

COMMUNICATION STRATEGY OF CBP RUPIAH EDUCATORS TOWARDS THE SOCIALIZATION OF THE CINTA BANGGA PAHAM RUPIAH PROGRAM IN NORTH SUMATRA

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ARTICLE HISTORY

Received : 20-06-2026

Revised : 28-07-2026

Accepted : 05-08-2026

KEYWORDS

Communication
Strategy, Educator,
Outreach,
Love, Pride And
Understanding the
Rupiah,
Bank Indonesia

ABSTRACT

The Cinta Bangsa Paham (CBP) Rupiah Program is a Bank Indonesia initiative aimed at strengthening public understanding of the rupiah as a symbol of national sovereignty and the official means of payment. This study analyzes educators' communication strategies in disseminating the CBP Rupiah Program at the Bank Indonesia Representative Office of North Sumatra Province. A descriptive qualitative approach was employed, using interviews, observation, and documentation. Informants included the CBP Rupiah Coordinator, internal Bank Indonesia educators, and external educators from the CBP Rupiah Youth Ambassadors. Data were analyzed through data reduction, data display, and conclusion drawing. The findings show that educators applied adaptive strategies through audience segmentation, message simplification, contextual language, interactive methods, and diversified media, including presentations, educational videos, social media, posters, and instructional materials. Strategy selection was influenced by audience characteristics, educational objectives, geographical conditions, and technological developments. Challenges included differences in public understanding, limited communication time, broad geographical coverage, and unequal digital access. The study highlights an audience-oriented communication approach integrating message adaptation, media diversification, interaction, and contextual adjustment.

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INTRODUCTION

The rupiah is not only the official means of payment in Indonesia but also a symbol of national sovereignty and identity. Therefore, public understanding of the rupiah is an important component of strengthening responsible financial behavior and national awareness. Understanding the rupiah includes the ability to recognize its characteristics

and authenticity, treat and maintain its quality, use it appropriately in transactions, and understand its position as a symbol of state sovereignty. In this context, Bank Indonesia, as Indonesia's central bank, implements the Cinta Bangsa Paham (CBP) Rupiah Program through various educational and public dissemination activities. The program is intended to strengthen public knowledge, awareness, and concern for the rupiah and encourage appropriate behavior in its use (Ayu et al., 2025).

The need to strengthen rupiah education remains relevant because challenges related to the understanding, authenticity, and use of rupiah continue to occur. One of these challenges is the circulation of counterfeit banknotes. Although the circulation of counterfeit rupiah decreased in April 2026, the disclosure of counterfeit currency cases during the 2025–2026 period reportedly involved 252 suspects and evidence consisting of 137,005 counterfeit rupiah notes (Saraswati Harsasi, 2026). This condition indicates that public capacity to recognize and maintain the authenticity of rupiah still requires continuous strengthening through effective educational communication. Rupiah education is therefore not limited to transferring information but also involves developing public awareness and behavior through communication strategies that are appropriate to the characteristics and circumstances of target audiences. The importance of public education is also related to the broader condition of financial literacy and inclusion in Indonesia. The results of the 2025 National Survey on Financial Literacy and Inclusion reported by the Financial Services Authority (OJK) show a national financial literacy index of 66.46% and a financial inclusion index of 80.51% (OJK, 2026). These figures indicate that access to financial services is higher than the level of financial understanding. However, these are national figures and should not be interpreted directly as the financial literacy and inclusion levels of North Sumatra Province. Nevertheless, the national condition provides a broader context for the continuing importance of public education in strengthening financial knowledge and responsible financial behavior, including knowledge and appropriate use of the rupiah. For the context of North Sumatra, the communication strategy of the CBP Rupiah Program needs to consider the specific characteristics of the local population rather than relying solely on national conditions.

In this context, communication becomes an important instrument for delivering public education. Public communication involves the process of conveying messages to relatively broad audiences through direct interaction and mediated channels

The data shows that increasing access to financial services has not automatically shown the same level of understanding, so public education is still needed, including education on understanding and using the rupiah properly and correctly (Saraswati Harsasi, 2026), (Rahmah Putri & Rahmawati, 2023). Its success is not determined solely by the substance of the message but also by how communicators identify their audiences, construct messages, select communication channels, employ appropriate communication methods, obtain feedback, and overcome barriers during implementation. Communication strategy can therefore be understood as a planned combination of communication components including communicators, messages, media or channels, audiences, methods, and expected effects to achieve predetermined objectives (Ariyanto, 2020), (Deskoni, 2025). This perspective is particularly relevant to the CBP Rupiah Program because educators function as the communicators who translate institutional messages into forms that can be understood and accepted by diverse communities. The effectiveness of the program consequently depends not only on the availability of standardized educational materials from Bank Indonesia but also on educators' ability to adapt communication practices to audience characteristics.

