

FINANCIAL EDUCATION AND LITERACY BY MAINTAINING RUPIAH QUALITY FOR ISLAMIC PRIMARY SCHOOL STUDENTS

Astri Ramadhani¹, Farah Dhiba², Salsabila³, Sarah Salsabila⁴, Syah Putri Azhari Siregar⁵, Marlya Fatira AK⁶, Cut Nizma⁷, Rumnasari Khoiriyah Siregar⁸

^{1,2,3,4,5,6,7,8}Jurusan Akuntansi, Politeknik Negeri Medan;

E-mail: astriramadhani@students.polmed.ac.id

ABSTRACT

PKM Education on the Importance of Maintaining the Quality of Rupiah at Tunas Mekar Islamic Private Elementary School, Binjai Village, Medan Denai District, Medan City, North Sumatra. It aims to provide an Understanding of How to Care for Rupiah, the Difference Between Genuine and Fake Rupiah, and How to Save from an Early Age. The school has received Education related to the material from any party. For the PKM activities to run smoothly, the service team conducted data collection techniques through interviews—at the Islamic Private Elementary School Tunas Mekar. The solution is to find knowledge transfer through an Educational Seminar on the Importance of Maintaining the Quality of the Rupiah. The cost of implementing the PKM activity is Rp. 592,000.00 (Five Hundred and Ninety-Two Thousand Rupiah) and requires physical facilities of genuine and counterfeit Rupiah and souvenirs and certificates from Bank Indonesia. After carrying out community service activities in the form of training and seminars for students, the results of the service were obtained that The low literacy of maintaining the quality of the Rupiah at SDS Islam Tunas Mekar has been overcome through educational activities such as providing education about the history of the Rupiah, the nominal value of the Rupiah, love and pride in understanding the Rupiah, the difference between genuine and counterfeit Rupiah, literacy in saving from an early age and digital money, such as training to recognize genuine and counterfeit Rupiah using a money detector. This activity successfully formed students' knowledge and skills about maintaining the quality of the Rupiah to reach an average of 72% with a maximum understanding of 98% for all participants. The absence of an educational program that specifically discusses the importance of maintaining the quality of the Rupiah, which also supports social science lessons in the context of economic life activities, is a challenge that needs to be overcome. Two young ambassadors who deeply love the Rupiah and understand its essential value have been presented to address this issue. These young ambassadors are expected to not only provide an understanding to their peers about the importance of maintaining the currency's value but also encourage them to be more actively involved in activities that support the stability and quality of the Rupiah. With an exciting and creative approach, it is hoped that they can disseminate this knowledge more widely, creating awareness among students about the shared responsibility in maintaining the national economy.

Keywords: Education, Rupiah, Saving, Counterfeit Money, Elementary School

INTRODUCTION

1. Situation Analysis

Elementary school education (SD) is an introductory level for students pursuing education. Education in elementary schools contributes to building students' knowledge base, which can be used in further education. Therefore, implementing learning in elementary schools must run optimally (Aka, 2016). Education is an effort to develop personality and abilities inside and outside of school and lasts a lifetime. Education affects the learning process; the higher a person's education, the easier it is to receive information (Hadi et al., 2021).

One crucial aspect that can be taught in elementary school is the habit of saving. Saving is an effort in financial management to prepare for future funding needs. Savings will be our savior if, in the future, we need unexpected funds, such as hospital fees, education fees, and others (Yuliana et al., 2022). Saving is not only about saving money but also teaches students about discipline and responsibility in managing finances. By practicing saving activities, children can learn how to manage money, understand the value of each Rupiah, and recognize the importance of planning for the future. In addition, with saving activities, students can feel the benefits of the quality of the money they have, thus strengthening early understanding of the introduction of basic economics and the importance of maintaining Rupiah quality.

One way to introduce Rupiah to elementary school students is through educational and socialization activities, such as games, using practical tools. Through this education, a sense of love and pride for Rupiah will be created from an early age in elementary school children. In addition, this activity can also build a sense of appreciation for the Indonesian currency with good habits of not crossing out, not damaging the quality of the Rupiah, and even being able to use the Rupiah wisely. Saving activities can also be introduced through educational activities. Saving activities from an early age are a tool to prepare for the future and a form of appreciation for the Rupiah as a symbol of the nation's economy. Students who understand the importance of Rupiah's quality will grow into responsible individuals who can contribute to economic stability and apply positive values in everyday life.

