

Analysis of Factors Causing the Circulation of Counterfeit Money in the Kajen Area of Pekalongan Regency

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ABSTRAK: Dampak uang palsu bagi masyarakat umum sangat signifikan dan memiliki pengaruh negatif yang cukup besar terhadap stabilitas perekonomian nasional, khususnya terhadap nilai rupiah. Metode analisis yang diterapkan dalam studi ini adalah analisis kualitatif yang berfokus pada deskripsi. Data yang digunakan berasal dari sumber data primer dan sekunder. Metodologi penelitian ini menggunakan studi penelitian kepustakaan. Hasil penelitian ini menunjukkan bahwa beberapa faktor yang menyebabkan peredaran uang palsu disebabkan oleh faktor ekonomi, faktor pendidikan yang rendah, faktor perkembangan teknologi, faktor lingkungan, dan faktor mencari keuntungan pribadi. Tidak diragukan lagi, kebutuhan akan uang adalah alasan utama untuk memberlakukan cara apa pun, tidak peduli seberapa halal atau harmnya, untuk mendapatkan uang.

Kata kunci: Uang palsu, Perekonomian, Teknologi.

ABSTRACT: The impact of counterfeit money on the general public is very significant and has a considerable negative influence on the stability of the national economy, especially on the value of the rupiah. The analytical method applied in this study is a qualitative analysis that focuses on the description. The data used comes from primary and secondary data sources. This research methodology uses a literature research study. The results of this study show that some of the factors that cause the circulation of counterfeit money are economic factors, low education factors, technological development factors, environmental factors, and factors seeking personal gain. Undoubtedly, the need for money is the main reason for enacting any means, no matter how halal or harmless, to earn money.

Keywords: Counterfeit money, Economy, Technology

1. INTRODUCTION

Money has an important role as a tool that is very helpful in fulfilling daily human needs. Money has a significant role in social activities and is important in managing the economy. This is explained in detail in the current economic structure, where the value of goods and services is measured using money as a medium of exchange. Money is a vital resource for the success of modern society in achieving various goals (Sumardijanto et al., 2023). The rapid development of money in Indonesia has led some people to counterfeit currency, resulting in a relatively high level of currency circulation in

Indonesia, where many people exchange currency for banknotes whose value is almost similar to foreign currencies. Article 224 of the Criminal Code (KUHP) stipulates that anyone who counterfeits currency or banknotes issued by the State or a bank with the intention of passing them off as genuine is liable to a prison sentence of up to fifteen years. However, many people still lack understanding of the legal consequences of counterfeiting money, especially children who are vulnerable to becoming victims of counterfeiting due to their lack of understanding of genuine money (Akuntansi et al., 2023).

Bank Indonesia, which is responsible for printing and regulating the circulation of money in Indonesia, continues to make efforts to improve the security of banknotes. Over the years, Bank Indonesia has used more complex printing techniques, making counterfeit more difficult. Most recently, Bank Indonesia has printed banknotes using additional features that serve as authenticity markers (Aprizal, 2018). Financial institution Bank Indonesia claims that rupiah banknotes have a very high level of security, with three levels of security (Praditya, 2016). Despite its high security, it does not guarantee that the money cannot be counterfeited. The circulation of counterfeit money is still common in the community, one of which occurs in the Kajen area of Pekalongan Regency. As in traditional markets, small shop owners and the general public are the main targets for counterfeit money distributors. This is because these groups are often not equipped with counterfeit detection devices and have little knowledge about the authenticity of banknotes. This makes it difficult for the public to distinguish between genuine and counterfeit banknotes by sight alone (Hardani & Wasiyanti, 2020).

Many cases of misappropriation involve some members of the public creating or distributing counterfeit currency for dishonest motives. This practice can lead to fraud and has a serious impact on the circulation of Rupiah currency in Indonesia. The consequences can include increased inflation rates as well as a decline in the exchange rate against foreign currencies, which in turn can affect both the macro and micro economy of the country (Di & Maros, 2022). The techniques and methods of counterfeiting banknotes range from simple approaches to using modern technology relevant to the current times. The process of counterfeiting and distributing money is often carried out collaboratively by perpetrators with various motives and objectives (Astini & Sari, 2019). This case of counterfeiting rupiah currency certainly has an impact on the integrity of the nation and is troubling both for Bank Indonesia as the authorized party and the community as the party receiving counterfeit money (Wijayanto, 2020).