Audience identification, message construction, communication methods, media selection, feedback, collaboration, and the management of communication barriers are therefore important dimensions for understanding how the CBP Rupiah Program is implemented in practice. The context of North Sumatra makes this issue particularly important. The province encompasses geographically diverse areas with differences in population characteristics, educational backgrounds, socioeconomic conditions, communication patterns, and access to digital technology. Such diversity creates different communication needs among target audiences. A message that is easily understood by

students or university students may require a different approach when delivered to community groups, traders, public servants, or people living in areas with limited digital access. Consequently, CBP Rupiah educators need to adjust the language, examples, communication methods, and media used according to the characteristics of the target audience. This adaptation indicates that communication strategy is not a fixed procedure but a dynamic process that develops according to field conditions.

Previous studies have examined various aspects of CBP Rupiah dissemination and Bank Indonesia's public communication. Research (Duncan, 2025) for example, found that socialization through interactive visual media and educational activities can facilitate public understanding of the importance of maintaining and using the rupiah appropriately. Research involving students also indicates that educational activities and interactive discussions can increase awareness and understanding of the role of the rupiah in economic life. These findings suggest that educational and interactive approaches are important in communicating CBP Rupiah messages. Research (Habibie & Santoso, 2025) found that communication strategies involved fact-finding, program planning, face-to-face communication, the implementation of 3D methods, and the use of digital media, with messages and media adjusted to community characteristics. However, their study focused on Bank Indonesia's communication practices in Tasikmalaya and did not specifically examine the communication strategies of CBP Rupiah educators in North Sumatra. Similarly (Habibie & Santoso, 2025) regarding Bank Indonesia's communication strategy in Tasikmalaya, it focuses on delivering information to the public through digital media. Meanwhile, research (Alfaiz Nur & Ritonga, 2026) examined Bank Indonesia's public relations communication strategy in the socialization of QRIS in North Sumatra, emphasizing non-cash transaction education, digital and social media use, and collaboration with communities and business actors. Although this study provides important insights into Bank Indonesia's communication practices in North Sumatra, its focus is QRIS rather than the CBP Rupiah Program and the educational role of its communicators. Research (Rahmah Putri & Rahmawati, 2023) examined Bank Indonesia's public relations communication strategy in the socialization of QRIS in North Sumatra, emphasizing non-cash transaction education, digital and social media use, and collaboration with communities and business actors. Although this study provides important insights into Bank Indonesia's communication practices in North Sumatra, its focus is QRIS rather than the CBP Rupiah Program and the educational role of its communicators.

First, previous studies on CBP Rupiah have tended to emphasize the outcomes of socialization, such as increases in public awareness and understanding, rather than examining in detail how educators construct and implement communication strategies as the main communicators. Second, studies concerning Bank Indonesia's communication in North Sumatra have largely focused on the authenticity of rupiah banknotes, QRIS, or public relations functions, leaving limited discussion of how CBP Rupiah educators communicate the three core dimensions of the program Cinta, Bangga, and Paham Rupiah to different audience groups. Third, there is still limited research that comprehensively connects audience identification, message construction, communication methods, media selection, feedback, collaboration, and communication barriers in the implementation of CBP Rupiah within a geographically and socially diverse provincial context. This research therefore positions communication strategy not merely as a process of delivering information but as an adaptive process involving the interaction of several interconnected elements. The analysis focuses on seven dimensions: (1) audience identification, (2) message construction, (3) communication methods, (4) media selection, (5) feedback and audience engagement, (6) collaboration among educators and relevant actors, and (7) communication barriers. These dimensions provide an analytical framework for understanding how CBP Rupiah educators translate institutional objectives into communication practices in different field situations.

The inclusion of both internal Bank Indonesia educators and external CBP Rupiah Youth Ambassadors further provides an opportunity to examine the communication process from different communicator positions. Internal educators represent institutional communicators who directly carry Bank Indonesia's educational mandate,

while external educators extend the reach of the program through their roles as youth communicators and partners in public dissemination. Examining both groups allows this research to identify similarities and differences in message delivery, communication methods, media use, audience adaptation, and the challenges encountered during dissemination. The novelty of this study therefore lies in its focus on the communication practices of CBP Rupiah educators, rather than merely measuring the outcome of the program. The study examines how educators identify their target audiences, construct and simplify messages, select appropriate media, apply interactive communication methods, obtain responses from audiences, collaborate with other educators, and adapt their strategies to geographical, technological, and social conditions. This perspective provides a more comprehensive understanding of the practical process through which a national public education program is translated into communication practices at the regional level. Academically, this research contributes to communication studies by strengthening the application of communication strategy concepts in the context of public education and institutional communication. It demonstrates how audience-oriented communication, message adaptation, media diversification, interactive engagement, collaboration, and contextual adjustment operate as interconnected elements in the implementation of a public policy communication program. Practically, the findings are expected to provide input for Bank Indonesia in developing CBP Rupiah communication strategies that are more adaptive to audience characteristics, strengthening the selection and integration of communication media, increasing educational interactivity, and addressing communication barriers in areas with diverse geographical and social conditions. Based on this background, this study aims to analyze the communication strategies employed by educators in disseminating the Cinta Bangsa Pahami (CBP) Rupiah Program at the Bank Indonesia Representative Office of North Sumatra Province. Specifically, the study examines how educators identify audience characteristics, construct and deliver messages, select and utilize communication media, apply communication methods, obtain audience responses, collaborate with other communicators, and address communication barriers. The study also analyzes the considerations underlying educators' adaptation of communication strategies to different target audiences and field conditions, thereby providing a comprehensive description of CBP Rupiah communication practices in North Sumatra.

