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Effectiveness of the Rupiah Literacy Policy Through the www.cbprupiah.com Website in Mataram City, Indonesia

Qamal Taufikurahman[1*], Agus Priyatno[2], Muhammad Ali[3]
[1]Postgraduate School Student, Universitas Terbuka, Indonesia
[2]Assistant Professor. Professor at Universitas Terbuka, Indonesia
[3]Associate Professor, at Universitas Terbuka, Indonesia

ABSTRACT: This study aims to analyze the effectiveness of the Rupiah literacy policy implemented through the CBP Rupiah website www.cbprupiahntb.com in Mataram City and to identify the supporting and inhibiting factors affecting its implementation. The program is part of Bank Indonesia's Love, Pride, and Understanding of Rupiah (CBP Rupiah) policy, which seeks to enhance public understanding of the functions, value, and role of the Rupiah as the national legal tender and a symbol of national sovereignty. This study employed a qualitative research approach. Data were collected through in-depth interviews, observations, and document analysis. Informants were selected purposively and included representatives of Bank Indonesia's West Nusa Tenggara Regional Office, school principals, teachers, and students from elementary, junior high, and senior high schools in Mataram City. Data were analyzed using the Miles, Huberman, and Saldaña interactive model, consisting of data reduction, data display, and conclusion drawing. The findings indicate that the Rupiah literacy program delivered through the CBP Rupiah website is effective based on three policy effectiveness indicators: goal attainment, resource efficiency, and adaptability. The program successfully improved public knowledge, awareness, and positive attitudes toward the Rupiah through interactive educational methods and digital media utilization. Resource efficiency was reflected in the optimal use of human resources, educational facilities, and information technology without imposing significant additional burdens on schools. Adaptability was demonstrated through the use of digital platforms, the adjustment of learning methods to participants' characteristics, and continuous program evaluation. Supporting factors included institutional support from Bank Indonesia, digital technology utilization, school support, student participation, and relevant educational materials. Inhibiting factors included limited website accessibility, inadequate digital literacy, time constraints, and intense information competition in the digital era.

KEYWORDS: Rupiah literacy, CBP Rupiah, policy effectiveness, digital education website, Bank Indonesia, financial literacy

INTRODUCTION

Financial literacy refers to an individual's ability to understand, manage, and make informed decisions regarding financial matters. In the context of central banking, financial literacy extends beyond knowledge of financial products and services to include an understanding of the functions and status of currency as legal tender. To strengthen public understanding in this area, Bank Indonesia introduced the Love, Pride, and Understanding of Rupiah (CBP Rupiah) program, which aims to foster public awareness of the characteristics of the Rupiah, promote its proper use and preservation, and enhance understanding of its role as a symbol of national sovereignty and identity (Bank Indonesia, 2021). This initiative forms part of a broader national strategy to strengthen public appreciation of the Rupiah while improving financial literacy. As information technology continues to advance, educational delivery methods that were previously dominated by face-to-face activities have increasingly shifted toward digital platforms in order to reach broader audiences more efficiently and effectively. One such innovation is the use of websites as educational media that can be accessed anytime and anywhere.

The implementation of the CBP Rupiah program is supported by a strong legal foundation through Law Number 7 of 2011 concerning Currency, which mandates the use of the Rupiah in all transactions conducted within the territory of the Republic of Indonesia and emphasizes the importance of public education regarding the Rupiah as part of the implementation of this regulation (Republic of Indonesia, 2011). In its early stages, the CBP Rupiah program was implemented through conventional methods such as seminars, public outreach activities, and awareness campaigns. These approaches were relatively effective in reaching specific groups, particularly in urban areas with adequate access to information (Bank Indonesia, 2022). However, changing communication patterns, especially among younger generations who are increasingly active in digital spaces, have necessitated adjustments in communication strategies. The digitalization of educational programs is therefore viewed as a more inclusive and adaptive approach to addressing technological developments and evolving patterns of information consumption. Such transformation is crucial because the success of literacy policies is highly dependent on the ability of institutions to align communication channels with the characteristics of their target audiences.

Enhancing Rupiah literacy has become a strategic priority for Bank Indonesia because it is closely associated with strengthening public values of love, pride, and understanding toward the national currency. To evaluate the effectiveness of this initiative, Bank Indonesia employs the CBP Rupiah Index as a measurement instrument. The national target is to achieve an index score of at least 85 percent by 2025. However, survey results from 2024 indicate that the national achievement reached only 78.06 percent, remaining below the expected target. Similar conditions were observed across several regions of Indonesia, including the Bali–Nusa Tenggara region, where the Love, Pride, and Understanding dimensions recorded scores of 76.36, 79.53, and 77.77, respectively. Although these figures represent improvements compared to previous years, all indicators remain below 80 percent and have yet to meet the national target. These findings suggest that the internalization of CBP Rupiah values has not been fully optimized, highlighting the need for more effective and context-sensitive educational strategies tailored to regional characteristics.

The Bali–Nusa Tenggara region possesses unique characteristics as an international tourism hub where local communities interact extensively with foreign visitors. The high intensity of foreign currency usage in economic transactions may influence the internalization of the Rupiah as a symbol of national sovereignty. Consequently, this region represents a strategic area for the implementation of Rupiah literacy programs. Policy targets extend beyond students and university learners to include business actors, local communities, border-area residents, and tourism-sector stakeholders who are more exposed to the influence of foreign currency use. Identifying appropriate target groups is essential to ensure that communication strategies are not generic but are responsive to the social, economic, and cultural conditions of local communities. Within this context, Mataram City, as one of the main educational and economic centers in West Nusa Tenggara Province, provides a relevant setting for examining the effectiveness of digital-based Rupiah literacy policies.