The significant amount of counterfeit rupiah notes circulating in the community has a serious impact on the country's economic stability, especially on the value of the Rupiah currency. In addition, the proliferation of counterfeit currency also raises doubts among the public about the authenticity of the money they use. When these doubts arise, Bank Indonesia responds by holding press conferences and conducting extension or socialization programs to provide an understanding to the public about counterfeit money. To increase understanding from an early age, the "3D" movement (Seen, Felt, and Looked at) should be introduced. When viewed, the discolouration of the security thread and the B.I. logo shield can be seen, as well as the denomination number and the hidden B.I. inscription can be found. When touched, the rough parts of the main image, the national emblem, nominal numbers, spelt letters, phrases of the Unitary State of the Republic of Indonesia, and Bank Indonesia writing can be felt. When exposed, the images of heroes and ornaments on some fractions, including the B.I. logo, will be seen clearly and intact (Putri et al., 2023). Bank Indonesia further monitors news about counterfeit rupiah notes by conducting media monitoring (Doannata et al., 2020). Suggesting the use of Qris to reduce the risk of counterfeit money circulation (Subarno, 2021). And another solution offered

from this problem is assisting in understanding the legal regulations related to the spread of counterfeit money (Akuntansi et al., 2023).

From the previous explanation, the author is interested in conducting this research because the rise of counterfeit money circulation cases in the surrounding community is a clear indication of the escalation of negative impacts that can be caused by this phenomenon. The widespread circulation of counterfeit notes not only raises doubts about the validity of the currency in circulation but also threatens the economic stability and security of society as a whole. Hence, the need for a comprehensive investigation into the factors that trigger the circulation of counterfeit notes has become more urgent to provide a better understanding and formulate appropriate preventive measures.

The aim of this research is to provide a deeper understanding of the problem of counterfeit money circulation and develop effective prevention strategies. For example, gaining a deeper understanding of the factors significantly influencing counterfeit notes' spread. By understanding the root causes of the problem, it is hoped that more effective solutions can be identified to tackle the problem of counterfeit money circulation. In addition, the aim of this study is to identify and analyze the factors that cause or facilitate the circulation of counterfeit notes. This includes consideration of the social, economic, technological and security factors that can be major contributors to the spread of counterfeit notes in the community. As well as developing effective and targeted prevention strategies to anticipate the circulation of counterfeit notes. By knowing the causative factors, concrete measures can be formulated that can be taken by governments, financial institutions and the general public to prevent and combat counterfeit money.

It is hoped that the results of this study will increase public awareness of the risks and negative consequences of counterfeit currency circulation. Thus, the public can become more vigilant and skilled in recognizing counterfeit money and play an active role in prevention efforts. In addition, the analysis of counterfeit money circulation factors contributes to the scientific literature in the fields of economics, security, and criminology. This helps to broaden the theoretical understanding of the phenomenon of counterfeit money circulation.

2. METHOD

2.1 *Typ Of Research*

This research uses a descriptive qualitative approach, as described by Denzin and Lincoln (1994). This means research that focuses on an in-depth understanding of the phenomenon being studied, using a variety of methods to interpret and understand the phenomenon in a natural context (Anggito & Setiawan; S.Pd., 2018). The main purpose of qualitative research is to

explore the meaning hidden in the data and find the truth, both in empirical, logical, and theoretical forms (Strauss, 2003). This research also aims to obtain a clear, detailed and systematic picture of the practice of counterfeiting currency. The research was adopted by considering the type and characteristics of the research, as well as the method of approach (Nainggolan, 2019).