METHOD

This study employed a qualitative descriptive approach to systematically describe and interpret the communication strategies used by CBP Rupiah educators in the implementation of the Cinta Bangsa Pahami (CBP) Rupiah Program. A qualitative descriptive design was selected because the study sought to understand communication practices as they occur naturally in the field, based on the experiences, perspectives, and interpretations of the actors directly involved in the program. The study did not aim to test hypotheses or establish causal relationships but to obtain an in-depth description of audience identification, message construction, communication methods, media selection, feedback, collaboration, and communication barriers in CBP Rupiah dissemination. The research was conducted at the Bank Indonesia Representative Office of North Sumatra Province, located at Jalan Balai Kota No. 4, Kesawan, Medan. The location was purposively selected because the representative office is directly involved in implementing the CBP Rupiah Program at the provincial level and coordinates educational and dissemination activities involving both internal Bank Indonesia educators and external CBP Rupiah Youth Ambassadors (Fadli, 2021). The research was conducted during March–June 2026, covering the stages of preparation, data collection, data analysis, and verification of findings.

Informants were selected using purposive sampling based on predetermined criteria. The criteria included individuals who were directly involved in planning, coordinating, or implementing CBP Rupiah educational and dissemination activities at the Bank Indonesia Representative Office of North Sumatra Province and who had sufficient experience and knowledge of the communication practices examined in this study. Three informants met these criteria: Hendra Wangsa Dikrama, Assistant Director responsible for the CBP Rupiah division at the Bank

Indonesia Representative Office of North Sumatra Province, who was involved in program planning and coordination; Rizky Ananda, an internal Bank Indonesia educator who directly conducted CBP Rupiah educational activities; and Andri Putra Arta, an external CBP Rupiah educator who participated as a CBP Rupiah Youth Ambassador. The selection of these three informants enabled the study to obtain perspectives from the coordination, internal implementation, and external dissemination levels of the program. Data were collected through in-depth interviews, non-participant observation, and documentation. In-depth interviews served as the primary data collection technique and were conducted using a semi-structured interview guide. The questions focused on how educators identified target audiences, constructed and adapted messages, selected communication media, determined communication methods, encouraged audience participation, collaborated with other actors, and addressed communication barriers. Semi-structured interviews allowed the researcher to maintain consistency across informants while providing opportunities to explore relevant issues that emerged during the interviews. In-depth interviews are appropriate for obtaining detailed accounts of informants' experiences, perceptions, and interpretations of a phenomenon (Tisdell et al., 2025).

Observations were conducted during CBP Rupiah educational and dissemination activities to examine communication practices directly in their natural setting. The observation focused on the interaction between educators and audiences, the delivery of educational messages, communication methods, use of digital and non-digital media, audience responses, and the ways educators adapted their communication to situational conditions. Observation data were recorded in field notes and subsequently compared with information obtained from interviews. Documentation was used to complement interview and observation data. The documents examined included educational materials, presentation slides, photographs of CBP Rupiah activities, posters, digital content, program documentation, and other relevant materials related to the implementation of the CBP Rupiah Program. The use of multiple sources enabled the researcher to compare information and obtain a more comprehensive understanding of communication practices. Data were analyzed interactively through several stages consisting of data preparation and transcription, initial coding, categorization, theme development, data presentation, and conclusion drawing and verification. First, interview recordings and relevant field notes were transcribed and organized according to the research focus. Second, the researcher conducted initial coding by identifying statements and information related to the communication strategies employed by educators. Third, codes with similar meanings were grouped into broader categories. The categories were subsequently developed into analytical themes based on the conceptual framework of communication strategy. The analysis focused on seven main dimensions: (1) audience identification, (2) message construction, (3) communication methods, (4) media selection, (5) feedback and audience engagement, (6) collaboration, and (7) communication barriers. Data that did not correspond to the research focus were reduced, while relevant information was retained for further interpretation. The categorized data were then presented in descriptive narratives and thematic matrices to identify patterns, similarities, differences, and relationships among the communication practices of the informants. The final stage involved interpreting the emerging themes and drawing conclusions by comparing empirical findings with the theoretical framework and relevant previous studies (Creswell & Poth, 2020).

