



The Strategy of the Role of Young Intellectuals in CBP Rupiah and Payment System Stability

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Abstract. This study aims to analyze the strategy of the role of young intellectuals, especially postgraduate students in Kupang, East Nusa Tenggara, in strengthening the value of Love, Pride, and Understanding (CBP) of the Rupiah and supporting the stability of the payment system in the digital era. The research background is based on the increasing use of financial technology such as QRIS and digital wallets that facilitate transactions but also presents challenges in the form of declining awareness of the Rupiah as a symbol of national sovereignty and digital security risks. The research method used is a literature studies by examining various research results, official reports, and relevant survey data. The results of the study show that the level of CBP Rupiah literacy among students is in the medium category, with mastery of technical aspects quite well, but awareness of symbolic and nationalistic values is still limited. The high penetration of digital payment technology among students is not always followed by an adequate understanding of transaction security and personal data protection. The proposed strategy includes optimizing the use of digital media for literacy campaigns, establishing community-based education programs, collaboration with financial authorities and local governments, and integrating NTT's local wisdom values to increase pride in the Rupiah. This research confirms that graduate students have great potential as agents of change who are able to build a culture of safe, wise, and nationalistic transactions, as long as these roles are carried out in a structured, collaborative, and sustainable manner.

Keywords: CBP Rupiah, postgraduate students, payment system, strategy, young intellectuals.

1 Introduction

Young intellectuals, especially postgraduate students, have a significant capacity to strengthen the value of Love, Pride, and Understanding (CBP) of the Rupiah in the midst of the development of modern payment systems. This literacy not only includes technical knowledge about the physical characteristics and authenticity of the Rupiah, but also an understanding of its historical meaning, symbolic value, and function in maintaining national economic sovereignty [1]. A literature review shows that increased financial literacy correlates with wiser economic behavior and long-term stability-oriented behavior [2]. In this context, students can utilize their academic capacity

to compile educational materials, organize community-based socialization, and initiate creative campaigns on social media targeting the digital generation.

The use of digital technology is an effective strategy in spreading the values of the CBP Rupiah widely. Social media, podcasts, webinars, and edutainment applications have been proven to be able to expand the reach of financial literacy to areas that are difficult to reach by conventional methods [3]. Educational content based on storytelling, infographics, short videos, and gamification can attract the interest of the younger generation to understand the importance of caring for and using the Rupiah appropriately. This strategy not only increases knowledge, but also builds collective awareness to maintain the Rupiah as a legal tender.

In addition, young intellectuals play an important role in building a culture of secure and nationalistic digital transactions. The massive use of QRIS-based payment systems, digital wallets, and instant transfers requires a strong understanding of transaction security [4]. Education related to application security verification, introduction of online fraud modes, and personal data protection are important steps to ensure the stability of the payment system in the digital era. By promoting the use of a secure national payment system, the younger generation contributes to the country's monetary resilience.

Collaboration with financial authorities and local communities is key to the success of this strategy. Cooperation between students, Bank Indonesia, and community organizations can result in integrated and far-reaching financial literacy programs [5]. In areas such as Kupang, NTT, this synergy is very relevant considering the limited access to formal financial information in some circles. Training programs, workshops, and community mentoring can be an effective medium to transfer knowledge and skills to manage finances based on the value of the CBP Rupiah.

Strengthening the character of nationalism is also an important part of the strategy for the role of young intellectuals. Contextual education that links visual elements to the rupiah banknote such as images of heroes, cultural motifs, and tourist destinations with historical value and local identity can increase the sense of belonging to the national currency [6]. This approach is in line with the principles of civic education which emphasizes context-based learning to strengthen people's emotional attachment to the symbol of the state.

However, there are a number of challenges in the implementation of this strategy, such as the low interest of some people in financial literacy issues, limited resources, and technological barriers in certain areas [7]. To overcome this, adaptive communication methods are needed, the use of student and alumni organization networks, and the development of simple and easy-to-understand educational materials. By combining creativity, institutional support, and long-term commitment, the role of young intellectuals in strengthening the CBP Rupiah and maintaining the stability of the payment system will be more effective and sustainable.

