

## DAFTAR PUSTAKA

- Aldawood, H., & Skinner, G. (2019). Reviewing cyber security social engineering training and awareness programs-pitfalls and ongoing issues. In *Future Internet* (Vol. 11, Issue 3). MDPI AG. <https://doi.org/10.3390/fi11030073>
- Alkhazi, B., Alshaikh, M., Alkhezi, S., & Labbaci, H. (2022). Assessment of the Impact of Information Security Awareness Training Methods on Knowledge, Attitude, and Behavior. *IEEE Access*, 10, 132132–132143. <https://doi.org/10.1109/ACCESS.2022.3230286>
- Aprilia, Z. (2023, May 30). *Ternyata Ini Penyebab BFI Finance Bisa Diserang Hacker*. CNBC INDONESIA. <https://www.cnbcindonesia.com/market/20230530100511-17-441683/ternyata-ini-penyebab-bfi-finance-bisa-diserang-hacker>
- Asker, H., & Tamtam, A. (2023). Knowledge of Information Security Awareness and Practices for Home Users: Case Study in Libya. *European Scientific Journal, ESJ*, 19(15), 238. <https://doi.org/10.19044/esj.2023.v19n15p238>
- Ballreich, F. L., Volkamer, M., Müllmann, D., Berens, B. M., Häußler, E. M., & Renaud, K. V. (2023). Encouraging Organisational Information Security Incident Reporting. *ACM International Conference Proceeding Series*, 224–236. <https://doi.org/10.1145/3617072.3617098>
- Bansal, G., Muzatko, S., & Shin, S. Il. (2021). Information system security policy noncompliance: the role of situation-specific ethical orientation. *Information Technology and People*, 34(1), 250–296. <https://doi.org/10.1108/ITP-03-2019-0109>
- Candiwan, Pertiwi Sudirman, B., & Kencana Sari, P. (2023). *Differences in Information Security Behavior of Smartphone Users in Indonesia Using Pearson's Chi-square and Post Hoc Test.* 13(2). <https://doi.org/https://doi.org/10.18517/ijaseit.13.2.17975>
- Candiwan, Sari, P. K., & Nurshabrina, N. (2016). Assessment of Information Security Management on Indonesian Higher Education Institutions. *Lecture Notes in Electrical Engineering*, 362. [https://doi.org/https://doi.org/10.1007/978-3-319-24584-3\\_31](https://doi.org/https://doi.org/10.1007/978-3-319-24584-3_31)
- Chu, A. M. Y., & Chau, P. Y. K. (2014). Development and validation of instruments of information security deviant behavior. *Decision Support Systems*, 66, 93–101. <https://doi.org/10.1016/j.dss.2014.06.008>

- Chu, A. M. Y., & So, M. K. P. (2020). Organizational information security management for sustainable information systems: An unethical employee information security behavior perspective. *Sustainability (Switzerland)*, 12(8), 1–25. <https://doi.org/10.3390/SU12083163>
- Cox, J. (2012). Information systems user security: A structured model of the knowing-doing gap. *Computers in Human Behavior*, 28(5), 1849–1858. <https://doi.org/10.1016/j.chb.2012.05.003>
- Dang-Pham, D., Pittayachawan, S., & Bruno, V. (2017). Exploring behavioral information security networks in an organizational context: An empirical case study. *Journal of Information Security and Applications*, 34, 46–62. <https://doi.org/10.1016/j.jisa.2016.06.002>
- Darwin, M., Mamondol, M., Sormin, S., Nurhayati, Y., Tambunan, H., Sylvia, D., & Adnyana, M. (2021). *Metode penelitian pendekatan kuantitatif*. <https://www.researchgate.net/publication/354059356>
- Dinh, H. P., Nguyen, P. V., Trinh, T. V. A., & Pham, T. H. (2020). Ethical behaviors and willingness to report misconduct in the public sector. *Management Science Letters*, 10(13), 3081–3088. <https://doi.org/10.5267/j.msl.2020.5.015>
- Direktorat Operasi Keamanan Siber. (2023). *Lanskap Keamanan Siber Indonesia 2023*.
- Djotaroeno, M., & Beulen, E. (2024). Information Security Awareness in the Insurance Sector: Cognitive and Internal Factors and Combined Recommendations. *Information (Switzerland)*, 15(8). <https://doi.org/10.3390/info15080505>
- Fallahnda, B. (2023). *4 Kasus Peretasan di Indonesia 2023: Ada BFI Finance hingga BSI*. Tirto.Id. <https://tirto.id/4-kasus-peretasan-di-indonesia-2023-ada-bfi-finance-hingga-bsi-gKFK>
- Feingold, S., & Wood, J. (2024, May 15). *Global financial stability at risk due to cyber threats, IMF warns. Here's what to know.*
- Gmel, G., Khazaal, Y., Studer, J., Baggio, S., & Marmet, S. (2019). Development of a short form of the compulsive internet use scale in Switzerland. *International Journal of Methods in Psychiatric Research*, 28(1). <https://doi.org/10.1002/mpr.1765>
- Hair, J. F., Hult, G. T. M., Ringle, C. M., Sarstedt, M., Danks, N. P., & Ray, S. (2021). *Partial Least Squares Structural Equation Modeling (PLS-SEM) Using R*. Springer International Publishing. <https://doi.org/10.1007/978-3-030-80519-7>