The credibility of the findings was strengthened through source and technique triangulation. Source triangulation was conducted by comparing information obtained from the program coordinator, internal educator, and external educator. This comparison was intended to identify consistency and differences in their accounts of CBP Rupiah communication practices. Technique triangulation was conducted by comparing findings obtained through interviews, observations, and documentation. Information obtained from interviews was therefore not treated as the sole basis for interpretation but was examined against observed practices and relevant program documents. The researcher also conducted data verification by reviewing the consistency of interpretations with the original interview transcripts, field notes, and documentation. Contradictory information was examined further before conclusions were

formulated. This process was intended to minimize researcher interpretation bias and strengthen the credibility and dependability of the findings (Flick, 2022). Ethical considerations were applied throughout the research process. Before data collection, the researcher explained the purpose, focus, procedures, and expected use of the research to the informants. Informed consent was obtained from the informants before the interviews and observations were conducted. Informants were informed that their participation was voluntary and that they had the right to decline to answer questions or withdraw from the research. The information obtained was used solely for academic research purposes. The researcher also obtained the necessary permission to conduct data collection at the Bank Indonesia Representative Office of North Sumatra Province. Personal information and research data were handled responsibly to protect informants' privacy and maintain the integrity of the research process.

RESULT AND DISCUSSION

Results

Based on in-depth interviews, observations, and documentation, the study found that the communication strategies employed by CBP Rupiah educators at the Bank Indonesia Representative Office of North Sumatra Province were developed through six interconnected practices: audience identification, message construction and simplification, interactive communication methods, media diversification, collaboration, and adaptation to communication barriers. These practices indicate that educators did not rely on a uniform communication pattern but adjusted their strategies according to the characteristics and conditions of the target audience.



Figure 1. Recognizing the media audience used for the socialization of Rupiah CBP

This strategy is carried out because the people of North Sumatra have diverse characteristics, both in terms of education, age, occupation, and geographical conditions. Therefore, educators do not apply the same communication pattern to all community groups, but make adjustments based on the characteristics of the message recipients.

Audience Identification as the Basis of Communication Strategy

Audience identification emerged as the initial stage in determining the communication strategy. The target groups of the CBP Rupiah Program included elementary and secondary school students, university students, educators, traders, communities, government institutions, banking stakeholders, and communities in geographically remote or 3T areas. The diversity of these groups required educators to consider differences in age, education, occupation, social background, and level of understanding before delivering the CBP Rupiah message. The CBP Rupiah Coordinator explained that the program was implemented through various community groups rather than being directed toward a single target audience. This condition required educators to adjust both the content and method of communication to the characteristics of each group. The internal educator described this adjustment as

follows “I first look at the participants' age, education, occupation, and background. To students, I use light language, stories, and games. To traders, I use examples of transactions. For the general public, I avoid technical terms and use metaphors that are close to their experience.” (Rizky Ananda, Internal Educator). The interview data show a clear pattern of audience segmentation. For elementary school students, educators emphasized games and other enjoyable activities. For junior high school students, educators used everyday cases and examples, while discussions and more analytical explanations were applied to high school students. For traders, examples related to monetary transactions were emphasized, whereas communication with the general public relied more heavily on simple language and familiar metaphors.

This pattern was also found among external educators. One external educator stated “For elementary school students, our method must be interactive because they need attention, so we use games. For junior high school, we provide case studies that they experience in daily life, while high school students have more discussions because they have a higher level of curiosity.” (Andri Putra Arta, External Educator). The observation data support these interview findings. During socialization activities, educators adjusted the level of explanation, examples, and interaction according to the participants present. Thus, audience identification functioned not merely as preliminary information gathering but as a basis for determining language, examples, communication methods, and media.

Figure 2. Audience-oriented implementation of CBP Rupiah socialization



Message Construction and Simplification

The second finding concerns the construction of CBP Rupiah messages. Educators did not directly reproduce institutional or technical terminology but translated the main concepts of Cinta, Bangga, and Paham Rupiah into messages that could be related to participants' everyday experiences. The concept of *Cinta Rupiah*, for example, was explained not simply as an emotional attachment to the currency but through concrete behaviors such as recognizing the authenticity of banknotes, maintaining their physical condition, and using the rupiah appropriately. The internal educator explained “The love of the Rupiah is not just about wanting money, but if we want money but don't know the characteristics of its authenticity, it is the same as lying. If they already know the characteristics of the authenticity of the rupiah, they will not want to receive shabby money and begin to understand how to take care of the rupiah.” (Rizky Ananda, Internal Educator). This finding indicates that educators used message simplification and contextualization to transform abstract institutional concepts into observable behaviors. The 5J principle *do not fold, do not cross out, do not squeeze, do not staple, and do not wet* was used as a practical example of how the value of caring for the rupiah could be implemented. The findings also show that message construction was adjusted according to the audience's level of understanding. Technical explanations concerning the characteristics of rupiah authenticity were simplified for younger participants, whereas high school students and adults were provided with broader explanations concerning the functions, characteristics, and appropriate use of the

rupiah. Therefore, message construction in CBP Rupiah socialization involved two processes: simplifying institutional messages and contextualizing them through everyday examples. This approach allowed educators to maintain the substantive content of the program while adjusting its presentation to different audiences.