2 Literature Review

2.1 Theoretical Framework of the Role of Young Intellectuals

Young intellectuals are individuals who possess academic insight, social awareness, and innovation capacity to contribute to national development [8]. In the context of monetary literacy, young intellectuals act as agents of change who translate complex economic concepts into accessible civic understanding [9]. Their active involvement in public education campaigns reflects the transformative potential of youth in promoting economic nationalism [10]. Intellectuals play a communicative role in mediating between expert knowledge and public discourse, thus shaping collective rationality. Hence, the role of young intellectuals in the CBP Rupiah movement is not only educational but also strategic in cultivating social responsibility and strengthening national identity.

2.2 Theoretical Framework of the Role of Young Intellectuals

Concept of CBP Rupiah (Cinta, Bangga, Paham Rupiah) The CBP Rupiah initiative by Bank Indonesia aims to foster public understanding, appreciation, and correct usage of the national currency [11]. The “Cinta” aspect emphasizes caring for the Rupiah through its proper use and protection; “Bangga” encourages recognition of the Rupiah as a national symbol of sovereignty; and “Paham” strengthens knowledge of the Rupiah’s function and value [12]. This concept integrates educational, cultural, and behavioral dimensions of financial literacy [13]. As a national campaign, CBP Rupiah has shifted from merely informative communication to a socio-cultural movement involving community participation, particularly youth [14]. Therefore, the involvement of young intellectuals amplifies the reach and sustainability of the CBP program.

2.3 Payment System Stability and Its Economic Implications

Payment system stability refers to the ability of financial institutions and infrastructures to facilitate secure, efficient, and reliable monetary transactions [15]. A stable payment system reduces transaction costs, mitigates systemic risks, and supports monetary policy transmission [16]. In Indonesia, Bank Indonesia’s role in developing digital payment ecosystems such as QRIS and BI-FAST has strengthened national financial inclusion [8]. However, maintaining stability requires not only technological readiness but also public trust and literacy regarding digital and cash-based payment instruments [9]. Hence, integrating the CBP Rupiah movement into the discourse of payment system stability ensures that citizens understand the Rupiah as both a physical and digital representation of national value.

2.4 The Strategic Role of Young Intellectuals in Promoting CBP Rupiah

Young intellectuals play a strategic role as social educators, innovators, and influencers in promoting CBP Rupiah values [17]. Through academic platforms, digital media, and

community engagement, they can translate macroeconomic issues into relatable narratives [18]. Their critical thinking allows them to connect the value of the Rupiah with civic education, digital ethics, and socio-economic identity. Young intellectuals operate within communities to promote awareness from within rather than from above. Their strategies include educational campaigns, creative content, participatory workshops, and collaboration with local stakeholders. This approach builds a sense of ownership and trust in the national currency while strengthening civic literacy and economic resilience.

2.5 Integrative Model: Linking CBP Rupiah to Payment System Stability

The synergy between the CBP Rupiah movement and payment system stability lies in public awareness and behavioral transformation [19]. By promoting “Cinta, Bangga, Paham Rupiah,” the campaign enhances responsible cash handling, encourages legitimate transactions, and supports digital payment literacy [7]. Young intellectuals act as mediators between policy and society, bridging the technical aspects of payment systems with socio-cultural understanding. When people appreciate the Rupiah’s symbolic and functional value, they are more likely to participate in formal financial systems, thus reinforcing monetary stability [9]. Therefore, developing youth-led strategies in CBP Rupiah education contributes not only to national identity formation but also to sustaining economic security in the digital era.

3 Methodology

3.1 Research Methods

This study uses a qualitative approach based on literature studies to explore the relationship between Rupiah literacy, digital transformation in the payment system, and the contribution of young intellectuals to national economic stability. This approach was chosen because it allows for in-depth exploration of various theories and previous findings without direct involvement in field data collection [8]. The literature studies provide a systematic framework for comprehensively analyzing conceptual and thematic data, as well as facilitating the synthesis of diverse scientific perspectives [14]. This method is considered relevant to explain economic dynamics and the role of the younger generation in the realm of monetary policy and national payment systems [11]. The validity of the analysis is strengthened through triangulation of data sources, crossperspective synthesis, and interconnectedness between supporting literature [19].

3.2 Data Set

The data in this study is secondary data obtained through literature searches from various reliable sources, such as scientific journals, Bank Indonesia annual reports, national policy documents, and reference books [8]. The search was carried out systematically using databases such as Google Scholar, ScienceDirect, and the Garuda Portal. The

inclusion criteria include literature published between 2015 to 2024 and have relevance to the topics of financial literacy, transaction digitalization, and student economic contribution [16]. The literature used represents micro and macroeconomic perspectives and covers the dimensions of public policy and education [21]. The selection process is carefully conducted to ensure the validity and reliability of the information [10].

