

The urgency of digital literacy in social media to prevent fraud in Islamic banking

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Abstract

This study explores the use of social media to promote digital literacy and prevent Islamic banking fraud. The article argues that social media is a crucial space for people to access information and has an important role in disseminating information widely. These have not succeeded despite efforts to prevent Islamic banking fraud on social media. Reports from We Are Social, and the Ministry of Communication and Information (Kemenkominfo) indicate that the percentage of social media usage in Indonesia is high, and the number of fraud cases has also increased. To address this issue, social media can provide education and information on fraud prevention through various means, such as fraud material, forms or ways of fraud, and tips on avoiding fraud.

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Public interest statement

Digital literacy has always been a significant problem. It has a significant role in overcoming problems in the era of Revolution 4.0. Meanwhile, social media has become the closest space for people to carry out their activities, including obtaining information. Therefore, digital literacy can be optimized on social media platforms to prevent current fraud, namely fraud with the type of social engineering in Islamic banking.



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Abstrak

Kajian ini berfokus pada media sosial sebagai sarana literasi digital dalam pencegahan tindakan penipuan perbankan syariah. Artikel ini berargumen bahwa benar literasi digital dapat diterapkan dalam media sosial karena sekarang menjadi ruang terdekat untuk masyarakat dalam mencari informasi dan memiliki peran dalam memfasilitasi informasi secara luas. Adapun upaya yang dilakukan selama ini terkait pencegahan tindakan penipuan perbankan Syariah di media sosial belum sepenuhnya berlangsung dengan baik dan efektif. Karena berdasarkan data dari We Are Social dan laporan dari Kementerian Komunikasi dan Informasi (Kemenkominfo) bahwa persentase penggunaan media sosial di Indonesia dan target penipuan saat ini sangat tinggi. Banyaknya akun yang menyebarkan pencegahan penipuan perbankan Syariah di media sosial sesuai dengan kategori yang telah ditetapkan yakni edukasi dan informasi dengan beberapa elemen seperti materi penipuan, bentuk ataupun cara penipuan dan tips terhindar penipuan berbanding terbalik dengan penipuan-penipuan yang terjadi sehingga media sosial menjadi urgen dalam literasi digital untuk melakukan pencegahan penipuan perbankan Syariah.

Pernyataan kepentingan publik

Literasi digital dari dulu sampai sekarang menjadi permasalahan yang signifikan dan memiliki peran yang sangat penting untuk mengatasi permasalahan di era revolusi 4.0. Sedangkan media sosial sekarang ini telah menjadi ruang terdekat masyarakat dalam melakukan kegiatannya termasuk memperoleh informasi. Oleh karena itu, literasi digital dapat dioptimalkan pada platform media sosial untuk mencegah penipuan yang lagi marak yakni penipuan dengan jenis *social engineering* pada perbankan syariah.

Introduction

In accordance with the times, information technology is increasingly developing so as to facilitate aspects of people's lives, especially to get or find information circulating in cyberspace. The central pillar in information technology that is the basis for the development of the Industrial Revolution is the internet (Fahreza Sunni et al. 2023). The existence of the internet in its development gave birth to social media. Thus, the presence of social media as one of the flows in cyberspace requires one to be able to provide an understanding of the use of good social media at every level of society. Fraudulent acts on social media, especially WhatsApp platforms in the form of conveying information, are increasingly widespread and are closely related to banking, including Islamic banking (Putra, Suharso, and Rozikin 2021).

Islamic banking is very vulnerable to crime because it is related to finance. The Ministry of Communication and Information (Kemenkominfo) spread that there were cases of fraud on behalf of Bank Syariah Indonesia by sending messages via WhatsApp containing offers to apply for loans through BSI (Kominfo 2022). Fraud that occurs in Islamic banking should be of particular concern because it has quite a lot of cases. The Ministry of Communication and Information also reported that there were 575,000 accounts indicated for fraud crimes, namely bank accounts and e-wallets. The data was obtained from the site cekrekening.id, a platform that can receive account reports and check accounts. The site serves as a place to collect a database of bank accounts that are indicated as criminal offenses or not. The public only needs to enter the name of the bank and the

suspected account number to find out about a person's credibility (CNBC Indonesia 2023). Based on this information, many people are targeted for fraud.

