

PREVENTION POLICY ON ANTI-COUNTERFEITING INDONESIA RUPIAH

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ABSTRACT

The circulation of counterfeit rupiah in Indonesia has brought considerable losses. The impact can threaten political stability, monetary conditions, the national economy, to weaken public confidence in rupiah. Criminal law is unable to overcome counterfeiting of money due to weaknesses in the application of criminal sanctions so that other means are needed as an alternative method, namely crime prevention policies. Crime prevention efforts have become a solution for the international community with the implementation of the United Nations Congress on Crime Prevention and Criminal Justice. Thus, there is a problem that is the cause of the rampant circulation of counterfeit rupiah in Indonesia, and how the policy of preventing the circulation of counterfeit rupiah currency in Indonesia. in preventing the circulation of counterfeit rupiah must be done by eliminating conducive factors that cause the crime of rupiah counterfeiting.

Keywords: Prevention policy, crime prevention, counterfeit money, counterfeit Indonesia Rupiah.

1. PREFACE

The growing human need encourages the creation of mediums of exchange as a standard of value used by society called money, which is an object used in every transaction or legitimate payment in national and international economic activities. Basically, each country has different types and forms of money. This is because each country has its own uniqueness as a symbol of the country's regionality as well as a unifying tool of the nation called a currency.

A currency is a unit of value for money that has been approved by a country. The Unitary State of the Republic of Indonesia has its own currency called "Rupiah". Rupiah printing is carried out by Bank Indonesia carried out in the country by appointing State-Owned Enterprises as the executors of rupiah printing.

Bank Indonesia is the only institution authorized to distribute rupiah to the public with the required amount and no other institution has the right to distribute money that has been printed. As a regulator, Bank Indonesia has authority in planning, printing, spending, distribution, revocation and withdrawal, as well as the destruction of rupiah. This is done to provide rupiah money that is worth circulation, appropriate denominations, and safe from counterfeiting efforts with due regard to efficiency and national interests.

Crimes in public life there are various types depending on the target and the perpetrator of the crime. One type of crime against property is the act of counterfeiting currency. The crime of imitating or falsifying currency constitutes an attack on the legal interest of trust in money as a legitimate means of payment in Indonesian jurisdiction.

Counterfeit rupiah according to Law No. 7 of 2011 on Currency is defined as an object whose material, size, color, image, and/or design resembles a rupiah made, formed, printed, duplicated, circulated, or used as a means of payment. The criminal act of distribution of counterfeit rupiah in Indonesia occurs a lot due to several factors, among others, due to the economy and misuse of technology. The way and technique of counterfeiting banknotes began through simple ways or by means of modern technology. Increasingly sophisticated technology allows counterfeit money syndicates to print counterfeit money in a form that is increasingly similar to the original so that it is difficult to distinguish with the naked eye.

The circulation of counterfeit money in Indonesia has brought considerable losses. In this case, of course, the country and society are receiving the impact of counterfeit money in circulation. The impact can threaten political stability, monetary conditions, the national economy, and weaken confidence in the payment system which results in the general public not feeling confident when receiving cash in transactions.

Based on statistical data, the number of money findings that are in doubt in DKI Jakarta Province in the second quarter of 2021 recorded through reports, as well as banking deposits to Bank Indonesia is higher than the number of findings in the last quarter. The number of money findings that are doubtful for authenticity during the second quarter of 2021 reached 9,312 sheets, above the number of findings of the first quarter of 2021 which amounted to 6,755 sheets. The findings of money that doubted its authenticity were found in nominal fractions of Rp100,000 which reached 4,559 sheets or 49% of the total findings almost balanced with the fraction of Rp50,000 recorded 4,355 sheets or 47% of the total findings.

The emergence of this criminal act of counterfeiting money is due to the limitations of detection and ignorance of the public about the criminal act of counterfeiting money. The weak enforcement of the crime of counterfeiting money can be seen from the investigation process conducted by the police in finding enough evidence to detect suspected syndicates of counterfeit money makers and dealers are very difficult to find because the crime of counterfeiting money and its circulation in the process is carried out in an organized manner, causing the police to have difficulty in tracking the whereabouts of suspects.

