Social Media Monetisation: Ethical Challenges and the Role of Media Literacy in the Digital Era

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Article Info	ABSTRACT
	The proliferation of social media platforms has created substantial opportunities for digital content monetisation, fundamentally transforming the digital economy. However, this growth is accompanied by complex ethical challenges, including concerns over content authenticity, user privacy, and adverse psychological and social impacts. This study investigates these ethical dilemmas and evaluates the role of media literacy in fostering responsible digital content management. Employing a qualitative methodology, the research integrates content analysis of diverse social media platforms with in-depth interviews involving active users and media literacy experts. The findings indicate that monetisation practices frequently compromise content integrity and user well-being, underscoring the urgent need for enhanced media literacy. The study concludes that a collaborative approach—engaging platforms, users, and educational institutions—is essential to strengthen media literacy and promote ethical engagement in the digital era.

INTRODUCTION

Social media has become an integral part of modern life, serving not only as a means of communication but also as a source of income through content monetisation. Platforms such as Instagram, YouTube, TikTok, and Facebook enable users to generate revenue through various methods, including endorsements, advertisements, donations, and paid subscriptions. However, behind the economic opportunities offered, there are also significant ethical challenges that must be considered.

The monetisation of social media often puts pressure on users to produce engaging content for financial gain. This pressure can lead to the spread of false information, violations of privacy, and psychological exploitation. Alfazri and Syahputra (2024) noted that around 49% of social media users in Indonesia have experienced cyberbullying, highlighting the complexity of digital ethics faced by users.

A lack of ethical literacy in using social media may lead to misuse of the platforms, such as fraud and the spread of fake news. Nasution and Nasution (2024) emphasised the importance of applying ethical principles such as honesty, respect for privacy, and digital awareness to create a healthy and responsible digital environment.

Media literacy plays a crucial role in helping users understand how social media works, recognise biased or unethical content, and manage the consumption and production of content responsibly. Digital literacy programs aimed at students, such as those implemented by Hidayat et al. (2024), are designed to raise awareness about digital safety and ethical social media use, thereby reducing incidents such as cyberbullying and the spread of misinformation.

Digital literacy is not only a technical skill for accessing and using technology, but also a key factor in shaping communication ethics and fostering positive online interactions. According to Buckingham (2013), digital literacy involves the ability to understand, evaluate, and create content in digital environments critically and responsibly. In this context, the 2024 Literacy Festival, organised by the Ministry of Education, Culture, Research, and Technology (Kemendikbudristek), emphasised the importance of anti-violent attitudes and the use of social media for positive purposes as part of efforts to enhance public digital literacy awareness and capacity (Kemendikbudristek, 2024).

Ethical and responsible use of social media is becoming increasingly important alongside technological developments that allow for platform monetisation. Social media monetisation indeed offers significant economic opportunities, as explained by Cunningham and Craig (2019), who noted that content creators can earn income through various monetisation mechanisms such as advertising, sponsorships, and donations. However, these opportunities also bring ethical challenges, including the spread of inaccurate information, user exploitation, and manipulative practices that harm digital communities.

The following is the latest data on social media usage in Indonesia based on the January 2025 report by We Are Social. The table presents the percentage of users on various social media platforms, internet penetration rates, the number of active users, and patterns of time spent on each platform.
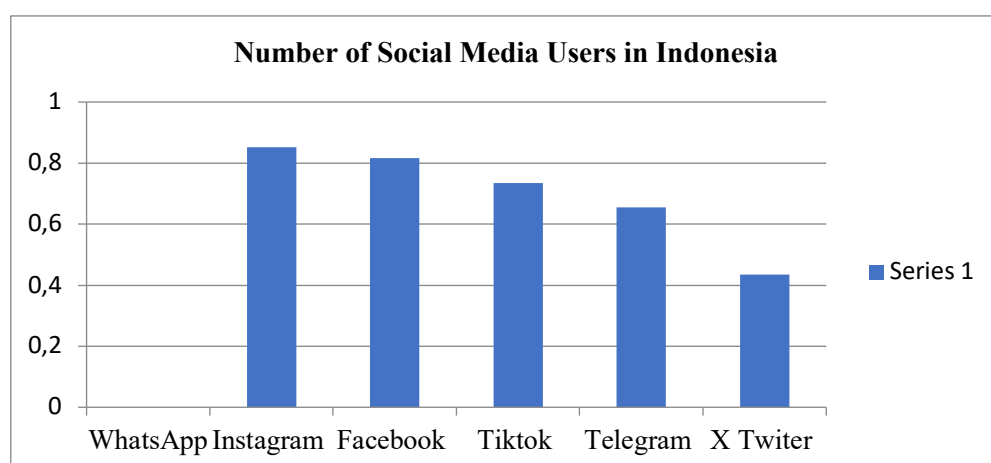