- Hair, J. F., Hult, T., Ringle, C., & Sarstedt, M. (2022). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM) Third Edition*.
- Halim, H., & Yusof, M. M. (2019). Framework for Digital Data Access Control from Internal Threat in the Public Sector. In *IJACSA) International Journal of Advanced Computer Science and Applications* (Vol. 10, Issue 8). [www.ijacsa.thesai.org](http://www.ijacsa.thesai.org)
- ISO/IEC 27001. (2022). *Information security, cybersecurity and privacy protection-Information security management systems-Requirements*.
- Karjalainen, M., Siponen, M., & Sarker, S. (2020). Toward a stage theory of the development of employees' information security behavior. *Computers and Security*, 93. <https://doi.org/10.1016/j.cose.2020.101782>
- Kashmar, N., Adda, M., Atieh, M., & Ibrahim, H. (2021). A review of access control metamodels. *Procedia Computer Science*, 184, 445–452. <https://doi.org/10.1016/j.procs.2021.03.056>
- Khan, H. U., & AlShare, K. A. (2019). Violators versus non-violators of information security measures in organizations—A study of distinguishing factors. *Journal of Organizational Computing and Electronic Commerce*, 29(1), 4–23. <https://doi.org/10.1080/10919392.2019.1552743>
- Kuo, K. M., Talley, P. C., & Lin, D. Y. M. (2021). Hospital Staff's Adherence to Information Security Policy: A Quest for the Antecedents of Deterrence Variables. *Inquiry (United States)*, 58. <https://doi.org/10.1177/00469580211029599>
- Lankton, N. K., Stivason, C., & Gurung, A. (2019). Information protection behaviors: morality and organizational criticality. *Information and Computer Security*, 27(3), 468–488. <https://doi.org/10.1108/ICS-07-2018-0092>
- Lin, C., & Luo, X. (2021). *Toward a Unified View of Dynamic Information Security Behaviors: Insights from Organizational Culture and Sensemaking*. [https://doi.org/https://doi.org/10.1145/3447934.3447940](https://doi.org/10.1145/3447934.3447940)
- Mamduh, M. (2024). *Karyawan Kurang Punya Kesadaran Siber Fundamental*.
- Natalucci, F., Qureshi, M., & Suntheim, F. (2024, April 9). *Rising Cyber Threats Pose Serious Concerns for Financial Stability*. IMF. <https://www.imf.org/en/Blogs/Articles/2024/04/09/rising-cyber-threats-pose-serious-concerns-for-financial-stability>
- Paramita, D., Rizal, M. M. N., Riza, C., Sulistyan, B., & Wijayanti, R. (2021). *METODE PENELITIAN KUANTITATIF*.

