



Love, proud, understanding rupiah in the perspective of pancasila and law number 7 of 2011 concerning currency

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ABSTRACT

Bank Indonesia is a state institution authorized to issue legal instruments of payment (rupiah currency). In order to maintain rupiah stability in the payment system sector, in 2022 Bank Indonesia will seek to disseminate information about love, pride and understanding of the rupiah to all elements of society. Rupiah currency must be cared for and cared for in 5 ways, namely: May not be folded, May not be scribbled on, May not be clamped, May not be wrinkled, and May not be wetted. This writing method uses normative juridical by using 2 conceptual approaches, namely the statutory approach or also known as the "Statute Approach" and the conceptual approach or often used with the term "Conceptual Approach". The Rupiah currency is a symbol of state sovereignty that every Indonesian citizen must respect and be proud of and the rupiah currency also aims to realize social welfare as mandated in the 5th Precept of the Pancasila. A sense of love for the rupiah will grow if people can recognize, protect and care for the rupiah. Proud of the Rupiah is a manifestation of the use of the rupiah as a form of nationalism contained in the 4th precept.

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1. INTRODUCTION

Bank Indonesia has a very important role, as the central bank plays a role in determining and providing direction of development which has an important and strategic function and role in driving national development (Sinaga, Nasution, and Siregar 2013). The central bank is a state institution that is between the government and banking. The central bank has the main function of maintaining stability in the value of the rupiah through management of the Monetary sector, Payment System, and Financial System Stability (Muhammad Kurniawan 2021). The role of the central bank in Indonesia is carried out by Bank Indonesia (Adhitya Wardhono 2019). Bank Indonesia is a state institution that has the authority to issue legal instruments of payment (rupiah money), formulate and implement monetary policy, regulate and maintain the smooth operation of the payment system, carry out its function as lender of the last resort (LoLR) (Yuhelson 2019). Bank Indonesia is a central bank protected by law as an official balancing institution between the demand for and availability of currency (paper and metal) (Hermansyah 2020).

To maintain rupiah stability in the payment system sector, in 2022 Bank Indonesia is keen to provide outreach about love, pride, and understanding of the rupiah to all elements of society,

from students, housewives, workers, employees, and entrepreneurs. This is intended so that people understand the true meaning of the rupiah. As a sovereign nation, we are obliged to maintain the authenticity of the rupiah from the evil intentions of irresponsible people by counterfeiting the rupiah currency for various purposes and will destroy the Indonesian nation's economy. This should not happen because it will undermine the foundations of our life as an independent nation.

The patriotic attitude of protecting the rupiah is a form of defending the country and a high sense of nationalism. Rupiah is one of the symbols of the State/Nation of Indonesia, as well as a unifying nation. Rupiah must be honored and cared for, which is our joint obligation to protect it and at the same time use it wisely according to need. The rupiah is the pride of the Indonesian people because using the rupiah as a medium of exchange will revive the national economy.

Rupiah must be maintained and cared for using 5 methods, namely: May not be folded, May not be scribbled on, May not be stapled, May not be crumpled, and May not be wetted. A nation that is proud of its currency as a symbol of nationalism, we must protect and care for and pay attention and at the same time be able to know which rupiah is genuine and which is fake as a manifestation of interpreting love, pride, and understanding of our currency (Uang 2021a).

The various functions of the rupiah have a very important position in the Indonesian economy. The love of the rupiah is an act that we must show and treat rupiah properly, guarding against evil elements who will falsify it for personal gain. Our love for the rupiah is the same as we love our homeland and respect our nation. Maintaining the stability of the value of our currency is also a form of our love for the rupiah. In the image of the rupiah banknote, there is an image of a map that is a unifying symbol of the Indonesian nation.

One form of our love for the rupiah is to take care not to let the rupiah become damaged or unfit for use and difficult to recognize. If this happens then we as an independent nation will not appreciate the services of the heroes who have struggled to liberate this country from the clutches of the foreign colonialists.

Being proud of the rupiah can be manifested by caring for it, tidying up, keeping the rupiah from being damaged, and being proud of using it, in this way, we also protect, protect, use the rupiah, and recognize it as a unifying nation, and as a symbol of the sovereignty of the Unitary State of the Republic of Indonesia. Thus we are obliged to defend the rupiah wherever we are, even when we are in other people's countries, we must be proud of our currency. In any transaction, we are obliged to introduce rupiah abroad, even if necessary, we use rupiah to buy goods in other countries.

