

DAFTAR PUSTAKA

- [1] C. Jebarajakirthy and A. Shankar, "Impact of online convenience on *mobile banking* adoption intention: A moderated mediation approach," *Journal of Retailing and Consumer Services*, vol. 58, p. 102323, Jan. 2021, doi: 10.1016/j.jretconser.2020.102323.
- [2] R. F. Fajarihza, "Adu Jumbo Pengguna *Mobile banking* BRI, BCA, Mandiri & BNI Kuartal I/2025, Terbesar Capai 40 Juta," *Bisnis.com*, May 2025, Accessed: Mar. 06, 2026. [Online]. Available: <https://finansial.bisnis.com/read/20250505/90/1874489/adu-jumbo-pengguna-mobile-banking-bri-bca-mandiri-bni-kuartal-i2025-terbesar-capai-40-juta>
- [3] F. Saputra, "OJK: IASC Terima 373.129 Laporan Kasus Penipuan hingga 30 November 2025," *Kontan.co.id*. Accessed: Feb. 11, 2026. [Online]. Available: <https://keuangan.kontan.co.id/news/ojk-iasc-terima-373129-laporan-kasus-penipuan-hingga-30-november-2025>
- [4] BCA Prioritas, "Waspada Modus Penipuan SMS dengan Metode Fake BTS," *prioritas.bca.co.id*. Accessed: Feb. 11, 2026. [Online]. Available: <https://prioritas.bca.co.id/en/Berita/Info/2025/06/03/04/25/waspada-modus-penipuan-sms-dengan-metode-fake-bts>
- [5] F. B. Butar, "Bank Sumut Imbau Waspada Penipuan Digital, Klarifikasi Kasus Hilangnya Saldo Nasabah – Waspada Online." Accessed: May 19, 2026. [Online]. Available: <https://waspada.co.id/bank-sumut-imbau-waspada-penipuan-digital-klarifikasi-kasus-hilangnya-saldo-nasabah/>
- [6] D. Limbong, S. Siahaan, F. Y. Saragih, and E. P. Zendrato, "Analisis Pidana terhadap Penipuan dan Penggelapan Dana melalui M-Banking di Kota Medan," *JURNAL ILMIAH ADVOKASI*, vol. 13, no. 2, pp. 459–477, Jul. 2025, doi: 10.36987/jiad.v13i2.7352.
- [7] H. A. Kruger and W. D. Kearney, "A prototype for assessing information security awareness," *Comput. Secur.*, vol. 25, no. 4, pp. 289–296, Jun. 2006, doi: 10.1016/j.cose.2006.02.008.
- [8] K. Parsons, D. Calic, M. Pattinson, M. Butavicius, A. McCormac, and T. Zwaans, "The Human Aspects of Information Security Questionnaire (HAIS-Q): Two further validation studies," *Comput. Secur.*, vol. 66, pp. 40–51, May 2017, doi: 10.1016/j.cose.2017.01.004.
- [9] K. Parsons, A. McCormac, M. Butavicius, M. Pattinson, and C. Jerram, "Determining employee awareness using the Human Aspects of Information Security Questionnaire (HAIS-Q)," *Comput. Secur.*, vol. 42, pp. 165–176, May 2014, doi: 10.1016/j.cose.2013.12.003.
- [10] R. W. Saaty, "The analytic hierarchy process—what it is and how it is used," *Mathematical Modelling*, vol. 9, no. 3–5, pp. 161–176, 1987, doi: 10.1016/0270-0255(87)90473-8.

