



Fostering Modest Lifestyle Through Value Education in Tackling Online Fraud

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Abstract. The fast growth of information technology in the era of globalization stimulates business interest as Information Technology can make business easier, notably in marketing and transactions. This rapid growth of information technology, however, has also posed negative impacts, such as cybercrime. Cybercrime is crimes committed using information technology, such as the internet and cell-phones. One type of illegal activity that may be carried out over the Internet is known as fraud, which has resulted in a significant number of individuals being victimized. This research aims to describe the modest lifestyle of students as an outcome of their religious and ethical education processes, as well as its relation to their efforts in building their vigilance to overcome online fraud. This qualitative research used online questionnaires to collect the data and phenomenology approach to analyze the data. The findings show that a modest lifestyle has been proven to be effective in growing students' vigilance to avoid online fraud. This research is useful in providing knowledge about the extent of online fraud against students and providing feedback for improving the quality of value education.

Keywords: information technology · cybercrime · modest lifestyle · vigilance · education

1 Introduction

An essential component of any business process is communication. A company that has effective communication will be able to sell its goods to people at all social strata and convince them to buy them, satisfy customers with excellent service, and publicize the company's real-world circumstances in order to draw in investors for future growth. Information technology that can accelerate these activities is required to streamline the communication process.

According to Williams (2007), information technology is a human engineering effort to create, change, store, communicate, and/or disseminate information. High-speed computing and communication for data, voice, and video are combined by information technology. Computers, phones, TVs, electronic home appliances, and modern handheld devices are examples of information technology (e.g. mobile phones).

Automation of business processes, information provision, customer connectivity, and productivity tools are four sets of core services offered by information technology

to businesses to aid in the implementation of business strategies. Information technology is a simple and effective marketing tool as well as a forum for transactions for online businesses using media like the internet. According to Utami (2010, p. 62), there are websites on the internet that can be used by business people to advertise selling their products to consumers. Businesses can develop web-based tools that make it easier for customers to pay for the goods they want to buy.

According to Siaila (2010, p. 110), economic development has shifted from being initially based on natural resources to being based on science and information technology. This is because information technology is continuing to advance alongside the globalization process.

The number of internet users in Indonesia is growing yearly as technology advances. The ease of using, obtaining, accessing, and controlling information to various available media has an impact on the growth in internet users. People can interact freely and easily form communities with the aid of the internet and technology (Page 65 of Setiawan, 2017).

Information technology affects human social life in addition to its value and advantages. The goal of technological advancement is to make life easier for humans in every way, but when tasks become simpler to complete, laziness and a disinterest in social interactions, such as a waning sense of community and a decline in meeting activities, result. Ngafifi (2014, p. 34) claims that the modern development of electronic media, including television, computers, the internet, and mobile phones, has led to an increase in people becoming addicted to electronic media.

In addition to the aforementioned issues, information technology also negatively affects certain facets of morality in people. Novy Purnama (2009, p. 40) explains the drawbacks of technology, including the harm and deterioration of individual morals as well as societal morals. According to Khodijah and Nurizzati (2018, p. 163), the growth of ICT has a negative impact because it can affect social behavior or weaken people's cultural values.

The growing consumerism phenomenon, which Radiansyah, Rifi Rivani (2019) defined as the purchase of goods based solely on desires and ignoring needs, is one way that the development of information technology has had a negative moral impact on people. Consumerism creates a propensity for.

Consumerist lifestyle preoccupation causes a loss of alertness, which makes people vulnerable to widespread information technology-based fraud.

It is important to cultivate a simple lifestyle that is marked by a sense of satisfaction and sufficiency for "what is needed," rather than "what is desired," as in Vernon Howard's quotes about happiness.

When all you really want is only what you really need, you have succeeded in life.

In fact, religion is transmitted to man by bringing with it a lofty goal to resurrect morality in order to govern human life. The noble principles of goodness, such as justice, honesty, tolerance, help, tolerance, and living simply, are strongly backed by religion.

