

ABSTRACT

Fraud in the financial industry is a global problem that continues to increase along with technological developments. As more and more financial transactions are conducted digitally, fraud modes also continue to evolve, creating major challenges for financial institutions in maintaining the security and trust of their customers. Bank BRI launched an educational campaign called Beware of Banking Fraud which aims to increase customer awareness of various banking fraud modes.

This study aims to determine (1) how BRI RO Yogyakarta customers experience being victims of online fraud, (2) what online fraud victims think about what other people should do to avoid the same fraudulent practices, (3) how to improve the Beware of Banking Fraud educational campaign program run by BRI. This research adopts a mixed methods approach utilizing an exploratory sequential design, wherein the study begins with qualitative data collection through in-depth interviews to thoroughly investigate factors pertinent to the research topic. The insights derived from the qualitative phase inform the development of a structured quantitative instrument in the form of a questionnaire. Subsequently, the quantitative data are analyzed using the Importance-Performance Analysis (IPA) framework to systematically assess and map the relative importance and performance of each identified factor., involving 7 BRI RO Yogyakarta customers as participants. Data analysis was phenomenological and the Importance Performance Analysis method. The results show that (1) The fraud experiences experienced by the victims of the research participants have had a major impact on changes in their attitudes, behavior, knowledge, and awareness regarding online transactions and online banking. (2) They are now more careful in making online transactions and actively share their experiences and knowledge to prevent others from being trapped in similar fraud.

Suggestions are given to the Government, educational institutions, and community organizations, as well as consumers and e-commerce platforms.

Keywords: *online fraud, education Beware of banking fraud, experiences of fraud victims*