Understanding the rupiah is when we can understand that the rupiah can be used as a means of transaction, shopping, and thrift. How to use and know the exchange rate is a form of love, pride, and our understanding of the rupiah and is a matter of pride for the Indonesian nation because the rupiah currency contains symbols and diversity of art and culture in Indonesia. This diversity is what we must maintain forever both at home and when we are abroad (Bank Indonesia 2021).

2. METODE PENELITIAN

This writing method uses normative juridical namely writing that explains a systematic explanation regarding the legal rules governing the causes of certain legal categories, analyze the relationship between legal regulations, explain the fields difficulties and allows predicting future developments. (Marzuki 2014).

In theory, this method uses 2 conceptual approaches, namely the statutory approach or also called the "Statute Approach" and the conceptual approach or often used with the term "Conceptual Approach". The basis of the statutory approach or "Statute Approach" in this study is Pancasila, the 1945 Constitution of the Republic of Indonesia, and Law No. 7 of 2011 Concerning Currency.

Meanwhile, to study and explore opinions from experts so that they can support and complement opinions regarding the rupiah through a concept that refers to existing views and doctrines. This concept is called the "Conceptual Approach" meaning that with this concept doctrines about the rupiah can be traced.

3. RESULT AND DISCUSSIONS

The Love of the Rupiah in the Perspective of Law Number. 7 of 2011 Concerning Currency

Money in general is something that can be generally accepted as legal tender in a certain area and as a means of paying debts or as a means of purchasing goods and services (Afrizal 2021). The function of money itself other than as The medium of exchange is also used as a measure of price. Money is said as medium of exchange, especially in the relationship of buying and selling transactions, while measuring price means used for pricing. Without money, the economy a country will be paralyzed even unenforceable (Chayati 2015). In Indonesia, there are 2 (two) materials for money, namely: a) Banknotes are currency made of paper either issued by Bank Indonesia or demand deposit notes issued by commercial banks. The production of banknotes is carried out by PERURI (Republic of Indonesia Money Company) under the supervision of Bank Indonesia. within a certain period, it is possible to change the design and motif of new banknotes as a replacement for damaged notes and as an effort to prevent the counterfeiting of banknotes by irresponsible persons. b) Coins are money made of metal (gold, silver, bronze). Coins have the advantage of being stronger than paper money so their circulation period is much longer (Prof Dr Bustari Muchtar 2016).

Rupiah is the official currency that applies in Indonesia as mandated in Article 23B of the 1945 Republic of Indonesia Constitution in conjunction with Article 1 of Law No. 7 of 2011. Law No. 7 of 2011 Concerning Currency was born based on the mandate of Article 23B and Article 23D of the 1945 Constitution of the Republic of Indonesia. The Rupiah currency is a symbol of state sovereignty that every Indonesian citizen must respect and be proud of and the rupiah currency also aims to realize social welfare as mandated in the 5th Precept of Pancasila.

Welter B Wrinson argues that from a political perspective currency is associated with the sovereignty of a country. In other words, it can be said that the strength of a country can be measured, among other things, by the strength of the currency in force in that country.

According to Bank Indonesia, the sense of love for the rupiah is an initial capital for the Indonesian people to always use the rupiah for transactions and investment needs, and to maintain the rupiah as a symbol of Indonesian sovereignty. A sense of love for the rupiah will grow if people can recognize, protect and care for the rupiah (Uang 2021b).

First, Recognizing Rupiah Starting with knowing the characteristics of the rupiah, which is divided into 2 (two) types of rupiah currency made of paper and made of metal. the rupiah is divided into 2 (two) namely general characteristics and special characteristics by the mandate of the Constitution concerning Currency as stated in Article 1 paragraph (5) of Law Number. 7 of 2011. Meanwhile, in the rupiah, there are characteristics with the aim of security, identity, and distinguishing the price or face value. so that we can adjust to the goods we will exchange.