2 Method

The purpose of this study is to describe how students' simple lifestyles have changed as a result of their religious and ethical education, and how these lifestyle changes relate to their efforts to raise awareness of how to combat online fraud.

This study departs from the working hypothesis in a positive way: that basic characteristics cultivated in the context of religious values will foster a vigilant attitude that is less susceptible to being duped by online fraud.

In this qualitative study, participants in the first semester of the Islamic Religion and Ethics course at the Bandung Institute of Technology in 2021–2022 served as the research subjects. Data mining is done through documentary studies, in this case by looking at the value of learning evaluation results and the presence of student activity in the hours after lectures.

3 Discussion

Fraud in electronic transactions, also known as online fraud, is a type of fraud crime that covers actions involving computers, electronic devices, and anything else that connects to the internet. Electronic transactions themselves have unique characteristics, such as:

1. Unlimited transactions, where a business operates online, attracts customers, and grows unrestrictedly in many different nations.
2. Unnamed (anonymous) transactions, in which the parties involved do not need to meet in person or exchange identity names or other forms of identification.
3. Products sold include both digital and non-digital items, such as software that can be downloaded from the internet and non-digital items like electronic goods and necessities like clothing and automobiles.
4. Intangible goods/products,

Fraudulent schemes, which are common in electronic transactions, frequently take place on websites, chat rooms, in advertisements, and in emails. In these schemes, the perpetrators play a part in offering potential victims products or goods that have never existed and communicate with the intention of causing losses by stealing or moving the victim's money, assets, or other goods into the perpetrator's possession without the victim's knowledge. Although fraud in electronic transactions uses one or more media components and components that exist in the internet such as sites, chat rooms, and emails, the meaning above, interpreting fraud through electronic media connected to the internet network, has almost the same meaning as ordinary fraud (Budhijanto, 2016).

Fraud frequently happens as a result of a number of supporting factors. For example, technological advancements that give actors new ways to carry out their actions, being in debt, adverse economic conditions, and other similar reasons can all lead someone to commit fraud. Because the perpetrator is driven to become rich quickly and believes that others are stupid because they are simple to trick or deceive, he or she is always motivated to commit this act of fraud continuously and repeatedly. It is also very easy to be seduced by various types of promotions, including sales, discounts, warehouse

cleaning, limited editions, and others, because of the consumerism-driven lifestyle that is materialistic and oriented toward luxury. One of the most useful methods to

According to (Wijaya, 2018), the characteristics of a person who has led a simple lifestyle are: 1. Always dress modestly or casually; 2. Not showing off or showing off; and 3. Not arrogant. The simple size of life, then, is not a large peg than a pole (no greater expenditure than income) and is not bragging. Then (Syarifuddin, 2003) described the straightforward definition of success in life as having a sufficient standard of living. Bagus Surjantoro also shared his thoughts on how big a simple life should be, along with moderate living in accordance with necessities of life and services. Others contend that a person's size can be equated with their quality of life.

Then, in 2007, Yuni and Ruhimat (2007) also discussed the traits or qualities of a person who leads a simple life. The following are the criteria: 1. Adherence to budget 2. Conserve materials. 3. Complying with social norms. Furthermore, Hamka makes the following case for comprehending the characteristics of a person who has lived a simple life: 1. Secure and content in his thoughts. 2. His physical well-being. 3. There is daily food available (Husaini and Setiawan, 2020). Through these various viewpoints, it can be inferred whether or not it is straightforward and not yet quantifiable to explain a person's attitude. However, a person can assess for themselves whether their attitude is more likely to enable them to meet their needs rather than their wants.

Following are five crucial characteristics of a simple life attitude that can be inferred from the aforementioned: 1. A life sufficient to meet needs rather than desires. 2. Shop for what is required based on budget. 3. Use the resources you already own sparingly. 4. Dress in a way that fits the neighborhood. 5. Not being arrogant or haughty.