Fraud crimes are transforming with the flow of life with the aim of utilizing rapidly developing means to launch their actions (Eka Sila and Mochamad Taufik 2023). Previous research explains that social media is the next threat for cybercriminals to carry out their actions (Refilia, Suharto, and Pahlawi 2023). Therefore, the great benefits and conveniences obtained from social media must be followed by good digital literacy skills so that they always behave safely and intelligently in social media (Eka Sila and Mochamad Taufik 2023). Digital literacy in society has been a significant concern from the past until now, especially in the use of social.

Previously, there have been researchers who discussed digital literacy but focused on its role in counteracting health information hoaxes and stated the importance of preventing hoax information with digital literacy as an appropriate mechanism in the digital age. Although the public has understood digital tools, it must still provide education on the information shared so that people can think critically and wisely (Fitriarti 2019). Anisa also revealed that digital literacy is an effective method in tackling hoax information in the post-truth era. Efforts to counteract hoaxes in this era are in accordance with the concept of digital literacy, namely, a person's understanding and skills in using technology. Another study also discusses the urgency of digital literacy but in a broader context, namely in the era of society 5.0, about the complexity of the problems faced by humans today related to the times. He explained that it is essential to realize that digital literacy is beneficial for life in the present and future, considering that the world is increasingly developing and sophisticated, supported by internet technology, so that more complex problems occur. Digital literacy is related to the ability to be critical, creative, and responsible in the digital world (Tumanggor 2023).

Research on the urgency of digital literacy focuses more on overcoming hoax information in general and for the era of society 5.0. Of course, this is in accordance with the times, but it is essential to research related to social media in the prevention of increasingly widespread Islamic banking fraud. Islamic banking is here to meet the needs of the community, especially the Muslim community, in order to continue to implement a financial system that is in accordance with Islamic law and provide a financial system with activities protected from usury fraud that occurs if left unchecked will take many victims and have an impact on the reputation and sustainability of Islamic banking (Cavaliere et al. 2021). So, it is essential to prevent acts of Sharia banking fraud so that bank activities grow and develop. As for the use of social media among the public, there are differences of opinion by previous researchers. Thus, it is important to ensure that social media is specifically related to digital literacy in preventing fraud on behalf of Islamic banking.

Social Media has a high appeal in its use because it has a multiplatform design, which can be accessed and connected to digital devices (Bahri 2021). Social media now has a broad concept not only for communication but also can be used as a medium for disseminating information. The breadth of the scope of social media can all be done in the platform, such as searching for information, news, and others. The information that is circulated and shared has an impact on the digital literacy of social media users or the community. Therefore, social media can be used as one of the digital literacy media that can be maximized, especially by Islamic banking institutions themselves, in preventing fraud on their behalf.

Based on the explanation and identification that has been reached, it is vital to research the phenomenon of fraud in Islamic banking, which is increasingly widespread on social media today, by making digital literacy in social media a way to prevent acts of Islamic banking fraud. In this study, researchers limit research by using general searches and the hashtag #preventingbankingfraud. So, the author is interested in researching "The Urgency of Digital Literacy in Social Media for the Prevention of Fraud in Islamic Banking".

Case Description

Digital literacy in social media as a source of information

In general, digital literacy is defined as a person's ability to understand and process information in digital technology. Knowledge of digital technology for each individual must be developed according to the times, especially in accepting, rejecting, and finding any information obtained. Digital technology that is widely used and in demand by the public is social media because the availability and support of an adequate internet network makes people interested in using it. Social media provides a variety of information for its users and an effective platform for disseminating various information. However, the problem is about the clarity or truth of the information. Social media has the highest percentage of disseminating incorrect information, which is 92.40%. Because the process of disseminating information on social media has no rules for sharing information, all users can disseminate information according to their wishes and thoughts without researching the information shared (Rahmadhany, Aldila Safitri, and Irwansyah 2021).

Previous researchers also have different opinions about the use of social media for the community because of the above. Some researchers argue that in using social media, people still receive much information without filtering whether it is true or not (Mehrad, Eftekhari, and Goltaji 2020). Aylin Manduric in her article "Social Media as a Tool for Information Warfare" also explains that words in social media become a weapon that can influence the hearts and minds of its users (Hidayat, Widyaningrum, and Sarjito 2021). Other research states that various content on social media can fulfill aspects of individual social psychology, namely cognitive needs (Anisah, Sartika, and Kurniawan 2021; Pala and Djaffar 2022) Sedlavoka also emphasized that social media is a form that provides feedback in the form of information that has a considerable influence through the message content contained in shared content. In contrast, other researchers (Cheng et al. 2021) argue about social media by stating that social media has an addictive effect.

