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The Influence Of Rupiah Educational Content On Instagram @Cbp_Rupiah_Sumsel On Rupiah Care Knowledge By The Genbi Sumsel Community

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Abstract

This study is entitled The Influence of Rupiah Educational Content on Instagram @CBP_Rupiah_Sumsel on Rupiah Currency Care Knowledge by the GenBI South Sumatra Community. The research method used is a quantitative approach with a causal associative research type. The quantitative approach was chosen because the data in the study were collected in numerical form through a Likert-scale questionnaire instrument and analyzed using statistical techniques. The causal associative method was used to examine the causal relationship between the Instagram content of CBP Rupiah South Sumatra as an independent variable and knowledge of how to care for rupiah currency as a dependent variable among students receiving Bank Indonesia scholarships in South Sumatra in 2025. Overall, the Instagram content of @cbp_rupiah_sumsel was proven to have a positive and significant effect on the knowledge of rupiah currency care among GenBI South Sumatra members in 2025. This influence is evidenced by the calculated T value of 7.300 with a significance of 0.000, a regression equation of Y = 19.916 + 0.487X, and a contribution of 30.8% based on the R Square value.This influence occurred because the @cbp_rupiah_sumsel content presented a high-quality stimulus supported by a clear message with a TCR of 93.28%, source credibility as the official account of Bank Indonesia's South Sumatra Representative Office with a TCR of 93.11%, visual appeal with a TCR of 90.33%, and ease of access with a TCR of 90.00%. This stimulus was actively processed by respondents as GenBI South Sumatra members who are indeed concerned about rupiah issues, resulting in a strong knowledge response with seven of the eight Y variable indicators in the very good category, led by knowledge of the 5J principles with a TCR of 96.23% and the 3D method with a TCR of 95.57%.

Keywords: The Influence of Educational Content, Rupiah Currency Care, Genbi South Sumatra

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INTRODUCTION

Rupiah banknotes serve not only as legal tender but also as symbols of national sovereignty and identity. Therefore, maintaining the physical quality of rupiah banknotes is a shared responsibility among Indonesian citizens. However, empirical evidence indicates that people treat rupiah banknotes differently. A study conducted by A. Jajang W. Mahri et al. (2021) found that market vendors generally place money in special containers, housewives tend to keep money in wallets although some still store it in clothing pockets,

while students commonly keep both worn and new banknotes in their wallets without paying much attention to their physical condition. These differences suggest that public awareness and knowledge regarding proper rupiah banknote care remain diverse.

As the monetary authority, Bank Indonesia has continuously promoted public awareness through the Cinta, Bangga, dan Paham (CBP) Rupiah program. The program consists of three pillars: Love the Rupiah, which emphasizes identifying authentic banknotes through the 3D method (Look, Feel, and Hold to the Light) and preserving banknotes through the 5J principles; Proud of the Rupiah, which promotes understanding of the rupiah as a symbol of national sovereignty; and Understanding the Rupiah, which emphasizes the role of the rupiah in economic stability and value preservation. In response to digital transformation, educational campaigns are no longer delivered solely through conventional approaches but are increasingly disseminated through social media platforms, including the Instagram account @cbp_rupiah_sumsel managed by Bank Indonesia Representative Office of South Sumatra Province.

The rapid growth of social media has transformed communication patterns, particularly among younger generations. Social media has evolved beyond entertainment and interpersonal communication into an effective educational platform. According to McQuail's media effects theory, media exposure produces cognitive effects by increasing audience awareness, understanding, and knowledge. Similarly, Uses and Gratifications Theory proposed by Katz, Blumler, and Gurevitch explains that individuals actively select media that satisfy their informational and learning needs. Through visual and interactive features, Instagram offers opportunities to deliver educational messages effectively and to facilitate knowledge acquisition.

More specifically, the process through which social media influences knowledge can be explained by the Stimulus-Organism-Response (SOR) theory proposed by Mehrabian and Russell (1974). This theory suggests that external stimuli are processed internally by individuals before generating responses. In this study, educational content published through @cbp_rupiah_sumsel acts as the stimulus, GenBI South Sumatra members represent the organism, and knowledge regarding rupiah banknote care constitutes the response. Therefore, content quality characterized by message clarity, source credibility, visual attractiveness, and accessibility is expected to influence the formation of audience knowledge.