Two credits are assigned to the Islamic Religion and Ethics (AEI) lectures at ITB, which are delivered over 14 in-person meetings and supplemented by a five-hour public lecture and four one-hour tutorials.

The topic of discussion in the AEI lecture also imparts a noble *akhlaq* so that it can have a good society, in the form of love and affection, respect, protection, and help, in addition to teaching about the belief in the importance of faith in God, which is manifested by worshipping Him and abiding by His rules. The lecture also emphasized how crucial it is to steer clear of any and all bad deeds and crimes that can harm people, violate their property rights, and revoke their right to life. Simplicity is one of the attitudes that is frequently emphasized in AEI lectures, specifically the growth of the tendency to satisfy one's needs rather than wants.

According to research, a sample of ITB students who are enrolled in the AEI course there can participate effectively in lectures. Two indicators—attendance and the final grade for learning outcomes in the previous two semesters (semesters one and two of 2021–2022)—can be used to demonstrate this:

Attendance Data

See Tables 1, 2, 3 and 4.

Learning outcomes data from the final grade

Table 1. Recapitulation of AEI Lecture Participants in the First Semester of 2021/2022. Source: Sistem Informasi Akademik (SIX) ITB, <https://akademik.itb.ac.id>.

First Semester 2021 -2022	
Class 01	
Student Attendance (%)	87,39%
Class 02	
Student Attendance (%)	92,70%
Class 03	
Student Attendance (%)	94,89%
Class 04	
Student Attendance (%)	97,02%
Class 05	
Student Attendance (%)	92,64%
Class 06	
Student Attendance (%)	92,18%
Class 07	
Student Attendance (%)	94,11%
Class 08	
Student Attendance (%)	94,39%
Class 09	
Student Attendance (%)	87,96%
Class 10	
Student Attendance (%)	95,93%
Class 11	
Student Attendance (%)	98,22%
Class 12	
Student Attendance (%)	96,82%
Class 13	
Student Attendance (%)	94,18%
Class 14	
Student Attendance (%)	95,79%
Class 15	

(continued)

Table 1. *(continued)*

Student Attendance (%)	93,85%
Class 16	
Student Attendance (%)	93,77%
Class 17	
Student Attendance (%)	89,62%
Class 18	
Student Attendance (%)	96,30%
Class 19	
Student Attendance (%)	93,55%
Class 20	
Student Attendance (%)	96,27%
Class 21	
Student Attendance (%)	89,88%
Class 22	
Student Attendance (%)	95,02%
Class 23	
Student Attendance (%)	92,13%
Class 24	
Student Attendance (%)	97,22%
Class 25	
Student Attendance (%)	96,49%
Class 26	
Student Attendance (%)	92,45%
Class 27	
Student Attendance (%)	86,11%
Class 28	
Student Attendance (%)	96,72%
Class 29	
Student Attendance (%)	90,06%
Class 30	

(continued)

Table 1. *(continued)*

Student Attendance (%)	97,01%
Class 31	
Student Attendance (%)	95,08%
Class 32	
Student Attendance (%)	93,75%
Class 33	
Student Attendance (%)	91,51%
Class 34	
Student Attendance (%)	94,79%
Class 35	
Student Attendance (%)	95,20%
Class 36	
Student Attendance (%)	88,42%
Class 37	
Student Attendance (%)	97,32%
Class 38	

Table 2. Recapitulation of Attendance of AEI Lecture Participants in Semester II 2021/2022.
 Source: Sistem Informasi Akademik (SIX) ITB, <https://akademik.itb.ac.id>.