Interactive Communication Methods



Figure 3. Socialization of Rupiah GST with interactive communication

The study further found that CBP Rupiah socialization was not dominated by one-way communication. Educators combined explanation with question-and-answer sessions, discussions, educational games, quizzes, simulations, demonstrations, and direct practice. The internal educator stated *“I use two-way and persuasive communication. Participants not only listen, but are also invited to ask questions, give opinions, participate in simulations, and answer quizzes. This strategy makes participants more active and helps me know whether the material has been understood.”* (Rizky Ananda, Internal Educator). Observation of socialization activities showed that participants responded to opportunities to ask questions, interact with educators, use teaching aids, and participate in games and simulations. These observations indicate that interactive methods created opportunities for participants to respond to the messages rather than only receive information passively. The external educator also differentiated interactive methods according to participants' developmental characteristics *“For elementary school students, I convey how to recognize and care for the Rupiah in a fun language through games and interactions. For junior high school, the method is almost the same, but more directed at giving reasons why they need to understand the Rupiah with a slightly more serious approach. For high school, I explain that the Rupiah has various important features and aspects that are not only limited to recognizing its authenticity through 3D.”* (Andri Putra Arta, External Educator).

These findings demonstrate that interaction was used not merely as an instructional technique but also as a means of adjusting communication to audience characteristics. The data, however, do not provide quantitative evidence of increased knowledge or program effectiveness. Therefore, the finding is interpreted as showing that interactive methods supported participant engagement and provided opportunities for educators to assess participants' responses and understanding during socialization, rather than demonstrating a measurable increase in learning outcomes.

Media Diversification in CBP Rupiah Socialization

In addition to direct interaction, educators used various communication media to support message delivery. The media identified through interviews and observations included PowerPoint presentations, educational videos, posters, banners, quizzes, interactive games, social media, radio, television, and teaching aids for recognizing rupiah authenticity. The internal educator explained *“The media I use most often are presentation materials, short videos, posters, pictures, quizzes, and props. The media helps explain difficult material if it is only delivered orally.”*

(Rizky Ananda, Internal Educator). Observation showed that visual materials and teaching aids were particularly useful when educators explained technical information concerning rupiah authenticity and the 3D method (*Dilihat, Diraba, Diterawang*). Participants were given opportunities to observe and practice identifying the characteristics of rupiah banknotes directly. The findings therefore indicate a multimodal communication strategy, in which face-to-face communication and mediated communication were combined. Direct communication provided opportunities for dialogue and clarification, while visual and digital media supported the presentation of information and helped make abstract or technical messages more concrete. The selection of media was not uniform. Educators considered the characteristics of participants, the objectives of the educational activity, availability of facilities, geographical conditions, and access to communication technology. Consequently, media diversification functioned as an adaptive strategy rather than simply as an effort to use as many media platforms as possible. Another finding was the role of collaboration in expanding the reach of CBP Rupiah education. The program involved internal Bank Indonesia educators as well as external educators, including CBP Rupiah Youth Ambassadors and other institutional or community partners.

The CBP Rupiah Coordinator stated *“The socialization strategy is carried out through collaboration with various parties, such as schools, universities, local governments, communities, media, and community groups. The collaboration is carried out to expand the educational reach of CBP Rupiah.”* (Hendra Wangsa Dikrama, CBP Rupiah Coordinator). The involvement of external educators provided additional communication channels because these educators had closer access to particular community groups. Collaboration therefore operated at two levels. First, it supported the distribution of educational activities across different communities. Second, it enabled the adaptation of messages through communicators who were familiar with the social characteristics of their respective audiences. This finding suggests that CBP Rupiah communication was not implemented solely as a top-down institutional communication process. Instead, it involved a network of communicators consisting of Bank Indonesia educators, youth ambassadors, schools, universities, government institutions, communities, and media. Despite the availability of communication resources and collaboration, the study identified several barriers. These included differences in audience understanding, limited communication time, participants' attention levels, geographical distance, limited internet access, and differences in technological facilities. The internal educator explained *“The obstacles that I often face are differences in the level of understanding, easily distracted participants, time constraints, and the use of terms that are considered too technical.”* (Rizky Ananda, Internal Educator). The findings indicate that communication barriers occurred at both the message-reception level and the environmental level. At the message-reception level, differences in literacy and familiarity with technical terminology affected how participants received the information.

At the environmental level, geographical conditions and unequal technological infrastructure affected the selection and implementation of communication media. Educators responded to these barriers through several adaptive practices, including simplifying language, using familiar examples, providing individual explanations, applying games and demonstrations, and involving local institutions or community members. In areas with limited technological access, educators relied more heavily on direct communication and available physical materials. Thus, the results demonstrate that adaptation occurred throughout the communication process rather than only during initial audience identification. Audience characteristics influenced message construction; message characteristics influenced method and media selection; while geographical and technological conditions required further adjustment during implementation. Overall, the results demonstrate that the communication strategy of CBP Rupiah educators in North Sumatra operates as an adaptive and audience-oriented process. The strategy can be summarized into six interconnected practices.

