is done through direct questions and question-and-answer sessions, as well as seeing if students participate and understand the material during the activity. They also determine the parts of the material that still need reinforcement.

Evaluation and Analysis

The research data were obtained through observation during the activity, documentation, and the results of the evaluation of student understanding. The data obtained were then analyzed descriptively by describing the process of implementing the activity, student responses, and changes in students' understanding of the Rupiah CBP material. The results of the analysis were presented in the form of a descriptive description to show the achievement of the goals of the Rupiah CBP education program in KKN activities (Concerned & Fathulliansyah, 2024).

RESULTS AND DISCUSSION

Results

The implementation of Love, Proud, Understanding Rupiah (CBP Rupiah) education at Tahfizh Quran Karimah Elementary School is carried out through several stages, namely planning, preparation, implementation, and evaluation. This activity is aimed at elementary school students with materials that are adjusted to the level of understanding and age characteristics of students. The material provided covers three main aspects, namely Cinta Rupiah, Proud Rupiah, and Understanding Rupiah.

In the aspect of Rupiah Love, students are given an understanding of the characteristics of the authenticity of the Rupiah through the 3D method (Seen, Touched, and Touched). Students are also given education on how to take care of the Rupiah through the principle of 5 Don't, namely don't fold, don't cross out, don't squeeze, don't staple, and don't get wet. The delivery of material is done through demonstrations and direct examples so that students can connect the material with the money used in daily life.

In the aspect of Proud Rupiah, students were given the understanding that the Rupiah not only functions as a legal tender, but is also a symbol of sovereignty and identity of the Indonesian nation. The material is directed to foster an attitude of respect and pride in the Rupiah as the national currency.

Furthermore, in the aspect of Understanding Rupiah, students are given an understanding of the wise use of money in daily life. The material includes the



introduction of face value, the use of money in simple transactions, shopping behavior, and the importance of thrift. The delivery of the material is carried out in simple language and examples that are close to students' lives.

The results of observations during the activity showed that interactive learning methods through the delivery of materials, demonstrations, questions and answers, and educational games can encourage student involvement in participating in activities. Students were given the opportunity to answer questions, observe examples of Rupiah, and participate in activities related to Rupiah CBP material. Evaluation through questions and answers and observation of student responses showed an understanding of the material provided, especially about the introduction of Rupiah, how to take care of money, the position of Rupiah, and the wise use of money.

Discussion

The results of the implementation of the activity show that CBP Rupiah education can be a relevant approach in improving Rupiah literacy in elementary school students. This can be seen from the involvement of students during the learning process and their ability to respond to questions related to the material that has been submitted. The aspect of Rupiah Love provides basic knowledge to students on how to recognize the authenticity and maintain the physical condition of money. The introduction of the 3D method makes the material easier to understand because students not only receive theoretical explanations, but also gain experience through direct observation and touch. This is in line with the concept of Rupiah literacy education which places the ability to recognize the authenticity and care of the Rupiah as an important part of Rupiah literacy. The aspect of Rupiah Pride plays a role in building students' understanding that the Rupiah has a broader meaning than just a means of transaction. The Rupiah is a symbol of sovereignty and identity of the Indonesian nation. The introduction of these values from elementary school age is important to form a positive attitude towards the national currency and foster awareness to appreciate the Rupiah. The aspect of understanding the Rupiah is related to the ability of students to use money appropriately and wisely. Understanding simple transactions, shopping, saving, and recognizing the nominal value of money is the basis for the formation of good financial behavior from an early age. Thus, CBP Rupiah education not only provides knowledge about money, but can also be part of the formation of students' financial literacy.



Figure 1
Presenter Socialization about CBPR

From the picture, the challenge of this service activity aims to provide easy-to-understand information to children and adults. The goal is to be an example or role model for adults in providing experience and knowledge about Financial Literacy and Rupiah CBP, such as maintaining the value of the currency, managing finances wisely and being able to have the soul of wanting to save after this activity is completed.

