

Analysis of Public Behavior Towards the Use of Rupiah Currency in The Work Area of Bank Indonesia Solo Representative Office

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ABSTRACT

Rupiah is not only limited as a transaction tool. Rupiah is a symbol of state sovereignty, Rupiah money must be guarded with all efforts. Bank Indonesia invites the public to be more responsible in caring for money by not taking actions such as crossing out, folding, wetting, squeezing, tearing, or other behaviors that can damage or shorten the life of money. In 2022, the Bank Indonesia Solo Representative Office experienced an increase in the destruction of Rupiah currency to 8.89 trillion Rupiah, from around 6.8 trillion Rupiah in the previous year. The purpose of this study was to find out the phenomenon of use and public views in using Rupiah, to know the treatment of people towards Rupiah, and to find out the drivers and barriers to the use of Rupiah. Qualitative research methods with a descriptive approach were carried out in the work area of the Solo Representative Office of Bank Indonesia. The research results show that people know how to take care of money but tend not to do it as they should. The need for positive behavior changes with the aim of a longer circulation of money in society. People tend to rush in handling money, keep it in their pockets because it is considered simple, and feel that the money is worn out from before. Using digital money is an alternative in transactions because it is fast and efficient. Promotion of the Cinta Bangsa Paham Rupiah Campaign must be wider and able to reach all levels of society.

Keywords: Cinta Bangsa Paham Rupiah Campaign, Behavior, Costumer Behavior, Promotion, Digital Money

I. INTRODUCTION

Currency has an important role in economic activity in the world. Money is an asset that is used by people on a regular basis to transact goods and services from other people. One of the main functions of money is as a medium of exchange which replaces the barter

system used by people before modern times. Currency is usually recognized as legal tender in an area, for example in Indonesia the Rupiah is known as legal tender. The exchange of currency between two different countries is called the rate or exchange rate.

The legal currency in the territory of the Republic of Indonesia is Rupiah. As a symbol of state sovereignty,

the Rupiah deserves respect and is the pride of the Indonesian state. By transacting using Rupiah, we contribute to maintaining the stability of the Rupiah exchange rate and strengthening world confidence in this currency.

Bank Indonesia is the institution responsible for the monetary policy and payment system of the Republic of Indonesia. Previously, during the Dutch colonial period, this institution was known as "De Javasche Bank". Its function was as a commercial bank and also assigned as a circulation bank for the Dutch East Indies by the Dutch empire. Bank Indonesia has the main function of achieving and maintaining stability in the value of the Rupiah, stability in the value of the Rupiah from inflation, and maintaining the stability of the Rupiah itself against currencies of other countries in the world. In addition, Bank Indonesia also has a role in the banking, monetary sector and regulates cash and non-cash payment systems.

Based on Article 23B of the 1945 Constitution states that the State has a central bank whose composition, position, authority, responsibility and independence are regulated by law. According to Article 1 (1) and (2), Article 2 (1) and Article 21 (1) of the Currency Law, Rupiah is the only legal tender in the Unitary State of the Republic of Indonesia and every transaction that has the purpose of payment made in the territory of the Republic of Indonesia must use Rupiah. Currency Law No. 7 of 2011 regulates various prices, designs, raw materials, management, mandatory use, prohibitions and sanctions. Law No. 23 of 1999 also explains that Bank Indonesia Bank Indonesia is the only institution that has the exclusive right to issue and circulate Rupiah.

Bank Indonesia always invites the Indonesian people to take part in the Cinta Bangsa Paham Rupiah Campaign. Cinta of Rupiah reflects the people's ability to recognize the characteristics and design of the Rupiah, as well as to treat money properly and protect themselves from counterfeit money. Jargon 3 Cinta teaches to love Rupiah by knowing, caring for and

protecting it (Bank Indonesia, 2021). Bangsa of the Rupiah reflects the public's ability to understand the Rupiah as legal tender, a symbol of sovereignty, and means of unifying the nation. Jargon 3 Bangsa teaches to be proud of the Rupiah as a symbol of sovereignty, legal tender and glue for national unity (Bank Indonesia, 2021). Paham of the Rupiah reflects the ability of the public to understand the role of the Rupiah in money circulation, economic stability, and its function as a store of value. Jargon 3 Paham teaches us to understand Rupiah in transactions, shopping and thrifty (Bank Indonesia, 2021).

Surakarta, known as the City of Solo, is currently experiencing rapid development in Central Java. Growth in various sectors has attracted investors' interest, especially in the economic sector (Berita Resmi Statistik, 2023). In 2022, the economy of Solo City recorded a positive growth of 6.25 percent, which is an increase from the achievements in 2021 which grew by 4.01 percent. The sector that has the highest market share in GRDP is the manufacturing industry with a share of 30.67 percent followed by trade with a share of 16.27 percent.

Solo's economic growth in 2022 will increase and be higher than conditions before the Covid-19 pandemic. The economic growth of Surakarta and Solo Raya occupies the top position compared to economic growth in Central Java and nationally. Surakarta experienced economic growth of 6.25 percent and Solo experienced economic growth of 5.92 percent. While the economic growth of Central Java Province experienced a growth of 5.31 percent (Kantor Perwakilan Bank Indonesia Solo, 2023). The economic growth of the Solo region compared to other regions in Central Java also occupies the top position. Of the 35 regions of Central Java Province, Boyolali Regency is at the top, followed by Surakarta City.