Chart 1:   Number of Social Media Users in Indonesia
We Are Social & Kepios, "Digital 2025: Indonesia", January 2025. (Accessed via https://datareportal.com, if hyperlink inclusion is preferred) [source]

Based on the data, WhatsApp remains the platform with the highest number of users, followed by Instagram and Facebook. However, although TikTok ranks fourth in terms of user numbers, it stands out in terms of time spent by users, indicating a high level of user engagement.

This finding reflects the evolving dynamics of digital behaviour among Indonesians and highlights the importance of crafting digital communication strategies that are tailored to the unique characteristics of each platform.

In facing these challenges, media literacy plays a central role as a tool for empowering social media users. Potter (2013) defines media literacy as the ability to access, analyse, evaluate, and create messages across various forms of media. This equips individuals with critical thinking skills needed to engage with media ethically and responsibly. With improved media literacy, users are expected not only to be passive consumers but also to become wise content creators who contribute to a healthy and positive digital environment (Hobbs, 2010).

Overall, digital and media literacy not only strengthens technical skills but also builds essential ethical and social awareness to sustain healthy online interactions. Efforts to enhance literacy through programs such as the 2024 Literacy Festival represent a strategic step in fostering a digitally literate society, one that is intelligent, critical, and ethical in its media use.

METHODS

The research method used in this study is a qualitative method with a case study approach. This approach was chosen because it provides an in-depth understanding of social phenomena within real-life contexts, particularly concerning ethical challenges in social media monetisation and the role of digital media literacy. A case study enables the researcher to comprehensively explore the dynamics occurring within the subject under investigation by drawing from rich and detailed data sources (Yin, 2018).

Data collection was conducted through in-depth interviews with 15 active social media users from various backgrounds, as well as 5 experts in digital media literacy. In-depth interviews were selected because this method allows respondents to freely express their views and gives researchers the flexibility to explore aspects that may not be accessible through quantitative methods (Moleong, 2021). This approach aligns with Creswell's (2022) perspective, which posits that interviews in qualitative research serve as a means to understand the contextual meaning of individuals' experiences.

In addition to primary data from interviews, this study also employed content analysis of 50 popular social media posts that contained monetisation elements. The purpose of this analysis was to examine how monetisation influences the form and substance of messages conveyed. Content analysis is considered a relevant method in media studies as it allows researchers to identify communication patterns, values being transmitted, and the ethical implications of such content (Krippendorff, 2020).

The collected data were analysed using thematic analysis. This technique was chosen for its ability to identify and organise meaningful patterns or themes from complex data sets. Thematic analysis is regarded as an effective method for systematically uncovering participants' perspectives and experiences, as well as supporting the interpretation of the social issues under investigation (Braun & Clarke, 2021).

RESULTS AND DISCUSSION

The study reveals several key ethical challenges in the monetisation of social media, including:

1. Content Authenticity

    a. Economic Incentives as Drivers of Content Production

    The monetisation of social media has not only altered the way users produce and distribute content but has also redefined the value of digital labour itself. By tying financial incentives to measurable engagement metrics such as views, likes, comments, and watch time, platforms like YouTube, TikTok, and Instagram encourage creators to optimise their content for visibility and virality rather than for purely personal or artistic expression (Lobato, 2019). This results in a shift from social media as a space of casual interaction to a highly competitive marketplace, where attention functions as a form of currency.

    Moreover, these monetisation models foster the expansion of the so-called "creator economy," in which individuals can transform hobbies or personal expression into sustainable income streams. While this democratizes opportunities for economic participation, allowing ordinary users to become micro-entrepreneurs, it also subjects creators to the volatility of algorithmic systems that dictate visibility and revenue. In this sense, the creator economy is both empowering and precarious: empowering because it lowers the barrier to entry for cultural production, but precarious because creators' livelihoods are contingent on opaque platform policies and shifting audience behaviours.