Understanding of CBP (Love, Pride, Understanding) on Rupiah for students in this material, children must understand the three words, namely (Love, Proud, Understanding) on Rupiah. Rupiah Love is the ability of people to understand the nature and design of the Rupiah, treat it correctly, and prevent counterfeit money fraud. As citizens of the Unitary State of the Republic of Indonesia, we should be proud of the design of the rupiah and the map image behind it, because the rupiah is a symbol of the unifying Indonesian nation and helps keep the value of our currency stable.



Figure 2
Presenter giving gifts with active students

The presenter made several questions to be answered about how to manage money, maintain the value of the currency, save and the benefits of saving. Children can answer questions scramblingly; participants who raise their hands first are entitled



to the answer. The purpose of the questions is to find out the extent of the understanding and knowledge of the socialization participants, as well as to encourage them to use funds wisely.



Figure 3

Group photo with the principal & Participants of the 6th grade socialization

In the picture, it is clear that they are enthusiastic in participating in the CBP (Love, Proud, Understanding) Socialization activity on Rupiah carried out in the school yard which was attended by grade 6 students

Thus, the implementation of CBP Rupiah education at Tahfizh Quran Karimah Elementary School shows that an educational approach tailored to the characteristics of students can help improve understanding of Rupiah. However, this activity is descriptive and the evaluation is carried out through observation, documentation, and question and answer, so that the results obtained cannot be used to measure the increase in Rupiah literacy quantitatively.

CONCLUSION

Based on the results of the implementation of Love, Proud, Understanding Rupiah (CBP Rupiah) education for students of Tahfizh Quran Karimah Elementary School, it can be concluded that CBP Rupiah educational activities are able to provide students with a basic understanding of the importance of recognizing, caring, appreciating, and using Rupiah wisely in daily life.

In the aspect of Rupiah Love, students gain an understanding of the characteristics of the authenticity of the Rupiah through the 3D method and how to take care of money through the principle of 5 Don't. In the aspect of Proud Rupiah, students understand that the Rupiah not only functions as a legitimate means of payment, but also is a symbol of sovereignty and identity of the Indonesian nation. Meanwhile, in the aspect of Understanding Rupiah, students gain an understanding of nominal value, simple transactions, shopping behavior, and the importance of thrift.



The use of methods of delivering materials, demonstrations, questions and answers, and educational games makes the activity more interactive and encourages student participation. Thus, CBP Rupiah education can be a relevant form of learning in supporting the improvement of Rupiah literacy and the formation of good financial behavior from elementary school age.

However, because the study uses a qualitative descriptive approach and the evaluation is carried out through observation and question-and-answer, this study has not measured the increase in Rupiah literacy quantitatively. Therefore, the results of the activity are more accurately understood as an overview of the implementation and response of students to Rupiah CBP education.

Recommendation

First, Rupiah CBP education needs to be carried out in an ongoing manner in the school environment so that students' understanding of the Rupiah is not only obtained through one activity, but can develop into a habit in daily life.

Second, the school can integrate CBP Rupiah materials into learning activities or other educational activities through games, quizzes, transaction simulations, and the practice of recognizing the authenticity and caring for Rupiah. An interactive method is expected to increase students' interest and understanding.

Third, parental involvement also needs to be increased because the formation of the habit of using money wisely does not only take place at school, but also in the family environment. Parents can provide examples of the habits of saving, saving, and treating Rupiah well.

Fourth, the next educational activity is recommended to use more measurable evaluation instruments, such as pre-test and post-test, so that changes in the level of student understanding before and after the activity can be known more objectively.

Finally, for researchers or implementers of the next activity, research can be developed by involving a wider number of participants, a longer implementation period, and more measurable Rupiah literacy indicators so that the effectiveness of the Rupiah CBP program in improving student literacy can be analyzed in more depth.

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