

ENHANCING LITERACY CULTURE AND CBP AWARENESS THROUGH HMJ BUSINESS POLTEKBA COMMUNITY GUIDANCE IN GANG RAKYAT

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Abstract

The low level of public understanding of love, proud, and understand Rupiah and the low level of literacy in children are challenges and phenomena that occur in the Gang Rakyat Balikpapan area, this problem is a serious challenge in improving the quality of education and public knowledge. In addition, understanding of the concept of love, proud, and understand Rupiah is also still low, which has an impact on the lack of appreciation of the rupiah as a symbol of state sovereignty. This phenomenon hinders the creation of a society that is intelligent, critical, and has an awareness of love, proud, and understanding of the rupiah. To answer these problems, HMJ Bussines through the Community Development program carried out Cinta, Bangga, Paham (CBP) Rupiah education, savings education, and the creation of literacy corners. The methods used include surveys and coordination, procurement of facilities and infrastructure, as well as implementation of activities and evaluation. The sampling technique used was the purposive sampling technique. The results of the Community Development activities are: Cinta, Bangga, Paham (CBP) Rupiah education increases public understanding of the value and role of the rupiah, the creation of literacy corners and savings education increases children's interest in reading and understanding the importance of saving. The results of the HMJ Bussines Community Development activities have proven effective in increasing the understanding of love, proud, and understand Rupiah in the community, the importance of saving, as well as increasing interest in reading and understanding of the importance of literacy culture.

Keywords: Community development, Education, Literacy culture.

INTRODUCTION

Education plays a strategic role in shaping a smart, resilient and competitive society. This is in line with Sustainable Development Goals (SDGs) point 4, which is to ensure inclusive and quality education for all. The Indonesian government has demonstrated its commitment through policies such as Permendikbud No 23 of 2015 on Cultivating Budi Pekerti and the School Literacy Movement (GLS). These efforts aim to strengthen a culture of literacy from an early age as a foundation for building a generation capable of contributing to sustainable development.

However, the literacy level in Indonesia still faces major challenges. Data from UNESCO shows that Indonesia's reading interest index only reaches 0.001%, putting Indonesia in a concerning position in the world literacy rankings. This low interest in reading contrasts with the huge potential that Indonesia has as the fourth largest populated country in the world. In fact, literacy plays an important role in developing the ability to read, write, think critically, and solve problems, which are crucial aspects in improving the quality of human resources (Wibowo & Irfan, 2021).

In addition to literacy development, education about the Rupiah currency is also an important focus. Through the educational program "Cinta, Bangga, Paham Rupiah," the public is encouraged to understand the value and wise use of the Rupiah, while fostering a sense of pride in the national

currency. This effort is particularly relevant given the large number of damaged or inappropriate money circulating in the community, which indicates a lack of understanding about money management. Savings education is one way to improve the financial literacy of the community, especially among the younger generation. In a fast-paced and consumptive modern era, the habit of saving is an important foundation in creating financial stability and preparing for the future. By cultivating savings, individuals can manage their finances more wisely, deal with emergency needs, and achieve long-term financial goals.

In this context, Community Development activities carried out by the Business Student Association (HMJ) of Balikpapan State Polytechnic come as an innovative solution. This Community Development activity is carried out in Gang Rakyat, RT 36, Klandasan Ilir Village, Balikpapan Kota District. This location was chosen because it has great potential for sustainable community development. In this activity, various programs were carried out, such as the Community Development program conducted by Cinta, Bangga, Paham (CBP) Rupiah Education, Saving Education, and Literacy Corner Creation. With the spirit of collaboration, this activity actively involved the residents of Gang Rakyat RT 36 so as to create a harmonious relationship and long-term benefits for the community in Klandasan Ilir Village. With the synergy between education, literacy, and financial education, it is expected to increase the culture of literacy by encouraging children's interest in reading and creating a smart, competitive, and wise society in facing future challenges.

The purpose of the Community Development activities carried out by the Business Student Association (HMJ) of Balikpapan State Polytechnic is to foster a culture of literacy by encouraging children's interest in reading and providing education to the public about the value and role of rupiah.