- [11] K. Khaidar, A. Indrakusuma, and A. N. Hidayanto, "Information Security Awareness Analysis on Digital Bank Customer Using Analytic Hierarchy Process: Case Study at XYZ Application from Bank ABC," *Walisongo Journal of Information Technology*, vol. 5, no. 2, pp. 103–128, 2023, doi: 10.21580/wjit.2023.5.2.17334.
- [12] U. S. Chaq and N. A. Imran, "Pengukuran Kesadaran Keamanan Informasi Calon Tenaga Kerja Industri TPT Menggunakan HAIS-Q," *Info Kripto*, vol. 19, no. 2, pp. 61–71, Aug. 2025, doi: 10.56706/ik.v19i2.123.
- [13] H. Matahari, F. Purwani, and C. E. Gunawan, "Pengukuran Kesadaran Keamanan Informasi Mahasiswa Aktif Pengguna Simak Menggunakan Human Aspects of Information Security Questionnaire," *TIN: Terapan Informatika Nusantara*, vol. 6, no. 7, pp. 1162–1171, Dec. 2025, doi: 10.47065/tin.v6i7.8942.
- [14] D. S. Hermawan, F. Setiadi, and D. Oktaria, "Measurement Level of Information Security Awareness for Employees Using KAB Model with Study Case at XYZ Agency," in *2022 1st International Conference on Software Engineering and Information Technology (ICoSEIT)*, IEEE, Nov. 2022, pp. 174–179. doi: 10.1109/ICoSEIT55604.2022.10029989.
- [15] K. Firsty Arisya, Y. Ruldeviyani, R. Prakoso, and A. Lailatul Fadhilah, "Measurement of Information Security Awareness Level: A Case Study of Mobile banking (M-Banking) Users," in *2020 Fifth International Conference on Informatics and Computing (ICIC)*, IEEE, Nov. 2020, pp. 1–5. doi: 10.1109/ICIC50835.2020.9288516.
- [16] S. Sembiring and H. Pandia, "Analisa Perilaku Keamanan Informasi Pengguna Mobile banking," Apr. 2024.
- [17] B. J. Hutagaol, R. S. Sitorus, and N. Hutagaol, "Identifikasi Tingkat Kesadaran Pengguna Mobile banking terhadap Ancaman Cybercrime," *Jurnal Teknologi Sistem Informasi dan Aplikasi*, vol. 7, no. 3, pp. 1043–1054, Jul. 2024, doi: 10.32493/jtsi.v7i3.41639.
- [18] T. Ramadhan and B. Purwandari, "Analisis Tingkat Kesadaran Keamanan Informasi: Studi Kasus Pengguna Aplikasi Perbankan Digital di Indonesia Guna Mencegah Social Engineering," *Syntax Idea*, vol. 5, no. 1, pp. 86–98, Jan. 2023, doi: 10.46799/syntax-idea.v5i1.2113.
- [19] N. Gede, P. Satya Ananda, G. Arna, J. Saskara, B. Gede, and K. Yudistira, "Analisis Kesadaran Keamanan Informasi Penggunaan Layanan M-Banking Menggunakan Human Aspects of Information Security Questionnaire," *Journal of Informatics, Electrical and Electronics Engineering*, vol. 5, no. 2, pp. 208–216, Dec. 2025, [Online]. Available: <https://djournals.com/jieee>
- [20] E. Triantaphyllou, *Multi-criteria Decision Making Methods: A Comparative Study*, 1st ed., vol. 44. Boston, MA: Springer US, 2000. doi: 10.1007/978-1-4757-3157-6.
- [21] C. Zins, "Conceptual approaches for defining data, information, and knowledge," *Journal of the American Society for Information Science and Technology*, vol. 58, no. 4, pp. 479–493, Feb. 2007, doi: 10.1002/asi.20508.

- [22] J. M. M. Rumbold and B. K. Pierscione, "What Are Data? A Categorization of the Data Sensitivity Spectrum," *Big Data Research*, vol. 12, pp. 49–59, Jul. 2018, doi: 10.1016/j.bdr.2017.11.001.
- [23] Ş. Eroğlu and T. Çakmak, "Information as an organizational asset: assessment of a public organization's capabilities in Turkey," *Information Development*, vol. 36, no. 1, pp. 58–77, Mar. 2020, doi: 10.1177/0266666918811004.
- [24] M. Nieves, K. Dempsey, and V. Y. Pillitteri, "An introduction to information security," Gaithersburg, MD, Jun. 2017. doi: 10.6028/NIST.SP.800-12r1.
- [25] R. Vansuri *et al.*, "Peran CIA (Confidentiality, Integrity, Availability) Terhadap Manajemen Keamanan Informasi," *Jurnal Ilmu Multidisplin*, vol. 2, no. 1, pp. 106–113, Jun. 2023, doi: 10.38035/jim.v2i1.234.
- [26] "ISO/IEC 27001:2022 Information security, cybersecurity and privacy protection - Information security management systems - Requirements," Geneva, Switzerland, 2022. Accessed: Apr. 28, 2026. [Online]. Available: <https://www.iso.org/standard/27001>
- [27] M. E. Whitman and H. J. Mattord, *Principles of Information Security Sixth Edition*, 6th ed. Boston, USA: Cengage Learning, 2018. [Online]. Available: www.cengage.com.
- [28] "BCA - BCA mobile." Accessed: Apr. 10, 2026. [Online]. Available: <https://www.bca.co.id/id/Individu/layanan/e-banking/BCA-Mobile>
- [29] "BCA mobile: Pengertian, Fitur & Kelebihan | Telkomsel." Accessed: Apr. 10, 2026. [Online]. Available: <https://www.telkomsel.com/jelajah/jelajah-lifestyle/bca-mobile-pengertian-fitur-dan-kelebihan>
- [30] KumparanBISNIS, "BCA Pastikan Sistem Aman, Imbau Nasabah Waspada Link Website Perbankan Palsu," Kumparan.com. Accessed: Feb. 11, 2026. [Online]. Available: <https://kumparan.com/kumparanbisnis/bca-pastikan-sistem-aman-imbau-nasabah-waspada-link-website-perbankan-palsu-26ha8LLPpp2/full>
- [31] A. Yunita and Deden Ade Nurdeni, "Research Review on Measuring Information Security Awareness," *Journal of Science and Informatics for Society (JSIS)*, vol. 1, no. 2, Dec. 2023, doi: 10.57102/jsis.v1i2.28.
- [32] O. S. Dada, E. A. Irunokhai, Shawulu, A. M. Nuhu, E. E. Daniel, and Daniel, "Information Security Risk: a Literature Review," *Innovative Journal of Science*, vol. 3, no. 3, pp. 29–54, Jun. 2021, [Online]. Available: <https://journals.rasetass.org/index.php/ijis>
- [33] F. J. Haeussinger and J. J. Kranz, "Information Security Awareness: Its Antecedents and Mediating Effects on Security Compliant Behavior," 2013.
- [34] A. McCormac, T. Zwaans, K. Parsons, D. Calic, M. Butavicius, and M. Pattinson, "Individual differences and Information Security Awareness," *Comput. Human Behav.*, vol. 69, pp. 151–156, Apr. 2017, doi: 10.1016/j.chb.2016.11.065.