For the sake of securing the rupiah from counterfeiting efforts. There are general characteristics of paper rupiah consisting of: a) State Emblem "Garuda Pancasila"; b) There is the phrase "The Unitary State of the Republic of Indonesia; Article 1 paragraph (5) Law No. 7 of 2011, c) There is nominal money in the form of written numbers and letters; d) Signatures of the Governor of Bank Indonesia and the Minister of Finance of the Republic of Indonesia; e) There is a fractional serial number; e) Year of issue/year of print and the words "WITH THE GRACE OF GOD ALMIGHTY THE UNITED STATES OF THE REPUBLIC OF INDONESIA ISSUES RUPIAH AS A LEGAL TOOL OF PAYMENT WITH VALUE..".

The general characteristics of metal rupiah are as follows: a) The existence of "Garuda Pancasila"; as a state symbol; b) Writing "Republic of Indonesia"; c) There are numbers listed on the sheet as the nominal value and; d) Currency print year edition; d) Another feature is the existence of a special mark as a safeguard that aims to protect against counterfeiting by irresponsible individuals who will deliberately destroy the Indonesian economy. This special feature has several layers that are difficult to penetrate and counterfeiting will be easily detected. The layered special features are found in the design, materials, and printing techniques. The special feature is an open, semi-closed, and closed security element as stated in Article 5 paragraphs (3) and (4) of Law No. 7 of 2011 concerning Currency.

The description of open, semi-closed, and closed safeguards can be described as follows:

a. Open Security, Rupiah with an open security system can be seen, observed, and touched because it is open and easy to identify without using tools as intermediaries to find out more details. Open security features consist of: a) The physical condition of the rupiah, the color is clear and bright, b) There is a special mark in the form of a special material such as a security thread (security thread). These threads are embedded in paper using a special technique and will appear clear when viewed without tools in a position such as transverse lines or weaving, c) On rupiah banknotes, there is a hidden image also known as a "latent image" that can be seen easily from a certain point of view, d) On the printed banknotes there is a relief image that is somewhat rough to the touch and bears the State Emblem of the Garuda bird; nominal figures, spelled-out letters, Bank Indonesia writing, as well as the main image, e) On the face of the note (above the inscription Bank Indonesia), there is a special code intended for people with disabilities (the Blind) to identify the type of denomination (Nominal Value), f) Rupiah, if it is cut there is a kind of watermark that depicts the profile of a hero who is looking up at the light and the image is complementary (Rectoverso) meaning that the image of the front and back of the money collide with each other and complement each other to produce a Bank logo Indonesia as a whole.

b. Semi-closed security

Rupiah with a semi-closed security system or what is called "Semi Covert" is security that can be detected simply by using a simple tool such as a microscope or an ultraviolet (UV) lamp. The purpose of semi-closed security is to detect: a) Writings are small (Micro Text) and can only be read using a tool in the form of a microscope (Magnifying Glass), b) On Rupiah prints, there is ink that is deliberately made invisible or invisible to the eye and can only be seen using a tool called ultraviolet light, c) On the other hand, there are also images made using ink that is visible and will be even clearer if viewed under an ultraviolet lamp, d) Rupiah has serial numbers arranged symmetrically and consisting of several colors. The color will change if it is irradiated by an ultraviolet lamp, for example, red can turn orange, black or blue will turn green, and so on.

c. Security that is closed

This safeguard is also called "Covert Forensic" which means that this safeguard can only be proven by using a tool found in the Forensic laboratory. So that this safeguard cannot be known by the general public and this will become evidence if one day it is needed as evidence or for other purposes. covert/forensic security elements are security elements that can only be detected using laboratory/forensic equipment media (Miladiah, Umar, and Riadi 2019)

Bank Indonesia regulates raw materials for making banknotes made of paper and raw materials for coins made of aluminum, aluminum bronze, cupronickel, steel, and other metal materials, materials for making money using domestic products. The regulation regarding the raw material for rupiah currency is contained in Article 8 of Bank Indonesia Regulation Number 21/10/PBI/2019 concerning the Management of rupiah currency (Uang 2021b).

Second, Caring for Rupiah. One form of loving the rupiah is by taking care of money, and taking care of the rupiah means keeping the circulation age of the rupiah longer. Bank Indonesia's strategy for taking care of the rupiah is by inviting every member of society to do the 3J: Maintain the tidiness of the rupiah by not doing the 5M, namely not getting wet, not crumpling, not crossing, not folding, and not stapled; Keep Rupiah Clean, the way to keep rupiah clean is not to scribble on money; Protecting the Integrity of the Rupiah, how to maintain the integrity of the Rupiah by not punching holes in the money by stapling the money and appealing to every citizen to store money neatly and correctly by using a long wallet so that banknotes are not folded (Belo et al. 2023).