The urgency of this study is further reinforced by the relatively low level of Rupiah literacy among Indonesian citizens. Internal surveys conducted by Bank Indonesia revealed that the national Rupiah literacy index reached only 62.19 percent in 2023 and declined slightly to 61.34 percent in 2024. These figures indicate persistent gaps in public understanding of the functions, authenticity features, and symbolic significance of the Rupiah as a representation of national sovereignty. In West Nusa Tenggara Province, these challenges are even more pronounced because much of the region consists of rural areas with literacy levels generally lower than the national average. The province recorded a Rupiah literacy index of only 38.19 percent. Furthermore, findings from the 2024 National Survey of Financial Literacy and Inclusion (SNLIK) revealed that individuals aged 15–17 years exhibited the lowest level of financial literacy at 51.70 percent, while rural communities recorded a literacy rate of only 59.25 percent compared to 69.71 percent in urban areas. These conditions indicate that students and rural populations require particular attention within financial education and Rupiah literacy programs.

In response to these challenges, the Representative Office of Bank Indonesia in West Nusa Tenggara launched the website (http://www.cbprupiahntb.com) in 2023 as an innovative digital learning platform. The website functions as a learning resource center, an educational medium, and a reporting platform for literacy activities conducted by educational institutions. The presence of this digital platform enables educational activities to be carried out continuously without relying solely on face-to-face interactions. The website has also expanded the program's reach to schools and Islamic educational institutions throughout West Nusa Tenggara through collaboration with the Provincial Education Office and the Ministry of Religious Affairs. This innovation received national recognition by winning the Second Prize for the Best CBP Rupiah Education Program in 2024, awarded by Bank Indonesia. The award demonstrates the considerable potential of digitalization strategies in strengthening the effectiveness of Rupiah literacy programs while fostering cross-sector collaboration to improve public understanding of CBP Rupiah values.

From a theoretical perspective, the effectiveness of public policy is determined not only by the quality of regulations but also by the success of their implementation in addressing societal needs. According to Grindle (1980), implementation success is influenced by both policy content and implementation context, including institutional capacity, resource support, and the social environment in which policies operate. In the field of financial literacy, effectiveness is also strongly influenced by communication strategies. Grunig and Hunt (1984) argue that effective communication must consider audience characteristics, communication channels, and message delivery methods that align with recipients' needs. This perspective is particularly relevant when the target audience consists of younger generations with high exposure to digital technologies. Kotler and Keller (2016) further emphasize that digital media can significantly enhance message reach and interactivity, thereby strengthening understanding and encouraging behavioral change. The utilization of websites in Rupiah literacy programs therefore represents an adaptive communication strategy that aligns with technological advancements and the characteristics of digital-native audiences.

Previous studies have demonstrated that CBP Rupiah educational programs can improve public understanding of the functions and roles of the Rupiah, although several challenges remain. Mawar, Rahman, and Satispi (2023), in a study conducted in Nunukan Regency, found that the CBP Rupiah program was relatively effective in increasing public understanding but continued to face challenges related to low awareness of the implications of foreign currency usage. Similarly, Ritonga *et al*. (2025) reported that CBP Rupiah education improved the knowledge and positive attitudes of micro, small, and medium-sized enterprise (MSME) actors toward the Rupiah and digital payment systems. Hidayah, Setiyowati, and Huda (2022) demonstrated that financial literacy education could positively influence community behavior, while Ramadhanty and Siregar (2023) found significant improvements in students' understanding of currency authenticity and the importance of the Rupiah as a symbol of national sovereignty. Nevertheless, most previous studies have focused primarily on conventional approaches such as training programs, public outreach activities, and educational visits. This study contributes to the literature by examining the effectiveness of a digital-based Rupiah literacy policy implemented through the CBP Rupiah website in Mataram City. Specifically, the study evaluates program effectiveness in terms of goal attainment, resource efficiency, and adaptability while identifying the supporting and inhibiting factors influencing implementation success. The findings are expected to provide empirical insights for the development of more effective, inclusive, and sustainable Rupiah literacy strategies in the digital era.

METHODOLOGY

This study employed a qualitative research approach to analyze the effectiveness of the Rupiah literacy policy implemented through the CBP Rupiah website (http://www.cbprupiahntb.com) in Mataram City. A qualitative approach was chosen because it enables researchers to gain an in-depth understanding of the meanings, experiences, and perceptions of actors involved in policy implementation (Creswell, 2014). Research informants were selected using purposive sampling based on their knowledge, experience, and direct involvement in the Rupiah literacy program. The informants included the Head of the Representative Office of Bank Indonesia in West Nusa Tenggara Province, a cashier from Bank Indonesia West Nusa Tenggara, school principals, teachers, and students from public and private elementary, junior high, and senior high schools in Mataram City. Students were selected as key informants because they constitute the primary target group of the CBP Rupiah educational program, particularly within the "Love for Rupiah" dimension, which emphasizes the recognition, proper use, and preservation of the national currency.