This is in accordance with financial socialization theory and social learning theory (SLT). The financial socialization theory proposed by McLeod & O'Keefe, G.J. (Supinah et al. 2016) states that "socialization occurs through the interaction of a person and various agents in a particular social environment". This means that people who interact in the social environment are called socialization agents and these agents have an influence on a person's behavior. Meanwhile, social learning theory (SLT) proposed by Albert Bandura (Firmansyah and Saepuloh 2022) states that learning occurs from 3 things, namely observation, imitation and modeling both from the behavior of other individuals or the media. Learning can also be gained from direct experience or observation of others in an environment by paying attention to others or studying existing information so that it can provide knowledge.

SLT specifically emphasizes the environment, behavior and cognitive or knowledge of a person because it involves the influence of self-control and how a person acts in life (Pratiwi and Kurniawati 2023). For now, these two theories are very relevant to the above because a person's attitude in receiving information is closely related to the knowledge a person has so that they are able to control themselves in using social media. We all know that social media has become an agent for the community in interacting both communicating and sharing information and this is in accordance with the function of social media itself. Therefore, a lack of knowledge in using social media, especially about the information or messages that someone shares, will have a negative impact on its users and vice versa.

Based on the explanation above, the significant role of social media in delivering information must be followed by digital literacy. The benchmarks in literacy are understanding, benefits, and information obtained. Digital literacy is not only interpreted as the ability to use technology but also includes a series of cognitive, psychometric, and emotional skills that a person needs in a digital environment (Rahayu and Fitriani 2023). Belshaw formulated several elements contained in digital literacy, namely cultural (understanding the context), cognitive (expanding the mind), constructive (forming positive things), communicative (able to communicate well), creative (creating new things), confident (responsible and confident), critical (critical in dealing with various information) and civic (supporting the creation of good social order). So, digital literacy can be utilized for various purposes. Digital literacy can prevent cyberbullying and overcome hoaxes and others (Tsaniyah and Juliana 2019).

Cyber Crime

Cybercrime is a term that refers to crimes that are closely related to digital technology. Initially, cybercrime was defined as computer crime, but over time, with the development of information technology, the concept was expanded to include activities carried out in cyberspace through information systems. Cybercrime is referred to as one of the latest forms of crime in this day and age that should be of particular concern globally. Cyber criminals perform their actions by creating fake accounts disguised as trusted entities to lure victims.

The stages carried out by fraudsters in carrying out their actions are Foot printing (looking for information), enumeration (looking for users), gaining access (accessing targets), escalating privilege (exploitation), pilfering (collecting confidential information), covering tracks, creating backdoors (creating fake accounts) and denial of service (paralyzing targets). The attack techniques are direct exploitation of the system, disguise, data capture, and social engineering. Activities that have the potential to become the target of cybercrime are both conventional and Sharia banking because their activities are related to finance. The forms of banking fraud that are rampant today are sending messages containing various offers, APK files, and others (Alhakim 2021).

Prevention

Prevention is a method used to minimize the problem factors that occur. Prevention has various actions and forms according to the problem. The essence of prevention is to minimize the chances of problems occurring in various ways and strategies (Simbolon and Kuntadi 2022).

Table 1.
Categories of Social Media Banking Fraud Prevention

Category	Description
Education	Content that provides knowledge to prevent banking fraud (such as types of banking fraud and how to avoid them).
Information	Content that displays the characteristics of fraud, steps, and tips to avoid fraud (how to fraud, forms of fraud, and others).

Source: Interpretation of the Concept of Fraud Prevention

The following are various kinds of fraud prevention in digital technology (Sari 2022) that can be done: (1) educate users (provide new knowledge about cybercrime and the internet world); (2) use hacker's perspective (apply hacker's thinking to protect the system); (3) patch the system (close the weaknesses that exist in the system); and (4) policy (establish policies and rules to protect the system from irresponsible people); (5) Firewall and antivirus.

A problem that occurs a lot today and must be prevented is banking fraud. The act of banking fraud in various types, one of which is social engineering, has claimed many victims. Therefore, prevention is needed in order to avoid such banking fraud. From the concept of prevention above, the categories of prevention of banking fraud on social media (see Table 1).