    Ultimately, the monetisation of social media illustrates the broader dynamics of platform capitalism, where user activity is commodified and monetised at scale. It underscores a fundamental paradox: social media promises

autonomy and self-expression, yet creators remain deeply dependent on platform infrastructures and algorithms that they do not control.

However, this monetisation-driven system is not without significant social and cultural consequences. Since platform algorithms disproportionately reward content that generates high engagement, creators often find themselves incentivised to prioritise sensational, controversial, or exaggerated material over more substantive or balanced forms of expression (Bishop, 2020). This dynamic contributes to the rise of a "clickbait culture," where authenticity and accuracy are frequently compromised for the sake of visibility. As a result, social media becomes less a forum for thoughtful discourse and more a marketplace of attention, dominated by provocative and emotionally charged content.

This trend illustrates how economic motivations are deeply entangled with the ethics and quality of digital media production. As Cunningham and Craig (2019) argue, the social media entertainment industry subjects creators to constant algorithmic pressures and shifting market expectations, leaving many feeling trapped in a cycle of producing content that maximises engagement rather than meaning or value. The consequences extend beyond individual creators to society at large: the prioritisation of attention-grabbing material can marginalise educational or informative content, dilute public knowledge, and intensify polarisation within digital spaces.

In this sense, the monetisation of social media does not merely open new economic opportunities; it also reshapes the epistemic landscape of the internet, raising critical questions about the sustainability of an information ecosystem where economic incentives consistently override considerations of accuracy, depth, and civic responsibility.

Therefore, both users and content creators need to possess strong media literacy. This includes an awareness of how algorithms and monetisation mechanisms operate, as well as the ability to critically assess the social impact of the content they produce and consume (Livingstone, 2004). With adequate media literacy, users are expected to balance economic interests with ethical responsibilities, contributing to a healthier and more constructive digital environment.

b. Impacts on Integrity and Credibility

The monetisation of social media represents not merely an economic opportunity but also a profound ethical challenge. At the core of this issue lies the tension between financial incentives and content integrity. Since income is often tied to engagement metrics, views, likes, shares, creators are incentivised to prioritise virality rather than accuracy or truthfulness. This profit-driven model encourages the construction of exaggerated, fabricated, or misleading narratives, which in turn compromises the credibility of digital content (Marwick & Lewis, 2017). What is at stake is not only the reliability of information but also the trust relationship between creators and audiences.

The prevalence of clickbait exemplifies this dilemma. Eye-catching but deceptive headlines or thumbnails operate on psychological manipulation: they exploit curiosity gaps to drive clicks, regardless of whether the actual content delivers meaningful value. For example, a headline such as "REVEALED! The Big Secret of This Celebrity Finally Exposed!" manufactures a sense of urgency and importance, even if the video contains speculation rather than verified fact. Such practices reveal how monetisation reshapes content production, reducing information into a tool of attention extraction rather than knowledge dissemination (Tandoc, Lim, & Ling, 2018).

In this sense, the monetisation logic creates a slippery slope: the line between journalism, entertainment, and propaganda becomes blurred. Once the pursuit of profit dictates the production of information, audiences can no longer distinguish between genuine reporting, harmless entertainment, and manipulative persuasion. The ethical concern, therefore, is not limited to individual creators but extends to the larger information ecosystem, where public discourse risks being saturated by distortion rather than truth.

Furthermore, such practices erode public trust in social media as a credible source of information. When audiences feel deceived or disappointed by content that does not meet expectations, they become increasingly sceptical toward the entire digital ecosystem. This can lower the standard of information credibility in society and reinforce a cycle of distrust (Pennycook & Rand, 2019).

In this context, media literacy experts emphasise the need to instil digital ethics among content creators. Hobbs (2010) argues that media literacy is not merely about technical skills in producing and sharing content, but also involves an understanding of social responsibility, accuracy, and ethical communication in the digital public sphere.

c. Psychological Pressure and the Commercialisation of Identity

Social media monetisation not only shapes the type of content circulating online but also deeply influences how individuals construct and project their identities in digital spaces. In the pursuit of engagement and financial reward, users often engage in **performative self-presentation**, deliberately curating personas that align with audience expectations rather than reflecting authentic identities (Marwick, 2013). This shift highlights a troubling transformation: the self is no longer a private or genuine expression but increasingly a performance calibrated to optimise visibility and profit.