Instilling a sense of love and pride in the Rupiah includes appreciation for the economic symbol and awareness of the importance of maintaining its authenticity. In this modern era, where digital transactions and payment methods are increasingly developing, the risk of counterfeit money circulation is very high, so knowledge about the characteristics of genuine Rupiah is also essential to be taught to students from elementary school age. Elementary school children need to be taught the physical attributes of legitimate Rupiah, such as the presence of a watermark, security thread, and ink that changes color when exposed to sunlight. This is important so that elementary school children from an early age have the skills to maintain and care for the Rupiah. Efforts to provide knowledge and skills can be made through interactive lessons such as holding games so that it is easy for students to recognize real and counterfeit money and get an exciting and enjoyable learning experience (Bank Indonesia, 2020).

The interactive learning form in terms of introducing the physical Rupiah to elementary school children can be done in the form of practice using props in the form of Rupiah money of various denominations, materials, both metal and paper, then allowed to see the visualization of real money made of paper and detect the authenticity of money using a money detector. Through the introduction of genuine and counterfeit Rupiah money, elementary school students from an early age will be more careful and skilled in transacting with Rupiah so that they can create a sense of pride in the Rupiah and encourage students to become little ambassadors who educate their peers about the importance of recognizing and using real Rupiah money.

Through education integrated with a love of pride for the Rupiah and the ability to recognize counterfeit money, future generations will not only be academically intelligent. Still, they will

also feel pride in their cultural and economic heritage. They will be ready to play an active role in community and national development, maintaining the integrity and authenticity of the currency and building a solid economic foundation for the future.

To present little ambassadors who love the Rupiah to elementary school students, strong synergy is needed between elementary school educational institutions and higher education institutions, as well as the authority of Bank Indonesia as an institution that acts to protect and maintain the Rupiah value. Bank Indonesia has a significant role in educating the public to maintain the quality of the Rupiah, and this role can be optimized by the Medan State Polytechnic Vocational College, in this case, the Accounting Department, Islamic Finance and Banking Study Program. Medan State Polytechnic has partnered with Bank Indonesia, one of which is GenBI (Generasi Bank Indonesia); this program provides scholarships to students while making students ambassadors of Bank Indonesia. This program has been implemented by the Bank Indonesia Representative Office of North Sumatra Province, Region I, located at Jalan Balai Kota No 4, Kesawan, Medan Baru District, Medan City, North Sumatra.

Students of the Islamic Finance and Banking Study Program, Accounting Department, Medan State Polytechnic took the initiative to help Bank Indonesia through their role as ambassadors in maintaining the quality of the Rupiah while applying their knowledge in the financial field to play a role in providing benefits, especially to elementary school students, in this case for SDS Islam Tunas Mekar, located at Jalan Pelajar Timur No. 236A, Binjai Village, Medan Denai District, Medan City, North Sumatra.

Tunas Mekar Islamic Private Elementary School (SDS) is a private school that can reach all groups, including middle to upper-class and underprivileged people. This school was founded in 2015 and inaugurated in 2016. Tunas Mekar Islamic SDS School has 154 students, 20 educators/teachers, and one janitor.



Figure 1.1 The building of SDS Islam Tunas Mekar

Based on the results of a brief interview with Ustadzah Vivi as the vice principal on Saturday, September 21, 2024, it was discovered that until now, SDS Islam Tunas Mekar has never provided learning or education about the benefits and history of the Rupiah and the nominal values of the Rupiah to students. The school has also never taught how to distinguish between real and counterfeit money specifically, but the school has provided learning on how to overcome corruption. Additional learning activities outside of learning materials are carried out every Saturday every week, called literacy hours (Ritonga, 2024).



Figure 1.2 Interview Activities

Tunas Mekar Islamic Private Elementary School has taught students to save at an early age. They previously planned to work with Bank Indonesia (BI), but this has yet to be realized. In reality, the school only carries out routine savings activities, which are deposited with the school treasurer. The savings will later be used for additional learning outside of school, for example, studying at the zoo, museum, and other public places that can be used as learning facilities.