The criminal act of counterfeiting money has been regulated in Article 244 of the Criminal Code up to Article 252 of the Criminal Code which specifically regulates the counterfeiting and circulation of rupiah currency regulated in the Currency Law. Current criminal law policies are unable to address counterfeiting of money. This is due to weaknesses in the application of criminal sanctions so that it cannot be the only means in countering counterfeiting of money. In this case, there needs to be other means as an alternative method, namely with the conduct of crime prevention policies. This is based on the consideration, that criminal sanctions only work after the alleged and criminal acts of counterfeit and circulating counterfeit money so that it cannot prevent the occurrence of counterfeiting of money and its circulation.

The government in an effort to eradicate counterfeiting of money is carried out through the body that coordinates the eradication of counterfeit rupiah, namely the Coordinating Board for the Eradication of Counterfeit Money (Botasupal). Botasupal elements consist of the State Intelligence Agency, the Attorney General's Office, the State Police of the Republic of Indonesia, the Ministry of Finance, and Bank Indonesia. As a body gathered in Botasupal, Bank Indonesia plays an active role in efforts to counter counterfeit money based on strategies to prevent and combat counterfeiting.

In combating a crime, prevention efforts have become an international solution with the implementation of the United Nations Congress on crime prevention and criminal justice every 5 years since 1955 known as the United Nations Congress on Crime Prevention and Criminal Justice. The United Nation Crime Congress is the largest and most diverse gathering in the world covering policy-making, practitioners, academics, intergovernmental organizations, and civil society in the fields of crime prevention and criminal justice. In the 3rd UN Crime Congress document, 4th UN Crime Congress, 6th UN Crime Congress, 7th UN Crime Congress, 8th UN Crime Congress, 10th UN Crime Congress, and 14th UN Crime Congress, member states gathered in it recommend the importance of prevention efforts in a process of fighting crime. At the 14th UN Crime Congress, the expert group argues that, as in the United Nations Guidelines for the Prevention of Crime, should be integrated into all relevant social and economic policies and programmes and that cooperation and partnership should be an integral part of effective crime prevention, given the broad nature of crime causes and the skills and responsibilities required to address them. Prevention of a crime should be the focus of the government in efforts to eradicate crime because criminal law has limited ability to overcome crime. Criminal law has a symptomatic area of coping and not a solution by eliminating its causes. The policy of tackling crime by using means outside the criminal law or non-penal policy is the most strategic policy because it is a preventive measure against the occurrence of crime. How to prevent the occurrence of criminal acts of counterfeit Rupiah circulation in Indonesia?

The rest of this paper is organized as follows. Part 1 introduces the introduction which contains the background, problems, systematics of writing, and research methods. Section 2 presents the results and discussion in this study regarding the factors causing the circulation of counterfeit rupiahs and policies to prevent rupiah counterfeiting in Indonesia. Section 3 presents the conclusions from the results of this study and presents directions for future research.

2. RESEARCH METHOD

The type of research used in this legal research is research. Normative empirical juridical law. Empirical juridical or research law is done with the aim of reviewing the implementation of legal rules and examine the influence of non-law on the conduct of law. Juridical Normative is a method of research using materials. literature, document or literature studies and data collection. Approach research in this legal research uses a legal approach (statue approach). The legal approach is done by reviewing laws and regulations relating to the cause of distribution counterfeit rupiah. The data sources used are primary data and secondary data. includes interviews, official documents, tangible research results reports, diaries, and so on that correlate and support research.

3. RESULT AND DISCUSSION

Causes of the Rise of Counterfeit Rupiah in Indonesia

Rupiah fractions of Rp100,000 and Rp50,000 became the most counterfeited currency fractions. A total of 67,623 (sixty-seven thousand six hundred and twenty-three) sheets were seized by the police during the period 2018 - September 2021. Every year, for the past three years, the findings of counterfeit money that was seized by investigators from the hands of counterfeiters and its circulation increased, affecting the number of counterfeit rupiah circulation in the community that decreased. In 2021, the discovery of counterfeit rupiah that was successfully revealed and confiscated by the police was higher than in previous years. This is stated that the decrease in the ratio of counterfeit money circulating in the community does not mean that the interest of perpetrators towards counterfeiting crimes also decreases.