When these personas are designed primarily for sponsorships, endorsements, or the sale of personal products, the process crosses into what scholars describe as **identity commercialisation** (Abidin, 2016). Under such conditions, individuals market aspects of their lives, appearances, and personalities as commodities, effectively turning themselves into brands. While this strategy may generate immediate financial benefits, it introduces long-term ethical and psychological concerns.

The central dilemma arises from the gap between the "ideal self" that is projected online and the "real self" that exists offline. Research indicates that this tension can trigger psychological strain, including stress, anxiety, and depression (Chae, 2018). What begins as a rational economic strategy thus risks fostering a cycle of inauthenticity and emotional exhaustion. Ultimately, social media monetisation does not simply encourage strategic self-presentation; it compels individuals to commodify their identities, blurring the boundary between authentic self-expression and market-driven performance.

Moreover, the constant management of self-image for "self-branding" gradually erodes authenticity in digital communication. Interactions that might once have been spontaneous and genuine are increasingly replaced by calculated performances designed to maximise likes, views, and comments. This shift suggests that communication on social media is no longer primarily about building meaningful relationships but about sustaining visibility and marketability. Consequently, social ties risk becoming instrumental and transactional, as individuals engage with one another not for authentic connection but for strategic gain (Turkle, 2011). Over time, such dynamics weaken the depth and quality of interpersonal relationships, reducing social media interactions to surface-level exchanges rather than genuine forms of human connection.

d. Ethical and Social Implications

The crisis of authenticity in social media content is not merely an individual challenge but one with profound ethical and societal consequences. When viral content is predominantly provocative yet inauthentic, the algorithms powering platforms like YouTube, TikTok, and Instagram intensify the problem by systematically rewarding such material. This process, known as algorithmic amplification, privileges content that elicits strong emotional responses, often through sensationalism or controversy, because such reactions maximise user engagement and watch time (Gillespie, 2018). In effect, algorithms become complicit in reinforcing the very practices that undermine authenticity.

Over time, this dynamic reshapes how audiences consume information. Research by Soroka and McAdams (2015) demonstrates that humans are biologically predisposed to respond more strongly to emotionally charged

stimuli than to neutral or purely informative material. As a result, social media users are gradually conditioned to prefer content that provokes immediate emotional arousal, anger, awe, or anxiety over material that fosters reflection, critical reasoning, or deeper learning. This shift not only weakens the public's capacity for critical engagement but also risks cultivating a digital environment dominated by emotional volatility and superficial consumption patterns.

This inevitably affects the quality of public discourse in digital spaces. When the most viral content is manipulative rather than meaningful, the ethical and intellectual standards of the digital public decline. For content creators, the pressure to "win" within the logic of algorithms may lead to compromises in honesty, accuracy, and social responsibility (Zuboff, 2019). For consumers, repeated exposure to superficial content can narrow perspectives and weaken critical literacy skills.

Therefore, one of the main challenges in the era of the attention economy is how to balance content appeal with integrity and values. Interventions such as algorithm regulation, the strengthening of digital literacy, and support for informative and educational content are increasingly urgent to foster a healthy and sustainable digital ecosystem.

2. Privacy

In today's digital economy, personal data has emerged as one of the most valuable and contested commodities. Social media platforms such as Facebook, TikTok, and Instagram monetise their services not primarily by charging users, but by systematically collecting, analysing, and commodifying vast amounts of personal data. This data is then leveraged to deliver highly targeted and personalised advertisements, thereby maximising business efficiency and profitability. What appears on the surface as a "free" service is, in reality, underpinned by a business model where users' personal information functions as the currency.

The ethical challenge lies in the lack of transparency and informed consent surrounding these practices. While platforms claim to operate under user agreements and privacy policies, such documents are often opaque, lengthy, and inaccessible to the average user. As a result, many individuals remain unaware of the depth of surveillance to which they are subjected, including the tracking of location, online activity, consumer preferences, and even elements of private communication. This asymmetry of knowledge and power creates conditions where platforms profit disproportionately, while users unknowingly surrender their autonomy over personal data.

a. Ethical and Legal Implications

The issue of privacy in social media use raises profound ethical concerns that extend beyond individual users to questions of power and accountability. At the heart of the debate lies the issue of control: who ultimately owns and governs personal data? The notion of "user consent" is especially problematic when individuals are presented with a binary choice: either accept lengthy, opaque terms of service or abandon the platform altogether. In such cases, consent is not genuinely voluntary but coerced, which undermines its ethical validity.

