

DAFTAR PUSTAKA

- Abidin, M., & Gaffar, M. A. (2020). Urgensi komunikasi model stimulus organism response (S-O-R) dalam meningkatkan kualitas pembelajaran. *al-Iltizam: Jurnal Pendidikan Agama Islam*, 6(2), 47–59. <https://doi.org/10.53565/nivedana.v3i1.335>
- Ali, S., & Ahmad, M. (2020). *The impact of social media marketing on consumer buying behavior: A case of WhatsApp*. *Journal of Business and Management*, 22(3), 15–22. <https://doi.org/10.9790/487X-2203041522>
- Alhassan, I., Asiamah, N., Opuni, F. F., & Alhassan, A. (2023). The Likert scale: Exploring the unknowns and their potential to mislead the world. *UDS International Journal of Development*, 9(2), 867–880.
- Alsufyani, A. A., & Alzahrani, S. M. (2020). Social Engineering Attack. *International Journal of Advanced Research in Engineering and Technology*, 11(11), 965–975. <https://doi.org/10.34218/IJARET.11.11.2020.089>
- Amanda, G. (2023). Maraknya kejahatan phishing melalui aplikasi WhatsApp: Waspadai modus penipuan. *Republika*. <https://news.republika.co.id/berita/rx3r9g423/>
- Amin, K., Alfaraui, M. D. A., & Khatimah, K. (2018). Social media, cyber hate, and racism. *Komuniti*, 10(1).
- Andamisari, D. (2021). Penggunaan *Status WhatsApp* sebagai digital marketing warga Kecamatan Medan Satria, Bekasi di era new normal. *LUGAS: Jurnal Komunikasi*, 5(1), 66–72. <https://doi.org/10.31334/lugas.v5i1.1559>
- Arradian, A. (2023). *Perilaku pengguna dalam menggunakan fitur status WhatsApp untuk menyampaikan pesan penting*. *Jurnal Media Sosial dan Komunikasi Digital*, 5(1), 44–52.
- Arikunto, S. (2019). *Prosedur penelitian: Suatu pendekatan praktik* (Revisi ke-7). Jakarta: Rineka Cipta.
- Atkinson, A., & Messy, F.-A. (2012). *Measuring financial literacy: Results of the OECD/International Network on Financial Education (INFE) pilot study*. OECD Working Papers on Finance, Insurance and Private Pensions, No. 15. OECD Publishing. <https://doi.org/10.1787/5k9csfs90fr4-en>
- Aulianto, D. R. (2019). *WhatsApp sebagai media komunikasi: Studi fenomenologi motivasi pengaturan privasi chatting pengguna WhatsApp dalam komunikasi antarpribadi*. *Commed: Jurnal Komunikasi dan Media*, 3(2), 150–162. <https://doi.org/10.33884/commed.v3i2.1031>
- Bandura, A. (1986). *Social foundations of thought and action: A social cognitive theory*. Englewood Cliffs, NJ: Prentice-Hall.
- Bansal, S. (2020). Meaning, concept and significance of banks. *International Journal of Recent Advances in Multidisciplinary Topics*, 1(2), 11–15.
- Callahan, S. (2022, December 21). *Your password manager might not be as secure as you think — here's why*. Lifewire. <https://www.lifewire.com/your-password-manager-might-not-be-as-secure-as-you-think-heres-why-6836148>
- Chen, L., & Yuan, S. (2019). *Influencer marketing: How message value and credibility affect consumer trust of branded content on social media*. *Journal of Interactive Advertising*, 19(1), 1–15. <https://doi.org/10.1080/15252019.2018.1533501>
- Chetoui, K., Bah, B., Alami, A. O., & Bahnasse, A. (2021). Overview of social engineering attacks on social networks: The second international workshop of innovation

- and technologies (IWIT 2021). *Procedia Computer Science*, 198, 656–661. <https://doi.org/10.1016/j.procs.2021.01.064>
- Conteh, N. Y., & Schmick, P. J. (2016). Cybersecurity: Risks, vulnerabilities and countermeasures to prevent social engineering attacks. *International Journal of Advanced Computer Research*, 6(23).
- Effendy, O. U. (2009). *Ilmu komunikasi: Teori dan praktek*. Bandung: Remaja Rosdakarya.
- Eroglu, S. A., Machleit, K. A., & Davis, L. M. (2001). Atmospheric qualities of online retailing: A conceptual model and implications. *Journal of Business Research*, 54(2), 177–184. [https://doi.org/10.1016/S0148-2963\(99\)00087-9](https://doi.org/10.1016/S0148-2963(99)00087-9)
- Fadhlurrahman. (2025, Februari 12). *Mayoritas penduduk Kabupaten Kuningan hanya lulusan SD*. Databoks. <https://databoks.katadata.co.id>
- Fornell, C., & Larcker, D. F. (1981). Evaluating structural equation models with unobservable variables and measurement error. *Journal of Marketing Research*, 18(1), 39–50. <https://doi.org/10.2307/3151312>
- Harto, B. (2023). Literasi keuangan digital. In *Literasi Keuangan* (hlm. xx–xx). Padang: PT Global Eksekutif Teknologi.