Data were collected through in-depth interviews, document analysis, and observations. In-depth interviews were conducted with representatives of Bank Indonesia, school principals, teachers, and students to obtain information regarding program implementation, communication strategies, perceived benefits, and challenges encountered during implementation. Document analysis was undertaken to examine Bank Indonesia reports, CBP Rupiah Index data, policy documents, and educational materials available on the CBP Rupiah website. Observations were carried out during CBP Rupiah educational activities in schools and public spaces to gain insights into message delivery processes, participant interactions, and responses to the educational materials provided.

Data analysis followed the interactive model proposed by Miles, Huberman, and Saldaña (2014), which consists of data condensation, data display, and conclusion drawing/verification. Data condensation involved selecting, organizing, and categorizing information relevant to the research objectives. The condensed data were subsequently presented in the form of narratives and thematic categories to facilitate the identification of patterns and relationships among emerging themes. The final stage involved drawing and verifying conclusions through continuous comparison of findings. To ensure the credibility and validity of the research, source triangulation and consistency checks were conducted throughout the data analysis process.

RESULTS AND DISCUSSION

Effectiveness of the Implementation of the Rupiah Literacy Policy Through the CBP Rupiah Website in Mataram City

Goal Attainment

Achievement of the Rupiah Literacy Program Objectives

The findings indicate that the Rupiah Literacy Program implemented through the CBP Rupiah website in Mataram City has successfully enhanced public understanding, awareness, and positive attitudes toward the Rupiah as the national legal tender and a symbol of national sovereignty. This finding aligns with the goal attainment framework in public policy evaluation, which considers the achievement of policy objectives as a primary indicator of effectiveness (Jawadi *et al*., 2017; Suparman, 2021). Consistent with Dunn's evaluation framework, policy effectiveness is assessed based on the extent to which program objectives are achieved, resources are utilized efficiently, and meaningful impacts are generated for target groups (Isdianto *et al*., 2024). From the perspectives of policymakers and program implementers, the initiative has effectively reached diverse segments of society, including students, micro, small, and medium-sized enterprise (MSME) actors, and community groups through interactive educational approaches that encourage active participation (Mawar *et al*., 2023).

More specifically, improvements in public understanding were supported by pre- and post-test results that demonstrated significant gains in participants' knowledge. Similar evaluation mechanisms have been employed in other Bank Indonesia educational programs to assess learning outcomes and program effectiveness (Agustiyani *et al*., 2018). Beyond merely disseminating information, the program has facilitated the internalization of Rupiah-related values through digital channels, supporting the broader national financial literacy agenda aimed at addressing limited public understanding of monetary issues (Maemunah, 2022). The consistency between program outcomes and established performance indicators provides strong evidence of effective goal attainment, with active participant engagement serving as a tangible measure of success.

Despite these achievements, variations in participants' levels of understanding were observed, particularly among students. While some participants demonstrated a high level of comprehension, others exhibited more limited understanding, indicating the need to further improve educational delivery methods to ensure broader and more equitable learning outcomes (Senduk *et al*., 2024). These differences were influenced by individual backgrounds, prior knowledge, and varying levels of exposure to educational materials, as similarly reported in studies examining financial literacy among adolescents (Senduk *et al*., 2024). Nevertheless, such variations highlight the adaptive nature of the program, as policy effectiveness requires continuous adjustment of strategies to optimize outcomes among vulnerable or less-informed groups (Kurniawan *et al*., 2024).

The degree of alignment between program achievements and predetermined performance indicators can be considered high from both quantitative and qualitative perspectives (Mawar *et al*., 2023). In addition to meeting participation targets, the program has succeeded in embedding the values of loving, appreciating, and understanding the Rupiah into everyday practices through sustained and consistent educational efforts. These outcomes correspond closely with Bank Indonesia's CBP Rupiah framework and support the goal attainment perspective, which emphasizes measurable outputs and outcomes as indicators of policy success (Suparman, 2021).

Evidence of changes in participants' attitudes and behaviors further demonstrates the program's effectiveness. Increased awareness regarding the proper use, preservation, and appreciation of the Rupiah indicates that the initiative extends beyond information dissemination and contributes to meaningful behavioral change consistent with the medium-term objectives of the policy (Agustiyani *et al*., 2018). Participants also demonstrated greater awareness in distinguishing between needs and wants, reflecting a deeper internalization of financial values and responsible economic behavior. Similar outcomes have been documented in evaluations of comparable educational interventions that reported significant improvements in participants' attitudes following program implementation (Kurniawan *et al*., 2024).

Nevertheless, the study identified several challenges and areas for improvement, particularly concerning the equitable distribution of program benefits among communities in remote areas and populations with limited access to information (Mushlih & Sinurat, 2025). Geographic constraints and digital infrastructure limitations remain significant barriers to participation, mirroring challenges commonly observed in financial literacy initiatives across underserved regions of Indonesia (Wanof, 2023). According to policy effectiveness theory, inadequate adaptation to local contexts may limit goal attainment primarily to urban populations (Isdianto *et al*., 2024).