In Bank Indonesia's Annual Financial Report, in 2021, Bank Indonesia will issue a fee of Rp. 3,651,175 Million or around 3.6 trillion Rupiah, while in 2022,

Bank Indonesia will spend Rp. 4,080,502 million or around 4.1 trillion Rupiah (Bank Indonesia, 2023). This proves that the cost of managing Uang in the community is still increasing every year.

Bank Indonesia reports for the period January 1 2022 to December 31 2022, the amount of Rupiah in banknotes and coins destroyed was Rp. 189,130,239,306,500 or around 189.13 trillion Rupiah for paper money and Rp. 13,866,623,015 or around 13.86 billion Rupiah for coins (Bank Indonesia, 2023).

In 2019, the Bank Indonesia Solo Representative Office amount of Rp. 8,245,896 million or around 8.2 trillion Rupiah. In 2020 and 2021, the Bank Indonesia Solo Representative Office will experience a decrease in the money destroyed due to Indonesia's condition during the Covid-19 Pandemic, around 7.5 trillion Rupiah in 2020 and around 6.8 trillion Rupiah in 2021. In 2022, the Bank Indonesia Solo Representative Office experienced an increase in the destruction of Rupiah currency to Rp. 8,893,510 million or around 8.89 trillion Rupiah (Kantor Perwakilan Bank Indonesia Solo, 2023). The destruction of Rupiah currency has again increased due to the end of the Covid-19 Pandemic, and the economy began to grow again.

Bank Indonesia urges the public to always keep Rupiah money and take good care of it so that Rupiah is fit for circulation in society. According to Bank Indonesia, neat money makes it easier to know the authenticity of money. The public should always take good care of the Rupiah through the 5 Don't fold method (Don't cross it, staple it, crumple it, and don't wet it). Bank Indonesia always destroys money that is not fit for circulation, including worn, defective, and damaged money (Bank Indonesia, 2018).

Bank Indonesia as an institution with an interest in increasing public love for the Rupiah through this campaign has representative offices in various parts of Indonesia. One of these representative offices is the Bank Indonesia Solo Representative Office, whose working area covers the city of Surakarta and its

surroundings, including but not limited to the districts of Wonogiri, Sukoharjo, Klaten, Boyolali, Karanganyar and Sragen. Of course, this Bank Indonesia Solo Representative Office needs to ensure the success of the campaign program in its working area.

However, in the technical guidelines related to campaign programs to increase people's sense of love, pride and understanding of the Rupiah issued by Bank Indonesia, there has been no in-depth research on understanding people's behavior in the working area of the Bank Indonesia Solo Representative Office.

Based on the description of the background of the problem that has been explained, the researcher wants to research with the title "ANALYSIS OF PUBLIC BEHAVIOR TOWARDS THE USE OF RUPIAH CURRENCY IN THE WORK AREA OF BANK INDONESIA REPRESENTATIVE OFFICE SOLO".

A. Formulation of the problem

Based on this background, the problem formulation studied in this study is:

1. What is the phenomenon of the public's view of using Rupiah in the area of the Bank Indonesia Solo Representative Office?
2. How do people treat Rupiah in the work area of the Bank Indonesia Solo Representative Office?
3. Are there drivers and barriers to the use of Rupiah in the work area of the Bank Indonesia Solo Representative Office?

II. LITERATURE REVIEW

A. Money

In Indonesia, Perum Peruri is a state-owned company with the ability to print money. Until now, Perum Peruri remains the only BUMN that has the right and capacity to produce money, both in metal and paper. Some definitions of money by economists are as follows:

- a. Albert Gailort Hart, said money is wealth which the owner can use to pay off a number of debts immediately and without delay (Hart, 1948)
- b. Rollin G. Thomas, revealed that money is something that is readily and generally accepted by the public in payment for the purchase of goods and services, and other valuable assets as well as for debt payments (Thomas, 1964).
- c. RS Sayer, said that money is anything that is commonly accepted as a means of paying debts (Sayers, 1964)
- d. AC Pigou, said money is anything that is commonly used as a medium of exchange (Pigou, 1956)
- e. Money is a group of assets in the economic system that are routinely used by individuals to make purchases and utilize the services of others (Mankiw, 2017).

In the economy, money has three main functions, namely:

- a. Medium of Exchang used by buyers to pay sellers when making transactions. The function of the medium of exchange is a legal means of payment and is accepted by the community. Money has a function as a widely accepted medium of exchange.
- b. Unit of Account is a standard used by individuals to show the value or size of goods or services traded. Money is used as a unit of account when someone wants to measure and record the value of goods and services bought or sold.
- c. A store of value is an object that allows a person to store purchasing power or wealth from the present for use in the future. For example, when a seller receives money from the sale of goods on this day, that money can be saved and used to buy other goods at a different time. Money is not the only form of store of value in the economy; Non-monetary assets such as stocks, bonds, gold, land and others can also serve as a store of value.