3.3 Research Design

The research design is qualitative descriptive with a thematic analysis approach. This process includes the collection of secondary data, the identification of thematic patterns, and the interpretation of narratives of the relationships between concepts [13]. The analysis was conducted inductively to open space for new understandings from diverse literature studies [18]. The main themes are categorized based on the logical relevance and theoretical substance of each of the sources analyzed [9]. The validity of the design is maintained through the consistency of the method, the relevance of the data to the formulation of the problem and matching with the overall research objectives [20]. This study employs a qualitative literature review approach to examine the strategic role of young intellectuals in strengthening the values of Love, Pride, and Understanding (CBP) of the Rupiah and supporting payment system stability in the digital era. This approach is appropriate because it enables an in-depth synthesis of theoretical perspectives, empirical findings, and policy documents related to monetary literacy, digital payment systems, and youth participation without direct field data collection [21].

3.4 Literature Search Strategy

The literature search was conducted systematically using reputable academic databases, including Google Scholar, ScienceDirect, and the Garuda Portal. Keywords used in the search process included *CBP Rupiah*, *financial literacy*, *digital payment system*, *young intellectuals*, and *payment system stability*. The search process aimed to capture relevant studies that discuss both conceptual frameworks and empirical findings related to the research focus [22].

3.5 Inclusion and Exclusion Criteria

The inclusion criteria for the selected literature were as follows: (1) publications issued between 2015 and 2024; (2) studies focusing on Rupiah literacy, digital transaction behavior, payment system stability, or the role of youth and students in financial education; and (3) sources originating from peer-reviewed journals, official institutional reports, and academic books. Literature that was not directly related to the research objectives, lacked academic credibility, or contained redundant findings was excluded from the analysis [23].

3.6 Data Analysis Technique

The analysis was conducted using a thematic analysis technique. Selected literature was reviewed, coded, and categorized into key thematic areas, including CBP Rupiah literacy levels, digital payment adoption, cybersecurity awareness, student-driven literacy initiatives, and collaborative governance. This inductive process allowed patterns and conceptual relationships to emerge naturally from the data, ensuring analytical depth and coherence across sources [24].

3.7 Validity and Reliability of Analysis

To ensure the credibility of the findings, data triangulation was applied by comparing insights from various types of sources, such as academic journals, policy documents from Bank Indonesia, and international reports on payment system stability. Consistency across themes and cross-referencing among sources strengthened the reliability of interpretations and minimized subjective bias [25][26].

3.8 Ethical Considerations

As this research is based exclusively on secondary data, no direct interaction with human participants was involved. All sources were cited appropriately following a numeric referencing system to maintain academic integrity and avoid plagiarism. The research process adhered to ethical standards in academic writing, including transparency in data selection and acknowledgment of intellectual property [27].

4 Results

The literacy level of CBP Rupiah among postgraduate students in Kupang, NTT, is in the medium category. Knowledge related to the authenticity of the Rupiah is quite adequate [27]. Understanding of the symbolic meaning and role of the Rupiah in maintaining national economic sovereignty is still limited. Value-based education and local contextualization are considered necessary to deepen this awareness. These results show that there is a wide space for strengthening literacy programs.

The results of this qualitative literature review are organized into two forms of presentation, namely (1) a summary table of key literature relevant to CBP Rupiah, young intellectuals, and payment system stability, and (2) narrative findings based on thematic analysis. This structure aligns with the reviewer's recommendation to provide tabulated results and to avoid a fully narrative format.

Table 1. Summary of Key Literature Related to CBP Rupiah and Payment System Stability

No	Author(s) & Year	Focus of Study	Key Findings	Relevance to This Study
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1	Astuti [8]	Rupiah literacy & nationalism	Public understanding of symbolic Rupiah elements remains limited	Supports findings on students' low symbolic CBP awareness
2	Adityas & Nugroho [2]	CBP social media campaigns	Digital media improves youth financial awareness	Confirms effectiveness of digital literacy strategies
3	Arifin [6]	Student digital transaction behavior	Students rely heavily on QRIS & e-wallets	Aligns with finding on high digital payment penetration
4	Hamzah [16]	Digital security risks	Lack of cybersecurity awareness increases fraud vulnerability	Reinforces findings on low student security literacy
5	Nabila [25]	Digital security literacy in Gen Z	Gen Z still weak in personal data protection	Relevant to risks faced by postgraduate students
6	Nugraha [26]	Campus-BI collaboration	Partnerships improve CBP literacy programs	Supports need for structured collaboration
7	Fadhilah, N. (2023)	Youth role in financial nationalism	Youth vital in promoting monetary stability	Aligns with theme of "young intellectuals as agents of change"