Table 1. Communication Strategies of CBP Rupiah Educators Based on Empirical Findings

Communication practice	Empirical finding
Audience identification	Audiences were segmented according to age, education, occupation, social background, and geographical context.
Message construction	Institutional concepts were simplified and connected to everyday experiences.
Interactive methods	Discussions, games, quizzes, simulations, demonstrations, and question-and-answer sessions were used.
Media selection	Digital and conventional media were combined according to audience needs and contextual conditions.
Collaboration	Internal educators worked with youth ambassadors, schools, universities, government institutions, communities, and media.
Adaptation to barriers	Educators adjusted language, examples, methods, media, and communication partners in response to literacy, time, geographical, and technological constraints.

The findings therefore indicate that CBP Rupiah socialization is not characterized by a single standardized communication technique. Rather, educators continuously adjust who communicates, what is communicated, how the message is delivered, which media are used, and how barriers are addressed according to the characteristics of the target audience and local context. Importantly, the study does not claim that these strategies statistically increase knowledge or program effectiveness, because such outcomes were not measured quantitatively. The empirical contribution of the study instead lies in identifying how audience segmentation, message contextualization, interactive engagement, media diversification, collaboration, and contextual adaptation operate as interconnected elements of CBP Rupiah communication practice.

Discussion

Communication Strategy of CBP Rupiah Educators Towards the Socialization of the Cinta Bangsa Paham Rupiah Program in North Sumatra

The findings indicate that the communication strategy implemented by CBP Rupiah educators at the Bank Indonesia Representative Office of North Sumatra is best understood as an adaptive and audience-oriented communication process, rather than as a standardized procedure for disseminating institutional messages. The adaptation occurs through the interaction of audience characteristics, message construction, communication methods, media selection, collaboration, and contextual constraints. This finding suggests that the implementation of a national public education program is mediated by the conditions under which communication takes place. In other words, the substance of the CBP Rupiah message may remain institutionally consistent, but its form, language, channel, and method of delivery are adjusted to the characteristics of the intended audience.

This interpretation is consistent with the concept of communication strategy, which views communication as an integrated process involving the communicator, message, channel, audience, and expected effect (Prasetyo et al., 2018). (Ariyanto, 2020) similarly emphasizes that communication strategy involves the integration of planning and communication management to achieve predetermined objectives. In the context of this study, these theoretical perspectives are reflected not simply in the selection of communication media, but in the educators' capacity to interpret the characteristics of their audiences and translate institutional messages into forms that are socially and contextually appropriate. The findings therefore extend the application of communication strategy theory to public education programs. Rather than positioning the communicator as merely a transmitter of information, the study demonstrates the role of educators as interpreters and contextualizers of institutional messages. Their communication

work involves determining what aspects of the message should be emphasized, how concepts should be expressed, and which communication format is appropriate for particular groups. This is particularly relevant to CBP Rupiah because the program contains normative concepts such as love, pride, and understanding of the rupiah that may require contextual interpretation before they become meaningful to different audiences.

One of the most important findings is that audience identification functions as the starting point for communication strategy. The educators did not treat participants as a homogeneous audience. Instead, they considered age, educational background, occupation, social experience, and geographical context when determining communication approaches. This resulted in different approaches for elementary school students, secondary school students, traders, and the general public. This finding demonstrates that audience segmentation in public communication is more than a demographic classification. It functions as a mechanism through which communicators determine the degree of message complexity, communication style, examples, and interactional format. For example, the use of games with elementary school students is not simply a choice of teaching technique; it reflects an understanding that younger audiences require communication formats that accommodate their attention and learning characteristics. Similarly, the use of transaction-related examples for traders indicates an attempt to connect the institutional message with the audience's everyday economic experience.

This finding is consistent with (Ayu et al., 2025) who emphasize the importance of adjusting CBP Rupiah socialization to demographic and target-group characteristics. However, the present study provides a more practice-oriented interpretation by showing that segmentation is also informed by participants' experience, level of understanding, social environment, and geographical conditions. Thus, audience segmentation operates as a strategic mechanism for contextualizing communication, rather than merely as an administrative process for grouping participants. The finding also supports the argument that communication strategies for national programs cannot be implemented effectively through completely uniform approaches. Although Bank Indonesia provides the institutional framework and substantive content of CBP Rupiah, educators must negotiate between standardized institutional messages and the diverse social realities of the audiences they encounter. This represents an important dimension of public communication that is often less visible when studies focus primarily on program outcomes or communication media.

The second important finding concerns the educators' role in simplifying institutional messages. The concepts of love, pride, and understanding of the rupiah were not delivered solely as abstract institutional values. Instead, educators connected these concepts with observable practices, such as recognizing authentic rupiah, maintaining the physical quality of banknotes through the 5J principle, and using rupiah appropriately. This process can be interpreted as message translation, whereby institutional meanings are transformed into concrete and experience-based forms that are more accessible to audiences. The significance of this finding lies in the fact that communication barriers in public education do not always originate from a lack of information. They can also arise from differences between the language used by institutions and the everyday language of citizens. Message simplification therefore becomes a strategic response to potential semantic barriers.