- Park, E. H., Kim, J., & Wiles, L. (2023). The role of collectivism and moderating effect of IT proficiency on intention to disclose protected health information. *Information Technology and Management*, 24(2), 177–193. <https://doi.org/10.1007/s10799-022-00362-y>
- Posey, C., & Shoss, M. (2024). Employees as a Source of Security Issues in Times of Change and Stress: A Longitudinal Examination of Employees' Security Violations during the COVID-19 Pandemic. *Journal of Business and Psychology*, 39(5), 1027–1048. <https://doi.org/10.1007/s10869-023-09917-4>
- Rahadi, D. (2023). *Pengantar Partial Least Square Strctural Equation Model PLS-SEM*.
- Rasyad, M. (2024). *Ancaman siber terhadap industri keuangan: hasil sementara untuk tahun 2023*. IdNSA - Indonesia Network Security Association. <https://idnsa.id/article/ancaman-siber-terhadap-industri-keuangan-hasil-sementara-untuk-tahun-2023>
- Robb, B. (2024, January 22). *The Cost of Cybercrime in the Financial Sector*. <https://www.blackfog.com/cybercrime-in-the-financial-sector-follow-the-money/>
- Rochaety, E. (2016). *SISTEM INFORMASI MANAJEMEN*. [www.mitrawacanamedia.com](http://www.mitrawacanamedia.com)
- Saeed, S. (2023). Digital Workplaces and Information Security Behavior of Business Employees: An Empirical Study of Saudi Arabia. *Sustainability (Switzerland)*, 15(7). <https://doi.org/10.3390/su15076019>
- Sari, P. K., Handayani, P. W., Hidayanto, A. N., Yazid, S., & Aji, R. F. (2022). Information Security Behavior in Health Information Systems: A Review of Research Trends and Antecedent Factors. In *Healthcare (Switzerland)* (Vol. 10, Issue 12). MDPI. <https://doi.org/10.3390/healthcare10122531>
- Sekaran, U., & Bougie, R. (2016). *Research Methods for Business*. [www.wileypluslearningspace.com](http://www.wileypluslearningspace.com)
- Singh, A. N., & Gupta, M. P. (2019). Information Security Management Practices: Case Studies from India. *Global Business Review*, 20(1), 253–271. <https://doi.org/10.1177/0972150917721836>
- Spanaki, K., Gürgüç, Z., Mulligan, C., & Lupu, E. (2019). Organizational cloud security and control: a proactive approach. *Information Technology and People*, 32(3), 516–537. <https://doi.org/10.1108/ITP-04-2017-0131>

- Suryakusumah, I. (2023). *Serangan Siber dan Kelalaian Karyawan jadi Masalah Keamanan Mengkhawatirkan*. <https://www.inilah.com/serangan-siber-dan-kelalaian-karyawan-jadi-masalah-keamanan-mengkhawatirkan>
- Trang, S., & Brendel, B. (2019). A Meta-Analysis of Deterrence Theory in Information Security Policy Compliance Research. *Information Systems Frontiers*, 21(6), 1265–1284. <https://doi.org/10.1007/s10796-019-09956-4>
- Wang, L., Wang, R., Williams-Ceci, S., Menda, S., & Zhang, A. X. (2023). “*Is Reporting Worth the Sacrifice of Revealing What I Have Sent?*”: Privacy Considerations When Reporting on End-to-End Encrypted Platforms. <http://arxiv.org/abs/2306.10478>
- Wei, L., Sha, Z., Wang, Y., Zhang, G., Jia, H., Zhou, S., Li, Y., Wang, Y., Liu, C., Jiao, M., Sun, S., & Wu, Q. (2020). Willingness and beliefs associated with reporting travel history to high-risk coronavirus disease 2019 epidemic regions among the Chinese public: A cross-sectional study. *BMC Public Health*, 20(1). <https://doi.org/10.1186/s12889-020-09282-4>
- WOM Finance. (2023). *Laporan Tahunan & Laporan Keberlanjutan 2023*. <https://www.wom.co.id/upload/document/laporan-tahunan/2023---Annual-Report.pdf>
- WOM Finance. (2024). *Profil Perusahaan WOM Finance*. <https://www.wom.co.id/profil-perusahaan>
- Workman, M., Bommer, W. H., & Straub, D. (2008). Security lapses and the omission of information security measures: A threat control model and empirical test. *Computers in Human Behavior*, 24(6), 2799–2816. <https://doi.org/10.1016/j.chb.2008.04.005>
- Zammani, M., Razali, R., & Singh, D. (2019). Factors Contributing to the Success of Information Security Management Implementation. In *IJACSA) International Journal of Advanced Computer Science and Applications* (Vol. 10, Issue 11). [www.ijacsa.thesai.org](http://www.ijacsa.thesai.org)
- Zammani, M., Razali, R., & Singh, D. (2021). Organisational Information Security Management Maturity Model. In *IJACSA) International Journal of Advanced Computer Science and Applications* (Vol. 12, Issue 9). [www.ijacsa.thesai.org](http://www.ijacsa.thesai.org)
- Zheng, B., Tse, D., Ma, J., Lang, X., & Lu, Y. (2023). An Empirical Study of SETA Program Sustaining Educational Sector’s Information Security vs. Information Systems Misuse. *Sustainability (Switzerland)*, 15(17). <https://doi.org/10.3390/su151712669>

Zhu, R., Li, X., Liu, Q., & Zhou, Q. (2022). Executives' unethical behaviour with directions for future research. In *Frontiers in Psychology* (Vol. 13). Frontiers Media S.A. <https://doi.org/10.3389/fpsyg.2022.977130>