GenBI South Sumatra consists of scholarship recipients from Bank Indonesia and includes members from Sriwijaya University, UIN Raden Fatah Palembang, and Sriwijaya State Polytechnic, totaling 175 members in 2025. As part of their membership obligations, all members are required to follow the Instagram account @cbp_rupiah_sumsel, which formally exposes them to educational content. Nevertheless, following an account does not necessarily guarantee that all members actively engage with or understand the information provided. Moreover, the 2025 cohort experienced a shorter period of exposure compared with previous cohorts because they officially joined in August 2025, while the membership period remained unchanged. This situation raises questions regarding whether such limited exposure still influences members' knowledge regarding rupiah banknote care.

Previous studies have demonstrated that social media contributes positively to health literacy, digital literacy, consumer behavior, and learning outcomes. However, studies specifically investigating the influence of official government social media content on knowledge regarding rupiah banknote care remain scarce. Furthermore, previous research generally treated social media as a broad construct without explaining how specific characteristics of content shape cognitive responses. Therefore, a research gap exists regarding the mechanism through which government social media content influences public knowledge concerning rupiah preservation.

Accordingly, the novelty of this study lies in three aspects. First, it focuses on the official Instagram account of Bank Indonesia, @cbp_rupiah_sumsel, as a medium for rupiah literacy education. Second, it examines cognitive responses in the form of knowledge regarding rupiah banknote care among GenBI South Sumatra members who are formally exposed to the content. Third, it applies the Stimulus-Organism-Response framework to explain how content quality dimensions, including message clarity, source credibility, visual attractiveness, and accessibility, contribute to knowledge formation. Therefore, this study aims to analyze the influence of educational content on Instagram @cbp_rupiah_sumsel on knowledge regarding rupiah banknote care among the GenBI South Sumatra community.

METHOD

This study employed a quantitative approach with a causal associative research design. The quantitative approach was selected because the research focused on measuring variables numerically and analyzing the relationships between variables using statistical procedures. Data were collected through a structured questionnaire using a five-point Likert scale, ranging from strongly disagree (1) to strongly agree (5). This approach enabled the researcher to obtain objective and measurable data regarding respondents' perceptions of the Instagram content of @cbp_rupiah_sumsel and their knowledge of rupiah banknote care.

The causal associative design was adopted to investigate the cause-and-effect relationship between the independent variable and the dependent variable. In this study, the Instagram content of @cbp_rupiah_sumsel served as the independent variable (X), while knowledge of rupiah banknote care served as the dependent variable (Y). The study aimed to determine whether the quality of Instagram content significantly influences the level of knowledge regarding proper rupiah banknote care among students who are recipients of Bank Indonesia scholarships (GenBI) in South Sumatra in 2025.

The population of this study consisted of all GenBI South Sumatra scholarship recipients in 2025. Respondents were selected using an appropriate sampling technique based on the characteristics of the population. Primary data were obtained directly from respondents through questionnaires distributed online and/or offline. The questionnaire items for the Instagram content variable were developed based on dimensions such as message clarity, source credibility, visual attractiveness, and accessibility, whereas the knowledge variable was measured through indicators related to respondents' understanding of rupiah care principles, including the 5J principles and the 3D method.

Before conducting the main analysis, the collected data were subjected to instrument testing, including validity and reliability tests, to ensure that the questionnaire items accurately measured the intended constructs and produced consistent results. Descriptive statistical analysis was then performed to provide an overview of respondents' perceptions of each variable. Furthermore, prerequisite tests, including normality and linearity tests, were conducted to ensure that the data met the assumptions required for regression analysis.

To examine the effect of the independent variable on the dependent variable, simple linear regression analysis was employed. This analysis was used to determine the direction and magnitude of the influence of Instagram content on knowledge of rupiah banknote care. The regression equation was formulated as:

$$Y = a + bX$$

where Y represents knowledge of rupiah banknote care, a denotes the constant, b represents the regression coefficient, and X refers to the Instagram content variable. Hypothesis testing was performed using the t-test with a significance level of 5% (α =

0.05). The coefficient of determination (R^2) was also calculated to determine the proportion of variance in knowledge that could be explained by the Instagram content variable. All statistical analyses were conducted using the Statistical Package for the Social Sciences (SPSS) version 25 to ensure accuracy and reliability in data processing and interpretation.