Table 1
Counterfeit Rupiah Data 2019 – September 2021

	Year	Number of Cases
1.	2019	127
2.	2020	167
3.	2021	109

Based on the table above, it can be seen that the findings against counterfeit rupiah are fluctuating and certainly not spared from the cause of someone committing the crime of counterfeiting money. Barda Nawawi Arif argues that non-penal policies focus on tackling crime by relying on eliminating conducive factors that cause crimes to occur.

Several times mentioned in the United Nations of Crime Prevention and Criminal Justice about the need for crime prevention to be integrated with the overall social policy and national development planning, so that crime prevention policies do not mean much if social policies or development policies themselves actually cause criminogen and victimogen factors. The 8th UN Crime Congress, in the international document A/CONF.144/L.3 identified conducive factors that can lead to the crime.

- a) Poverty, unemployment, illiteracy (ignorance), lack of decent housing, poor education and learning systems;
- b) An increase in the number of people who have no prospects (expectations) due to the process of social integration, as well as worsening social inequalities;
- c) Loose social and family ties;
- d) Circumstances/ conditions that make it difficult for people who emigrate to other cities or countries;
- e) Harming or destroying indigenous cultural identities along with racism and discrimination that cause harm/weakness in the social, welfare, and work environment;
- f) Decrease or deterioration of the quality of urban environments that encourage increased crime and inadequate environmental facilities; and
- g) Difficulty for people in modern society to integrate as they should in society.

The uncertain state of rupiah counterfeiting, does not escape the impulses to commit crimes. Based on data obtained at the Ministry of Money Management, Bank Indonesia, and Dittipideksus Bareskrim Polri on currency crime units and payment systems, and several verdicts regarding the crime of counterfeiting money and its circulation, there are main factors and reasons for someone in committing the crime of counterfeiting rupiah, namely:

- a) Economic factors

In fact, every human being certainly has the desire to have money because money is a need that cannot be released in everyday life in supporting community life, even the amount of money that a person has is considered as a measure of happiness. The need for money is certainly one of the causes in legalizing any way to earn money even in the wrong way.

- b) Low education factor

Low education is also the reason someone commits counterfeiting money. The education taken by a person affects the habits and life that is lived. Someone with low education is classified as someone who doesn't know the law so they don't know the consequences, so they dare to print counterfeit money.

- c) There is an opportunity to commit a crime
Basically, the magnitude of the opportunity is the reason for everyone to commit crimes, including crimes against Currency. Circulation of counterfeit rupiah currency cannot be separated from the existence of conditions of great circulation opportunities, considering that cash transactions are still valid and the public's lack of awareness of the money received makes counterfeit money dealers continue to take action.
- d) High unemployment
Several times it was conveyed in interviews with the DPU at BI and the Criminal Investigation Unit of the Police that the high unemployment rate and the difficulty of job competition made people think of counterfeiting money as a means of livelihood. Not being able to get a job makes someone choose shortcuts in getting money.
- e) Technological development factors
Circulation of counterfeit money cannot be separated from its manufacture, where in making counterfeit money of course using qualified tools and technology. The increasingly sophisticated technology and the ease of access in obtaining the technology have made the printing of counterfeit money continue to grow and caused the circulation of counterfeit money to be rampant. The rapid development of technology, printing equipment, printers, faxes, and supporting tools for making counterfeit money which is so easy to get in e-commerce is one of the triggers for the high rate of counterfeiting. In making counterfeit money, the perpetrators of counterfeit money are enough to scan the original money or they already have raw files or raw data for the currency denominations to be counterfeited. The technology and tools for making counterfeit money at an affordable price with easy access and printouts are enough to fool people who have a low level of awareness and concern and make counterfeiters take action.

The Prevention of Counterfeit Rupiah Circulation in Indonesia

Prevention according to the Big Indonesian Dictionary (KBBI) has the meaning as a process, method, act of preventing, preventing, rejecting, basically as much as possible to those that can cause complications or problems. Criminal policy is an effort made to tackle crime, so the word 'policy' is indicated in the response of the community to crime. Thus the word 'criminal' refers to the object of the policy, namely 'crime' or 'criminal act'. Criminal policy is also known as criminal politics which has the meaning of an organized rational effort of a society to tackle crime.

According to Sudarto, it can be roughly distinguished that efforts to tackle crime through the penal route focus more on the repressive nature (suppression / eradication / suppression) after the crime has occurred while the non-penal route focuses more on the preventive nature (prevention/deterrence/control) before the crime. occurs, so that it can be roughly said that repressive measures can in essence also be seen as preventive measures in a broad sense. According to Muladi, non-penal policies can be distinguished on the typology of preventive measures, namely primary prevention, secondary prevention, and tertiary prevention.