According to Bank Indonesia, there are several benefits to caring for the rupiah, namely: Increasing the age of circulation of the rupiah currency, The element of rupiah security will be maintained so that it is easier for the public to recognize the characteristics of genuine rupiah, With rupiah means that we protect the sovereignty of the State and believe in our currency as a legal medium of exchange.

Third, Maintain Rupiah. Safeguarding the rupiah means protecting and supervising the rupiah from the dangers of counterfeiting by irresponsible individuals. Protecting the rupiah is a form of responsibility in protecting the symbol of state sovereignty. Counterfeiting of money that is often carried out by irresponsible persons is paper money which is done by counterfeiting. Imitation

is an act of forgery by reproducing or imitating a document as a whole. The culprit tries to make the initiation result resemble the original. However, considering that paper money has a high level of security and is expensive, counterfeit money usually has much lower quality than original money (Hukum et al. 2017)

Article 1 point 5 of Law Number 7 of 2011, Concerning Currency states that the rupiah has a characteristic, namely in the form of a certain mark on each Rupiah that is set for showing identity, distinguishing prices or nominal values, and securing the Rupiah from counterfeiting.

Bank Indonesia as the central bank has the authority to print rupiah currency and circulate it to the public as stipulated in Article 14 paragraph (1) in conjunction with Article 16 paragraph (1) Law Number 7 of 2011. In the context of printing, Bank Indonesia determines materials, designs, and techniques for special printing to prevent Rupiah from counterfeiting.

Along with the development of the times and the increasing economy, there have been efforts against the law by irresponsible individuals in the form of efforts to counterfeit the rupiah. Counterfeit money in Article 1 number 9 is an object whose material, size, color, image, and or design resembles Rupiah which is made, shaped, printed, duplicated, circulated, or used as a means of payment unlawfully. The circulation of counterfeit money has damaged the symbol of the sovereignty of the Unitary State of the Republic of Indonesia. So, protecting the rupiah is the obligation of all Indonesian citizens as a form of love for the country.

Proud and Understanding of the Rupiah as a Symbol of State Sovereignty in the Perspective of Pancasila

As an independent nation and having a philosophy of life as a nation, of course, the Indonesian people can stand on their own feet meaning that the Indonesian people do not imitate or adopt everything that becomes the identity of other nations. The independence of Indonesian people fought for independence and was seized from the hands of the colonialists, they fought for life or death to liberate their homeland from the undermining of other nations who wanted to drain the Indonesian people's crops.

In the view of the Indonesian people, Pancasila ideology is a the national identity that is a prerequisite for state stability. The presence of Pancasila ideology can describe the ideals of the nation, in which direction this nation will move; realizing a sense of togetherness in the extended family of the Indonesian nation according to Bhinneka Tunggal Ika; and excite all components of the nation in realizing the ideals of the nation and state of The Republic of Indonesia (Angel Dwi Septianingrum and Dini Anggraeni Dewi 2021).

Pancasila can be said to have a function as the basis of the state philosophy or Philosophische Grondslag, Wetanschauung, State Ideology, Staatsfundamentalnorm, Staatsidee, the legal ideals (rechtsidee) of the Indonesian people (Arip 2018). Pancasila is the basic ideology for the state Indonesia. This name consists of two words from Sanskrit: Panca means five and La means principle or principles Pancasila is the formula and guidelines for life nation and state for all Indonesian people (Marlina 2016). Pancasila is the way of life in the Indonesian nation which unites all of Indonesia's homelands into one. Pancasila can be used as a way of life and a reference for unity that does not recognize differences in ethnicity, religion, culture, language, and others (Adha and Susanto 2020). The values of Pancasila stated in MPRS Decree No. XX/MPRS/1966, are essentially a view of life, awareness, and legal ideals as well as noble moral ideals which include the psychological atmosphere and character of the Indonesian nation. Judging by its position, Pancasila is the highest source of law, which means making Pancasila a criterion in assessing law in Indonesia (Edi Pranoto 2018).

