ABSTRACT

Phishing is a cybercrime threat that use social engineering technique that trick users by masquerading as a trustworthy entity to acquire user sensitive information. Financial sector (Bank) became one of the targets of phishing.

Through this study the factors causing the emergence of phishing and prevention against phishing threats described by methods Systematic Literature Review.

Systematic Literature Review used to find an answers of research questions by searching a studies related to the research topic (phishing in online banking services) and then do narrative synthesis on the findings.

User's knowledge, behavior, psychological and user's social media privacy suspected as factors that cause phishing. Stop phishing at e-mail level, the use of anti-phishing software, and implementation one-time password system at online banking services is an effective prevention to the threat of phishing.

Users must have a knowledge about cyber crime, especially phishing, and the Bank has the responsibility to provide education to users related to threats that can harm the user.

Keywords: Phishing, Cyber Crime, Fraud, Online Banking, Information Security.