PENGEMBANGAN INSTRUMEN PENELITIAN UNTUK MENILAI KEAHLIAN IDENTIFIKASI PHISING FRAUD PADA LINGKUNGAN DIGITAL BAGI UMKM

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ABSTRACT

Along with the increasing popularity of the use of electronic mail or email for communication, the threat of phishing attacks is also increasing. When individuals have been fooled by phishing messages and follow the instructions listed, phishing actors can steal information, access accounts, identities, and sell them to other parties or use them to commit financial fraud. In recent years, phishing messages have become increasingly complex and difficult to detect because phishing perpetrators design messages specifically aimed at specific individuals or groups of individuals, which is known as spear phishing. Technology-based prevention methods have become completely unreliable along with the prevalence of spear phishing. Users of electronic messages are ultimately the last party and the most important aspect in detecting phishing attacks.

Various studies have analyzed the human or user aspect of phishing attacks. Almost all types of research require an instrument to measure the level of an individual's ability to detect phishing. Unfortunately, the selection of the right instrument in assessing the ability of phishing detection is a dilemma because of several shortcomings, such as ethical aspects and bias.

This study identifies the character of phishing messages and designs an instrument for assessing the level of individual knowledge in detecting various phishing messages. This instrument is primarily designed for small and medium-sized businesses. Instruments designed to be targeted can not only be used as a measuring tool for phishing detection skills, but can also be the basis for creating training materials or phishing detection guides for small and medium-sized businesses.

The results of the preparation of the assessment instrument resulted in a test consisting of eight items. The results of the content validity test indicate that the test is feasible to be tested. However, the low reliability value indicates that it is still necessary to develop tests in the form of increasing the number of item items.

Kata Kunci: *assessment instrument, detection, phishing email, Small and Medium Enterprises*