As a large nation, of course, has another identity, namely in the form of the currency which will be used as a medium of exchange for transactions or as a the measure of the progress of a nation which will certainly be recognized by the world as a legal tender.

Rupiah is a legal tender owned by the Indonesian people. As a legal tender, the rupiah is also a unifying identity for the nation. The struggle to make the rupiah a unifying tool for the nation was not easy because previously the Indonesian people were not familiar with the rupiah currency. At the time of colonialism, Indonesia was obliged and forced to use Dutch currency or what was called a guilder, which at that time the rupiah had not been made the official currency of the Indonesian nation because the Indonesian nation was not yet independent. To guarantee the

sovereignty of the Unitary State of the Republic of Indonesia through rupiah currency, Bank Indonesia distributes rupiah currency to all regions in the country, including the 3T (Outermost, Frontier, Remote) regions (Penyebaran et al. 2023).

With the success of Indonesia as an independent country, a legal instrument of payment called the "Rupiah" currency unit was printed as a legal medium of exchange. This is inseparable from the struggle of the Indonesian people to expel the colonialists from the face of the Indonesian earth. Thus the rupiah is the result of the struggle of Indonesian leaders and people to be independent and stand on their own feet for the welfare of all Indonesian people. For the struggle of the heroes, the rupiah has become a unifying symbol of the nation by the third principle of Pancasila. In printing rupiah, there are Pancasila values which are divine, human values, unity values, social values, and social justice values (Tanamal and Siagian 2020).

In the first precept, namely Belief in One Almighty God, the rupiah is a gift from God the Almighty which is given to the Indonesian people to be used as a tool to support life or the necessities of life and welfare of the Indonesian people (Riwanto 2018). The greatest gift from God is in the form of sustenance that must be sought in the form of a rupiah so that the necessities of life are met both for food, clothing, and shelter. All of this cannot be separated from the name rupiah.

In the second precept, namely just and civilized humanity, the distribution of rupiah plays an important role, namely the distribution of rupiah according to the necessities of life. A person's appreciation will be assessed by how much the person receives rupiah for the services and work he does. This is where the principle of fairness and civility in the distribution of rupiah according to the contribution made by someone.

In the third precept, which reads "Indonesian Unity" which means that the Indonesian state is an alliance among the diversity described in *Bhinneka Tunggal Ika*. The values of nationalism must be reflected in all aspects of state administration. The value of nationalism is reflected in the rupiah as a unifying tool for the nation, the rupiah applies throughout Indonesia, the strength of the rupiah is an indicator of the progress of the Indonesian nation. Rupiah is the result of the struggle of the Indonesian people who at that time knew no differences, all united for one goal, namely independence and free from foreign colonialism.

In the fourth precept, which reads "Population led by wisdom in representative deliberations" implies that the state is from, by and for the people. Democratic values are absolutely applied in the life of the state, both concerning aspects of state morality, political aspects, as well as legal and statutory aspects. In the political aspect of the economy, the state entrusts Bank Indonesia to print and distribute rupiah (Mahanani 2019).

In the fifth precept, which reads "Social justice for all Indonesian people" is justice in the distribution of rupiah according to the contribution made by each person and everyone has the right to get results according to work.

Pancasila is flexible, following the development of the existing era. Some experts have different opinions about the nature of Pancasila, depending on the scientific needs they use. However, to study and research the nature of Pancasila, of course, the same understanding is needed by experts, so that it does not give rise to multiple interpretations in interpreting the essence of Pancasila (Sudarmanto 1945). "Love, Proud and Understanding Rupiah related to Erich Fromm's book entitled "The Art Of Loving with Pancasila.

Love for the rupiah is a manifestation of love for the motherland and is the pride and dignity of the nation and people of Indonesia. If we love the rupiah, then we also love it. Loving the rupiah also loves the rupiah, by loving the rupiah, we will protect and care for it. As the saying goes, if we love, then we will defend if the one we love is hurt. The general definition of love is a positive feeling that is given to humans or other objects (Siswoyo 2013).

In his book entitled "The Art Of Loving," Erich Fromm divides love into 4 parts, namely: Care, Responsibility, Respect, and Knowledge. These four parts are related to each other and appear in a balanced way in the person who loves. For example: It would be strange if someone said they loved rupiah, but never cared for and had no responsibility for rupiah (*The Art of Loving* 2008).