- [35] A. Gofur, R. Fathoni Aji, and H. Kurniawan, "Pengukuran Kesadaran Keamanan Informasi Pegawai: Studi Kasus PT Meshindo Jayatama," *Jurnal Teknologi Informasi dan Ilmu Komputer*, vol. 11, no. 2, pp. 315–320, Apr. 2024, doi: 10.25126/jtiik.20241128106.
- [36] A. AlHogail, "Design and validation of information security culture framework," *Comput. Human Behav.*, vol. 49, pp. 567–575, Aug. 2015, doi: 10.1016/j.chb.2015.03.054.
- [37] A. Fadhil and S. Yazid, "Measurement of Employee Information Security Awareness: A Case Study of National Civil Service Agency," *Indonesian Journal of Computer Science*, vol. 12, no. 6, Jan. 2024, doi: 10.33022/ijcs.v12i6.3640.
- [38] D. A. Perkasa and B. Setiawan, "Measuring Information Security Awareness Level of High School Students," *MALCOM: Indonesian Journal of Machine Learning and Computer Science*, vol. 4, no. 4, pp. 1301–1308, Jul. 2024, doi: 10.57152/malcom.v4i4.1461.
- [39] L. J. Duckett, "Quantitative Research Excellence: Study Design and Reliable and Valid Measurement of Variables," *Journal of Human Lactation*, vol. 37, no. 3, pp. 456–463, Aug. 2021, doi: 10.1177/08903344211019285.
- [40] Salmaa, "Populasi dan Sampel: Pengertian, Perbedaan, dan Contoh," *deepublish*, Jun. 2023, Accessed: Mar. 27, 2026. [Online]. Available: https://penerbitdeepublish.com/tutorial-menulis/menulis-karya-ilmiah/populasi-dan-sampel/#2_Sugiyono
- [41] B. L. Handoko, "Pendekatan Lemeshow untuk Penentuan Sampel pada Populasi yang Tidak Diketahui," *Binus University*, Oct. 2024, Accessed: Mar. 27, 2026. [Online]. Available: <https://accounting.binus.ac.id/2024/10/23/pendekatan-lemeshow-untuk-penentuan-sampel-pada-populasi-yang-tidak-diketahui/>
- [42] F. Nyimbili and L. Nyimbili, "Types of Purposive Sampling Techniques with Their Examples and Application in Qualitative Research Studies," *British Journal of Multidisciplinary and Advanced Studies*, vol. 5, no. 1, pp. 90–99, Feb. 2024, doi: 10.37745/bjmas.2022.0419.
- [43] T. George, "Primary Research | Definition, Types, & Examples," *Scribbr*, Jan. 2023, Accessed: Mar. 27, 2026. [Online]. Available: <https://www.scribbr.com/methodology/primary-research/>
- [44] H. Cheong, A. Lyons, R. Houghton, and A. Majumdar, "Secondary Qualitative Research Methodology Using Online Data within the Context of Social Sciences," *Int. J. Qual. Methods*, vol. 22, Oct. 2023, doi: 10.1177/16094069231180160.
- [45] "Panduan Lengkap Uji Validitas dan Reliabilitas: Pengertian, Langkah, dan Rumus." Accessed: Apr. 19, 2026. [Online]. Available: <https://tsurvey.id/portal/uji-validitas-dan-reliabilitas-pengertian-langkah-dan-rumus>
- [46] Jennifer D. Chee, "Korelasi Momen Produk Pearson: Analisis Sampel." Accessed: Apr. 19, 2026. [Online]. Available:

https://www.researchgate.net/publication/262011045_Pearson's_Product-Moment_Correlation_Sample_Analysis

- [47] Azuar Juliandi, "Uji Reliabilitas Instrumen Penelitian dengan Cronbach Alpha: Manual," Medan, 2008. doi: 10.5281/zenodo.1067928.
- [48] K. S. Taber, "The Use of Cronbach's Alpha When Developing and Reporting Research Instruments in Science Education," *Res. Sci. Educ.*, vol. 48, no. 6, pp. 1273–1296, Dec. 2017, doi: 10.1007/s11165-016-9602-2.
- [49] M. Tavakol and R. Dennick, "Making sense of Cronbach's alpha," *Int. J. Med. Educ.*, vol. 2, pp. 53–55, Jun. 2011, doi: 10.5116/ijme.4dfb.8dfd.
- [50] GeeksforGeeks, "Geometric Mean - GeeksforGeeks." Accessed: Apr. 23, 2026. [Online]. Available: <https://www.geeksforgeeks.org/maths/geometric-mean/#what-is-geometric-mean>