Several studies have stated that fraud prevention is basically based on knowledge (self-protection). Even the Australian government created an educational guide on crime prevention knowledge in the digital era, namely "Protecting Yourself Online, What Everyone Needs To Know" (Drew and Farrell 2018). The knowledge that a person has is essential for him in perceiving information circulating, especially about banking fraud. For this reason, it is necessary to provide knowledge in the form of education or information about preventing banking fraud because education and information have a huge role in public knowledge and understanding.

The prevention theory used is the 25-technique situational crime prevention (SPC) theory. This theory has 4 components for prevention, namely increasing efforts to commit offenses, increasing the risk of detection, reducing rewards for offenses, and reducing provocations that lead to offenses. Each of these components has its own techniques, and this study uses the component of increasing the risk of detection with place management techniques (Back & LaPrade 2020). The management of banking fraud prevention places in the research is adjusted to the current situation, namely social media platforms because they have many users and a broad scope.

Methods

This research examines photo or video elements found on social media. The model used is content analysis with qualitative methods. Before conducting the analysis, this research first categorizes the content of Sharia banking fraud prevention, namely education and information. The content shared for the prevention of Islamic banking fraud in accordance with the category has several elements, namely photos or videos reporting on fraud or forms of banking that occur, banking fraud material, an appeal to always be aware of information and not provide confidential data, tips

on maintaining personal data or avoiding fraud. The social media used as the focus of research are Instagram, YouTube, TikTok, Facebook, and Twitter, and are limited to general searches for banking fraud and the hashtag #preventingbankingfraud. Data for this study were obtained from primary sources, namely social media account content that has a message of preventing Sharia banking fraud. In contrast, secondary sources were obtained from articles, journals, the internet, and others.

This selection is adjusted to the fact that fraud in Islamic banking is increasingly prevalent in the form of sending false information. The new mode is a request to install applications such as wedding invitations, package photos, and others. If the victim agrees to access the application, confidential data can be stolen by fraudsters (Eka Sila and Mochamad Taufik 2023). The main reason for choosing social media is because it contains various videos, audio, photos, and exciting visuals and has a free and open nature for anyone (Salehudin 2020).

This research uses a content validity test by categorizing the concept under study. To find out whether the category of Islamic banking fraud prevention is appropriate, coding is carried out. In order to avoid bias in coding, the researcher was assisted by one coder by examining separately the object under study. The goal is to reach an agreement regarding the coding that has been determined. Then, the results of the analysis will be presented in the form of graphs with qualitative explanations to answer the formulation of research problems.

Results and discussion

Discussion and data analysis

Based on data shared by We Are Social, the average duration of social media usage in Indonesia is relatively high, namely 3 hours 18 minutes. We Are Social also mentioned that the platforms that are widely used / active are WhatsApp, Instagram, Facebook, TikTok, Telegram, and Twitter. As we know, social media can be used to find information, interact, and find entertainment. WhatsApp and Telegram are message exchange platforms, while Instagram, Facebook, and tiktok are used to exchange messages/comments, find information, and entertainment. Youtube is widely used to find entertainment and information.

Researchers have collected the number of accounts that share the prevention of Sharia banking fraud according to the predetermined categories. Each account that shares has a different photo or video and a different number of followers and likes. Researchers took 1 sample of banking fraud prevention contained in each social media. The sample of accounts that share it will be described descriptively.

Instagram

Based on the results of online observations on Instagram on September 13, 2023, using the general search for banking fraud and the hashtag #preventionofbankingfraud there are approximately 446 accounts that talk about banking fraud prevention measures. These accounts belong to companies, institutions, and individuals, and content creators use some accounts but do not continuously spread banking fraud prevention. Some Instagram accounts that spread also have popularity, for example, the Perupadata account with 111 RB followers.



Figure 1.
Banking Fraud Prevention on Instagram
Source: Primary Data, September 2023

The above post was liked by 2,724, which provides education and information on phishing fraud modes via WhatsApp. Phishing is a type of social engineering fraud that is very widespread. The modes of fraud are fake wedding invitations, fake bank CS, stray OTP, fake package couriers, links with prizes for credit electricity bills, and others in the form of APK files. This account shares a variety of information, not only focusing on one topic, and the posts shared are 2,814.