Figure 1.3 Literacy Activities

Teachers have yet to facilitate or appeal to students to carry out routine donation activities but still collect donations when there is an accident. The response from parents and students is excellent and enthusiastic, and there are no problems or objections to the collection of routine savings used according to student needs. Grades 1-5 are charged IDR 10,000/week, while grades six are charged IDR 20,000/week. Students' savings will be used for farewell activities and grade 6 arts performances. So far, the school has never taught about digital money because the students are still underage in understanding digital money. Also, the parents of students feel that they do not need these facilities. Students in grades 5 and 6 of elementary school have great potential to be given education about the Rupiah, considering that the ability to understand and reason has been formed at the age of 10 to 12 years (Ritonga, 2024).

Considering the enthusiasm of the school in accepting the plan to implement Community Service in the form of education on Maintaining the Quality of Rupiah for elementary school students to present little ambassadors who love Rupiah from an early age, the Community Service team of the Islamic Finance and Banking study program synergizes with Bank Indonesia to carry out educational and socialization activities to approximately 60 elementary school students accompanied by class teachers and the Principal. Through this activity, it is hoped that the Bank Indonesia Representative Office of North Sumatra Province, Region I, can support implementing activities with the Community Service team.

2. Partner Issues

Based on the results of interviews and situation analysis with partners, the main problems are:

1. There is a lack of Rupiah literacy among students at SDS Islam Tunas Mekar, so there are still students who are unable to care for Rupiah and distinguish between genuine Rupiah and counterfeit Rupiah.
2. There needs to be an educational program related to the importance of maintaining the quality of the Rupiah that supports social science subjects in economic life activities that can be delivered through interactive learning to present little ambassadors who love the Rupiah.

LITERATURE REVIEW

1. Community service

Community service programs implemented by universities (PT) are one of the implementations of Tridharma PT. This program is implemented in various forms, such as community education and training, community services, and action studies of science and technology produced by PT. The purpose of this program is to apply the results of science and technology to empower communities to change the knowledge, skills, and attitudes of target community groups. (Noor, 2010).

2. Education

Education, also called education, are all efforts planned to influence other people, whether individuals, groups, or communities so that they do what the education practitioners expect. (Angga, 2018).

3. Quality

Quality is one of the critical indicators for a company to be able to exist amid tight competition in the industry. Quality is defined as the totality of the characteristics of a product that supports its ability to satisfy specified or determined needs. Five leading experts in Total Quality Management have different opinions on defining product quality, but the meaning is the same. (Yazid, 2013).

4. Rupiah

The rupiah is our currency and legal tender in this republic. In addition, we should also recognize the characteristics of authentic Rupiah. By recognizing the characteristics of authentic Rupiah, we can avoid the crime of counterfeiting. In addition to the Rupiah, there are still particular types of money in uncut banknotes and commemorative coins. BANK Indonesia (Haq, 2020).

5. Elementary school education

Elementary school education (SD) is an introductory level for students pursuing education. Education in elementary schools contributes to building students' knowledge base for further education; therefore, implementing learning in elementary schools must run optimally (Aka, 2016).

RESEARCH METHODS

This PKM program is carried out by collecting data through descriptive and qualitative data that are analyzed and processed to produce solutions to problems faced by partners. In the implementation of this PKM, the following methods are used:

A. Data Collection Technique

Data collection is carried out through interviews with SDS Islam Tunas Mekar so that information is obtained regarding:

- The state of knowledge/comprehension of students at SDS Islam Tunas Mekar who have never received knowledge related to this material.

B. Data Analysis Technique

- Descriptive Analysis
- Provide education and understanding regarding the importance of maintaining the quality of Rupiah.