LITERATURE REVIEW

Cinta, Bangga, Paham (CBP)

Cinta, Bangga, Paham (CBP) Rupiah is a form of public awareness and understanding of the Rupiah as a legal tender, a symbol of the sovereignty of the Republic of Indonesia, and a national unifying tool that must be recognized, cared for, and maintained so that it can play an optimal role in the economy and maintain economic stability, money authenticity, and exchange value (Bank Indonesia, 2020).

Education

The definition of education is a process of learning activities for each individual or group whose purpose is to improve the quality of mindset, knowledge and develop the potential of each individual. This educational process in everyday life is better known as the learning process (Finthariasari *et al.*, 2020). Education is the process of learning from not knowing to knowing. Education can be obtained in formal, non-formal and informal learning (Triandani *et al.*, 2023).

Education is a process of learning activities that can be done individually or in groups, with the aim of improving the mindset and quality of knowledge and developing the potential of each individual (Putri *et al.*, 2024). According to KBBI, education is the process of changing attitudes and behaviors of individuals or groups in an effort to mature through teaching, training, processes, and ways of educating.

The word culture comes from the Sanskrit language, namely buddhayah, which is the plural form of the word Buddi (budi or reason), which is defined as everything related to human reason and mind. While in English culture is called culture, which comes from the Latin Colore which is

interpreted as cultivating or working. In Indonesian, the word culture is usually also translated as “culture” (Lestari *et al.*, 2021).

Literacy

The word “literacy” in English refers to literacy, while in Latin, “litera” (letters) refers to the mastery of the writing system and everything related to its rules. Literacy is a person's ability to read, write and understand written texts. In general, literacy can be defined as the ability to read and write, but literacy is not only related to reading and writing (Annisa Anastasia Salsabila *et al.*, 2023).

Literacy is defined as the ability to read and write characters while media means an intermediary that can take the form of objects, people or events (Ningrum *et al.*, 2024).

Based on the above definitions, literacy can be concluded as a person's ability to understand, read and write written texts that include mastery of the writing system and its rules. Although generally often associated with the ability to read and write, literacy has a broader scope, involving critical thinking skills and understanding the context of communication. Literacy can also interact with media that serve as intermediaries, whether in the form of objects, people or events. Literacy is thus an important foundation in mastering information and communication that is relevant in everyday life.

RESEARCH METHOD

This activity was implemented through four main stages:

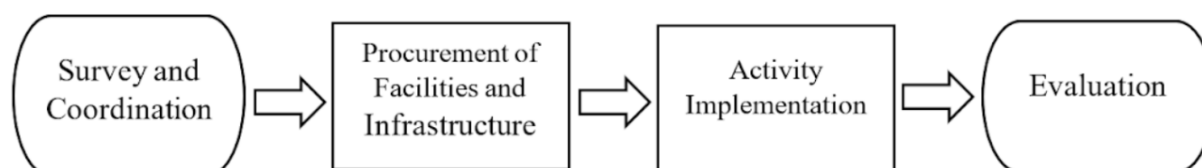


Figure 1. Research method

1. Survey and coordination

A survey was conducted to find out how much the community's interest in reading and understanding of Cinta, Bangsa, Paham (CBP) Rupiah. Furthermore, coordination is carried out with RT administrators and community leaders to plan activities (Bank Indonesia, 2020).

2. Procurement of Facilities and Infrastructure

A mini library is created that provides a collection of books with educational themes and inspiring stories, as well as supporting facilities such as props and space for reading.

3. Activity Implementation

This activity includes reading sessions, book discussions, literacy competitions, and interactive socialization about the value and importance of the rupiah.

4. Evaluation

The last stage is evaluation which includes: program success evaluation, committee evaluation, and overall event implementation evaluation.

RESULTS AND DISCUSSION

The activity of Improving Literacy Culture and Understanding of CBP through HMJ Business Community Development in Gang Rakyat was carried out through several stages. The following are the stages:

1. Survey and Coordination

The first step was survey and coordination. From the survey results that have been carried out in Gang Rakyat RT 36, it is found that the literacy culture among children is still low because in this area there tends to be less exposure to educational reading. In addition to these problems, residents of Gang Rakyat often do not understand how to properly maintain Rupiah as a legal tender and lack of understanding about saving money for children.