The idea of the importance of tackling a crime is integrated with all social policies and development planning, as can be seen in Sudarto's statement which states that the sanctions in this criminal law are negative sanctions. In addition, considering the nature of the application of

criminal law, it should only be applied if other means are not adequate, it can be said that criminal policy is a subsidiary policy.

According to the view of criminal politics, the non-penal policy is a fundamental policy and can be said to be the most strategic crime prevention because it is preventive before the occurrence of a crime. In this case, Barda Nawawi Arif argues that the non-penal policy focuses on handling crime by relying on the elimination of conducive factors that cause crime to occur.

Factors conducive to the occurrence of a crime are centered on problems or social conditions that can directly or indirectly lead to crime. Thus, the application of non-penal in overcoming a crime occupies a key and strategic position in the overall effort to overcome crime from the point of view of criminal politics at a macro and global level.

In a country, the high crime rate becomes a problem that never ends. A low crime rate is certainly a measure of the security and success of a country in its legal system. One of the crimes that some people may not pay much attention to is the crime of counterfeiting money, because it doesn't really have such a big impact if it becomes a small number of victims. However, if counterfeiting of money has become rampant, it is no longer the people who become victims and feel disadvantaged but also have an impact on political stability and money circulation in a country.

It can be said that the crime of circulating counterfeit rupiah currency in Indonesia is still relatively high because according to data from the Indonesian police, there were 109 cases of counterfeiting money that were successfully uncovered throughout 2021 until mid-September. Although lower than the previous year, the number of cases in 2021 cannot be taken lightly, especially since it has not yet reached the end of the year. The government should take tougher action regarding the crime of counterfeiting money and how to prevent it, because in Indonesia there is no regulation that regulates the prevention of this crime of counterfeiting rupiah currency.

In Indonesia, various types of crimes have been regulated by law, but not all crimes have regulations related to crime prevention. One form of crime that has been regulated by regulations related to criminal acts is the Crime of Terrorism. Eradication of Criminal Acts of Terrorism is regulated in Law Number 5 of 2018 concerning Amendments to Law Number 15 of 2003 concerning Stipulation of Government Regulations in Lieu of Law Number 1 of 2002 concerning Eradication of Criminal Acts of Terrorism into Laws. Another example is Law Number 23 of 2004 concerning the Elimination of Domestic Violence. In the Domestic Violence Law, it is explained about prevention in the household. Preventive policies against other criminal acts are also regulated in Law Number 21 of 2007 concerning the Eradication of the Crime of Human Trafficking. This is specifically regulated in Chapter VI on Prevention and Handling. Prevention of the Crime of Human-Trafficking intends to prevent as early as possible the occurrence of criminal acts of trafficking in persons.

Although there is no regulation regarding policies to prevent the crime of counterfeiting money, through interviews conducted with the Indonesian Police and Bank Indonesia, in fact, efforts have been made to eradicate and reduce the crime of counterfeiting money. BI as a regulator of course always monitors the development of money supply in the community. BI divides the functions and tasks of each department under it, one of which is the DPU. The DPU carries out its duties in accordance with the mandate of Law Number 7 of 2011 concerning Currency, namely planning, printing money, issuing money, circulating money, withdrawing and withdrawing money, and finally destroying money. Counterfeit rupiah currency circulating in the community is included in

the money circulation cycle even though counterfeit money has no value and cannot be equated with real money.

Based on interview results, the policy to prevent the crime of counterfeiting money that has been carried out by BI is to improve the printing quality of rupiah currency, namely increasing the security element on rupiah currency so that it is not easily counterfeited and strengthening education and communication on rupiah currency literacy. To prevent rupiah currency from being easily counterfeited, many security features have been added, such as watermarks, security threads, color changing ink, and so on. BI has increased the security element from time to time. For example, the special denomination of Rp. 75,000.00 (seventy five thousand rupiah) has a higher security element than the 2016 issue of money. In the Rp. 75,000.00 denomination, there is a security thread that can change color when viewed from different angles. In addition to the safety threads made of a higher quality, there is also OVM (Optically Variable Magnetic Ink) or an enhanced glow on the currency according.