1. Money Quality Standards

The assessment of the quality of money is carried out using a Banknote Sorting Machine (MSUK). Money received or entered into Bank Indonesia will be filtered and entered into the MSUK to measure its soil level. Each MSUK has different measurement levels, depending on the brand, but in general, each MSUK has 16 levels. Levels 6 to 16 indicate that the money is fit for circulation, while levels 1 to 5 indicate that the money is not fit for circulation (Bank Indonesia, 2011).

MSUK operates by calculating the amount of dirt contained in the money, in the form of sweat or dirt on the hands that touch the money. Basically, MSUK measures how often the money has changed hands in circulation.

2. Money Worth Circulating

Money Worth Circulating (ULE) is money that meets the criteria set by Bank Indonesia to circulate in accordance with established quality standards. The Money Quality Standard is used as a benchmark so that people can determine whether the money, they have is still suitable for circulation or not (Bank Indonesia, 2011).

Paper money that can be re-circulated is money that meets the requirements for circulation as described below:

- a. Rupiah money that can be circulated is real money and not counterfeit or suspected money and money issues that are still valid as legal tender and declared not revoked or withdrawn from circulation
- b. Money must be in an undamaged condition such as no holes, torn, tape, burnt, and some parts not lost within the tolerance limit set by Bank Indonesia.

If money meets one of these criteria and standards, then it is considered as Money Worth Circulating.

Table1. Criteria for Quality of Money Worthy of Circulation

Source: Buku Panduan Ciri-ciri Keaslian dan Standar Kualitas Uang Rupiah

No	Criteria	Quality Standards
1	Hole	max. 10mm ²
2	Torn	max. 8mm ²
3	Partly Lost	max. 50mm ²
4	tape	max. 225mm ²
5	Changes in the Size of Money	max. 8%
6	Stains and Scratches	No smudges, scribbles or stamps
7	Shabby Level	Refer as visual standard
8	Money connected	There are no parts of money that are connected together using glue or glue

Coins that can be circulated are coins that meet the following criteria:

- Metal money original
- No fading caused by chemicals, burning, and corrosion
- No holes, missing parts, cuts and bends/dents
- standard form

Table2. Criteria for Money Worthy of Circulation in Coins

Source: (Bank Indonesia, 2011)

No	Criteria
1	Does Not Change Colour
2	Not Perforated
3	Not Partially Lost
4	Uncut
5	Not bent/dented

3. Money Not Worth Circulating

Money Not Worth Circulating (UTLE) is original money that does not meet the requirements for circulation in accordance with the quality standards set by Bank Indonesia (Bank Indonesia, 2011). This

includes obsolete money, defective money, damaged money, and money that has been revoked or withdrawn from circulation. The public has the option of exchanging Money Unfit for Circulation at Bank Indonesia offices in the local area, banks operating in Indonesia, or other parties appointed by Bank Indonesia.

Table3. Provisions for exchanging money that are not fit for circulation

Source: (Bank Indonesia, 2011)

No	Types of Money Not Eligible for Circulation	Information
1	Shabby Rupiah or Deformed Rupiah	Bank Indonesia provides reimbursement of nominal value to people who exchange Worn Rupiah or Defective Rupiah as long as the authenticity can be identified
2	Revoked and Withdrawn Rupiah from Circulation	Bank Indonesia provides reimbursement of nominal value to people who exchange Rupiahs Withdrawn and Withdrawn from Circulation
3	Broken Rupiah	The replacement is given as long as the Damaged Rupiah fulfills the replacement criteria by referring to the applicable provisions

B. Behavior Concept

Behavior reflects our own personality. Behavior includes various activities carried out by humans, including talking, reacting, walking, dressing, and so on (Notoatmodjo, 2007). Behavior can change if there

is an imbalance between the two forces that exist in him (Maulana, 2009).

Behavior is one of the biggest factors that affect the health of individuals, groups or communities. Biologically, behavior is the action or activity of an organism. From a psychological point of view, behavior is a person's reaction or response to stimuli or stimuli in the outside environment (Skinner, 1938).

Human behavior is a reflection of various psychological elements which include desires, attitudes, reactions, fears and so on which are influenced or formed from factors within humans. Environmental factors have a role in the development of human behavior. The environment consists of the natural physical environment and the social or cultural environment. The physical environment or geographical environment is the environment in which humans live with all the challenges of life that must be faced. The social or cultural environment has a dominant influence on the formation of human behavior, which includes the socio-cultural environment, namely socio-economic, social facilities and infrastructure, traditional education, beliefs and religion (Budirharto, 2013).

1. Form of Behavior

Human behavior is very unique, so there is no single theory that can explain in detail the shape and direction of human behavior. Human behavior has a wide complexity and scope. An educational psychologist, (Bloom, 1908) human behavior into three domains, cognitive domain, affective domain, and psychomotor domain. Although the boundaries between these areas are not always clear. Distribution is done with the aim of facilitating education in developing or improving behavior, which includes:

- a. Knowledge
- b. Attitude
- c. Practices

2. Behavioral Domains

Human behavior is divided into three areas, namely cognitive, affective and psychomotor. The process of developing new behavior patterns in adults usually begins in the cognitive domain. The first person receives information about the existing stimulus. Furthermore, the affective domain is embodied in objects known as attitudes. Finally, when goals are identified and fully understood, responses emerge in the form of actions or skills. Human behavior is very complex and has a very broad scope (Bloom, 1908). Behavior is divided into three domains, namely:

a. Knowledge

Knowledge is the result of the process of acquiring knowledge and is created after a person perceives a certain object with the five human senses such as sight, hearing, smell, taste and touch. The cognitive domain includes six different levels of knowledge, namely: Know, Understand, Application, Analysis, Evaluation.