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Consequently, communication strategies should become more adaptive to the diverse characteristics of target communities. This includes optimizing digital channels while simultaneously strengthening supporting infrastructure and digital literacy capacities (Maemunah, 2022). Enhanced collaboration among stakeholders, including local governments, educational institutions, and community organizations, is essential to reducing disparities in program access and participation, as recommended in studies on financial inclusion and literacy development (Mushlih & Sinurat, 2025). Such collaborative efforts are expected to strengthen the inclusiveness and sustainability of the program. Looking ahead, stronger partnerships with local governments, schools, and community-based organizations will be critical for expanding program coverage and improving implementation effectiveness. These efforts will contribute to the long-term sustainability and quality of Rupiah literacy initiatives (Senduk *et al*., 2024). Overall, based on the goal attainment framework and supported by evidence from similar programs, the Rupiah Literacy Program in Mataram City can be considered effective, although continuous refinement remains necessary to achieve optimal outcomes (Mawar *et al*., 2023).

However, current measures of success are still largely based on short-term qualitative indicators such as participant enthusiasm, engagement, and immediate responses to educational activities. Limited evidence is available regarding the program's long-term influence on actual financial behaviors, including students' saving habits and financial decision-making practices. Therefore, the development of a more systematic monitoring and evaluation framework, such as financial literacy portfolios, periodic assessments, and longitudinal tracking mechanisms, is recommended to assess participants' progress more comprehensively and sustainably over time (Ponto *et al*., 2025).

Impact of the Program on Public Understanding

The findings reveal that the Rupiah Literacy Program in Mataram City has generated a substantial positive impact on public understanding of the value, functions, and significance of the Rupiah in daily life (Lopus *et al*., 2019; Rahayu *et al*., 2023). The program extends beyond conventional information dissemination by fostering greater awareness of the importance of preserving, respecting, and responsibly using the Rupiah as a symbol of national sovereignty. This outcome is reflected in improvements in participants' knowledge and attitudes following program implementation, consistent with findings from similar educational initiatives (Prabawani *et al*., 2019; Sari *et al*., 2025). Through a combination of face-to-face educational activities and digital communication channels, the program has successfully reached diverse segments of society and achieved consistent improvements in performance indicators, including participant numbers, levels of understanding, and geographic coverage. Similar educational interventions have reported increases in knowledge levels exceeding 90 percent following literacy-based training programs (Brito *et al*., 2024; Purbaningrum *et al*., 2024).

Although the program has produced significant outcomes, variations in participant comprehension remain evident, particularly among school students. While some participants demonstrated a strong understanding of Rupiah-related concepts, others exhibited more limited comprehension, with the majority falling within a moderate level of understanding (Nanda *et al*., 2023; Puspitarona *et al*., 2019). These findings suggest that Rupiah literacy should be viewed as a continuous learning process shaped by individual backgrounds, experiences, and exposure to educational content. Similar patterns have been identified in studies on financial literacy among school-age children, which emphasize the need for gradual and sustained educational interventions (Marbun *et al*., 2023; Noor *et al*., 2020). Consequently, strengthening educational strategies through repeated exposure, contextualized learning methods, and integration of Rupiah literacy into formal school curricula is essential for ensuring long-term and sustainable impacts (Askar *et al*., 2020).

Program implementation was generally consistent with planned objectives and carefully considered both geographical characteristics and target populations. Effective coordination between program organizers and partner schools ensured that educational materials and teaching methods were tailored to participants' needs, thereby improving learning outcomes and optimizing resource utilization (Lopus *et al*., 2019). In addition, partnerships with various stakeholders and the strategic use of digital media contributed to expanding program coverage, particularly in remote areas that are difficult to reach through conventional approaches.

The impact of the program on students varied according to educational level. At the elementary school level, students gained an understanding of the history of money, authenticity features of Rupiah banknotes, and proper methods of handling and preserving currency, thereby establishing a foundation for responsible financial behavior (Puspitarona *et al*., 2019). At the junior high school level, students developed the ability to distinguish genuine from counterfeit currency through practical learning approaches, including the application of the “3D” and “5J” concepts promoted by Bank Indonesia (Nanda *et al*., 2023). At the senior high school level, students demonstrated stronger national awareness and pride in the Rupiah as an element of national identity, accompanied by a more mature understanding of its economic functions and responsible usage (Sari *et al*., 2025).

Qualitative evidence obtained from school principals and teachers further indicates positive behavioral changes among students, including improved financial awareness, greater ability to distinguish needs from wants, increased saving habits, and stronger responsibility in financial transactions (Noor *et al*., 2020). At the senior high school level, students also exhibited a broader understanding of money as a store of value and as a symbol of national sovereignty (Prabawani *et al*., 2019). These findings suggest that the Rupiah Literacy Program plays an important role in developing a generation that not only understands the technical aspects of the national currency but also possesses positive attitudes and responsible behaviors toward preserving and using the Rupiah wisely (Askar *et al*., 2020).

Supporting and Inhibiting Factors in Achieving Program Objectives

The achievement of the Rupiah Literacy Program objectives in Mataram City can be understood through the interplay of supporting and inhibiting factors that shape the policy implementation process. Program success is determined not only by effective planning but also by the capacity of implementing actors to establish collaborative networks, adapt educational methods, and respond to emerging challenges in the field (Maemunah, 2022). Therefore, examining both facilitating and constraining factors is essential for assessing the extent to which program objectives can be achieved effectively and sustainably.

One of the primary supporting factors identified in this study is the strong synergy established between the Representative Office of Bank Indonesia in West Nusa Tenggara and various stakeholders. The involvement of local government agencies, educational institutions, community organizations, and media partners has created a supportive environment for disseminating Rupiah literacy messages (Kafabih, 2020; Maemunah, 2022). Such collaboration has enabled the program to reach broader and more diverse target groups, ranging from students to members of the general public. These findings suggest that multi-stakeholder partnerships play a crucial role in expanding program coverage and strengthening policy outcomes.