2.2 *Data Source*

The primary and secondary data sources in this research are primary and secondary. Primary sources are journals, articles and books that are relevant to finding the causes of counterfeit money circulation factors in the community. Meanwhile, secondary data in this research is used to complement and support primary data sources by providing documentation and news about the research issue.

2.3 *Data Collection Method*

This research method uses literature study, a data collection method that involves understanding and learning theories from various literature related to the research topic. Zed (2004) identifies four stages in literature study, namely preparing the necessary equipment, compiling a working bibliography, and organizing time for reading and recording research materials. Data was collected through searching and reconstructing from various sources such as books, journals and existing research. The analytical methods applied include content and descriptive analysis. References from various sources were studied critically and in-depth to support the arguments and ideas of the research (Fadli, 2021). In addition, this research uses data collection methods through field research to obtain primary data. The author seeks to collect information by conducting direct interviews with parties who have the authority or are involved in the context, with the aim of obtaining comprehensive information. (Di & Palembang, 2022).

2.4 Analysis Technique

In this study, data analysis and event analysis techniques were used. The analysis is a collection of direct actions that show how research data is created and then processed into an easily understood framework (Watling, V, & A.R.J., 2016). The data that has been collected, both from primary and secondary sources, is then analyzed using a qualitative descriptive method. This means that the data is processed, classified, and described according to the nature of the symptoms and events that occur in reality as primary data, then systematically linked in the form of words to make conclusions about the problem being discussed

3. RESULT AND DISCUSSION

3.1 Theoretical Of Counterfeit Money Crime, Counterfeit Money, The Function Of Money According To Islam

Theoretical of counterfeit money crime

According to Teguh Prasetyo, the crime of forgery involves making an untrue or false representation of an object that appears to be true from the outside when, in fact, it is contrary to reality. This is referred to as criminal forgery in the form of a crime or offence. Counterfeit currency is a currency that is made by individuals or groups with the aim of being able to act as if it has actual value. Eddi Wibowo further explains that counterfeiting banknotes is done by copying or imitating, which is an act of serious crime that can be subject to criminal penalties (Rico, 2022). The crime of counterfeiting Rupiah notes is a serious problem because it does not only aim for personal economic gain but also to undermine the political and economic stability of the country. This crime is increasingly complicated due to the development of technology that continues to advance. The responsibility for combating the crime of counterfeiting Rupiah notes lies not only with Bank Indonesia and the police but is also the shared responsibility of the entire community (Dewi, 2014).

Currency counterfeiting is a complex crime involving planning and execution at various times and locations, as well as high mobility of the perpetrators who are not limited by borders. The locations for the manufacture

and distribution of counterfeit currency are widespread, and the perpetrators usually work in groups with defined roles, such as the main organizer, financier, maker, distributor, and helper, and they are well organized using a cell system (Sumardijanto et al., 2023). The crime of counterfeiting money is one type of white-collar crime. This is because: "The perpetrators of counterfeiting money are often people who have capital, education and good social status and from a decent level of association. The complex technology required to commit the crime of counterfeiting money and its distribution means that this crime is usually not committed alone. Therefore, the crime of counterfeiting money can be classified into white collar crime and organized crime" (Margamu, 2021).

Theoretical Of Counterfeit Money

Counterfeit money refers to counterfeit currency made without official authorization from the government or country concerned. The activity of making or using counterfeit money is considered an act of fraud or forgery. The practice of counterfeiting money has been around for a long time and is almost in line with the history of money itself (Hidayanto et al., 2015). Bank Indonesia Regulation No. 14/7/PBI/2012 on the management of rupiah money contains the definition of counterfeit rupiah money in Article 1, Paragraph (13), and Paragraph (14). Counterfeit rupiah money refers to an object that has similar materials, size, colour, image, and/or design to rupiah money, which is made, formed, printed, duplicated, or circulated but not used as a means of payment in a way that respects the existence of rupiah money as a symbol of the State.