b. Attitude

Attitude is a person's reaction that is still not clearly visible to a stimulus or object (Bloom, 1908). Emotional responses to social stimuli are also included in attitudes. Attitude means a willingness to act, but not the realization of a specific motive. Attitude has three main components, namely: Beliefs, ideas and concepts towards an object, Emotional life or emotional evaluation of an object, Tendency to act (trend to behave). Attitudes consist of levels, namely Receiving, Responding, Valuing, Responsible.

c. Practice

Action consists of various levels, namely Perception, Guided Response, Mechanism, and Adaptational.

3. Factors Influencing Behavior

According to (Green, 1980) the health of a person or society is influenced by two main factors, namely: behavioral factors (behavior causes) and factors outside of behavior (non-behavior causes). The

behavior itself is determined or formed from three factors, namely:

- a. Predisposing factors
Refers to positive factors that facilitate the realization of a practice, and are often referred to as facilitating factors. Predisposing factors include beliefs, beliefs, education, motivation, perceptions, and knowledge.
- b. Supporting factors
Emerges from the physical environment and the availability of facilities or means. This facility plays a supporting role in enabling the realization of behavior, so this factor is known as a supporting factor.
- c. driving factor
Derived from the attitudes and behavior of groups in society. Individual behavior is heavily influenced by important people or reference groups.
- d. Reinforcement Factor
Covers laws, regulations, controls, and other aspects

4. The Process of Forming Behavior

Human behavior often changes, the form of behavior change varies greatly according to the concepts used by experts. This means that behavior change has variations based on the understanding of experts. According to WHO, behavior change consists of natural changes, planned and willingness to change (Notoatmodjo, 2007). Three ways of changing behavior are:

- a. Forced (Compliance), the way individuals change their behavior because they expect material and non-material rewards, obtain recognition from groups or from people who advocate changes in behavior, avoid punishment and maintain good relations with those who advocate changes in behavior
- b. Want to imitate (Identification), the way individuals change their behavior because they want to be likened to people they admire

- c. Living (Internalization), the individual realizes that change is a part of life, therefore changes in this way are generally natural. Changes like this are expected to achieve health education(Notoatmodjo, 2007).

C. Costumer Behavior

1. Definition of Costumer Behavior

According to Kotler and Keller, Costumer Behavior is the study of how individuals, groups, and organizations select, buy, use, and dispose of goods, services, ideas, or experiences to satisfy their needs and wants (Kotler & Keller, 2016).

According to Kotler and Armstrong, Costumer Behavior is "consumer buyer behavior refers to the buying behavior of final consumers individuals and households that buy goods and services for personal consumption". Which means that Costumer Behavior is shown by the buying behavior of each consumer for his own consumption (Kotler & Amstrong, 2016).

Costumer Behavior is influenced by marketing stimuli (products, services, prices, distribution, communication) and other stimuli (economic, technological, political, cultural) which will then affect consumer psychology (motivation, perception, learning, memory) and consumer characteristics (culture , social, personal) then the consumer will go through the stages of the buying decision process which involves problem recognition, information search, evaluation of alternative purchase decisions and post-purchase behavior and finally the consumer makes a purchase decision.

2. Factors Influencing Costumer Behavior

According to Kotler, consumer buying behavior is influenced by cultural, social, personal, and psychological factors (Kotler & Keller, 2016). Cultural factors have the widest and deepest influence. The following is an explanation of some of the factors that influence Costumer Behavior, namely: Cultural factors, sub-cultures, social class, and personal factors.

D. Promotion

1. Definition of Promotion

Promotion comes from the word promote which in English is defined as developing or improving. Promotion is one component of the marketing mix. The promotion function in the marketing mix is to achieve various communication objectives with consumers.

The product has been created, the price has also been set, and the place (layout location) has been provided, meaning that the product is really ready to be marketed and sold. In order for the offered product to be sold to the public or customers, the public needs to know the presence of the product, the benefits of the product, the price where it can be obtained and the advantages of the product compared to competing products. One way to inform or offer products to the public is through promotional means.

According to Kotler and Keller Promotion is all forms of communication used to inform, to persuade, to remind the target market about products produced by organizations, individuals or households (Kotler & Keller, 2016).

Promotion is a communication of seller and buyer information that aims to change the attitude and behavior of buyers, who previously did not know to become familiar so that they become buyers and still remember the product (Saladin, 1991). In essence, promotion is a form of marketing communication. What is meant by marketing communications is marketing activities that seek to disseminate information, influence or persuade, and remind the target market for its products to be willing to accept, buy, and be loyal to the products offered by the company concerned (Tjiptono, 2001). Promotion is the best strategic combination of advertising, personal selling, and other promotional tools, all of which are planned to achieve sales program goals.