In addition to institutional collaboration, the quality of human resources emerged as a key determinant of program success. Competent and well-trained facilitators with a strong understanding of Rupiah literacy concepts were able to deliver educational materials effectively and communicate complex information in an accessible manner (Lopus *et al*., 2019). Their mastery of the subject matter contributed significantly to improving public understanding and facilitating the achievement of program objectives. From the perspective of program implementers, careful preparation and strategic planning also represented important enabling factors (Arsyianti *et al*., 2018). Educational activities were designed with consideration for the characteristics of target audiences, implementation settings, and scheduling requirements, thereby minimizing technical obstacles and ensuring that activities remained aligned with intended objectives. The combination of capable personnel, comprehensive planning, and institutional support substantially enhanced the effectiveness of Rupiah literacy initiatives.

The educational methods employed within the program also served as an important supporting factor. Creative, interactive, and adaptive approaches made literacy activities more engaging and participatory rather than relying solely on one-way communication (Maemunah, 2022). Furthermore, the utilization of digital platforms, particularly the CBP Rupiah website, enabled individuals to access educational resources independently and continuously beyond formal educational sessions. The availability of online learning materials contributed to greater flexibility and expanded opportunities for public engagement with Rupiah literacy content.

At the elementary school level, student enthusiasm emerged as another significant supporting factor (Puspitarona *et al*., 2019). The use of engaging learning media, including authentic currency samples, educational games, and incentive-based activities such as door prizes, increased students’ active participation during educational sessions. These approaches encouraged students to ask questions, provide responses, and become more directly involved in the learning process (Permana *et al*., 2021). Student enthusiasm was further reinforced by complementary school-based programs that had previously introduced the values of loving, appreciating, and understanding the Rupiah (Kafabih, 2020). The integration of Rupiah literacy concepts into routine school activities strengthened students’ understanding both before and after educational interventions conducted by Bank Indonesia. Consequently, the school environment functioned as an important supporting mechanism that facilitated the achievement of program goals.

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At the secondary education level, additional supporting factors were associated with the attractiveness of the educational activities offered by program organizers. Souvenirs, educational materials, and demonstration tools provided by Bank Indonesia generated additional motivation for students to participate actively in program activities (Lopus *et al*., 2019). Although relatively simple in nature, these incentives produced positive psychological effects that enhanced participant engagement and learning enthusiasm.

Despite these strengths, several challenges were identified that may hinder the achievement of program objectives. One of the most significant obstacles relates to differences in participants' levels of understanding and variations in target-group characteristics (Martika *et al*., 2024; Pradini & Faozan, 2023). Because participants possess diverse educational backgrounds, experiences, and learning capacities, educational materials are not always received and understood at the same level. This variation requires program implementers to continuously adapt educational methods and communication strategies to ensure that Rupiah literacy messages can be effectively understood across different audience groups. Without such adaptation, disparities in learning outcomes may persist and reduce the overall effectiveness of the program.

Resource Efficiency

Efficiency of Program Resource Management

The findings indicate that efficient resource management played a crucial role in supporting the effectiveness of the Rupiah Literacy Program in Mataram City. This finding is consistent with studies emphasizing the contribution of financial literacy initiatives to the optimization of resource allocation through enhanced community participation and engagement (Hasan & Saifunnajar, 2021). Financial and human resources were managed according to principles of prudence, accountability, and impact orientation, ensuring that each expenditure and assignment contributed maximally to the achievement of program objectives. The Representative Office of Bank Indonesia in West Nusa Tenggara implemented careful planning and proportional resource allocation strategies to maximize outputs while operating within limited resource constraints (Adiandari, 2022).

The utilization of digital technology, particularly through online platforms such as the CBP Rupiah website, emerged as a key mechanism for reducing operational costs while simultaneously expanding the dissemination of Rupiah literacy materials. Previous studies have similarly demonstrated that digital literacy and technology-based approaches contribute significantly to broader financial inclusion and educational outreach (Astuti *et al*., 2025; Noor *et al*., 2020). The adoption of digital platforms enabled the rapid and continuous delivery of educational content while reducing dependence on printed materials and costly face-to-face activities (Soenjoto & Mahmudah, 2023). In addition, periodic evaluations based on field data facilitated ongoing adjustments and improvements in resource utilization, thereby enhancing overall program efficiency throughout the implementation process (Salignac *et al*., 2021).

Effective coordination, both within Bank Indonesia West Nusa Tenggara and with external stakeholders such as schools, local government agencies, and community organizations, further strengthened program efficiency. Multisectoral collaboration has been widely recognized as a critical factor in ensuring sustainable policy implementation and resource optimization (Agu *et al*., 2024). Clear task distribution and intensive communication among team members enabled activities to be implemented systematically and responsively. This collaborative structure minimized duplication of effort and resource wastage while allowing each stakeholder to focus on their respective roles and responsibilities.

The optimization of facilities and infrastructure also contributed significantly to program success. Educational equipment, visual media, learning aids, and logistical support were utilized effectively to facilitate engaging and productive learning experiences (Lee, 2019). Program schedules were carefully designed to accommodate participants' characteristics and local conditions while ensuring that educational activities did not interfere with schools' primary academic responsibilities. Flexible scheduling and early coordination with partner schools contributed to smooth implementation across different educational levels.