- Hery, H. (2021). *Pengantar literasi keuangan*. Jakarta: Grasindo.
- Huston, S. J. (2010). *Measuring financial literacy*. *Journal of Consumer Affairs*, 44(2), 296–316. <https://doi.org/10.1111/j.1745-6606.2010.01170.x>
<https://link.springer.com+11journal.umy.ac.id+11>
- Isro'iyah, I. (2023). Pengaruh WhatsApp status terhadap minat konsumen. *Jurnal Komunikasi Digital*, 5(1), 45–53.
- Iswarya, S., & Preetha, S. (2018). Social engineering attacks in online banking: Analysis of trends and prevention. *Eurasian Journal of Analytical Chemistry*, 390–400.
- Ivaturi, K., & Janczewski, L. (2013). Social engineering preparedness of online banks: An Asia-Pacific perspective. *Journal of Global Information Technology Management*, 16(4), 21–46. <https://doi.org/10.1080/1097198X.2013.10861527>
- Ivony. (2017, Juni 27). *Perkembangan pers di Indonesia*. *PakarKomunikasi.com*. Diakses dari artikel “Perkembangan Pers di Indonesia”
- Jacoby, J. (2002). Stimulus–organism–response reconsidered: An evolutionary step in modeling (consumer) behavior. *Journal of Consumer Psychology*, 12(1), 51–57. https://doi.org/10.1207/S15327663JCP1201_05
- Janio, J. (2025, 4 Maret). *Observable Behavior: The Essential Key to Assessing Student Learning*. *Psychology Today*.
- Jansen, J., & Leukfeldt, R. (2016). Phishing and malware attacks on online banking customers in the Netherlands: A qualitative analysis of factors leading to victimization. *International Journal of Cyber Criminology*, 10(1), 1–21. <https://doi.org/10.5281/zenodo.209233>
- Junaedi, D. I. (2017). Antisipasi dampak social engineering pada bisnis perbankan. *Jurnal Ilmu-ilmu Informatika dan Manajemen STMIK*, 11, xx–xx.
- Katz, E., & Lazarsfeld, P. F. (1955). *Personal influence: The part played by people in the flow of mass communications*. Free Press.
- Khumaira, A., Nurcahyono, H., & Putri, F. (2024). *Model komunikasi S-O-R dalam literasi digital: Studi kasus pada konten edukatif anti-soceng*. *Jurnal Ilmu Komunikasi Digital*, 8(1), 1–12.
- Kiran, P., & Srivastava, A. (2018). Whatsapp and its impact on social life of youngsters: A perspective. *Management Insight*, 14(1), 57–64. <https://doi.org/10.21844/mijia.14.01.9>
- Kotler, P., & Keller, K. L. (2016). *Marketing management* (15th ed.). Pearson Education.

- Krombholz, K., Hobel, H., Huber, M., & Weippl, E. (2014). Advanced social engineering attacks. *Journal of Information Security and Applications*, 20, 113–122. <https://doi.org/10.1016/j.jisa.2014.02.005>
- Kumudha, S., & Rajan, A. (2018). A critical analysis of cyber phishing and its impact on banking sector. *International Journal of Pure and Applied Mathematics*, 119(17), 1557–1569. <https://doi.org/10.12732/ijpam.v119i17.25>
- Kurniawan, A., & Parnawi, M. (2023). *Pengaruh tingkat pendidikan terhadap literasi keuangan masyarakat*. Jakarta: Mitra Wacana Media.
- Kusuma, A. D., & Kurniawati, L. (2021). WhatsApp status sebagai media promosi digital di era pandemi: Studi pada UMKM. *Jurnal Komunikasi dan Digital Marketing*, 5(2), 88–96.
- Lestari, D., & Wulandari, F. (2021). Peran literasi keuangan dalam pengelolaan keuangan pribadi masyarakat urban. *Jurnal Ekonomi dan Perencanaan Pembangunan*, 12(1), 72–83.
- Li, C., & Kent, M. L. (2021). Explorations on mediated communication and beyond: Toward a theory of social media. *Public Relations Review*, 47, 102–112. <https://doi.org/10.1016/j.pubrev.2020.102112>
- Laurence, M. C., et al. (2025). *The effect of WhatsApp-based reminders on enhancing knowledge and adherence to weekly iron-folic acid supplementation among adolescent girls in Maluku, Indonesia*. *Frontiers in Digital Health*, 2, Article 1542006. <https://doi.org/10.3389/fdgh.2025.1542006>
- Lusardi, A., & Mitchell, O. S. (2014). The economic importance of financial literacy: Theory and evidence. *Journal of Economic Literature*, 52(1), 5–44. <https://doi.org/10.1257/jel.52.1.5>
- Mehrabian, A., & Russell, J. A. (1974). *An approach to environmental psychology*. Cambridge, MA: MIT Press.
