

ABSTRACT

The use of digital wallets in Indonesia has grown rapidly, reaching 128.2 million users in 2023. GoPay stands out as the most popular e-wallet, with an 88% market share. However, cyber threats have also surged, with 78 million anomaly attacks recorded in August 2023 alone, according to the National Cyber and Crypto Agency. Despite the availability of security features, many users lack awareness of potential risks or fail to apply adequate protection, resulting in low levels of financial information security behavior.

This study aims to analyze the influence of Threat Awareness about GoPay Use, Familiarity with Information Security Measures, and Self-Efficacy of Using GoPay on Financial Information Security Behavior among GoPay users. A quantitative approach was employed using the Partial Least Squares Structural Equation Modeling (PLS-SEM) method. Data were collected from 421 GoPay users through an online questionnaire and analyzed using SmartPLS 4 software.

The theoretical foundation is based on Protection Motivation Theory (PMT) and Social Cognitive Theory (SCT), which explain that threat perception and self-efficacy play a key role in driving protective behavior. The results show that Familiarity with Information Security Measures and Self-Efficacy have a significant direct effect on Financial Information Security Behavior. However, Threat Awareness does not directly influence behavior significantly, although it has an indirect effect through increased familiarity and self-efficacy.

These findings suggest that improving users' understanding of security features and boosting their confidence in using GoPay safely are more effective in promoting secure behavior than simply increasing awareness of threats. Therefore, it is recommended that service providers such as GoPay enhance user education through interactive security features, in-app training, and improved user interfaces that encourage active participation in securing financial information.

Keyword: *Information security, user behavior, digital wallet, GoPay, financial security.*