Furthermore, robust monitoring and evaluation mechanisms served as an essential foundation for maintaining accountability in both financial management and program implementation. Program activities and expenditures were monitored regularly to ensure consistency with work plans and performance targets (Louis *et al*., 2024). This transparent and adaptive governance system enabled Bank Indonesia West Nusa Tenggara to engage in continuous organizational learning, thereby improving both efficiency and effectiveness over time (Kozina & Metljak, 2022).

Overall, the findings demonstrate that the efficient management of resources within the Rupiah Literacy Program was supported by strategic planning, digital technology utilization, effective coordination, and continuous evaluation. The optimization of facilities, infrastructure, and implementation schedules in accordance with local contexts reflects a high level of professionalism among program implementers. These factors enabled the program to operate effectively while maintaining controlled resource utilization and achieving its objectives of improving Rupiah literacy among the public.

Efficiency of Program Implementation in School Settings

The findings further reveal that the efficiency of the CBP Rupiah literacy program within school environments was reflected in its successful integration into existing learning processes without disrupting core academic activities. This approach aligns with recommendations advocating the integration of financial literacy into national educational curricula as a means of enhancing learning effectiveness (Agu *et al*., 2024). Schools viewed the program as a contextual learning activity that complemented curriculum objectives, allowing instructional time to be utilized productively while providing students with practical knowledge relevant to their educational development. School principals reported that Rupiah literacy materials enriched students' economic and civic literacy competencies, making the allocation of instructional time both appropriate and educationally valuable.

Implementation efficiency was further strengthened by the active involvement of teachers as implementation partners who incorporated Rupiah literacy content into relevant subjects. This integration ensured that activities were conducted systematically and remained aligned with school lesson plans (Kozina & Metljak, 2022; Louis *et al*., 2024). Schools were able to utilize existing facilities, including multimedia projectors, classrooms, and computer laboratories, without requiring additional infrastructure investments. Consequently, implementation costs and preparation time were minimized. By embedding Rupiah literacy content into economics and civic education subjects, schools avoided the need for additional instructional hours and ensured that literacy activities became a natural component of the teaching and learning process.

From the students' perspective, Rupiah literacy activities were perceived as engaging, interactive, and easy to understand, despite being conducted during regular instructional hours. The duration of activities was adjusted to participants' attention spans and learning capacities, ensuring that educational objectives could be achieved without interfering with other academic responsibilities. This positive perception was consistently observed across elementary, junior high, and senior high school levels, with students reporting that activities were well-organized and did not excessively consume classroom time (Lee, 2019).

The utilization of school resources also demonstrated a high degree of efficiency. Teachers, educational facilities, and learning materials were employed strategically to support program implementation. Activities were carefully planned, including scheduling sessions during morning hours and aligning them with existing school programs, thereby enabling broad participation without increasing students' academic workload. Supporting materials such as authentic and replica Rupiah banknotes, visual displays, posters, and educational videos further strengthened the learning process and allowed students to revisit key concepts repeatedly.

Coordination between schools and program implementers was reported to be effective and well-organized. Pre-implementation communication facilitated schedule adjustments and preparation of supporting facilities, ensuring smooth and efficient execution without disrupting other school activities (Salignac *et al*., 2021). This collaborative approach also promoted appropriate resource utilization and prevented unnecessary expenditures. Positive perceptions expressed by both teachers and students indicate that effective coordination contributed to orderly, accessible, and well-planned implementation processes.

Nevertheless, differences in preferences regarding program frequency were identified among student groups. Senior high school students generally preferred occasional implementation to maintain novelty and engagement, whereas elementary and junior high school students expressed a desire for more frequent activities to strengthen their understanding of the Rupiah. These differing expectations represent an important consideration for future program improvement, ensuring that implementation strategies remain responsive to the needs and preferences of students across educational levels. Furthermore, support from school stakeholders, including principals and teachers, was found to be critical to the successful implementation of the educational program, consistent with previous studies highlighting the importance of collaboration between educational institutions and external initiatives (Luon *et al*., 2025; Muchtar *et al*., 2023).

Adaptability

Policy and Program Strategy Adaptation

The findings indicate that policy and strategic adaptation constitute a critical factor in maintaining the relevance and effectiveness of the Rupiah Literacy Program in Mataram City amid evolving social dynamics and changing public needs. This finding is consistent with Indonesia's national financial literacy strategy, which emphasizes curriculum integration and stakeholder collaboration as essential mechanisms for improving financial inclusion and literacy outcomes (Kafabih, 2020). The Representative Office of Bank Indonesia in West Nusa Tenggara has proactively updated educational materials to reflect developments in the digital economy, including the increasing use of the Quick Response Code Indonesian Standard (QRIS) and cashless transactions. Consequently, the program extends beyond introducing the physical characteristics of the Rupiah and promotes a broader understanding of its functions within a modern financial ecosystem (Kaiser & Lusardi, 2024). This approach demonstrates the institution's capacity to recognize social transformations and integrate them into adaptive and context-sensitive policy strategies, which have been shown to improve financial knowledge and behavior among target groups (Kaiser *et al*., 2021).