2. Promotion Purpose

Promotion is the most powerful means of attracting and retaining customers. One of the bank's promotional objectives is to inform all types of products offered and try to attract new potential customers. Then promotion also functions to remind customers of the product, influence customers to buy and finally promotion will improve the bank's image in the eyes of its customers (Kasmere, 2005). In practice, promotions can be carried out based on their objectives, including behavior modification, informing, persuading, and reminding.

3. Promotion Mix

Promotion mix is a company's total marketing communications program consisting of advertising, personal selling, sales promotion, and public relations that the company uses to achieve its advertising and marketing objectives.

According to Kotler and Gery A, the promotion mix is the specific formulation of personal advertising, sales promotion and public relations that a company uses to achieve its advertising and marketing objectives. Meanwhile, according to Basu Swasatha, the promotion mix is the best combination of strategies from advertising variables, personal selling, and other promotional tools, all of which are planned to achieve sales program objectives.

So it can be concluded that the promotion mix is marketing elements that are interrelated, mixed, organized and used appropriately, so that companies can achieve marketing goals effectively, while satisfying consumer needs and wants. In essence, there are four variables in the promotional mix (some argue that there are more than four variables), namely: Personal selling. Advertising, Sales Promotion and Publicity

III. RESEARCH METHODS

This research is a qualitative study with a descriptive approach, aiming to describe the phenomena that occur. With this research, researchers are able to

understand more deeply the problems faced by the object of research and identify alternative strategies to solve these problems.

This study aims to understand the phenomena experienced by the subject, such as behavior, observation, motivation and action, as a whole and using descriptions in the form of words and language. This research was conducted in a natural context and using natural methods (Moleong, 2010). Essentially, the purpose of qualitative research is divided into two: first, to describe and reveal phenomena, and second, to describe and explain phenomena (Albi, 2018).

The research was conducted in the work area of the Bank Indonesia Solo Representative Office. Research will be conducted during July and early August 2023. The subject of this research is Society located in the working area of a Bank Indonesia Solo Representative Office. The object of this research is the Society in work area Bank Indonesia Solo Representative Office. The population that is the focus is the community in the working area of the Bank Indonesia Solo Representative Office. This research applies purposive sampling. The goal is to select research data sources based on certain considerations. These considerations include people who are considered to have the best knowledge regarding the research topic, or individuals who have a deep understanding that makes it easier to explore the object or social situation under study.

Data collection technique can be done in a context, from various sources, and with various methods (Sugiyono, 2016). Data can be collected from natural situations; data collection can use primary sources and secondary sources. In-depth interviews are the data collection method used. With this type of semi-structured interview. The researcher had prepared written questions beforehand, but did not provide alternative answers. The aim is to obtain more open information, where the interviewees can provide their opinions and ideas regarding a problem. Literature study involves recording

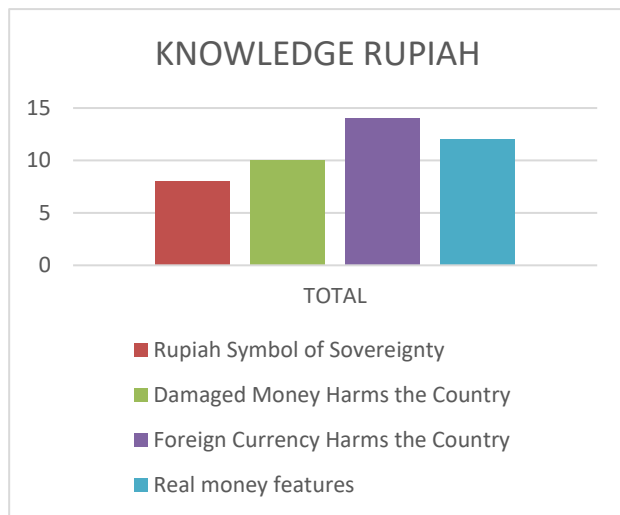
information from various documents such as books, literature, or articles that are relevant to research. The data obtained from the literature study is used to complete the researcher's analysis of the topic.

Data analysis techniques are systematic processes in processing and organizing data obtained from notes, interviews, and documentation. This process involves grouping data into certain categories, then describing the data in detail, and drawing conclusions so that it can be understood (Sugiyono, 2017). There are four main components in data analysis techniques. All of these components are adjusted to the objectives of the research being carried out.

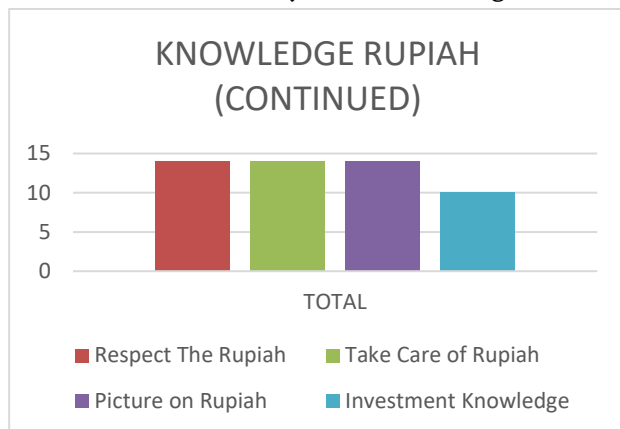
IV. RESEARCH RESULT

A. Public View of the Rupiah

In picture 1 and picture 2 which describes the public's knowledge of the Rupiah. Based on information from informants obtained by researchers, knowledge of the Rupiah as a symbol of the state, of the 14 informants interviewed by the researchers, 8 informants knew the Rupiah as a symbol of the state. Community knowledge when asked by researchers to informants about how to value Rupiah, care for Rupiah, what pictures are contained in Rupiah, tend to know how to value care for and the images contained in the money. In terms of knowledge about Investment in Stocks, Mutual Funds, Bonds and Sukuk, the public only knows but not all who know about it invest, for reasons of lack of understanding and fear of being deceived.