Figure 3.1 below shows the flow diagram of work procedures to support the realization of the methods offered in PKM activities:

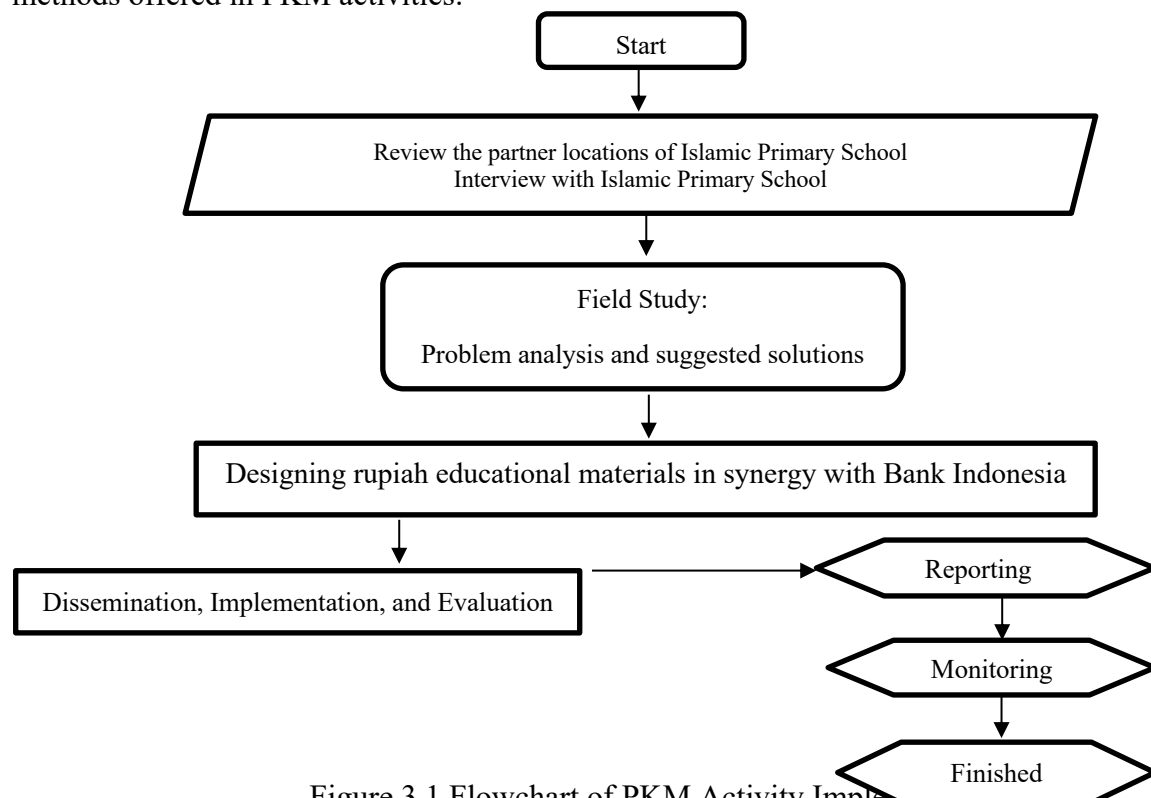


Figure 3.1 Flowchart of PKM Activity Implementation

This PKM activity began with a visit to the partner's location. An interview was conducted at SDS Islam Tunas Mekar. After all information about the partner was obtained, a discussion was held on planning solutions to the problems faced by the partner, followed by implementation socialization and validation of the solutions offered by the PKM Team.

1. Preliminary/preparation stage

A. Identifying understanding in SDS Islam Tunas Mekar school

Data collection and solutions to partner problems The team meets with partners and records suitable issues for partners. Partners and teams discuss the best solution to fulfill the students' understanding of SDS Islam Tunas Mekar.

B. Determine the form of activity to be carried out

After the service team and partners coordinated with SDS Islam Tunas Mekar and gathering to be given educational training on materials related to the importance of maintaining the quality of the Rupiah, which includes topics such as the history of the origin of Rupiah, the difference between real Rupiah and fake Rupiah, types of Rupiah denominations, understanding the importance of saving from an early age and introduction to digital money with a duration of 2 hours, the service team implements the synergy proposal with Bank Indonesia to implement service activities and adjust the activity schedule to be determined with SDS Islam Tunas Mekar.

2. Implementation Stage

The implementation stage is in the form of Socialization related to the understanding of the Importance of Maintaining the Quality of the Rupiah is planned on Saturday, October 12, 2024, at 10.00 s.d. 12.00 Western Indonesia Time.

3. Termination stage

- A. Evaluation of the achievements and benefits of socialization that SDS Islam Tunas Mekar has received.
- B. Publication of the results of community service in the national journal indexed by Google Scholar and community service videos on the online media YouTube.