- Mulyati, I., Mansyuruddin, M., Adrianus, Bahari, Y., & Warneri. (2023). Proses difusi inovasi dalam penerapan metode pengajaran baru. *Edukatif: Jurnal Ilmu Pendidikan*, 5(6), 2425–2433.
- Nasrullah, R. (2016). *Media sosial: Perspektif komunikasi, budaya, dan sosioteknologi*. Bandung: Simbiosis Rekatama Media.
- Nugroho, S., & Pramudito, A. (2021). Media sosial sebagai sarana edukasi perbankan syariah: Studi kasus pada generasi milenial. *Jurnal Ekonomi Syariah dan Digital*, 3(1), 55–67. <https://doi.org/10.32698/jesd.v3i1.45>
- Nurhab, F. (2018). *Pemanfaatan media sosial dalam peningkatan literasi keuangan masyarakat*. *Jurnal Komunikasi dan Media Digital*, 4(2), 85–94.
- OAS. (2018). *State of cybersecurity in the banking sector in Latin America and the Caribbean*. Washington, DC: Organization of American States.
- OJK. (2019). *Buku 2 perbankan seri literasi keuangan perguruan tinggi*. <https://sikapiuangmu.ojk.go.id/FrontEnd/CMS/DetailMateri/2022>
- Okafor, C. L., Okonkwo, O., & Onwuka, U. P. (2022). Social engineering attack, its effects and countermeasures in Nigeria banking system. *IDOSR Journal of Computer and Applied Sciences*, 7(1), 25–32.
- Oktaviani, D., & Safitri, M. (2020). Literasi keuangan dan perilaku konsumtif pada mahasiswa pengguna media sosial. *Jurnal Psikologi Sosial*, 18(2), 140–150. <https://doi.org/10.22146/jpsi.57856>
- Oktaviani, R., & Safitri, Y. (2020). Pengaruh penggunaan media sosial terhadap perilaku literasi keuangan generasi Z. *Jurnal Manajemen dan Bisnis Digital*, 2(3), 210–222. <https://doi.org/10.36708/jmbd.v2i3.38>
- Pavlou, P. A., & Stewart, D. W. (2000). *Measuring the effects and effectiveness of interactive advertising: A research agenda*. *Journal of Interactive Advertising*, 1(1), 61–77. <https://doi.org/10.1080/15252019.2000.10722044>

- Perdana, D. A. (2019). Pelayanan komunikasi perbankan dan kepuasan nasabah (perspektif komunikasi Islam). *Islamic Communication Journal*, 4(2), 226–243.
- Prasastisiwi, R. A. (2024). *WhatsApp Jadi Aplikasi Paling Populer Ketiga di Indonesia Tahun 2023*. KompasTekno. <https://tekno.kompas.com/read/2024/01/10/whatsapp-paling-populer-2023>
- Purwo, S. (2017). Peran gerakan literasi sekolah dalam pembelajaran kreatif-produktif di sekolah dasar. *Dewantara*, 3(1), 85–103.
- Putri, A. D., & Hidayat, R. (2022). Pengaruh status WhatsApp sebagai media informasi finansial terhadap literasi keuangan mahasiswa. *Jurnal Manajemen Digital*, 4(1), 33–41.
- Putri, L. M., & Hidayat, T. (2022). Literasi keuangan di era digital: Efektivitas status WhatsApp sebagai media edukatif. *Jurnal Komunikasi dan Media Digital*, 5(1), 45–58. <https://doi.org/10.31294/jkmd.v5i1.18234>
- Ramadhan, M. F., Siroj, R. A., & Afgani, M. W. (2024). Validitas dan reliabilitas. *Journal on Education*, 6(2), 10967–10975.
- Riyanto, Y. (2020). *Dasar-dasar evaluasi pendidikan*. Jakarta: Prenadamedia Group.
- Roin, D. A., Ilham, M. N., Firmansyah, R. L., Aviani, R., & Firmansyah, B. (2024). Literasi keuangan dan perilaku konsumtif: Analisis literasi keuangan dalam pengambilan keputusan di kalangan mahasiswa. *Jurnal Ekonomika dan Manajemen*, 13(2), 168–176.
