

ABSTRAK

Ancaman kejahatan siber terus meningkat, terutama pada Usaha Mikro, Kecil, dan Menengah (UMKM), seiring dengan intensifikasi aktivitas digital mereka. Keterbatasan sumber daya dan pengetahuan teknis menjadikan UMKM sasaran empuk berbagai bentuk kejahatan siber. Penelitian ini mengkaji Literasi Digital sebagai upaya preventif terhadap kejahatan siber dalam transaksi daring. Dengan menyadari urgensi tersebut, penelitian ini menganalisis secara mendalam pada dua area kompetensi Literasi Digital JAPELIDI dan BSSN (keterampilan teknologi digital dan berpikir kritis). Literasi Digital pada platform SiBakul kemudian ditinjau dengan Pendekatan Komunikasi Persuasif Carl Hovland. Penelitian ini menyajikan paparan rinci dan sistematis mengenai pencegahan *cybercrime* melalui literasi digital dan pendekatan komunikasi persuasif Hovland. Penelitian ini mengadopsi pendekatan kualitatif dengan metode studi kasus John W. Creswell untuk eksplorasi fenomena pencegahan kejahatan siber di SiBakul. Data dikumpulkan melalui wawancara mendalam dengan penanggung jawab tim SiBakul, Tim Mentor dan Konsultan SiBakul, dokumen pendukung serta dokumentasi. Metode tersebut memperkaya perspektif dan memberikan wawasan komprehensif. Hasil penelitian menunjukkan bahwa muatan Literasi Digital di SiBakul secara terstruktur merupakan kegiatan edukasi tentang praktik transaksi daring UMKM dan disampaikan melalui pendekatan rasional dan emosional sesuai komunikasi persuasif Hovland. Peneliti berharap penelitian ini dapat menjadi refleksi dari Program SiBakul dalam meningkatkan Literasi Digital UMKM serta menjadi pedoman untuk perencanaan kurikulum Literasi Digital di bidang keamanan digital pada transaksi daring, dan sebagai acuan penelitian selanjutnya untuk mengkaji kegiatan Literasi Digital UMKM.

Kata kunci: Pencegahan *Cybercrime*, Transaksi Daring, UMKM, Literasi Digital, Pendekatan Komunikasi Persuasif Hovland

ABSTRACT

The threat of cybercrime continues to rise, particularly for Micro, Small, and Medium Enterprises (MSMEs), as their digital activities intensify. Limited resources and technical knowledge often make MSMEs vulnerable targets for various forms of cybercrime. This research examines Digital Literacy as a preventive measure against cybercrime in online transactions. Recognizing this urgency, this study conducted an in-depth analysis of two areas of digital literacy competence identified by JAPELIDI and BSSN (digital technology skills and critical thinking). Digital literacy on the SiBakul platform then reviewed using Carl Hovland's persuasive communication approach. This research presents a detailed and systematic exposition on cybercrime prevention through digital literacy and Hovland's persuasive communication approach. The study adopts a qualitative approach with John W. Creswell's case study method to explore the phenomenon of cybercrime prevention in SiBakul. Data was collected through in-depth interviews with the SiBakul team in charge, SiBakul Mentor and Consultant Team, cybersecurity experts, supporting documents, and documentation. This method enriches perspectives and provides comprehensive insights. The research results indicate that the Digital Literacy content in SiBakul is structurally an educational activity about MSME online transaction practices and is delivered through a persuasive communication approach. Researcher hope, that this study can serve as a reflection of the SiBakul Program in enhancing MSME Digital Literacy and as a guideline for curriculum planning of Digital Literacy in the field of digital security in online transactions, and as a reference for further research to examine MSME Digital Literacy activities.

Keywords: Cybercrime Prevention, Online Transactions, MSMEs, Digital Literacy, Hovland's Persuasive Communication Approach