RESULT AND DISCUSSION

1. Results Achieved

The results of the Community Service activities carried out at SDS Islam Tunas Mekar Medan include:

- 1) Providing learning about Rupiah related to being able to care for Rupiah, distinguishing between genuine Rupiah and counterfeit Rupiah.

The teaching and learning activities carried out by the Community Service Team are as follows: Astri Ramadhani, who acts as the Master of Ceremony, and Speaker, who discusses the History of Rupiah. Farah Dhiba, the Speaker, discusses Digital Money and is the operator responsible for ice breaking. Salsabila is the Speaker who discusses the Nominal Rupiah, the person in charge of the attendance list, and the guide for the song Indonesia Raya. Sarah Salsabila, who acts as the speaker and discusses Saving Since Early Age, is the person in charge of leading prayer and the attendance list. Syah Putri Azhari Siregar, who acts as the Speaker,

discusses Love Proudly Understanding Rupiah, the Difference between Genuine Rupiah and Counterfeit Rupiah, and the person in charge of Documentation. Lecturer Marlya Fatira AK., S.E., M.Si acted as a mentor and gave a welcoming speech during the implementation of the PKM activity. Lecturer Cut Nizma, SE, M.SI, and Lecturer Dra. Rumnasari K. Siregar, M.SI, who acted as a companion during the implementation of PKM. The number of students who attended this activity was 46 students. All 5th and 6th-grade students were present in the meeting, thus fulfilling the total number during the learning process.