The description of the four sections written by Erich Fromm is related to the rupiah: a) Care: Caring about something we love. With our concern for something, we will give greater attention. Our concern for the rupiah is a form of our love for Indonesia. Rupiah is one of the national identities and cannot be separated from one another. Indonesia is rupiah and rupiah is Indonesia, b) Responsibility: This is a form of our responsibility to what we love. As a nation and the people of Indonesia, we must be responsible for the rupiah as a symbol of the nation and as legal tender. Rupiah is indeed in the form of paper which has binding legal force and is protected by law, c) Respect: Respect or a form of recognition of something we know or in a broad sense treat something with kindness and care. It can also mean respect when you want to accept the importance of rights and don't do anything that can disturb them. For example, Respect Each other which means mutual respect for one another or mutual respect in relationships. Appreciating the rupiah as a symbol of the State is our respect for the sovereignty of the State because the rupiah is the result of the struggle of the Indonesian heroes, people, and nation, d) Knowledge: According to the Indonesian translation of the English dictionary, the meaning of the word Knowledge is knowledge or other meaning of power. Knowledge is a fact, truth, or information obtained through experience or learning. While power is authority. Power or power is an opportunity or means for an individual to be able to achieve his desires even if he has to face resistance from others in his social relations. Rupiah is knowledge of the meaning of unity, nationalism, and the inner bond of the Indonesian nation while rupiah has the power to influence other people.

The concept of love (Care & Responsibility) for rupiah related to Pancasila is: a) The rupiah is the unifier of the nation and people of Indonesia which is spelled out in the 3rd precept of Pancasila, b) The Rupiah recognizes the diversity in ethnicity, religion, customs, traditions and culture which is reflected in each image of banknotes, c) Rupiah recognizes the unity of the nation and territory of Indonesia and is obliged to defend and uphold (patriotism), d) Rupiah is the identity and symbol of the Indonesian nation as a representation of Indonesian sovereignty, e) Rupiah depicts a sense of love and pride for the nation and state of Indonesia (Widiatama, Mahmud, and Suparwi 2020)

Proud (Respect) of the Rupiah. Proud is an adjective which according to the Big Indonesian Dictionary is not easy to do or proud (feeling manly) because it has advantages. Being proud of the rupiah is a form of nationalism and the rupiah is also a reflection of the thoughts of the Indonesian people for many years. Proud of the Rupiah is a manifestation of: a) Rupiah is the ideal of the heroes who have fought for the independence of the Indonesian nation accompanied by prayers to God Almighty (Please 1), b) Proud to use rupiah as a form of nationalism embodied in the 4th precept.

Understanding (Knowledge) About Rupiah. According to the Big Indonesian Dictionary, understanding or understanding is something that we understand and understand correctly. Meanwhile understanding or understanding includes the ability to capture the meaning and significance of the material being studied. Understanding the use of the Rupiah related to Pancasila are: Using a rupiah in buying domestic products means we understand how to use it. It is a form of love for the Indonesian homeland (3rd precept). Rupiah is a legal means of payment as a transaction within the territory of the unitary Republic of Indonesia in realizing the 5th precept (Money 2021c).

4. CONCLUSION

Based on the research results, it can be concluded that the Rupiah is the official currency that applies in Indonesia as mandated in Article 23B of the 1945 Constitution of the Republic of Indonesia juncto Article 1 of Law Number 7 of 2011 Concerning Currency. The Rupiah currency is a symbol of state sovereignty that must be respected and proud of by every Indonesian citizen.

The rupiah provides contribution values in Pancasila, namely divine values, human values, unity values, social values, and social justice values. the divine value is reflected in the form that the rupiah is the gift of the almighty God, the human value is reflected in the distribution of the rupiah in accordance with the necessities of life, the value of unity is reflected in the rupiah as a uniting tool for the nation, the democratic value is reflected in that the state entrusts Bank

Indonesia to print and distribute rupiah and the value of justice is reflected in that everyone will get results according to his work.

Suggestions for further research can provide further studies of the research written by the author in terms of maintaining the integrity of the rupiah from efforts to circulate counterfeit money, as a form of love for the Indonesian people for their country's currency.

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