In addition, program implementers demonstrated a high degree of flexibility in adapting educational delivery methods to local conditions. These adaptations included the use of local languages, interactive approaches such as quizzes and educational games, and modifications to communication methods when faced with facility constraints or diverse participant characteristics (Sconti, 2022). Such adaptive strategies ensured that Rupiah literacy messages were communicated effectively and inclusively to different segments of society while maintaining the educational objectives and attractiveness of the program. Previous studies have similarly demonstrated that gamification and game-based learning approaches significantly enhance student engagement and participation in educational activities (Cannistrà *et al*., 2024).

Adaptation strategies were also evident at the school level. Educational activities were adjusted according to situational conditions, such as relocating sessions when weather conditions were unfavorable and adopting contextual and enjoyable learning methods, including songs, interactive exercises, and incentive-based activities linked to learning materials (Compen & Schelfhout, 2021). Support from Bank Indonesia through direct school visits and the provision of contextually relevant educational content further strengthened adaptive collaboration between educational institutions and program implementers. These practices enabled activities to proceed smoothly while maintaining high levels of student motivation and participation, consistent with recommendations advocating the integration of financial literacy into primary education curricula in Indonesia ("Implementation of Financial Literacy in Elementary School: Study in Indonesia," 2024).

Innovation emerged as a defining characteristic of the program's implementation strategy. Bank Indonesia West Nusa Tenggara adopted an edutainment approach through thematic competitions, educational videos, and creative learning activities designed to appeal to younger generations (Yin *et al*., 2023). Digital media, particularly the CBP Rupiah website, served as an important platform for documenting and continuously disseminating literacy messages (Maemunah, 2022). This strategy addressed not only cognitive learning outcomes but also affective dimensions of learning, enabling the values of "Love, Pride, and Understanding of Rupiah" to become more deeply internalized and generate long-term impacts. Similar digital approaches have been recognized as effective tools for improving literacy outcomes through technology-based learning environments (Senduk *et al*., 2024).

The program's adaptability was further reflected in the flexibility granted to implementation teams to innovate in their communication methods. Facilitators frequently incorporated informal discussions, spontaneous quizzes, and simple simulations based on participants' interests and engagement levels (Wang, 2023). These approaches fostered a participatory learning environment that aligned with contemporary patterns of digital information consumption. Consequently, innovation emerged not solely as a top-down policy directive but also as a bottom-up process shaped by field-level experiences and participant interactions. Similar findings have been reported in evaluations of literacy programs within Indonesian educational institutions, where local adaptation significantly contributed to implementation effectiveness (Nurfatmawati *et al*., 2023).

Continuous evaluation and the utilization of participant feedback served as fundamental mechanisms for maintaining program relevance (Suleiman *et al*., 2022). Bank Indonesia West Nusa Tenggara regularly collected feedback through surveys and field reflections, which were subsequently used to improve educational materials and implementation strategies. Evaluation processes were conducted systematically and involved teachers, educational administrators, and local education authorities to ensure alignment with evolving social, economic, and educational needs (Anisah *et al*., 2021). These mechanisms enabled the Rupiah Literacy Program to remain responsive to changes in financial behavior, transaction patterns, and public literacy needs while preserving its sustainability and legitimacy within schools and communities.

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Program Adaptation to Participants' Needs

The findings further indicate that the adaptation of the CBP Rupiah Literacy Program to students' needs remains at an early but promising stage. Although Rupiah literacy has not yet been fully institutionalized within formal curriculum documents at the elementary school level, various adaptive initiatives have demonstrated considerable potential for broader integration, in line with national literacy development strategies (Kafabih, 2020). Informal knowledge-sharing practices among school principals, the utilization of principal working groups (K3S), and the dissemination of educational content through social media platforms have become important mechanisms for spreading best practices and encouraging wider program adoption (Maemunah, 2022). Nevertheless, limited educational resources, particularly the availability of supporting reading materials, remain a significant challenge affecting the effectiveness of program adaptation and the optimal utilization of learning materials during educational activities.

Furthermore, flexibility in instructional methods and educational approaches emerged as a key factor contributing to the program's success in accommodating diverse student characteristics and learning needs across educational levels (Senduk *et al*., 2024). Teachers were given considerable autonomy to adjust instructional strategies through transaction simulations, educational games, and interactive visual media to ensure that Rupiah-related concepts could be understood in an engaging and accessible manner (Opeyemi *et al*., 2024). These efforts were complemented by strong institutional support through teacher training programs, collaborative evaluations with Bank Indonesia, and innovative initiatives such as the "Barisan Cekatan Dora" program, which integrates discipline, enjoyment, and character-building elements into literacy activities.

The responsiveness of the program to participant needs was also reflected in direct feedback provided by students and teachers. Their recommendations encouraged increased activity frequency, greater utilization of digital media, more interactive quizzes, and the adjustment of educational materials according to students' levels of understanding and everyday experiences. Strong collaboration among school principals, teachers, and program organizers played an important role in ensuring the sustainability and relevance of Rupiah literacy activities within school environments. Through these forms of flexibility and innovation, the Rupiah Literacy Program has demonstrated a substantial capacity to adapt to participants' needs and characteristics, thereby promoting an inclusive, engaging, and meaningful learning experience.

Supporting and Inhibiting Factors Affecting the Success of the Rupiah Literacy Program Through the CBP Rupiah Website in Mataram City

The study identified several factors that supported and constrained the implementation of the Rupiah Literacy Program through the CBP Rupiah website in Mataram City.