Second Semester 2021-2022	
Class 01	
Student Attendance (%)	84,02%
Class 02	
Student Attendance (%)	69,95%
Class 03	
Student Attendance (%)	87,50%
Class 04	
Student Attendance (%)	91,89%
Class 05	
Student Attendance (%)	91,46%
Class 06	
Student Attendance (%)	84,89%
Class 07	
Student Attendance (%)	89,61%
Class 08	
Student Attendance (%)	91,11%
Class 09	
Student Attendance (%)	95,25%
Class 10	
Student Attendance (%)	91,36%
Class 11	
Student Attendance (%)	74,87%

Table 3. Recapitulation of the Average Value of AEI Lecture Participants in the First Semester of 2021/2022. Source: Sistem Informasi Akademik (SIX) ITB, <https://akademik.itb.ac.id>.

Class 01		
Value	Sum	% Sum
A	57	95,00%
AB	2	3,33%
E	1	1,67%
Class 02		
Value	Sum	% Sum
A	50	83,33%
AB	7	11,67%
C	1	1,67%
E	2	3,33%
Class 03		
Value	Sum	% Sum
A	52	86,67%
AB	7	11,67%
B	1	1,67%
Class 04		
Value	Sum	% Sum
A	48	76,19%
AB	14	22,22%
B	1	1,59%
Class 05		
Value	Sum	% Sum
A	27	43,55%
AB	18	29,03%
B	12	19,35%
BC	3	4,84%
C	1	1,61%
D	1	1,61%

(continued)

Table 3. (continued)

Class 06		
Value	Sum	% Sum
A	56	93,33%
AB	4	6,67%
Class 07		
Value	Sum	% Sum
A	15	88,24%
AB	1	5,88%
C	1	5,88%
Class 08		
Value	Sum	% Sum
A	52	82,54%
AB	11	17,46%
Class 09		
Value	Sum	% Sum
A	32	59,26%
AB	19	35,19%
B	2	3,70%
E	1	1,85%
Class 10		
Value	Sum	% Sum
A	54	91,53%
AB	4	6,78%
E	1	1,69%
Class 11		
Value	Sum	% Sum
A	44	73,33%
AB	14	23,33%
B	2	3,33%

(continued)

Table 3. (continued)

Class 12		
Value	Sum	% Sum
A	42	73,68%
AB	13	22,81%
B	1	1,75%
E	1	1,75%
Class 13		
Value	Sum	% Sum
A	40	68,97%
AB	16	27,59%
B	2	3,45%
Class 14		
Value	Sum	% Sum
A	39	60,00%
AB	21	32,31%
B	2	3,08%
BC	2	3,08%
E	1	1,54%
Class 15		
Value	Sum	% Sum
A	46	80,70%
AB	11	19,30%
Class 16		
Value	Sum	% Sum
A	44	73,33%
AB	14	23,33%
B	2	3,33%
Class 17		
Value	Sum	% Sum
A	9	100,00%

(continued)

Table 3. (continued)

Class 18		
Value	Sum	% Sum
A	50	83,33%
AB	10	16,67%
Class 19		
Value	Sum	% Sum
A	57	95,00%
AB	3	5,00%
Class 20		
Value	Sum	% Sum
A	41	66,13%
AB	18	29,03%
B	3	4,84%
Class 21		
Value	Sum	% Sum
A	15	25,86%
AB	21	36,21%
B	9	15,52%
BC	5	8,62%
C	1	1,72%
D	1	1,72%
E	6	10,34%
Class 22		
Value	Sum	% Sum
A	23	38,98%
AB	22	37,29%
B	8	13,56%
BC	3	5,08%
C	2	3,39%
E	1	1,69%

(continued)

Table 3. (continued)

Class 23		
Value	Sum	% Sum
A	48	77,42%
AB	9	14,52%
B	4	6,45%
E	1	1,61%
Class 24		
Value	Sum	% Sum
A	25	92,59%
AB	1	3,70%
C	1	3,70%
Class 25		
Value	Sum	% Sum
A	50	87,72%
AB	7	12,28%
Class 26		
Value	Sum	% Sum
A	40	68,97%
AB	17	29,31%
B	1	1,72%
Class 27		
Value	Sum	% Sum
A	28	77,78%
AB	4	11,11%
B	1	2,78%
E	3	8,33%
Class 28		
Value	Sum	% Sum
A	43	72,88%
AB	16	27,12%