This survey also aims to establish coordination with the local RT and the parties involved such as Bank Indonesia to establish cooperation in terms of sending presenters for the socialization of CBP (Cinta, Bangga, Paham) Rupiah. Coordination was carried out both through Whatsapp, telephone and direct visits which were carried out on Friday, October 4 2024.



Figure 2. Survey and coordination

2. Procurement of Facilities and Infrastructure

The next stage carried out is the procurement of facilities and infrastructure, namely the collection of children's books which include fairy tale books, learning books, and religious books. These books were obtained from open book donation activities held from Monday, October 7, 2024 to Friday, November 8, 2024. The books collected from the open donation were 150 books.

To support the learning process on savings education, we also purchased picture savings and procured a projector to show educational videos on savings to children in Gang Rakyat.

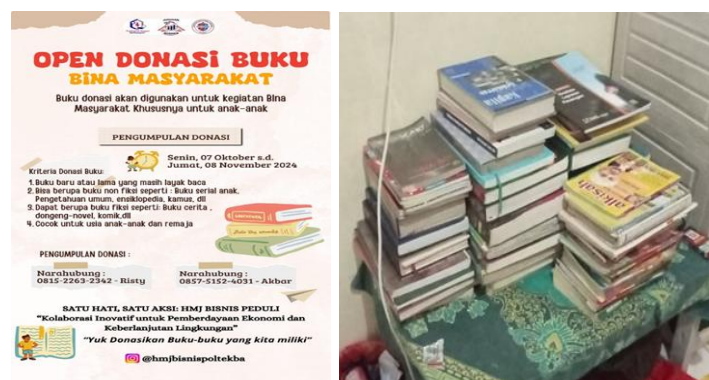


Figure 3. Procurement of facilities and infrastructure

3. Activity Implementation

Next is the activity implementation stage which was held on Saturday, November 8, 2024 to Sunday, November 9, 2024 at Gang Rakyat RT 36. The enthusiasm of the residents for the activities carried out was quite high, as evidenced by the amount of support and contributions made by the residents of Gang Rakyat RT 36 in this Community Development activity. This is shown by the willingness of residents and children to come directly to this activity for two consecutive days. This activity was attended by all residents and children of Gang Rakyat.

It began with the socialization of CBP (Love, Proud, Understand) Rupiah presented by representatives of this activity's partner, Bank Indonesia. In this socialization, it was explained in more detail regarding the understanding of CBP (Love, Proud, Understand) Rupiah to residents.

Then the activity continued by making a literacy corner. To create a comfortable atmosphere, the HMJ Business team also decorated the literacy corner by decorating and installing educational posters. The decking and installation of posters aims to make the literacy corner an attractive, comfortable, and educational reading place, so that it has a positive impact on children.

After the literacy corner was completed, the HMJ Bisnis team organized an agenda for reading and learning together. Before the children read the available books, we conducted a learning process related to the importance of saving money from an early age. In this learning process, we used the Video Based Learning method, which is a learning method that uses video as the main media to convey material (Al Faraby *et al.*, 2021). In this activity we also train children's creativity through drawing and decorating savings activities.

The following is a documentation of the socialization of Cinta, Bangga, Paham (CBP) Rupiah which was attended by residents of Gang Rakyat.



Figure 4. Documentation of the socialization of Cinta, Bangga, Paham (CBP) Rupiah

The following is a documentation of savings education through video-based learning methods and savings drawing activities carried out by children of Gang Rakyat RT 36



Figure 5. Documentation of savings education through video-based learning methods

The following is a documentation the creation of a literacy corner:



Figure 6. Documentation the creation of a literacy corner

4. Evaluation

The fourth stage is evaluation. The purpose of this community development activity is to provide positive changes for the residents of Gang Rakyat RT 36. Therefore, an evaluation is needed. The evaluation results of this activity are as follows:

- 1) It is necessary to form a team consisting of community members to make the literacy corner more effective and prolonged.
- 2) There is a need to form a monitoring team to evaluate the effectiveness of the literacy corner on a regular basis.
- 3) There must be contribution and support from the government such as the kelurahan, city government, provincial government and central government so that the programs that have been implemented can develop over the years.