From a legal standpoint, governments have attempted to address these concerns through frameworks such as the General Data Protection Regulation (GDPR) in the European Union and Indonesia's Personal Data Protection (PDP) Law. These regulations emphasise user rights, transparency, and accountability in data handling. Yet enforcement remains a persistent challenge. Social media companies operate transnationally, navigating multiple jurisdictions and often exploiting legal grey areas. This mismatch between global corporate power and fragmented national regulation creates a structural imbalance, leaving users vulnerable to privacy violations despite the existence of protective laws.

b. Social and Psychological Impacts

Privacy violations in social media extend beyond legal dimensions to deeply affect psychological well-being. The pervasive sense of being constantly surveilled can erode users' comfort and diminish their freedom of

expression. When individuals internalise the awareness of surveillance, they often engage in self-censorship, becoming overly cautious in their online behaviour, restricting their interactions, or even withdrawing from platforms altogether. Such dynamics undermine the original promise of social media as a space for open communication and authentic self-expression.

Conversely, many users remain unaware of the extent to which they disclose sensitive personal data, often sharing more than they intend. This lack of awareness exposes individuals to serious risks, including political manipulation, targeted disinformation, financial fraud, and other forms of exploitation. In this sense, privacy violations not only compromise individual autonomy but also threaten the integrity of democratic processes and the security of digital societies at large.

Privacy is a fundamental right that is often compromised in data-driven social media monetisation systems. The lack of transparency in data collection and manipulative consent mechanisms makes monetisation a tangible threat to individual freedom in digital spaces. This study highlights the need for stronger regulation, improved digital literacy, and a shift in corporate ethics, treating user data not merely as a commercial asset but as part of a digital human right that must be protected.

3. Negative Impacts of Content Monetisation on Users and Social Environments

    a. Normalisation of Stereotypes and Consumerism

    Social media monetisation exerts continuous pressure on creators to generate content that captures attention, but such content often depends on the reinforcement of entrenched social stereotypes. Gendered beauty standards, racialised portrayals, class-based ideals, and lifestyle stereotypes are frequently leveraged because they are easily recognisable and commercially appealing. For instance, beauty content that idealises specific body types perpetuates the notion that an individual's worth is tied to physical appearance. Similarly, depictions of luxury lifestyles normalise consumerist values, framing wealth and material possessions as the ultimate markers of success.

    This dynamic creates a harmful feedback loop, particularly for younger audiences who are still forming their identities and worldviews. Exposure to such narratives fosters unrealistic expectations and social comparison, driving them to emulate influencers, purchase endorsed products, or seek validation through metrics such as likes, comments, and followers. Over time, these patterns entrench consumerism and erode self-esteem, illustrating how monetisation transforms cultural values into commodities and amplifies social inequalities.

    b. Social Pressure and Psychological Effects

    Studies have shown that aspirational or manipulative monetised content can result in serious psychological effects, such as:

    The psychological consequences of social media monetisation are particularly visible in its impact on users' mental health. One major effect is FOMO (Fear of Missing Out), where individuals feel excluded from trends or social experiences prominently displayed online. This sense of exclusion fosters insecurity and compels users to remain constantly connected, reinforcing the cycle of engagement that platforms and creators depend on.

    In addition, social comparison with the digitally curated "perfect lives" of others often leads to heightened social anxiety and depression. The performative nature of online personas amplifies feelings of inadequacy among users who perceive themselves as falling short of these idealised standards. Closely tied to this is the issue of body image dissatisfaction, particularly among adolescents and women, who are repeatedly exposed to unrealistic beauty ideals promoted through monetised content.

    These effects are further intensified by algorithmic reinforcement. Algorithms tend to repeatedly deliver similar types of content to maximise user engagement, thereby creating echo chambers that magnify harmful patterns.