Picture 1. Public Knowledge of Rupiah
Source: Primary Data Processing, 2023

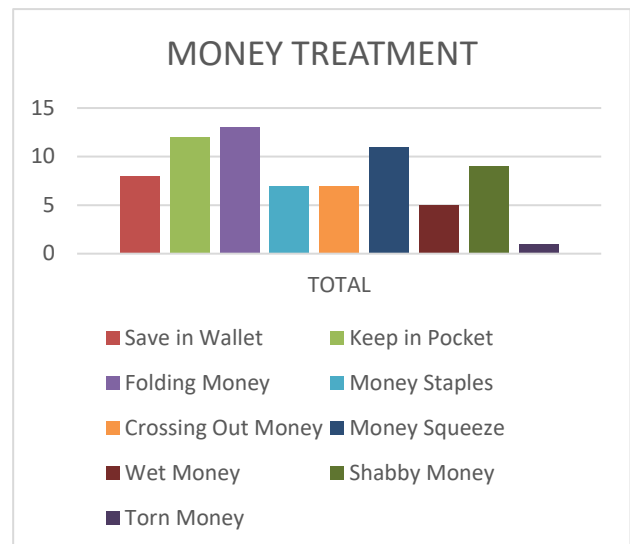


Picture 2. Public Knowledge of Rupiah (continued)
Source: Primary Data Processing, 2023

B. Community Treatment of Rupiah

In picture 3, the researcher describes how society treats money. Folding money is the most common thing to do, followed by money crunching. They prefer to keep money in their pocket rather than in their wallet, with the reason that it is easier and more practical to store it in their trouser or shirt pockets, even though their wallets are sometimes still folded.

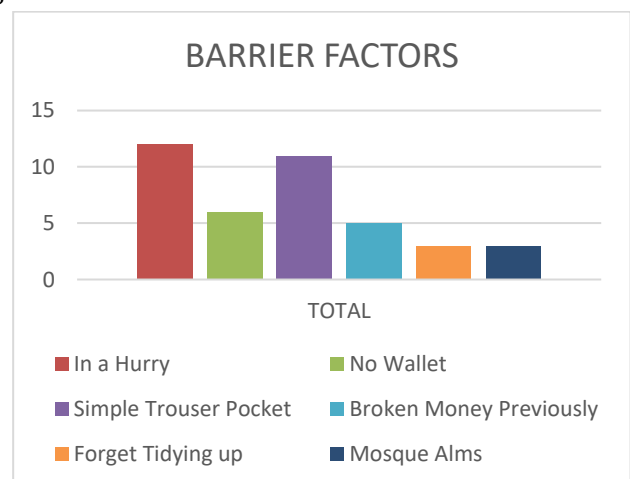
Improper treatment of money will quickly worn out and damaged. As has become a habit, money is placed haphazardly. This condition shortens the life of the Rupiah. When money could still change hands from one person to another, because of such a physical condition it even led to extermination.



Picture 3. Society Treats Money
Source: Primary Data Processing, 2023

C. Barriers and Drivers for the Use of Rupiah

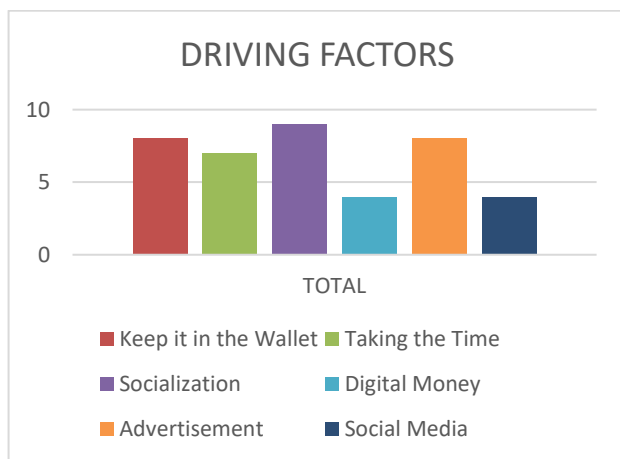
The barrier factor for the use of Rupiah is something that needs to be considered so that currency is suitable for circulation in society for a long time. As described by the researchers in picture 4. There were 12 informants who answered in a hurry, and saving money in their trouser pockets was something that was done quite often because it felt simple and more practical than putting it in their wallets. The informant also said that sometimes it was customary to fold money, for example when giving alms at the mosque, because of the hole for putting in small money, you are required to fold money so you can give alms.