According to Law No. 7/2011 on currency, counterfeit rupiah refers to objects that have similar materials, size, colour, image, and/or design to rupiah, which are made, formed, printed, duplicated, circulated, or used as payment instruments illegally. The act of counterfeiting the rupiah is considered a violation of the law that harms the public and can undermine trust in the rupiah. Therefore, it is important to identify the authenticity of the rupiah as a measure to prevent the spread of counterfeit rupiah, which is also a form of community support in maintaining the symbol of State sovereignty (Putri et al., 2023).

Theoretical Of the Function Of Money According To Islam

In Islamic economics, money is considered to have only a function as a medium of exchange and unit of account. Money itself has no intrinsic value, but its value comes from the function it carries. Money becomes useful when it is used to exchange real goods or purchase services. Therefore, money can not be considered as a commodity that is traded. As stated by Mahbubi Ali, in Islam, money only acts as a medium of exchange. As such, money is considered a constantly moving stream in the economy, known as the flow concept. This approach is different from the capitalist economic system, where money is considered a legal tender and also a commodity (Takiddin, 2014).

Previous Research On The Circulation Of Counterfeit Money

According to research conducted by Margamu Desy Putri Dewi and Ade Adhari in the 2021 Adigama Law journal entitled "Factors Causing the Circulation of Counterfeit Rupiah in Indonesia". Based on the research conducted, there are factors that cause a person to counterfeit rupiah, namely economic factors,

seeking personal gain, low education, the opportunity to do so, high movement, and technological developments. Based on the factors that cause counterfeiting and circulation of rupiah money, it should be a guideline for reducing or eliminating the causes that trigger counterfeiting crimes. In the context of crime prevention, eliminating the root causes is considered the most effective prevention strategy (Margamu, 2021).

Another study conducted by Tegar Jaya in 2022 *Factors Causing the Circulation of Counterfeit Money in Palembang City*. It was found that there are several factors that are the main causes of the circulation of counterfeit money in Palembang City. These factors include economic aspects, education, technology, environment, opportunity, and the lack of community proactivity in reporting suspicious activities to the police (Jaya, 2022).

Based on research conducted by Sumardijanto, I.G.N. Bagus Sucitra, Steph Subanidja in 2023 with the title *"Preventive Strategy to Prevent the Circulation of Counterfeit Money in Indonesia"*. The results showed that the factors that cause the spread of counterfeit money in Indonesia include economic aspects, low levels of education so, the lack of public understanding of the authenticity of money, the development of printing technology that facilitates access and affordable prices for the community, and low penalties for counterfeiters who do not provide a deterrent effect. Bank Indonesia has adopted preventive, pre-emptive and repressive strategies. These strategies include media monitoring and the implementation of the CIKUR program as a preventive measure against the circulation of counterfeit notes in Indonesia (Sumardijanto et al., 2023).

3.2 Economic Factors

Essentially, everyone wants money because it is an inevitable necessity in daily routines, supporting social life. In fact, how much money a person has is often considered an indicator of happiness. The need for money is one of the reasons why people sometimes justify any means to get it, even if it is against the law. Counterfeiting occurs because money is in constant use, and there is a drive to get it quickly and easily. Money dealers and counterfeiters consider counterfeiting money to be the only way to get money to fulfil their economic lives because its value can be equated with real money. Economic factors and poverty are the basis for the perpetrators of counterfeiting crimes to make counterfeiting rupiah as a justification for committing criminal acts. Aristotle argues that poverty leads to crime to obtain what is needed to live. This is in line with what was conveyed to B.I. in analyzing the causes of the rampant circulation of counterfeit rupiah, which is that economic factors are the trigger in committing crimes and, in this case, the crime of counterfeiting currency.

3.3 Low Education Factor

The rapid progress of the times is accompanied by widening social inequality. Ironically, amidst the glittering technological advancements, the number of individuals who continue to live in poverty with low levels of education is increasing. This phenomenon is not only concerning but also has serious

consequences, one of which is related to the spread of counterfeit money. Education plays a crucial role in influencing the circulation of counterfeit money in society. A person with a low level of education is less likely to understand the difference between genuine and counterfeit money. They may not be aware of the legal consequences of using counterfeit money or even be able to distinguish between the two. In addition, lack of access to quality education may also make them more vulnerable to illegal practices such as circulating counterfeit money. In contrast, individuals with higher education tend to be more vigilant and have better knowledge about money, making them more likely to avoid engaging in counterfeit money circulation. Therefore, improving access to and quality of education can be an important step in reducing counterfeit money circulation in the community.