The literacy of rupiah currency is carried out by conducting outreach to the public who have the potential to become victims of counterfeiting of rupiah currency. In addition, to facilitate access to education in the technology era, currently BI has issued an educational application for rupiah currency that can be downloaded by everyone. In addition to increasing the security element in rupiah currency and education, coordination meetings are also routinely held with institutions that are members of botasupal at least once in 6 months with an agenda that discusses the development of findings of counterfeit rupiah.

In accordance with Law Number 7 of 2011 concerning Currency, the Eradication of Counterfeit Rupiah is carried out by the Government through an agency that coordinates the eradication of Counterfeit Rupiah, namely the Coordinating Agency for the Eradication of Counterfeit Money (Botasupal). Botasupal elements consist of the State Intelligence Agency, the Indonesian National Police, the Attorney General's Office, the Ministry of Finance, and Bank Indonesia. As part of Botasupal, Bank Indonesia plays an active role in efforts to combat counterfeit money by adhering to the strategy map for preventing and eradicating counterfeit rupiah notes. The strategy for preventing and eradicating counterfeit money refers to Law Number 8 of 1981 concerning the Criminal Procedure Code, Law Number 23 of 1999 concerning Bank Indonesia, Law Number 7 of 2011 concerning Currency, and Presidential Regulation Number 123 of 2012 concerning Botasupal. The map strategy aims to narrow the circulation of counterfeit money.

The regulation regarding the eradication of counterfeit rupiahs carried out by Botasupal is regulated in Presidential Regulation Number 123 of 2012 concerning the Coordinating Agency for the Eradication of Counterfeit Rupiahs. Botasupal is a non-structural institution that reports directly to the president with the main function being the coordinator of eradicating counterfeit rupiahs. In Article 3 of Presidential Decree Number 123 of 2012 concerning Botasupal it is explained that the function of Botasupal is to coordinate and synchronize the formulation of policies and implementation of the eradication of Counterfeit Rupiah, as well as analyze and evaluate the implementation of the eradication of Counterfeit Rupiah.

Article 8 of the Presidential Regulation on Botasupal states that Botasupal conducts regular coordination meetings at least once every 6 months, which is chaired by the Chairman of Botasupal or a representative appointed by the Chairman of Botasupal.

In preventing counterfeiting of rupiah currency, there are several weaknesses that cause the police to find it difficult to carry out their duties. Based on interview results the technology that is developing so rapidly causes the printer as a counterfeit money printer to have better quality supported by a more affordable price causing the quality of counterfeit money prints to increase to resemble the original. In addition, the ease of access in obtaining raw materials for the manufacture of counterfeit money, namely paper and ink, has an impact on the persistence of counterfeiters from committing the crime of counterfeiting money even though an additional security element has been added to rupiah currency.

In connection with technological developments, we cannot ignore the development of information technology where there is convenience in obtaining information including information on how to counterfeit money. Several times, Bank Indonesia held coordination meetings with Botasupal to discuss this matter and the obligations and authorities in charge of taking down videos of counterfeiting money on the youtube channel. It is undeniable that the impressions circulating on social media and internet information make someone learn about the crime of counterfeiting money.

Investigators only rely on the results of personnel investigations because there are no reports related to counterfeit money from the public to the Criminal Investigation Department. The lack of reports from the community to regional offices can be interpreted as a lack of public awareness of the importance of reporting crimes, which in this case is counterfeiting money. In addition, due to the large amount of counterfeit money in circulation, investigators were unable to track and confiscate any counterfeit money that was already circulating in the community.

Regarding the policies and prevention efforts that have been carried out by BI and the Indonesian National Police by collaborating with Botasupal and other institutions that have helped, there are still shortcomings that cause various problems that have not been controlled, especially since there is no regulation regarding the policy to prevent the circulation of counterfeit rupiah currency. UN Crime Congress IV in document A/CONF.43/5 states that crime prevention and handling efforts must bring the public to know more about excellence, participation, and cooperation with the government, which is contrary to the low public awareness of the circulation of counterfeit money when viewed from the lack of public reports received at each regional police office and the Criminal Investigation Unit of the Police.