The penetration of digital payment technology among students is relatively high. The majority of students use QRIS and digital wallets in their daily transactions [14]. The level of awareness of digital security risks such as online fraud and theft of personal data is relatively low. This risk can threaten the stability of the payment system if it is not balanced with financial security literacy. Strengthening understanding related to transaction security is an important priority.

Table 2. Thematic Findings from Literature Review

Theme	Description of Findings	Supporting Sources
CBP Literacy Level	Student literacy regarding authenticity is adequate, but symbolic & nationalistic understanding is limited	Fitriani [14]; Astuti [8]; Junaedi [20]
Digital Payment Usage	QRIS and e-wallet adoption is very high among students, driven by practicality	Arifin [6]; Damayanti [11]; Budianto [10]
Digital Security Awareness	Students' awareness of fraud, phishing, and personal data risks is low	Hamzah [16]; Nabila [25]
Student-Driven Literacy Activities	Activities exist but are sporadic, mostly seminars or short events	Nugraha [26]; Rahman [30]
Collaboration Dynamics	Partnerships with BI and local authorities exist but mostly ceremonial	Kurniawan [21]; Adityas [2]
Youth Strategic Potential	Young intellectuals have strong capacity as educators & innovators	Suharto [39]; Fadhilah [42]

Financial literacy activities carried out by students are still sporadic. Existing programs are more in the form of seminars, socialization, or short-term training [33]. Integration of activities into curriculum and community service programs is rare. The

sustainability of literacy programs is often hampered by a lack of funding. These limitations affect the long-term impact on the formation of financial culture.

Collaboration between students and financial authorities has begun to take shape. The relationship involves Bank Indonesia, the Financial Services Authority, and local governments [21]. CBP Rupiah activities are generally carried out at the moment of commemoration of national holidays or regional economic events. These momentum-based activities are not enough to form strong collective habits. A more routine and structured approach needs to be developed.

The potential of students as agents of change in strengthening the CBP Rupiah is very large. The implementation of this role still requires a systematic and technology-based strategy [36]. Support for cross-sectoral collaboration will strengthen the effectiveness of the program. The use of digital media can expand the reach of education. Optimizing student potential will have a positive impact on Indonesia's monetary resilience.

The findings from the literature indicate that the level of CBP Rupiah literacy among postgraduate students in Kupang, NTT is in the medium category, particularly in aspects related to identifying the authenticity of banknotes [40]. However, awareness of the symbolic and nationalistic values of the Rupiah remains limited. This indicates that financial education still tends to focus on technical knowledge rather than value-based civic understanding.

In terms of digital payment practices, the majority of postgraduate students actively use QRIS and digital wallet services as their primary transaction tools [41]. The convenience and speed of digital payments contribute to their widespread adoption.

Although usage is high, the literature shows that students' awareness of security threats, such as phishing, social engineering, and personal data breaches, is still relatively low. This situation presents a potential vulnerability for the stability of the payment system. The study also finds that financial literacy activities conducted by student communities are still sporadic and event-based, consisting mostly of seminars and short training programs. Long-term and integrated initiatives are still limited [42].

The sustainability of these activities is also affected by funding limitations and the lack of institutional support.

Collaboration between student groups and financial authorities such as Bank Indonesia has begun to develop but is still largely ceremonial or tied to commemorative events. This pattern limits the long-term impact of CBP literacy. More structured collaboration models are needed to create measurable outcomes.

Overall, the literature confirms that postgraduate students have significant potential as agents of change in strengthening the CBP Rupiah movement and supporting payment system stability, but such potential is not yet fully optimized. A more systematic, technology-based, and community-rooted approach is required to maximize this role.

5 Discussion

Young intellectuals have the strategic capacity to strengthen the value of the CBP Rupiah in the midst of the development of modern payment systems. The literacy in

question includes awareness of the historical, symbolic, and national economic significance [45]. This understanding is not only technical regarding the physical characteristics of the Rupiah. The role of students can be directed to become creative educational content developers. The long-term impact is the increase in public awareness of the Rupiah.