Youtube

Based on the results of online observations on YouTube on September 10, 2023, using the general search for banking fraud and the hashtag #preventionofbankingfraud, there are approximately 475 channels that talk about banking fraud prevention measures. Prevention in social media is in the form of delivery, such as news, short videos, and others. Some channels that share the prevention of fraud also have many subscribers, and one example is the Finansialku.com channel with 261 thousand subscribers.

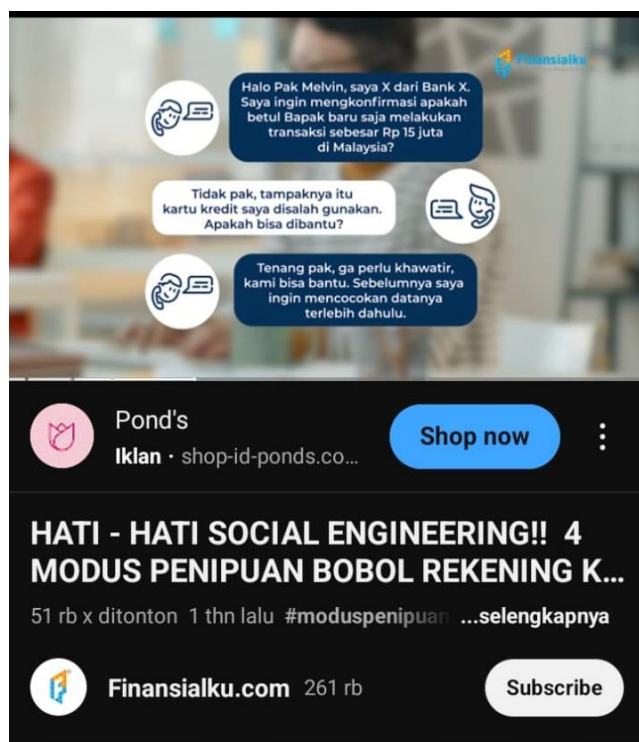


Figure 2.

Banking Fraud Prevention on YouTube

Source: Primary Data, September 2023

At the time of monitoring for this article, the video above had 51,000 views. The video provides information about 4 new fraud modes and how to protect yourself from soceng (social engineering) fraud. The scam modes are info on transfer rate changes, offers to become priority customers, fake customer service accounts (creating fake social media on behalf of the bank), and offers to become intelligent sellers.

Tiktok

Based on the results of online observations on YouTube on September 12, 2023, using the general search for banking fraud and the hashtag #preventionofbankingfraud, there are approximately 197 accounts that share banking fraud prevention measures. Content creators use some accounts and actively spread forms of prevention, for example, Bryan Anggriawan's account. The account has 3298 thousand followers and 384 posts. There are 13 posts related to various appeals and forms of fraud that occur.



Figure 3.
Banking Fraud Prevention on Tiktok
Source: Primary Data, September 2023

The Figure 3 provides information about how banking fraud is carried out by showing the contents of the fraudster's chat, and the short video also explains the differences between the original and non-original PDF. The first difference is from the pdf writing to the original, and then the writing is all lowercase, the pdf logo, and finally, the file size.

Twitter

Based on the results of online observations on Twitter on September 11, 2023, using the general search for banking fraud and the hashtag #preventionofbankingfraud, there are approximately 61 accounts that talk about banking fraud prevention measures. One account that shares prevention is Duitology. This account spreads various things related to finance and has 11,328 followers.



Figure 4.

Banking Fraud Prevention on Twitter

Source: Primary Data, September 2023

The Figure 4 has a message that the account fraud mode has been transformed through the OTP code. Previously, the rampant banking fraud mode was skimming or related to ATM. However, the fraud mode is now developing following the flow of the times through social media by sending messages via SMS, WhatsApp, and others.

1. Facebook

Based on the results of online observations on Facebook on September 11, 2023, using the general search for banking fraud and banking fraud prevention, there are approximately 143 accounts that discuss banking fraud prevention measures. One of the accounts that shares the mode of banking fraud on Facebook is R Ha Manunggal. The account shares a variety of things, and there are 2 posts related to banking fraud prevention.



Figure 5.
Banking Fraud Prevention on YouTube
Source: Primary Data, September 2023

The image above shows a new fraud mode that sends a blurry photo and instructs to press view. If pressed, it is directed to enter a web form that requests banking data or personal data. Fraudsters are now getting more thoughtful in their actions.