Picture 4. Barrier Factors

Source: Primary Data Processing, 2023

Picture 5 describes the driving factors for the use of money. Researchers asked about solutions on how to make money fit for circulation long, one of which was asking about what solutions had to be made so that this goal was achieved. The informant said that one way is to socialize, then start switching to digital money. Apart from that, they also carry out promotions with TV advertisements regarding keeping and caring for money, and increasing appeals to the public, especially in traditional and modern markets by displaying leaflets or announcements at the cashier to tidy up money before and after making transactions.



Picture 5. Driving Factors

Source: Primary Data Processing, 2023

V. DISCUSSION

A. The Phenomenon of Public Views in Using Rupiah in the Bank Indonesia Solo Representative Office Area

From the findings of the research results, in the public's view of the Rupiah, more in-depth knowledge is needed so that the public understands what things are contained in the Rupiah. (Bloom, 1908) classifies human behavior into three domains, namely the cognitive domain, the affective domain, and the psychomotor domain. In this theory it can be used with the aim that people understand about the use of Rupiah. The division of this domain is carried

out with the aim of facilitating education in developing or improving the three behavioral domains, which include:

- Knowledge.** By providing knowledge about Rupiah, for example, deepening the history of national figures contained in each nominal Rupiah denomination.
- Attitude.** By inviting other people and respecting how to use the right money. For example by caring for and managing Rupiah, making transactions using Rupiah and investing.
- Practice (practice).** By starting with yourself and inviting others about the proper use of Rupiah. For example, for example, keeping money in your wallet and taking your time before and after a transaction.

The use of Rupiah in economic transactions is actually a form of defending the country. Because defending the country is not solely synonymous with taking up arms. Defending the country is the attitude, behavior and actions of citizens as a whole to defend their country from threats that endanger the integrity of their country. Factor predisposition can also help turn it into a positive direction, by facilitating the realization of a practice of using Rupiah money, this factor includes beliefs, beliefs, education, motivation, perceptions, and knowledge.

B. Treat Rupiah in the Bank Indonesia Solo Representative Office Area

In the research results, environmental factors are one of the causes of the treatment of money. According to (Notoatmodjo, 2007), behavior is formed through human interaction with the environment. Environment can include factors such as age, education, occupation, religion, socioeconomic status, and culture. The environment in this context includes everything that surrounds the individual. The environment has a great influence on individuals because it is a place for behavior development.

Improper treatment of money will quickly worn out and damaged. As has become a habit, money is placed carelessly, folded and then put in a shirt pocket. placed in a bag crammed with other items, crumpled and then stuffed into the trouser pocket and many other examples of incidents regarding the treatment of money. This condition shortens the life of the Rupiah. When money could still change hands from one person to another, because of this physical condition it even plunged it into the extermination room.

Researchers found interesting facts about people's treatment of Rupiah. When researchers asked about how to care for and value Rupiah, informants were able to answer and explain it as shown in Figure 1 which describes Rupiah knowledge. However, when asked how the informants treated Rupiah, they tended to say that while Rupiah could be transacted, the money would not be a problem, as long as the money was not torn. That is, people tend not to care about the physical shape they have, even when they are folded, crumpled or worn out.

Based on the theory explained that Human behavior is a reflection of various psychological elements which include desires, attitudes, reactions, fears and so on which are influenced or formed from factors within humans. Environmental factors have a role in the development of human behavior. The social or cultural environment has a dominant influence on the formation of human behavior, which includes the socio-cultural environment, namely socio-economic, social facilities and infrastructure, traditional education, beliefs and religion.

What makes the challenge going forward is how to change the form of behavior that was previously into positive behavior, one way is to start from the environment itself. Behavior change consists of forming natural, planned changes and a willingness to change.

People in treating Rupiah can use the Identification behavior change method, where this behavior change is by imitating, where an individual wants to change

his behavior because he wants to be compared to the people they admire. The strategy that can be carried out is by carrying out massive socialization to the market, to residents and to schools and even to agencies, assisted by an influencer who is used as an ambassador or brand ambassador regarding the treatment of money. The hope of all of this is to become a change in behavior naturally, namely Behavior Internalization, which is when individuals realize that change is a part of life.

Kotler and Keller's theory says that Costumer Behavior is influenced by cultural, social, personal, and psychological factors. In treating rupiah currency, Cultural Factors and Social Factors are one of the things that we need to understand.

The culture of treating money must be carried out from the age of a child to adulthood, from those with lower economic status to those with higher economic status. Rupiah money can be used by all groups, the transfer of rupiah money to everyone is very fast, a good culture is needed so that the age of money suitable for circulation is long.

Society must get used to the culture of appreciating money as a result of the hard work that has been done. This culture of appreciating money is carried out by avoiding all ways of treating money that lead to or can result in physical damage to money, including crossing out, squeezing, folding, soiling and wetting. Furthermore, money is stored properly in its place, among others by not folding money when it is stored and providing a storage area that can contain bills. This culture of appreciating Rupiah money is important apart from its position as a symbol of the Unitary State of the Republic of Indonesia, Rupiah money also functions as legal tender. As a means of payment,

If cultural factors are perceived well by the community, then this will improve quality. This means that if we treat rupiah currency well, then the age of money fit for circulation in society will also be long. Bank Indonesia is expected to improve and

maintain procedures for dealing with money that are appropriate and true to the public.