Supporting Factors

1. Institutional Support from Bank Indonesia
   The success of the program was strongly supported by the commitment of Bank Indonesia as the institution responsible for implementing the Love, Pride, and Understanding of Rupiah (CBP Rupiah) educational initiative. This support was reflected in the provision of educational materials, qualified facilitators, program funding, and the development of the CBP Rupiah website as a digital literacy platform accessible to the public. Such institutional commitment ensured the continuity and sustainability of educational activities while strengthening the program's implementation capacity.
2. Utilization of Digital Technology Through the Website
   The availability of the CBP Rupiah website facilitated broader dissemination of information without geographical or temporal constraints. Students, teachers, and members of the public were able to access educational resources at any time, allowing literacy activities to continue beyond conventional face-to-face socialization events. The digital platform enhanced accessibility and contributed to the expansion of program outreach.
3. Support from Schools as Program Partners
   Schools played a strategic role in the implementation of the Rupiah Literacy Program, as students constituted one of the primary target groups. Support from school principals and teachers facilitated the organization of educational activities, the integration of Rupiah literacy content into learning processes, and the provision of guidance to students in understanding CBP Rupiah concepts. This collaborative partnership significantly contributed to the effectiveness of program delivery.
4. High Levels of Student Enthusiasm and Participation

Active student participation emerged as an important factor contributing to program success. Students demonstrated strong interest in interactive learning methods, educational games, quizzes, and digital media. Their enthusiasm increased engagement during educational sessions and supported the development of a deeper understanding of the values associated with loving, appreciating, and understanding the Rupiah.

5. Accessible and Relevant Educational Materials
   The educational materials used in the CBP Rupiah program were generally simple, engaging, and appropriate for participants' levels of understanding. Information concerning currency authenticity features, proper currency handling practices, and the importance of using the Rupiah in everyday transactions was presented in a manner that facilitated comprehension. The relevance and accessibility of the content contributed significantly to achieving the program's educational objectives.

Inhibiting Factors

1. Limited Public Access and Engagement with the Website
   Although the website was available as a learning resource, not all members of the public actively accessed it. Many individuals continued to rely on social media platforms or face-to-face activities as their primary sources of information. Consequently, the utilization of the website as a literacy platform has not yet reached its full potential.
2. Variations in Digital Literacy Levels
   Differences in technological competence among community members limited the effectiveness of website-based educational activities. This challenge was particularly evident among certain age groups that experienced difficulties accessing, navigating, or understanding digital information. Such disparities reduced the inclusiveness of the digital literacy approach.
3. Time Constraints Within School Environments
   The implementation of CBP Rupiah educational activities often faced limitations due to already demanding school schedules. As a result, the time available for literacy activities was sometimes insufficient to deliver educational content comprehensively or on a continuous basis to all students.
4. Information Competition in the Digital Era
   In today's digital environment, individuals are exposed to a vast amount of information from multiple online platforms simultaneously. Consequently, Rupiah literacy content competes with numerous other forms of digital content that may be perceived as more attractive or entertaining. This competition can reduce public attention and engagement with Rupiah literacy initiatives.

CONCLUSION

Based on the findings of this study on the effectiveness of the Rupiah Literacy Policy implemented through the CBP Rupiah website in Mataram City, it can be concluded that the program has generally been effective in achieving its intended objectives.

From the perspective of goal attainment, the program has successfully enhanced public understanding, awareness, and attitudes—particularly among students and teachers—regarding the importance of the Rupiah as both the official legal tender and a symbol of national sovereignty. The program effectively reached its target audiences through various educational activities supported by accessible learning materials and interactive delivery methods. Participants demonstrated improved understanding of Rupiah authenticity features, proper currency handling practices, and the importance of using the Rupiah in everyday life.

From the perspective of resource efficiency, the program demonstrated relatively effective utilization of available resources. The Representative Office of Bank Indonesia in West Nusa Tenggara successfully optimized human resources, educational facilities, and information technology through the use of the CBP Rupiah website, social media platforms, and school-based outreach activities. The involvement of schools as implementation partners further enhanced efficiency by enabling program delivery without requiring substantial additional resources. Nevertheless, challenges remain, particularly regarding limited implementation time within schools and the uneven utilization of the website across target groups.

Regarding adaptability, the program exhibited a strong capacity to adjust its educational approaches in response to technological developments and participants' needs. The use of digital media, the adaptation of educational content to students' characteristics, and the implementation of continuous evaluation and feedback mechanisms demonstrate an ongoing commitment to innovation and improvement. However, variations in digital literacy levels among community members and the increasing competition for public attention in the digital information environment continue to present challenges to the effectiveness of online educational dissemination.

The study also identified several factors that contributed to program success, including institutional support from Bank Indonesia, the utilization of the website as a digital educational platform, support from schools and educators, high levels of student participation, and the availability of accessible and relevant learning materials. Collectively, these factors played a significant role in facilitating the achievement of Rupiah literacy objectives in Mataram City. At the same time, several inhibiting factors were identified, including limited public engagement with the CBP Rupiah website, disparities in digital literacy levels, time constraints within school settings, and intense competition from other digital information sources. Although these challenges have not substantially reduced the overall effectiveness of the program, addressing them remains essential for improving future implementation and expanding the program's reach and impact. Overall, the findings suggest that the CBP Rupiah website-based literacy policy represents an effective and adaptive approach to promoting Rupiah literacy, while continued improvements are necessary to ensure broader participation and long-term sustainability.

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