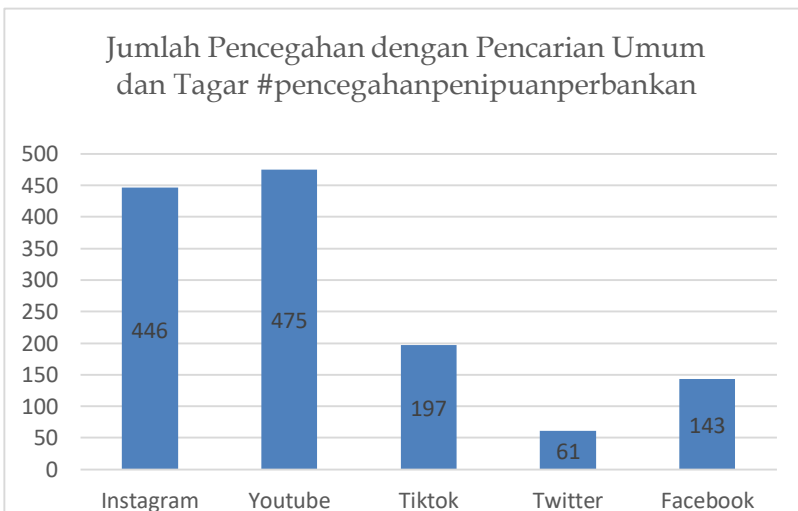


Figure 6.
Social Media Banking Fraud Prevention Chart
Source: Primary Data, September 2023.

These accounts have spread the prevention of Islamic banking fraud by providing educational content and information to the public in the form of photos or videos containing messages about fraud prevention. Fraud prevention messages shared are persuasive in the form of appeals to increase public understanding and awareness of what has been conveyed and use informative techniques, namely conveying messages in accordance with existing facts. The prevention content shared by accounts on social media has been partly made and packaged attractively. It aims to be able to attract the attention of users to want to see and read the messages contained in photos or videos preventing acts of banking fraud so as to increase understanding and awareness of banking fraud.

From the results of the overall data on the findings of banking fraud prevention using general searches and the hashtag #preventionofbankingfraud in several social media, the highest number of banking fraud prevention is on the YouTube platform. Many parties, including personal accounts, institutional accounts, content creator accounts, and others, carry out this prevention. The focus of banking fraud prevention carried out on social media is to share information on how to fraud (fraud that occurs and fraud steps), forms of fraud (APK files, dangerous links, offers to become priority customers, transfer rate changes, banking names, and lotteries) and tips on avoiding fraud (appeals always to be aware of information and not provide confidential data, tips on maintaining personal data or avoiding fraud). This is in accordance with Hanafi's opinion, namely that the message in the content or information shared considers three factors: the material in the message, the form of the message, and the message code (P. S. Pratiwi et al. 2021).

The results of the content analysis of the prevention of Islamic banking fraud through social media, namely content creator accounts and the like, with their popularity, the content shared has a high chance of being spread and conveyed to the public. The number of likes of social media users on the banking fraud prevention content evidences this. In contrast, some official banking institutions that share prevention, such as Bank Bjb Syariah accounts, Indonesian Financial Services Authority accounts, Bank Muamalat accounts, and others, have many followers, but likes especially the prevention content, are still minimal.

The urgency of digital literacy in social media to prevent fraud in Islamic banking

Instagram is very important for public digital literacy about preventing fraud on behalf of Islamic banking because this application is very popular with various groups. Through Instagram can develop a person's digital literacy by sharing information with each other. The amount of information shared by users of this platform about Islamic banking can develop an understanding of how to prevent fraud on behalf of Islamic banking so as to increase digital literacy. Prevention of fraud on behalf of Islamic banking in this application already exists but needs to be improved, the way can be by forming a community that continues to share this information or working with parties who have connections to deliver information easily and quickly such as celebrities and others. Because they have many followers and the content they share can also attract users to watch it because they are required to be creative and innovative in uploading photos or videos.

Youtube is the right place for public digital literacy in preventing fraud on behalf of Islamic banking because the process of disseminating information is broad and open so that it can be accessed easily by anyone (Mulasih 2021). The content shared in the form of information can be read and watched by the public so that it can increase people's digital literacy. From research

conducted using general searches and the hashtag #preventingbankingfraud, the largest number of banking fraud prevention is on the Youtube Platform in the form of short or long videos. By having good digital literacy in using social media, a person can filter whether or not the information shared is true, one of which is about Islamic banking.