Instead of encountering diverse perspectives, users are trapped within cycles of comparison and pressure, deepening the psychological burdens associated with social media use.

c. The Importance of Media Literacy as a Critical Defence

In response to these risks, media literacy serves as a crucial tool in shaping a more conscious, critical, and resilient digital society. Media literacy is not merely about the technical ability to use technology, but includes skills to:

1. Addressing the challenges posed by social media monetisation requires active engagement from users as well as creators. First, audiences must learn to recognise manipulative strategies by critically assessing whether content is designed to provoke emotional reactions, propagate biased narratives, or encourage unreflective consumption. Developing media literacy in this way empowers users to resist exploitation and engage with digital platforms more consciously

2. . Individuals can mitigate harmful effects by practising healthy content consumption habits. This includes setting boundaries for screen time, diversifying sources of information, and cultivating awareness of one's emotional responses when interacting with content. Such practices not only protect psychological well-being but also foster more intentional and reflective digital engagement.

3. Responsibility lies with creators as well. They must commit to producing ethical and socially responsible content, which entails avoiding the spread of misinformation, respecting the privacy of others, and representing diverse voices inclusively. By prioritising accuracy, respect, and inclusivity over sensationalism, creators can counteract the negative cycles of monetisation and contribute to a healthier digital ecosystem.

d. The Role of Stakeholders in Advancing Media Literacy

Digital literacy experts emphasise the importance of multi-stakeholder collaboration in building this critical awareness:

Efforts to address the ethical and psychological challenges of social media monetisation cannot rest solely on individuals or creators; they must be supported by broader social institutions. Schools and educational institutions should take the lead by integrating digital literacy systematically into their curricula, rather than treating it as an optional supplement. By equipping students with the ability to critically analyse online content, schools can prepare future generations to navigate digital spaces responsibly.

At the same time, families play a crucial role in guiding children's digital experiences. Open dialogue and supportive engagement are essential to help young users reflect on their online interactions, manage screen time, and resist harmful pressures. Such involvement reinforces healthy habits that formal education alone cannot achieve.

Equally important are communities and social organisations, which can provide localised and culturally relevant media literacy programs. By tailoring digital education to the needs and values of specific groups, these initiatives can reach populations often overlooked by formal institutions.

Finally, social media platforms themselves bear direct responsibility for shaping healthier online environments. They can contribute by embedding educational features such as warnings against manipulative content, filters to limit misinformation, and algorithmic support for socially beneficial material. Without such structural interventions, the burden of responsibility falls disproportionately on users, leaving systemic problems unresolved.

Social media monetisation brings significant negative effects in the form of stereotype normalisation, consumerist pressure, and social stress that harms mental health. In confronting this reality, media literacy becomes a vital component in equipping society, especially younger generations, with the critical tools needed to move beyond passive consumption

and become ethical, conscious content producers. Collective efforts from educational institutions, families, communities, and digital platforms are essential in shaping a healthier and more responsible social media ecosystem.

CONCLUSION

Proposed Conclusion:

Social media monetisation has become an intrinsic feature of the digital economy, offering individuals unprecedented opportunities for income generation, career development, and creative innovation. However, this economic potential is accompanied by significant ethical, social, and psychological challenges. The pursuit of profit often leads content creators to prioritise engagement over authenticity, resulting in the spread of manipulative or sensational material and the exploitation of sensitive social issues. Furthermore, opaque data collection practices frequently compromise user privacy, while the monetised content ecosystem reinforces harmful stereotypes, promotes consumerism, and contributes to psychological pressures that can undermine users' well-being.

This study demonstrates that media literacy is essential not only as a technical skill but as a holistic framework for fostering critical, ethical, and responsible engagement with digital content. Media literacy empowers users to identify manipulation, make informed choices about content consumption, and contribute to a healthier digital environment. However, the responsibility for strengthening media literacy cannot rest solely on individuals. A collaborative approach is required, involving:

- Users who must adopt reflective and critical habits in their social media interactions;
- Digital platforms, which are obligated to implement user-protection mechanisms, ensure algorithmic transparency, and provide educational resources;
- Educational institutions, families, and communities play a foundational role in cultivating digital ethics and responsible media use from an early age.

Ultimately, addressing the ethical complexities of social media monetisation demands a coordinated effort among all stakeholders. By prioritising media literacy and ethical engagement, society can move towards a digital ecosystem that balances economic opportunity with integrity, inclusivity, and the well-being of all users.

ACKNOWLEDGEMENT

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