RESULT AND DISCUSSION

The findings reveal that Instagram content from @cbp_rupiah_sumsel has a positive and significant effect on knowledge regarding rupiah banknote care among GenBI South Sumatra members in 2025. This is evidenced by the t-value of 7.300 with a significance level of 0.000, indicating that the quality of content delivered through the Instagram account significantly contributes to improving respondents' knowledge. The regression equation, Y = 19.916 + 0.487X, indicates that every increase in content quality is followed by an increase in knowledge concerning rupiah banknote care. Furthermore, the coefficient of determination (R^2 = 30.8%) suggests that 30.8% of the variance in respondents' knowledge can be explained by Instagram content quality, while the remaining 69.2% is influenced by other factors beyond the scope of this study. These findings indicate that social media has evolved beyond its role as a communication and entertainment platform and has become an effective educational medium capable of shaping public knowledge.

The significant influence observed in this study is closely related to the quality of the stimulus received by respondents. High TCR values in message clarity (93.28%), source credibility (93.11%), visual attractiveness (90.33%), and accessibility (90.00%) demonstrate that the content published by @cbp_rupiah_sumsel possesses excellent communication quality. Clear messages facilitate respondents' understanding, while the credibility derived from its status as the official account of Bank Indonesia Representative Office of South Sumatra enhances trust in the information received. In addition, visually appealing content and easy accessibility make the information easier to comprehend and remember. Therefore, high-quality content serves as a crucial factor in enhancing the effectiveness of educational communication through social media.

These findings can be explained through the Stimulus-Organism-Response (SOR) theory proposed by Mehrabian and Russell (1974). Within this framework, Instagram content acts as the stimulus, while GenBI South Sumatra members represent the organism that processes the information cognitively. The information characterized by clarity, credibility, visual attractiveness, and accessibility is internally processed according to respondents' experiences, interests, and concerns. This process subsequently produces a response in the form of enhanced knowledge regarding rupiah banknote care. In other words, SOR theory explains that high-quality stimuli tend to generate stronger cognitive responses. In the present study, the quality of content delivered by @cbp_rupiah_sumsel successfully encouraged positive cognitive responses among respondents, leading to increased understanding of proper rupiah banknote care.

This interpretation is supported by the descriptive findings showing that seven out of eight indicators of knowledge were categorized as very good. Knowledge concerning the 5J principles achieved the highest TCR score of 96.23%, while understanding of the 3D method reached 95.57%. These results suggest that the information delivered through social media was not only received but also effectively understood and internalized by respondents. Consequently, the communication process extended beyond information exposure and resulted in meaningful knowledge acquisition. Thus, social media successfully performed its educational function in enhancing rupiah literacyThe findings indicate that Instagram content from @cbp_rupiah_sumsel exerts a positive and significant influence on knowledge regarding rupiah banknote care among GenBI South Sumatra members. The positive regression coefficient suggests that improvements in content

quality are accompanied by increases in respondents' knowledge. These findings imply that social media has transformed from being merely a platform for communication and entertainment into an educational medium capable of influencing cognitive outcomes.

From the perspective of communication theory, this finding supports McQuail's media effects theory, which posits that mass media can generate cognitive effects through the dissemination of information. The cognitive effect refers to changes in knowledge, understanding, and awareness among audiences. In the present study, the educational messages disseminated through Instagram successfully enhanced respondents' understanding of proper rupiah banknote care, demonstrating the capability of social media to shape cognitive dimensions of audiences.

The results are also consistent with Uses and Gratifications Theory proposed by Katz, Blumler, and Gurevitch, which emphasizes that audiences actively select media to satisfy their informational needs. GenBI members, as recipients of Bank Indonesia scholarships, possess interests and concerns regarding rupiah-related issues. Consequently, they actively consume educational content provided by @cbp_rupiah_sumsel, allowing information to be transformed into meaningful knowledge.

Furthermore, these findings corroborate previous studies reporting that social media significantly contributes to increasing knowledge and literacy. Earlier studies have consistently demonstrated that exposure to informative and relevant content positively affects audience awareness and understanding. Therefore, the present findings strengthen existing evidence concerning the educational role of social media.

The strong influence identified in this study appears to be associated with the high quality of content delivered by @cbp_rupiah_sumsel. Message clarity, source credibility, visual attractiveness, and accessibility all obtained very high scores, indicating that respondents perceived the content as reliable and easy to understand.

This finding can be interpreted using Information Processing Theory developed by Atkinson and Shiffrin. According to this theory, information received by individuals undergoes several stages, including attention, encoding, storage, and retrieval. Information that is clearly presented and visually attractive receives greater attention and is more likely to be encoded into long-term memory. Consequently, audiences are able to recall and apply the information received.