(continued)

Table 3. (continued)

Class 29		
Value	Sum	% Sum
A	36	59,02%
AB	20	32,79%
B	3	4,92%
E	2	3,28%
Class 30		
Value	Sum	% Sum
A	44	63,77%
AB	21	30,43%
B	3	4,35%
E	1	1,45%
Class 31		
Value	Sum	% Sum
A	36	59,02%
AB	22	36,07%
B	3	4,92%
Class 32		
Value	Sum	% Sum
A	13	22,41%
AB	32	55,17%
B	7	12,07%
BC	4	6,90%
C	1	1,72%
E	1	1,72%
Class 33		
Value	Sum	% Sum
A	23	82,14%
AB	4	14,29%
B	1	3,57%

(continued)

Table 3. (continued)

Class 34		
Value	Sum	% Sum
A	12	40,00%
AB	11	36,67%
B	6	20,00%
BC	1	3,33%
Class 35		
Value	Sum	% Sum
A	39	90,70%
AB	4	9,30%
Class 36		
Value	Sum	% Sum
A	27	93,10%
AB	2	6,90%
Class 37		
Value	Sum	% Sum
A	30	93,75%
AB	2	6,25%
Class 38		
Value	Sum	% Sum
A	9	100,00%

Table 4. Recapitulation of the Final Value of the Average AEI Lecture Participants in the Second Semester 2021/2022. Source: Sistem Informasi Akademik (SIX) ITB, <https://akademik.itb.ac.id>.

Second Semester 2021-2022		
Class 01		
Value	Sum	% Sum
A	43	43,43%
AB	34	34,34%
B	9	9,09%
BC	4	4,04%
E	9	9,09%
Class 02		
Value	Sum	% Sum
A	10	32,26%
AB	21	67,74%
Class 03		
Value	Sum	% Sum
A	24	33,33%
AB	34	47,22%
B	8	11,11%
E	6	8,33%
Class 04		
Value	Sum	% Sum
A	89	85,58%
AB	13	12,50%
B	1	0,96%
E	1	0,96%
Class 05		
Value	Sum	% Sum
A	15	36,59%
AB	12	29,27%
B	8	19,51%
BC	2	4,88%
C	2	4,88%
E	2	4,88%

(continued)

Table 4. (continued)

Class 06		
Value	Sum	% Sum
A	29	52,73%
AB	17	30,91%
B	9	16,36%
Class 07		
Value	Sum	% Sum
A	23	44,23%
AB	20	38,46%
B	6	11,54%
BC	3	5,77%
Class 08		
Value	Sum	% Sum
A	82	88,17%
AB	6	6,45%
B	1	1,08%
BC	2	2,15%
D	1	1,08%
E	1	1,08%
Class 09		
Value	Sum	% Sum
A	59	59,00%
AB	34	34,00%
B	5	5,00%
BC	1	1,00%
E	1	1,00%
Class 10		
Value	Sum	% Sum
A	62	56,36%
AB	41	37,27%
B	4	3,64%
E	3	2,73%

(continued)

Table 4. (continued)

Class 11		
Value	Sum	% Sum
A	14	15,73%
AB	44	49,44%
B	18	20,22%
BC	3	3,37%
E	10	11,24%

4 Conclusion

From the presentation of the data above, it can be seen that the average student attendance rate in the last two semesters is very good, reaching 90%. This shows that the implementation of lectures is going well and students are very enthusiastic in participating in AEI lectures at ITB.

Likewise, judging from the aspect of lecture outcomes, data on the recapitulation of the average student's final score shows that almost 50% of students get a maximum grade (A). This indicates that the outcomes of the course and the student learning experience have been achieved well.

Phenomenological observations of the behavioral attitudes of lecture participants also showed a tendency to live simply, which was manifested by sensitivity in appearance, saving resources, especially finances, and not showing off.

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