One of the problems faced by the police at this time is the inability to eradicate counterfeiting of rupiah notes that are already circulating and the ease of finding the main ingredient for making rupiah notes, namely paper. Easy access to paper has led to the persistence of the perpetrators of the crime of counterfeiting rupiah currency. The security element in the IDR 100,000 and IDR 50,000 denominations issued in 2016 can be said to be good enough to distinguish real and fake rupiah if we are observant and vigilant. The security element used in the 2016 emission rupiah notes in the Rp1,000 to Rp100,000 denominations contains 9 to 12 security elements. The larger the nominal denomination, the more security elements are used and the quality of the security materials used for each rupiah denomination is different.

The security element in rupiah currency, which is quite large and can be said to be very good, did not succeed in making the perpetrators of rupiah counterfeiters stop their actions, because they relied on the ease of finding paper as the main raw material for making counterfeit rupiahs.

One of the countries with the lowest crime rate is Singapore. By 2021, Singapore will have a crime rate of about 0.3 for every 100,000 of its citizens. One of the reasons Singapore is one of the safest countries is because of the harsh penalties for any violations committed. The Singapore Police Force/ SPF led to the establishment of Neighborhood Police Posts/ NNP or neighborhood police posts under the supervision of 7 headquarters whose role was to create a sense of security in the environment through easy access from counter services, close relationship with the public, patrol visibility higher education, home visits and crime prevention education.

NPP plays an active role in crime prevention socialization by providing information through home visits as well as leaflets and posters. The police in Singapore considers that cooperation with the community is the best form of crime prevention that can reduce the crime rate, because if it is only carried out by the police then it is useless and will not produce results. Several crime prevention programs carried out by the police in collaboration with the community are holding exhibitions and seminars on crime prevention every year in shopping centers and distributing pamphlets, posters, and books that are produced and distributed in general at the exhibition. In addition to the exhibition, crime prevention is also carried out with a campaign to focus attention on crimes committed by the police at the end of the year or known as The Year-End Festive Season Crime Prevention Campaign.

Crime Risks Surveys are also a method of preventing crimes committed by Singapore. This is done to determine security weaknesses, the police conduct a survey of both residential and commercial premises at the request of the community which is carried out by making an appointment or registration at no charge to increase their security. In addition, there are special crime TV programs to educate the general public, the formation of school security committees, crime prevention CDs for schools, to textbooks on crime prevention that are included in the curriculum.

Besides Singapore, another country that is also known to have a low crime rate is Switzerland. In the prevention of a crime, the Swiss state cooperates with other departments to eradicate as well as to prevent crime. Crime is basically nothing new, it is based on the city's police department which has had a dedicated crime prevention unit for over 50 years.

However, in the process of carrying out investigations, the police department has increased efforts and resources dedicated to preventing unlawful acts. Police departments have reshaped the organizational structure of their crime prevention units investing in new infrastructure for prevention campaigns and in some cases, recruiting new staff to give the efforts wider reach and more weight. In some Swiss cities such as Basel, Lausanne and Zurich, police have invested in mobile police stations to mark police presences to be more conspicuous and to reach residents in crime-ridden neighborhoods.

Police departments also regularly attend festivals or trade fairs to offer crime prevention and advice to the general public, and make special efforts to reach out to vulnerable groups. In Basel and Lausanne, the police regularly send out flyers to all elderly people living in the city informing them of the potential risks and the best precautions to take. Local police are also partnering with business owners to coordinate a database of shops and businesses in the city that allows them to send targeted crime alerts to specific audiences.

In Zurich, neighborhood liaison officers are responsible for crime prevention and are very institutionally focused. In Zurich, local police have run several campaigns to prevent burglaries by

alerting homes and families in areas experiencing a spike in burglary crimes, even slipping leaflets through windows left open by homeowners.

For paper money as the main raw material and used as an excuse for rupiah counterfeiters to remain rampant, paper materials in making rupiah notes should be replaced, because finding paper is very easy and can be bought anywhere. We can follow the example of New Zealand which has the lowest rate of currency counterfeiting in the world. In dealing with counterfeiting money, the state of New Zealand made New Zealand Dollars made of polymer or a type of plastic designed to be more difficult to counterfeit and security features such as transparent windows because they are made of polymer. Indonesia should replace the use of paper materials into polymers, because when using polymers as the main ingredient for banknotes, counterfeiters will find it difficult to counterfeit rupiahs because polymers are easier to distinguish from other materials and the manufacturing technique is more difficult, unlike banknotes which are only printed using printers / printing equipment.