The role of source credibility identified in this study also supports Source Credibility Theory proposed by Hovland and Weiss. The theory suggests that information originating from credible sources has greater persuasive power and is more likely to be accepted by audiences. Since @cbp_rupiah_sumsel represents the official account of Bank Indonesia Representative Office of South Sumatra, respondents tend to trust the information provided. This trust enhances the effectiveness of educational communication and facilitates knowledge acquisition.

Moreover, the visual attractiveness of Instagram content confirms Mayer's Cognitive Theory of Multimedia Learning, which states that individuals learn more effectively when verbal and visual information are integrated. Attractive visual elements facilitate comprehension and retention, making educational content easier to understand and remember.

The dimensions of message clarity, credibility, visual attractiveness, and accessibility represent external stimuli that attract respondents' attention. These stimuli are subsequently processed internally according to respondents' experiences, interests, and motivations. Since GenBI members possess a relatively high level of awareness concerning rupiah-related issues, they actively process the information and transform it into cognitive responses. This mechanism demonstrates that knowledge formation through social media is not solely determined by exposure but also by audiences' internal characteristics.

The high TCR scores obtained for knowledge indicators, particularly regarding the 5J principles and the 3D method, indicate that respondents not only received information but also internalized and understood it. This finding confirms the basic assumption of SOR theory that high-quality stimuli tend to generate stronger cognitive responses.

findings indicate that social media managed by government institutions can function effectively as instruments of public education. In the context of financial literacy, Instagram has become an interactive medium capable of delivering educational messages efficiently to younger generations.

This result supports Diffusion of Innovations Theory proposed by Rogers, which explains that innovations spread through communication channels over time among members of a social system. In this context, educational messages regarding rupiah banknote care represent innovations disseminated through Instagram. GenBI members act as adopters who receive and internalize these innovations, contributing to the broader dissemination of financial literacy within society.

Previous studies primarily investigated social media in the contexts of health literacy, digital literacy, education, and consumer behavior. By contrast, the present study focuses specifically on rupiah banknote care literacy. Therefore, this study expands the scope of social media research by demonstrating that government social media accounts can play a strategic role in strengthening public awareness and preserving national currency.

The findings are generally in line with previous studies showing that social media positively influences knowledge and literacy. Nevertheless, most earlier studies treated social media as a general construct and focused on educational, health, or consumer contexts. Limited attention has been paid to financial literacy, particularly rupiah banknote care, and even fewer studies have examined official government social media accounts as educational platforms.

Another distinction lies in the explanatory mechanism. Previous studies mainly emphasized the existence of relationships between social media use and knowledge without investigating how these effects are formed. In contrast, the present study demonstrates that the cognitive impact of social media emerges through four dimensions of content quality, namely message clarity, source credibility, visual attractiveness, and accessibility. These dimensions act as stimuli that are processed internally and transformed into knowledge responses.

Therefore, the novelty of this study lies in extending the application of Stimulus-Organism-Response theory from marketing and consumer behavior contexts to digital public communication and financial literacy. This study provides a more comprehensive explanation of how official government social media content creates cognitive responses through specific content characteristics. It also contributes empirically by demonstrating that Instagram managed by Bank Indonesia can function as an effective instrument for promoting rupiah literacy and preserving public awareness regarding currency care. Consequently, this study enriches the theoretical development of communication and media studies while offering practical implications for optimizing government social media as a platform for public education and financial literacy campaigns.

CONCLUSION

This study concludes that the Instagram content of @cbp_rupiah_sumsel has a positive and significant influence on the knowledge of rupiah banknote care among GenBI South Sumatra members in 2025. The findings indicate that content quality, reflected through message clarity, source credibility, visual attractiveness, and accessibility, plays an important role in shaping respondents' cognitive responses and improving their understanding of proper rupiah care practices. These results confirm the relevance of the

Stimulus-Organism-Response (SOR) theory, which explains that high-quality stimuli are capable of generating strong cognitive responses in the form of increased knowledge.

Furthermore, this study demonstrates that official government social media accounts can function effectively as instruments of public education and financial literacy. Unlike previous studies that mainly focused on health, education, or consumer behavior contexts, this research extends the application of SOR theory to the field of digital public communication and rupiah literacy. Therefore, the novelty of this study lies in explaining how specific characteristics of social media content—namely message clarity, source credibility, visual attractiveness, and accessibility—serve as key stimuli that foster knowledge formation regarding rupiah banknote care. These findings provide both theoretical contributions to communication studies and practical implications for optimizing social media as a medium for public education.

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