The finding corresponds with (Alfaiz Nur & Ritonga, 2026) who found that communication strategies related to rupiah literacy in North Sumatra require adjustments in messages, media, and educational approaches according to community characteristics. However, the present study broadens this perspective by examining message translation within the broader CBP Rupiah framework rather than focusing primarily on rupiah authenticity. Educators function as a bridge between institutional discourse and everyday community experience. This finding has theoretical significance because it demonstrates that message construction is not a separate stage from audience identification. The two processes are interconnected. Understanding the audience determines how the message is constructed, while the characteristics of the message influence the choice of communication method and media. Thus, the communication strategy identified in this study is better understood as a dynamic process rather than a

linear sequence. Another significant finding is the use of interactive communication through discussion, question-and-answer sessions, games, quizzes, simulations, demonstrations, and direct practice. The importance of this finding is not merely that these methods make socialization activities more varied. Rather, interactivity creates opportunities for feedback, allowing educators to identify whether participants understand the message and to modify their explanations when misunderstandings occur.

From a theoretical perspective, this indicates a movement from a predominantly transmission-oriented model of public communication toward a more participatory form of communication. Participants are not positioned solely as passive recipients of Bank Indonesia's information. Their questions, responses, and participation in simulations become part of the communication process. Consequently, communication develops as an exchange of meaning in which educators can adjust messages according to participant responses. These findings are in line with research (Ratu Soleha & Mandira, 2025) who found that question-and-answer activities and interactive games were relevant in CBP Rupiah socialization among students. Similar educational approaches have also been reported in studies of CBP Rupiah socialization in school settings. However, the present study extends these findings by showing that interactive communication is not necessarily restricted to students. Its form can be adjusted according to the characteristics of the audience, including community groups and participants in geographically challenging areas. Importantly, the findings should not be interpreted as empirical evidence that interactive methods increase the effectiveness of CBP Rupiah socialization because the study did not employ pre-test and post-test measurements or other quantitative indicators of communication effectiveness. The more appropriate interpretation is that interactive methods provide opportunities for participant engagement and immediate feedback, which educators perceive as useful for identifying levels of understanding during communication activities.

The findings also demonstrate that CBP Rupiah communication involves a combination of digital and conventional media. Presentations, educational videos, social media, posters, banners, radio, television, quizzes, and physical teaching aids are selected according to the needs of the audience and communication context. This finding is important because it challenges the assumption that digitalization necessarily means replacing conventional communication. In the context examined in this study, digital media and face-to-face communication function complementarily. Digital media can broaden the dissemination of messages, while direct interaction and physical teaching aids can facilitate explanation and demonstration of concepts that require immediate observation or practice.

These findings are in line with research (Saputri et al., 2025) who identified the combination of social media, educational activities, community seminars, and school-based education as part of a multimodal approach to rupiah socialization. It is also consistent with (Widias Ningrum et al., 2024) which found that Bank Indonesia's communication practices in North Sumatra combine direct education, digital media, social media, and collaboration with communities and business actors. However, the present study indicates that media selection is influenced not simply by technological development, but by the fit between media characteristics, audience needs, and local communication conditions. This is particularly important in geographically diverse contexts. Consequently, media diversification in CBP Rupiah communication should be understood as contextual media selection rather than technological maximization. A distinctive aspect of the findings is the role of North Sumatra's geographical diversity in shaping communication practices. The broad geographical coverage and differences in technological access create conditions in which the same communication strategy cannot necessarily be applied uniformly. Where digital infrastructure is limited, direct communication and simpler media become more relevant. Where digital access is stronger, digital platforms can complement face-to-face activities.

The findings reinforce the research (Alfaiz Nur & Ritonga, 2026) which identified geographical conditions, differences in educational backgrounds, and unequal access to information as challenges in rupiah-related communication in North Sumatra. However, the present study contributes an additional perspective by

showing that geographical conditions are not merely external obstacles. They actively influence educators' strategic decisions concerning communication methods, media, and collaboration. Collaboration with schools, universities, local governments, communities, media organizations, CBP Rupiah Youth Ambassadors, and CBP Teacher Ambassadors further demonstrates how educators respond to contextual limitations. Collaboration expands the communication network and provides access to communicators who may have closer social relationships with specific audiences. In this sense, collaboration is not merely an organizational mechanism for expanding program coverage; it also functions as a contextualization strategy. The involvement of external educators is particularly relevant because communication proximity can reduce the institutional distance between Bank Indonesia and the community. This complements findings from Widias Ningrum et al. (2024), which highlight collaboration with communities and business actors in Bank Indonesia's communication activities in North Sumatra. The present study adds that collaboration in CBP Rupiah communication also involves actors who can function as intermediaries between institutional messages and specific audience groups.