Social factors are things that we need to understand in treating rupiah currency. Basically all societies have social strata. Such stratification sometimes forms a caste system in which members of different castes are brought up with certain roles and cannot change their caste membership. In this study, the treatment of rupiah can also be seen from social class, as examples of old money tend to be found in traditional markets compared to modern markets. This can be seen from the method of payment in making each transaction. Modern markets tend to make non-cash transactions, while traditional markets tend to make cash payments. The social factor in treating rupiah currency can actually be overcome if we have a culture of treating money properly. Because in treating rupiah currency good economic status is also not necessarily neat in treating money, lower economic status is also not necessarily not neat in treating money. What distinguishes it is only in the method of payment, such as cash or non-cash.

C. Driving Factors and Barriers to the Use of Rupiah

The process of forming behavior can take place quickly in a short time or slowly in a long time. Formation of behavior can be formed effectively and efficiently if done with the right programs and targets. Habit formation is caused by an event that is done repeatedly. The brain has recorded the intentional behavior that has been done repeatedly. Thus, it becomes a habit that will make the perpetrator do the same thing for the same situation without having to think about what action or behavior to do.

In the research results, the driving factor is taking the time when you want to receive or give when making a transaction, then putting it in your wallet so that money is neat, and using digital money if the place provides digital payments. Apart from the use of physical money and the type of cash payment, it is still the first alternative for the community.

The barrier factor in using Rupiah is rush, there is no time to tidy up money, then putting it in a pocket is more practical than having to take out or put money in a wallet. Apart from that, the next thing that becomes their concern is the community's sense of concern for the money they get. An interesting fact is that if the money received previously is not tidy, such as folded or crushed or worn out, they tend to ignore it and rarely tidy it up, assuming that the money will be used again for the next transaction.

In keeping and caring for Rupiah money, the thing most often done by the community is folding money, folding money as if it has become a normal thing to treat money, for example, researchers also found information from informants about how to give alms at the mosque, if you want to give alms at the mosque, it is required to fold money or crush money. One of the causal factors is that the hole with a limited size requires that the money be folded, when alms use baskets, people tend to squeeze the money and then put it in the basket with the amount donated that is not known to other people. This requires socialization and a strategy on how to make habits that were previously changed into positive things.

Conducting outreach to villages, schools, markets, then promotions through online media, outdoor media, electronic media and others will not produce positive results if public awareness is still low. Need to be examined further about the level of public awareness of the Rupiah.

Kotler and Keller said that promotion is all forms of communication used to inform (to inform), persuade (to persuade), and remind (to remind) the target market about products produced by organizations, individuals or households. Basically the purpose of promotion is to modify behavior, inform, persuade, and remind a product. Here one product can be linked to the Love Proud Understanding Rupiah Campaign. By conducting a total marketing communications program consisting of advertising, and public relations to achieve that goal. Promotion Mix or promotion mix is one way to achieve goals effectively so that the

marketing elements are interrelated, mixed, organized and used appropriately.

The Love Proud to Understand Rupiah campaign can also consider what researchers have found about solutions for the campaign to reach the community. It is possible that the program has already been implemented but still requires a new breakthrough to be effective and efficient. One way is to make a Public Figure, Influencer an ambassador or Brand Ambassador for the Love Proud Understanding Rupiah Campaign. *Brand Ambassadors* has the task of expanding the network and increasing the value of the brand or product it promotes. It is hoped that using this method can help spread information on the Love Proud Understanding Rupiah Campaign.

VI. CONCLUSIONS AND RECOMMENDATIONS

A. Conclusion

1. The use of rupiah in the working area of the Bank Indonesia Solo representative office tends to know about the rupiah as a transaction tool, the rupiah as a symbol of the country, foreign currencies can harm the country, damage money and harm the country, the characteristics of real money. The community also knows about how to appreciate and care for, types of rupiah payment instruments and investment knowledge. It is necessary to have in-depth knowledge in using rupiah currency, knowledge alone is not enough, it must be accompanied by attitude and practice
2. The people in the working area of the Bank Indonesia Solo Representative Office tend to treat money unfavorably. What people often do is fold money, keep it in their trouser pockets. They know how to take care of money but tend not to do as they should. The need for positive behavior changes with the aim of a longer circulation of money in society.
3. The driving factors are positive things in the use of Rupiah, the need to increase knowledge and understanding of Rupiah so that the inhibiting

factors for the use of Rupiah become less and less. People tend to rush in handling money, keep it in their pockets because it is considered simple, and feel that the money is worn out from before. Using digital money is an alternative in transactions because it is fast and efficient and does not require change. Digital money also protects the public from losses due to counterfeit money. Rupiah is a symbol of the sovereignty of a country, Rupiah money should receive good treatment.

B. Suggestion

1. Bank Indonesia must carry out massive and continuous outreach related to Rupiah by following the main guidelines (guiding principles), namely the right message, the right target, the right media, and the right time.
2. The Love Proud to Understand Rupiah campaign must be wider and able to reach all levels of society. Starting from school children, housewives, teenagers, adults, traders and office workers. Both from lower, middle and upper economic status. Socialization must be in accordance with the intended target audience to the border areas.
3. For further research, researchers suggest regarding people's behavior towards Digital Money and Analysis of Strategies for Using Digital Money in Traditional Markets.

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