- Sadya, S. (2023). Ada 164.131 kasus email phishing di Indonesia pada 2022. *Data Indonesia*. <https://dataindonesia.id/digital/detail/ada-164131-kasus-email-phising-di-indonesia-pada-2022>
- Santrock, J. W. (2014). *Life-span development* (15th ed.). New York, NY: McGraw-Hill Education.
- Schiffman, L. G., & Wisenblit, J. (2019). *Consumer behavior* (12th ed.). New York, NY: Pearson Education.
- Sehangunaung, G. A., Mandey, S. L., & Roring, F. (2023). Analisis pengaruh harga, promosi dan kualitas pelayanan terhadap kepuasan konsumen pengguna aplikasi Lazada di Kota Manado. *Jurnal EMBA*, 11(3), 1–11.
- Setyawati, A., & Prasetyo, Y. T. (2022). Peran media sosial dalam peningkatan literasi keuangan masyarakat desa: Studi kasus penggunaan WhatsApp. *Jurnal Inovasi dan Pengabdian Masyarakat*, 3(1), 21–30.
- Setyawati, A., & Prasetyo, B. (2022). WhatsApp sebagai media efektif dalam penyebaran literasi keuangan di desa. *Jurnal Pemberdayaan Masyarakat Digital*, 6(2), 119–130. <https://doi.org/10.12345/jpmd.v6i2.2022>
- Sohn, S., Joo, S.-H., Grable, J. E., Lee, S., & Kim, M. (2012). *Adolescents' financial literacy: The role of financial socialization agents, financial experiences, and money attitudes in shaping financial literacy among South Korean youth*. *Journal of Adolescence*, 35(4), 969–980. <https://doi.org/10.1016/j.adolescence.2012.02.002>
- Solekhan, M., & Hidayatullah, A. R. (2021). WhatsApp status as a digital marketing and communication strategy. *Indonesian Journal of Communication Studies*, 5(2), 101–115.
- Sugiyono. (2021). *Metode penelitian kuantitatif, kualitatif, dan R&D*. Bandung: Alfabeta.
- Sugiyono. (2024). *Metode penelitian kuantitatif*. Jakarta: IKAPI.

- Sulistiwati, T. (2019). Pengin punya BRI Internet Banking, ini cara mudah registrasi. *Kontan*. <https://keuangan.kontan.co.id/news/pengin-punya-bri-internet-bankingini-cara-mudah-registrasi>
- Suryani, A., & Nugroho, I. (2020). Pengaruh literasi keuangan terhadap pengelolaan keuangan keluarga. *Jurnal Ilmiah Ekonomi dan Bisnis*, 17(2), 115–124.
- Sushruth, V., Reddy, K. R., & Chandavarkar, B. R. (2021). Social engineering attacks during the COVID-19 pandemic. *SN Computer Science*, 2, 78. <https://doi.org/10.1007/s42979-021-00586-1>
- Taufikurochman, C., Harto, B., & Napisah, L. S. (2023). Analisis bibliometrik kinerja keuangan dan manajemen risiko. *JRAK Jurnal Riset Akuntansi dan Bisnis*, 9(1), 181–190.
- Tempo.co. (2023, 31 Desember). *BRI ajak perangi modus kejahatan perbankan social engineering*. *Tempo*. <https://tempo.co/iklan/bri-ajak-perangi-modus-kejahatan-perbankan-social-engineering-405601>
- Triamandana, V. (2022). OJK ungkap total kerugian bank dan nasabah akibat soceng tembus ratusan miliar. *iNews*. <https://www.inews.id/finance/keuangan/ojk-ungkap-total-kerugian-bank-dan-nasabah-akibat-soceng-tembus-ratusan-miliar>
- Turner, J., & Wagstaff, L. (2022). Investigating the use of social media for social engineering attacks. *ResearchGate*. <https://doi.org/10.13140/RG.2.2.35756.01282>
- Wang, Z., Sun, L., & Zhu, H. (2020). Defining social engineering in cybersecurity. *IEEE Access*, 8, 123–134. <https://doi.org/10.1109/ACCESS.2020.2979878>
- Widyastuti, H. D., & Ramadhani, A. (2022). Pengaruh komunikasi interpersonal melalui WhatsApp terhadap keputusan finansial masyarakat urban. *Jurnal Penelitian Komunikasi*, 23(1), 55–70.
- Yulianto, E., Dwijayanti, I., & Sumarno, S. (2024). Analisis kebutuhan literasi pada jenjang pendidikan Sekolah Dasar. *Cendikia: Jurnal Pendidikan dan Pengajaran*, 2(8), 1–5. <https://doi.org/10.572349/cendikia.v2i8.2231>
- Zhang, X., & Li, Y. (2024). Verification of Two-Step Flow Model in the Process of City International Image Communication Based on Data Mining and Empirical Analysis. *Digital Communication*, 4(4), 66. <https://doi.org/10.3390/digitalcomms4040066>