Based on the survey results, the benefits, obstacles, and strategies arising from the activities to improve the Literacy Culture and Understanding of Love, Proud, Understand (CBP) Rupiah through Community Development of the Business Student Association (HMJ) in Gang Rakyat. The following is the explanation:

a. Benefits

The benefits of implementing the Community Development activities of the Business Student Association (HMJ) are as follows:

- 1) This program teaches the importance of reading as part of everyday life, thus strengthening the culture of literacy in children. Children learn that reading is not only a recreational activity, but also a means to increase insight, of course by using book media. Children in Gang Rakyat have access to books that support literacy, especially related to the history, role and function of Rupiah in daily life.
- 2) The community has a better understanding of the value and role of the Rupiah, both as a legal tender and a symbol of state sovereignty. This awareness helps prevent undervaluing the national currency, such as preferring foreign currencies.
- 3) Children are encouraged to develop the habit of saving as a form of healthy financial management that supports future needs.

b. Barriers

One of the main obstacles in carrying out community development activities in Gang Rakyat RT 36 is the lack of coordination with the local government. This leads to a lack of administrative support, such as official permits and other assistance needed to launch the program. In addition, access to local resources, such as facilities, material assistance and financial support, is limited.

This constraint also hinders community participation due to the lack of involvement of government and local leaders, which is important for building community trust. Ineffective communication with relevant parties also makes it difficult to convey information about the program's objectives and benefits, reducing support and the effectiveness of activities.

c. Strategy

To overcome the lack of cooperation with local government and officials in the implementation of community development activities in Gang Rakyat RT 36, strategic steps were needed. The HMJ Business team held official meetings with the government, such as the head of the RT or lurah, to explain the objectives, benefits, and impacts of the activities, as well as obtain administrative support, such as permits and recommendations. We also developed a detailed activity proposal, including the background, objectives, budget, and benefits of the program, to make it easier for relevant parties to understand the needs and provide support. Regular and structured communication with all parties is conducted through meetings and communication media to ensure engagement and transparency.

In addition, collaboration with local communities that share similar visions is done to increase resources and creative ideas. This strategy is expected to overcome obstacles, ensure smooth activities, and provide sustainable benefits for residents.

CONCLUSION

Based on the results of the Community Development program carried out by the Business Department Student Association (HMJ), it can be concluded that these activities focus on two important aspects, namely increasing the culture of reading literacy and education about the Rupiah (CBP) among residents of Gang Rakyat. Through various activities such as education, socialization, and reading activities that are realized in the form of literacy corners, it is hoped that it can foster interest in reading, awareness of the importance of saving, and encourage the development of children's potential. With the method used, through surveys, coordination, procurement of facilities and infrastructure, implementation of activities, to evaluation, it has proven effective in creating positive changes. The results of this Rupiah education activity (CBP) increase public understanding of the value and role of the rupiah. Then the activities of making literacy corners and saving education that have been carried out have succeeded in increasing children's interest in reading and understanding of the importance of saving. The community-based approach has proven effective in increasing the understanding of CBP Rupiah in the community, the importance of saving, as well as increasing interest in reading books and understanding the importance of literacy culture.

ACKNOWLEDGEMENT

From the results of the Bina Masyarakat program activities, we can conclude suggestions that this educational program can be expanded to other areas with similar conditions, increase the variety and access to reading materials at the literacy corner, and can use methods that are more interactive and interesting for children and communities. The sustainability of the program also requires the support of various parties, including educational institutions, government, and local communities, to create a long-term sustainable impact.

Praise be to God Almighty for His blessings and grace so that this Scientific Article can be completed properly. This article was written by M. Yusuf Ali Ahmadi, Dina Aulia Transinatra, Ersu Mutmainnah, Dinar Abhista Pramutia, M. Akbar Firmansyah. Based on the results of research in

Improving Literacy Culture and Understanding of CBP Through Community Development HMJ Business Poltekba in Gang Rakyat. We also express our gratitude to the Supervisor of the Business Department Student Association (HMJ) Mr. Ferdy Novri, S.Si., M.M. for his guidance and direction in making Scientific Articles.

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