The communication barriers identified in this study include differences in levels of understanding, participant attention, limited communication time, technical terminology, geographical distance, and limitations in internet and technological facilities. Rather than treating these barriers only as weaknesses in program implementation, the findings suggest that they become factors that stimulate educators to modify their communication strategies. The educators responded by simplifying language, using familiar examples, introducing games and demonstrations, employing physical teaching aids, adopting personal approaches, and involving local actors. This indicates that adaptation occurs not only before communication begins but also during the communication process when educators encounter barriers. This finding reinforces the argument that communication strategy should be understood as a dynamic process. A strategy may be planned in advance, but its implementation remains dependent on situational conditions. The communicator therefore requires not only technical communication competence but also the ability to recognize and respond to changes in audience characteristics and communication environments.

The involvement of external educators has strategic value because they can have a social closeness to the target group. In the context of public communication, the proximity of communicators to the audience can help create a more familiar communication atmosphere and reduce the distance between institutions and society. These findings have similarities with research (Widias Ningrum et al., 2024) which shows that Bank Indonesia's communication strategy in North Sumatra also utilizes collaboration with local communities and business actors in QRIS socialization. However, in the CBP Rupiah study, the collaboration has a broader character because it involves educational actors who specifically play a role in conveying messages about Rupiah.

The principal contribution of this study lies in its positioning of CBP Rupiah educators as strategic communication actors rather than treating them merely as implementers of a predetermined socialization program. The findings indicate that educators mediate between standardized institutional messages and heterogeneous social contexts. Their role involves audience identification, message translation, interactive engagement, media selection, collaboration, and adaptation to contextual barriers. Accordingly, the study proposes that communication strategies for national public education programs are not necessarily uniform in their implementation. Although the institutional message remains standardized, its communication practice is mediated by at least four interconnected factors: audience characteristics, communicator capacity, geographical context, and media accessibility. These factors shape how messages are interpreted, simplified, delivered, and adjusted in practice. This proposition extends conventional communication strategy perspectives that emphasize the integration of communicator, message, channel, audience, and effect (Widias Ningrum et al., 2024). The findings suggest that, in a heterogeneous public communication environment, these elements should also be understood as contextually mediated. The communicator does not simply select a channel for a predetermined audience; rather, audience characteristics and contextual

conditions influence the construction of the message, selection of media, communication method, and form of interaction.

Thus, the novelty of this study is not simply the finding that CBP Rupiah communication is adaptive. Its more specific contribution is demonstrating how adaptation occurs through the interaction between educator agency and contextual diversity. This provides a more nuanced understanding of how national public education programs are translated into local communication practices. Practically, the findings suggest that Bank Indonesia can strengthen CBP Rupiah communication by developing more detailed audience mapping, preparing differentiated educational materials, combining digital and face-to-face communication, strengthening the role of external educators, and developing participatory communication methods. Media selection should also consider local infrastructure and audience characteristics rather than relying exclusively on digital platforms. Nevertheless, the findings should be interpreted within the scope of the research design. This study involved three informants representing program coordination, internal education, and external education at the Bank Indonesia Representative Office of North Sumatra. Therefore, the findings should not be generalized statistically to all CBP Rupiah educators or to the entire population of North Sumatra. Rather, they provide an in-depth account of communication practices within the CBP Rupiah implementation context at the North Sumatra representative office, based on the perspectives and field experiences of the informants involved. This limitation also indicates an opportunity for further research. Future studies could involve a larger number of educators and program participants, compare CBP Rupiah implementation across different regions, or examine audience responses quantitatively. Such studies could complement the present findings by assessing whether the adaptive communication strategies identified here are associated with measurable changes in knowledge, attitudes, or behavioral intentions toward the rupiah.

CONCLUSION

This study concludes that the communication strategy of CBP Rupiah educators at the Bank Indonesia Representative Office of North Sumatra is characterized by audience orientation, contextual adaptation, interactive engagement, media diversification, and collaboration. Rather than applying a uniform communication pattern, educators adapt institutional messages to differences in audience characteristics, communication contexts, and local conditions. The findings indicate that educators function not merely as information providers but as communication intermediaries who translate institutional messages into forms that are relevant to diverse audiences.

Theoretically, this study contributes to the understanding of communication strategy by demonstrating that the implementation of a national public education program is contextually mediated. Communication strategy is not limited to the integration of communicators, messages, media, and audiences, but also involves the educator's capacity to adapt communication practices to geographical, technological, social, and audience-related conditions. Practically, the findings suggest that Bank Indonesia can strengthen CBP Rupiah dissemination by developing audience-specific materials, maintaining a balance between digital and face-to-face communication, strengthening participatory methods, and optimizing collaboration with external educators and local institutions. This study has several limitations. The findings are based on three informants and were conducted at a single Bank Indonesia representative office, with data predominantly reflecting the perspectives of program implementers. Therefore, the findings should not be generalized to all CBP Rupiah implementation contexts. Future research could involve a broader range of educators and program participants, compare implementation across regions, and examine audience responses to determine how different communication strategies relate to changes in knowledge, attitudes, or behavioral intentions toward the rupiah.

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