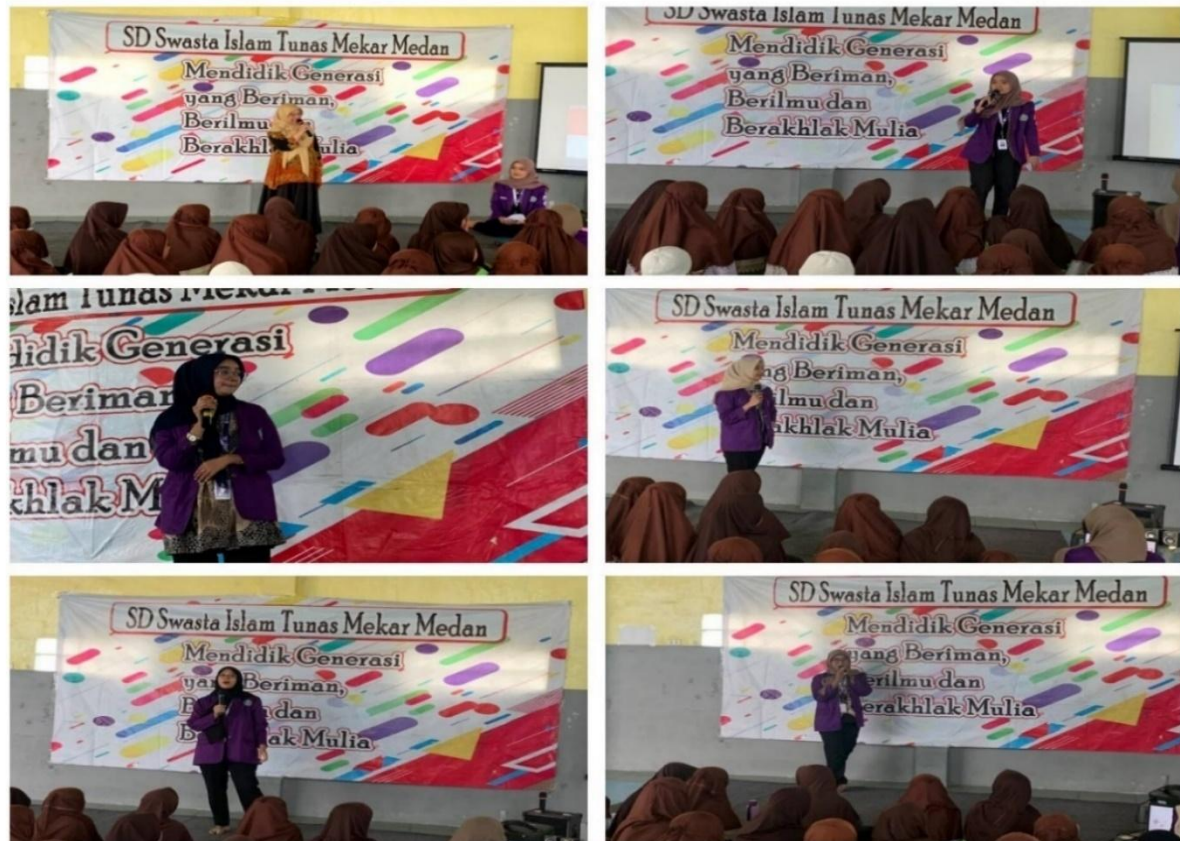


Figure 5.1 Material Delivery Activity by the PKM Team

2) Presenting little ambassadors of love for Rupiah

The presence of an educational program related to the importance of maintaining the quality of the Rupiah, the Community Service Team found 2 out of 46 students named Vidi Soegi Wijaya and Naurah Larasati who had more knowledge about Maintaining the quality of the Rupiah as seen from the results of the Pre-Post Test conducted by the Community Service Team to influence their peers to maintain the Rupiah.



Figure 5.2 Presentation of Certificates to Best Participants

Based on the educational and socialization activities carried out by the community service implementation team on Saturday, October 12, 2024, for 5th and 6th-grade elementary school students in the 3rd floor Hall of SDS Islam Tunas Mekar, it is known that the initial condition of students' knowledge of the quality of the rupiah is as follows:

Table 5.1 Pre-Test of Students' Knowledge of Rupiah Quality

No	Uraian	Persentase Jawaban Siswa yang Benar	Persentase Jawaban Siswa yang salah
1	Asal Negara Nama Rupiah	28%	72%
2	Tanggal Diresmikannya Rupiah di Indonesia	13%	87%
3	Menjaga Rupiah	61%	39%
4	Nominal Uang Rupiah	70%	30%
5	Perbedaan Uang asli dan Uang Palsu	39%	61%
6	Perbedaan Warna dari Uang Palsu dengan Uang Asli	48%	52%
7	Mengenai Arti Menabung	96%	4%
8	Cara Menabung dengan Baik	70%	30%
9	Mengenai Uang Digital	72%	28%
10	Cara Merawat Rupiah Yang Baik	52%	48%
Rata- Rata		55%	45%

Data source processed, October 2024

From the table above, the average correct value is 55%, and the average incorrect value is 45%. The details can be seen in the following diagram:

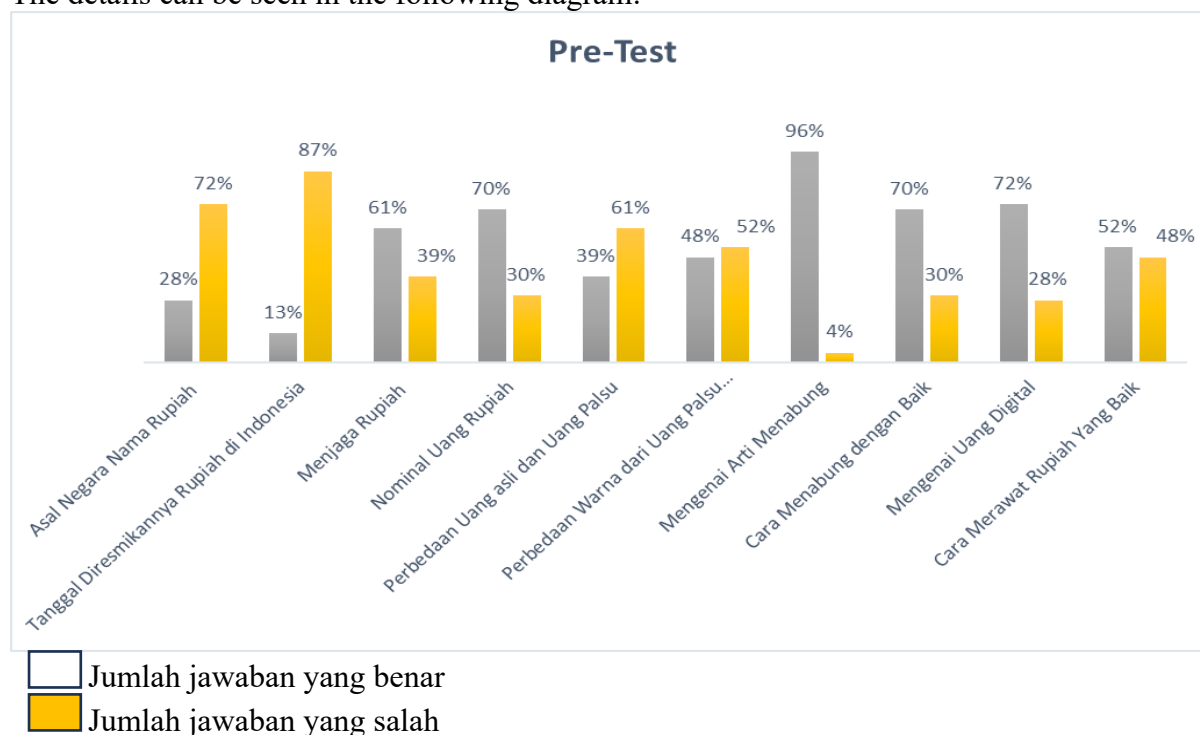


Figure 5.3 Graph of Rupiah Quality Knowledge Pre-Test Results

2. Potential Results

Routine educational activities are held at least twice a semester, aiming to increase students' knowledge and understanding of various topics that are important to students' lives. Each session is designed to provide valuable and relevant information so students can apply it in their daily lives. By involving various interactive learning methods, it is hoped that students will gain new knowledge and improve their critical and creative thinking skills.

In this activity, the selected young ambassadors will be motivators and inspirations for their peers. The role of young ambassadors is vital because they can provide encouragement and enthusiasm to participate more actively in the learning process. Through a positive approach and good examples, these little ambassadors will create a more collaborative and supportive learning environment so that each student feels motivated to share knowledge and experiences and increase students' self-confidence in learning.

Based on the educational and socialization activities carried out by the community service implementation team on Saturday, October 12, 2024, for elementary school students in grades 5 and 6 in the 3rd-floor hall of SDS Islam Tunas Mekar, it is known that the final condition of students' knowledge of the quality of the rupiah is as follows:

Table 5.2 Post-Test of Students' Knowledge of Rupiah Quality

No	Uraian	Persentase jawaban benar	Persentase jawaban salah
1	Asal Negara Nama Rupiah	91%	9%
2	Tanggal Diresmikannya Rupiah di Indonesia	52%	48%
3	Menjaga Rupiah	67%	33%
4	Nominal Uang Rupiah	61%	39%
5	perbedaan Uang asli dan Uang Palsu	63%	37%
6	Perbedaan Warna dari Uang Palsu dengan Uang Asli	63%	37%
7	Mengenai Arti Menabung	98%	2%
8	Cara Menabung dengan Baik	67%	33%
9	Mengenai Uang Digital	85%	15%
10	Cara Merawat Rupiah Yang Baik	76%	24%
Rata-rata		72%	28%

Data source processed, October 2024

From the table above, the average correct value is 72%, and the average incorrect value is 28%. The details can be seen in the following diagram:

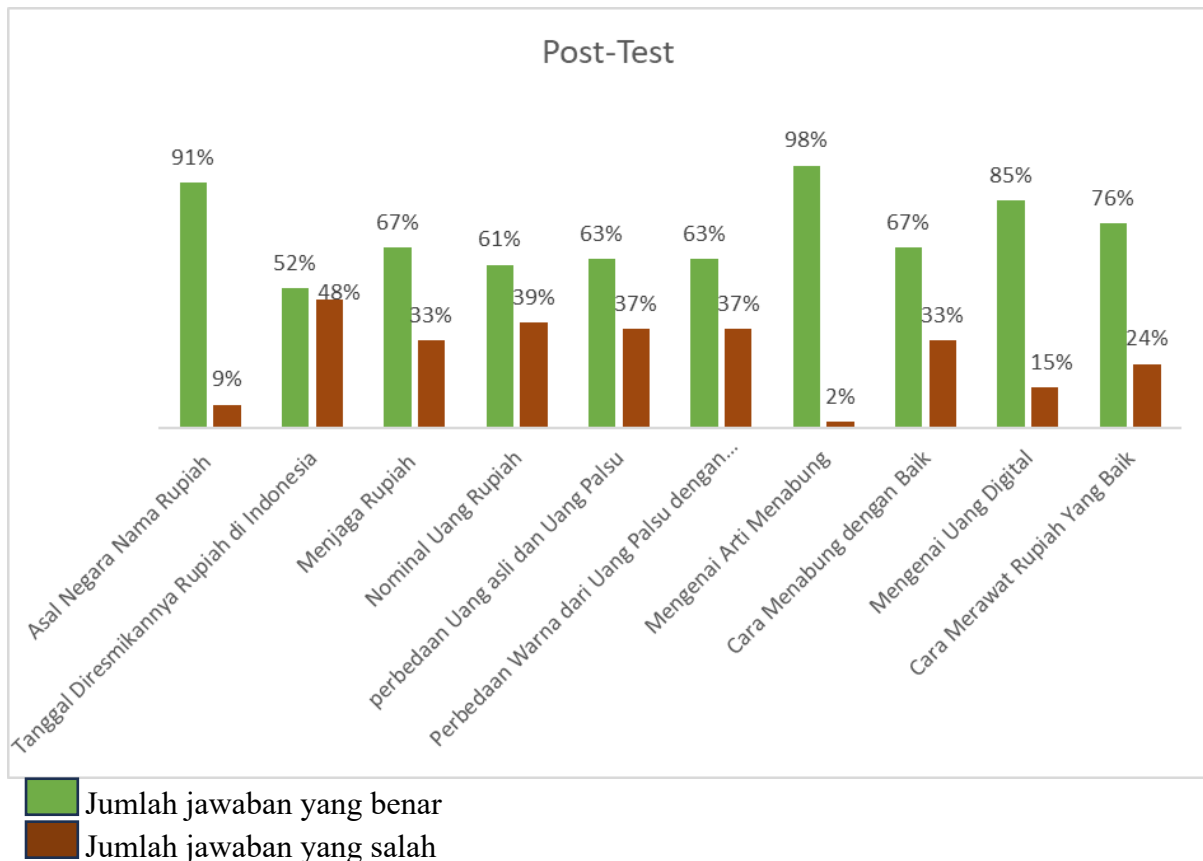


Figure 5.4 Graph of Post-Test Results of Rupiah Quality Knowledge

CONCLUSIONS

The low literacy in maintaining the quality of Rupiah at SDS Islam Tunas Mekar has been addressed through educational activities such as providing education on the history of Rupiah, Rupiah denomination, love and pride in understanding Rupiah, the difference between real Rupiah and fake Rupiah, literacy in saving from an early age and digital money. Such as training in recognizing real Rupiah and fake Rupiah using a money detector tool. This activity successfully formed students' knowledge and skills about maintaining the quality of the rupiah to reach an average of 72% with a maximum understanding of 98% for all participants. The absence of an educational program that specifically discusses the importance of maintaining the quality of the Rupiah, which also supports social science lessons in the context of economic life activities, is a challenge that needs to be overcome. Two young ambassadors have been presented to overcome this problem. They have a deep love for the Rupiah and understand its essential value. These young ambassadors are expected to not only provide an understanding to their peers about the importance of maintaining the currency's value but also encourage them to be more actively involved in activities that support the stability and quality of the Rupiah. With an exciting and creative approach, it is hoped that they can disseminate this knowledge more widely, creating awareness among students about the shared responsibility in maintaining the national economy.

SUGGESTIONS

It is recommended that each student not only implement the behavior of preserving Rupiah in their daily lives but also actively convey the importance of it to their immediate environment, such as family, friends, and surrounding communities. By sharing information and knowledge about the value of Rupiah, they can help create greater awareness of the shared responsibility

in maintaining economic stability so that it can have a broader positive impact on society. Schools are expected to educate students about the importance of maintaining the Rupiah by starting this program in grade 1 so that children can understand the value and function of currency from an early age. By providing fun and interactive learning, schools can equip students with in-depth knowledge about economic responsibility so that they can become a generation that is more concerned and aware of the importance of maintaining national economic stability in the future.

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