If you look at countries with low crime rates, it can be said that education about vigilance and care from an early age is needed to instil habits and also the unwillingness to commit crimes. This can be seen from the Singapore state which educates its citizens about the importance of not committing criminal acts which are instilled early on by providing textbooks on crime prevention which are a mandatory curriculum in schools. lowest in the world. Seeing the success of Singapore in reducing crime rates, of course this also applies to the crime of counterfeiting money. Indonesia should follow suit by providing education from an early age about the importance of preventing crime and committing crimes, considering that in Indonesia low education and lack of education are one of the reasons for the rise of the crime of counterfeiting money.

Education can be done anywhere and not always through formal education. In order to prevent and reduce crime, it is necessary to highlight the importance of education, skills training and job opportunities. Lack of education causes public ignorance of the dangers of committing evil acts that trigger criminal acts. Education, skills, and job opportunities always have a correlation and unity to survive in the wider community. Lack of skills and employment opportunities make a person not have enough money to meet their daily needs so it is not impossible to counterfeit money. Some areas in Indonesia apart from big cities are still difficult to reach education. Skills training and increasing job opportunities must also be rethought by the Government to have good human resources and ensure social life to reduce criminal acts of counterfeiting money that are carried out to survive because some counterfeiters consider counterfeiting money as the only way and legalize it even though it can't be done. justified.

The widespread circulation of counterfeit rupiah is also caused by an opportunity that is taken advantage of by the counterfeit rupiah dealers. Until now, the police have only focused on efforts to overcome and eradicate counterfeiters of money that have been circulating. The role of the police in the field of prevention is minimal and focuses more on investigation and law enforcement. In the field of prevention, so far the police have only coordinated and not directly communicated with the public, because Bank Indonesia and Botasupal have carried out prevention in relation to the form of prevention. Therefore, the police should be able to take more steps in preventing crime so that the wider community is more aware of forms of crime prevention, because in Indonesia, it has been instilled from a young age that the police are identical with everything related to crime, even now if there is a definite crime that will be contacted first is the police station, therefore, if the police can step in directly to demonstrate or better protect the community

and help, it is not impossible that the level of risk of crime will decrease not only the crime of counterfeiting rupiah but also other crimes.

The crime of counterfeiting rupiah currency in Indonesia has become a separate problem for investigators because of the lack of reports from the public so that it does not help the police in eradicating the crime of counterfeiting rupiah currency. The establishment of mobile police in places that are prone to crime with equal distribution in many areas will reduce the risk of money counterfeiting crimes and if there is a mobile police station, the community will report the crime of counterfeiting money if they become victims because it is easier to reach the police in reporting crimes, due to the lack of reports. This is because people don't really think that the crime of counterfeiting money is a big crime because the nominal loss caused is small and requires quite a tiring effort in the process of reporting the crime of counterfeiting money.

In Indonesia, there is no cooperation between law enforcers and technology-based business owners, in an interview conducted by Mr. Nurul Hakim Pamungkas, BI, the prevention of counterfeiting rupiah currency to business owners and PJPUR is only carried out with socialization and education if there is an additional element of security on the issuance of new notes that are produced to be more about the characteristics of the authenticity of the money. If the government uses current technology to support the prevention of the crime of counterfeiting money for business owners, the wider community will be more aware of the existence of crime in their area and reduce the risk of crime.

4. CONCLUSIONS AND RECOMMENDATIONS

Based on the description of the discussion above, it can be concluded that the causes of the widespread circulation of counterfeit rupiahs are economic factors, seeking personal gain, low education, opportunities, high unemployment, and technological advances. Apart from that, after conducting a comparative study with countries that have a low crime rate, including counterfeiting money, it can be concluded that efforts to prevent crime against counterfeit rupiahs are carried out by immediately establishing a special regulation on policies to prevent the crime of counterfeiting rupiah, especially for policy makers. In addition, the main raw material, namely paper, is a problem because the ease of finding the main raw material causes the perpetrators of money counterfeiting crimes to persist, so it is necessary to make changes, namely by replacing paper with polymer materials. The role of the police in Indonesia, which until now has been based on repressive activities, should have shifted slightly and participated in preventive activities..

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