The findings of this study highlight the strategic role of young intellectuals, particularly postgraduate students, in strengthening the values of Love, Pride, and Understanding (CBP) of the Rupiah within the context of an increasingly digital payment ecosystem. The moderate level of CBP literacy identified in the results indicates that while technical knowledge regarding Rupiah authenticity is relatively sufficient, deeper understanding of its symbolic and nationalistic significance remains underdeveloped. This condition confirms previous findings that financial literacy initiatives often prioritize functional competence over value-based economic nationalism [41][42].

The high adoption of digital payment systems such as QRIS and digital wallets among students reflects the success of Indonesia's payment system digitalization agenda. However, this widespread usage is not proportionally accompanied by adequate awareness of digital transaction risks. Several studies emphasize that low cybersecurity literacy among young users increases vulnerability to fraud, data leakage, and misuse of digital identities, which may threaten payment system stability if left unaddressed [43][44]. Therefore, integrating digital security education into CBP Rupiah literacy programs is essential to reinforce national monetary resilience.

The results also reveal that student-led financial literacy initiatives remain sporadic and event-oriented. Short-term seminars and campaigns may raise awareness, but they lack sustainability and measurable long-term impact. Prior research argues that effective CBP Rupiah education requires institutional integration within academic curricula and community service programs to ensure continuity and social penetration [45][46]. By institutionalizing these initiatives, postgraduate students can assume sustained roles as educators and facilitators within society.

Collaboration between students, financial authorities, and local governments emerges as a crucial factor in enhancing the effectiveness of CBP Rupiah programs. Although partnerships with Bank Indonesia and related stakeholders have begun to develop, they are often limited to ceremonial or momentum-based activities. Studies indicate that sustainable financial literacy initiatives require long-term collaborative models that emphasize capacity building, program evaluation, and community empowerment rather than symbolic participation [47][48].

From a socio-cultural perspective, integrating local wisdom and regional identity into CBP Rupiah education offers a strategic pathway to strengthen emotional attachment and national pride. Linking the visual and symbolic elements of Rupiah banknotes with local cultural narratives, historical figures, and regional identity particularly in areas such as NTT can deepen public engagement and contextual understanding [49][50]. This approach supports the view that economic nationalism is most effective when grounded in local socio-cultural realities.

Furthermore, the role of young intellectuals as communicative agents aligns with the theory of communicative action, which emphasizes rational dialogue as the foundation of collective understanding and social cohesion [51]. Through digital platforms,

academic discourse, and community-based engagement, postgraduate students can translate complex monetary policies into accessible public narratives. This communicative role reinforces their position as catalysts for behavioral change in both cashbased and digital transactions.

Overall, the discussion confirms that optimizing the contribution of young intellectuals to the CBP Rupiah movement requires a multidimensional strategy encompassing digital literacy, cybersecurity awareness, institutional collaboration, and cultural contextualization. When these elements are systematically integrated, young intellectuals can significantly contribute to strengthening national currency awareness and maintaining payment system stability in the digital era [52][53].

6 Conclusions

This research shows that the role of young intellectuals, especially postgraduate students in Kupang, NTT, has strategic potential in strengthening the value of Love, Pride, and Understanding (CBP) of the Rupiah and maintaining the stability of the payment system in the digital era. The level of literacy towards the Rupiah is still in the medium category, with symbolic and nationalistic awareness that needs to be continuously improved. The use of digital technology and social media is an effective means to expand the reach of education and build people's emotional attachment to the Rupiah. The security of digital transactions is one of the crucial aspects that needs attention, considering the low understanding of students on the risks of online fraud and personal data protection. Cross-sector collaboration that is sustainable, based on local values, and involves the wider community is key to success in shaping a culture of safe, wise, and nationalistic transactions.

The author also recommends: First, postgraduate students need to actively initiate the CBP Rupiah literacy program that is sustainable, not only in the form of ceremonial activities or certain momentum. Second, the use of digital media must be optimized to create creative and educational content that is able to reach the younger generation more widely. Third, campuses and local governments need to provide funding support and facilities for community-based and technology-based literacy programs. Fourth, the integration of nationalism values and NTT's local wisdom in literacy materials can increase people's sense of pride and ownership of the Rupiah. Fifth, the establishment of collaborative networks between students, financial authorities, and local communities needs to be strengthened to ensure the continuity and effectiveness of the CBP Rupiah strengthening program and the stability of the payment system.

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