It cannot be denied that social media has a negative impact, one of which is a lot of information circulating that is not true, especially about Islamic banking. This social media has a lot of enthusiasts because this application is easy to use by the community and contains short videos so that it can be used as entertainment or as a necessity. This application directs its users to see, hear and upload which means that users can absorb directly with their thoughts and souls what they are watching. This media can be used as an appropriate means to provide digital literacy because it has a contribution in sharing information about preventing fraud on behalf of Islamic banking (Rahardaya and Irwansyah 2021). From various perspectives, digital literacy is able to control and help oneself in using social media wisely. This social media shares quite a lot of information about prevention and fraud on behalf of Islamic banking, but it still has to be improved in sharing information about it so that it can reach all TikTok users so that it can increase the digital literacy of its users.

Digital literacy is needed for every social media user, including twitter, so that they can distinguish whether or not the information shared is correct, one of which is information about Islamic banking. On twitter, there is already a lot of information shared, especially about preventing fraud on behalf of Islamic banking, but it is still minimal so that further efforts are needed regarding the sharing of information about prevention and fraud on behalf of Islamic banking in order to increase digital literacy for its users so that they are able to select information obtained in social media. Digital literacy is a guideline in using social media and must be implemented in every use of social media (Salma 2022).

Facebook has the ability to build a wide virtual communication network without space and time limits so that the information shared will be quickly conveyed to users. However, most information shared on social media does not have certain clarity regarding its truth, including information about Islamic banking, therefore digital literacy is important for the community. In line with this explanation, Facebook can be a place to improve digital literacy by providing information on preventing fraud on behalf of Islamic banking that occurs because this application has a role to bridge the flow of information so that it reaches those who need information easily and quickly. Prevention of fraud on behalf of Islamic banking in this application has been carried out but is still minimal. Therefore, the method that can be done is the same as other social media. Every social media must provide digital literacy to its users, especially at this time when false information about Islamic banking is increasingly widespread.

Nowadays, there are very rampant cases of Sharia banking fraud in the form of information with the type of Social engineering fraud. This is supported by the current development of the times that is getting higher. The Financial Services Authority shares data that Islamic banking customers amount to 48 992 887, both third-party fund customers and financing. For this reason, it is required to report on the prevention of Islamic banking fraud in order to achieve the objectives of Islamic law, namely creating benefits in the form of welfare in life. The explanation above is in line with the Islamic point of view, which recommends conveying good things as in Q.S. Al-Imran verse 104 (Ritonga 2019) as follows:

"And let there be among you a group of people who call to virtue, enjoining the good and forbidding the evil; they are the fortunate ones." (Q.S. Al-Imron: 104)

The interpretation of the above verse, according to al-Maraghi, is that all Muslims are encouraged to have groups and realize amar ma'ruf (spreading goodness) so that if they see mistakes or deviations, they will immediately return to the right path (Janah and Yusuf 2020). In accordance with this interpretation, preventing fraud on social media is one form of realizing amar ma'ruf. Because the goal is to cut off deviations that harm society. The community really needs this to deal with the amount of information circulating, especially on social media itself. The focus of banking fraudsters is to provide false information and take someone's data (Ritonga 2019). Therefore, dealing with the rapid flow of information in life requires having life skills in order to create an order that has a mindset and way of critical thinking supported by knowledge so that it has an impact on a conducive life.

In this era, the skills that a person needs are digital literacy because they are in a life of technology. The essential element that is very important in digital literacy is to be critical in responding to the content or information circulating. According to futurologist John Naisbitt: "The new source of power is not money in the hands of a few but information in the hands of many." (The new power today is not treasure in the hands of a few people but information networks in the hands of many people). Therefore, we must optimize the digital literacy of the community in order to prevent fraudulent acts that occur in Islamic banking. The following are optimizations in digital literacy (Andriani and Hermantoro 2023) namely: learn from trusted sources, improve information-seeking skills, improve analytical skills (recognizing the truth of information), improve security-related understanding, engage in social media communities, and continue to learn and increase your knowledge.

Their research stated that digital literacy can prevent news or information that is not true in the era of modernization (Anggraini et al. 2021). Their research also explained the opinion of other researchers about digital literacy that without having the ability to think and logic, a person will not have the strength to sort out the amount of information circulating, especially on social media. Digital literacy is believed to be a solution to the problem of banking fraud. The presence of the digital literacy movement can help the general public trained in making the most of their intelligence, accessing information circulating carefully and teaching them to think critically and analytically in receiving information obtained from various social media.