3.4 Technological Development Factors

Technology has become a double-edged sword in many aspects of life, including the circulation of counterfeit notes. The rapid advancement of technology brings convenience, but on the other hand, it opens a gap for criminals to carry out more sophisticated actions. The role of technology in counterfeit banknotes cannot be ignored. Here are some important points:

1. Easy access to information, as the internet provides unlimited access to a wide range of information, including techniques and methods of counterfeiting. Offenders can then easily learn and practice counterfeiting techniques through online tutorials, discussion forums and video tutorials.
2. The development of equipment and machinery, such as increasingly sophisticated printing and scanning technology, may enable perpetrators to produce better-quality counterfeit notes. These sophisticated equipment and machines are easily accessible and purchased online, even at relatively affordable prices.
3. Digital Manipulation Capabilities, such as sophisticated photo and video editing software, allow perpetrators to manipulate the images and designs of genuine banknotes with a high degree of similarity. Deepfake technology can be used to create counterfeit notes that are virtually indistinguishable from the real thing.

3.5 Environmental Factors

Environmental factors also have a significant impact on the likelihood of a person being involved in counterfeit money circulation. A person who interacts with individuals involved in crime is likely to be influenced and engage in the same behaviour. Similarly, individuals who have no actual malicious intent, if they are caught up in a bad environment, may be influenced and involved in criminal activities, including circulating counterfeit notes. This is all the more important given that the amount of money circulating in Indonesia is very large and easily counterfeited by those who are not responsible. These environmental influences are often difficult to control and can have a negative impact on individuals who have just become involved in them, especially when they are trying to integrate with those around them who tend to engage in behaviour that is not worthy of emulation.

3.6 Personal Gain Factor

Counterfeiting money for profit is an interesting phenomenon that is worth investigating. In contrast to the motive of counterfeiting money to make ends meet, there are a small number of individuals who engage in the practice without having significant financial problems. Investigators often rely on the Berita Acara Pemeriksaan (B.A.P.) to uncover the reasons behind counterfeiting. In this scheme, the perpetrator sells counterfeit notes and replaces them with genuine rupiah notes using an exchange rate agreed upon by both parties. This suggests that financial interests are the main motivation behind counterfeiting without any urgency or necessity. Therefore, this practice not only presents an economic security risk but also highlights the motive for financial gain as the main driver behind such criminal behaviour.

4. CONCLUSION

The inability to obtain money legally due to the urgent need for money often drives people to seek illegal means of obtaining it. Counterfeiting is practised because money remains a primary need, and it is necessary to obtain it quickly and easily. Education plays a crucial role in influencing the circulation of counterfeit money in society. A person with a low level of education usually has little understanding of the difference between genuine and counterfeit money. The rapid advancement of technology brings convenience, but on the other hand, it opens the door for criminals to perform more sophisticated actions. The role of technology in counterfeit banknotes cannot be ignored.

1. Ease of access to information, such as the internet providing unlimited access to a wide range of information, including techniques and methods for making counterfeit notes.
2. Developments in equipment and machinery, such as increasingly sophisticated printing and scanning technologies, may allow perpetrators to produce better-quality counterfeit notes.
3. Digital Manipulation Capabilities, such as sophisticated photo and video editing software that allows perpetrators to manipulate the images and designs of genuine banknotes with a high degree of similarity. Deepfake technology can be used to create counterfeit notes that are virtually indistinguishable from the real thing.

Environmental factors also have a significant impact on the likelihood of an individual becoming involved in counterfeit money circulation. This is all the more important given the large amount of money in circulation in Indonesia, which is vulnerable to counterfeiting by irresponsible parties. Counterfeiting money for profit is an interesting phenomenon that deserves to be investigated.

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