Social media can be reached and used by the wider community. Social media also has various features that are easy to use and a variety of information presented to its users. Therefore, the prevention of Islamic banking fraud can be done through social media. In fact, other studies state that social media can be used as a gateway to information. The results of his research data state that the media that is widely used in accessing information is social media, namely as much as 93.03% (Arafah and Hasyim 2022). Prevention will be even more effective if there is a community that continues to promote banking fraud.

Islamic banking fraud prevention, in general, has been well pursued in several social media by providing information on the characteristics of fraud, appeals, and tips on preventing fraud in the form of pictures, short videos, and others. These efforts have the potential to increase people's

digital literacy. With the information that is shared, if it has been conveyed to the reader, it will become knowledge for him, as with the meaning contained in Q.S. Al-Alaq, namely to gain knowledge and knowledge through reading and piety to Allah. Reading, accompanied by understanding, becomes the foundation of digital literacy.

Therefore, digital literacy can be a method that can minimize the occurrence of various crimes in the world of internet technology, one of which is social media. Digital literacy can be a safeguard against information disseminated on social media. The rapid use of social media has become a necessity for society, so the role of digital literacy is need (Tsaniyah and Juliana 2019). Digital literacy means understanding how to do it, knowing that deception, and understanding what is true and what is not in technology, especially in social media. Therefore, it is essential to improve digital literacy in today's life specifically to prevent acts of Sharia banking fraud. The improvement of digital literacy has a process and involves several parties, namely the government, banking or the authorities, and the community. From this explanation, the solutions offered in improving digital literacy and preventing acts of banking fraud through social media (Cindoswari et al. 2023) namely:

1. Provide education on knowledge and understanding of banking fraud prevention on a continuous basis.
2. Provide education to increase awareness of information, especially about confidential personal data.
3. Improve the ability to wisely manage information obtained or shared by others on social media.

Referring to the solution offered, its implementation involves parties that have the potential to improve digital literacy, namely as follows:

1. The government and banks or those authorized to improve digital literacy, especially on social media, are providing access that can make it easier for people to get information on preventing banking fraud. The application is in accordance with what the Ministry of Communication and Information disseminates, namely that it can collaborate with parties who have connections to spread widely the information shared, namely with content creators, tiktokers, and celebgrams. In the digital world, the delivery of information must have contemporary packaging according to the millennial style so that it can be glimpsed and interesting.
2. As for the community, namely by utilizing the access provided and also raising awareness of the importance of digital literacy in this revolutionary era (Wicaksana, Munandar, and Samputra 2020).

If these parties can play their roles well, digital literacy can be improved effectively and efficiently. People's dependence on information on social media is increasing, and this must be accompanied by good digital literacy. This reference is in line with previous research, which states that optimizing the socialization of social engineering mode prevention through website and Twitter media is carried out by creating content methods that provide a variety of complete and up-to-date information about the characteristics of social engineering fraud modes and steps in preventing them which are visualized in the form of videos, images, and others in order to attract the attention of the public in reading them (Putri and Prabowo 2023).

Conclusion

The existence of freedom in using social media, there is information that is false by manipulating data, and this is very rampant in the financial system, including Islamic banking. These problems show the importance of digital literacy for the community. Social media, according to the theory of situational crime prevention, is appropriate as a place to prevent acts of Islamic banking fraud. The theory states that prevention is carried out according to existing situations and conditions. Social media has an excellent opportunity to prevent acts of banking fraud and increase public digital literacy because the information or education disseminated will be easily conveyed to users, seeing the high percentage of social media users and the sophistication of the technology that is in it. Digital literacy must be promoted as much as possible so that it can reach all levels of society, even though it is not the only way to prevent Islamic banking fraud. However, this digital literacy can help the safety of the community in using social media.

The category of photos or videos shared on social media for the prevention of Islamic banking fraud has an equal ratio of education and information. Some social media already have prevention of Islamic banking fraud, but it needs to be developed further. Researchers recommend that a community account be created by carrying out actions that continue to report related to acts of fraud in order to have an excellent opportunity to convey to the public about fraud that occurs and how to prevent it by being creative so that it can attract public interest.

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