

DAFTAR PUSTAKA

- Alif, M. S., & Paratama, A. R. (2020). *Analisis Kesadaran Keamanan di Kalangan Pengguna E-Wallet di Indonesia*.
- Alif, M. S., & Pratama, A. R. (2021). Analisis Kesadaran Keamanan di Kalangan Pengguna E-Wallet di Indonesia. *Automata*.
- Asyarofah, W., Vidiati, C., Selasi, D., Gen, G., & Teknologi, F. (2023). Bridging: Journal Of Islamic Digital Economic and Management Pemahaman Berinvestasi Melalui Financial Technology (Fintech) Pada Generasi Gen Z Kata Kunci Abstrak. *Journal Of Islamic Digital Economic and Management*, 1(1), 164–171. <https://journal.alshobar.or.id/index.php/bridging>
- Badan Siber dan Sandi Negara. (2024). *Monthly traffic anomalies associated with cyber attacks in Indonesia from January to December 2023*. <https://www.statista.com/statistics/1423738/indonesia-monthly-traffic-anomalies-cyber-attacks/>
- Bandura, A. (1997). *Self-Efficacy: The Exercise of Control*.
- Bank Indonesia. (2020). *Laporan Tahunan Bank Indonesia 2020*.
- Barberis, D., Walker, J., Buckley, J., Dahdal, R., Zetsche, A., Arner, D. W., Barberis, J. N., Walker, J., Buckley, R. P., Dahdal, A. M., Zetsche, D. A., & Holdings Professor in Law, K. (2020). *Digital Finance & The COVID-19 Crisis*. <http://ssrn.com/abstract=3558889>2020/017Electroniccopyavailableat:<https://ssrn.com/abstract=3558889>Electroniccopyavailableat:<https://ssrn.com/abstract=3558889>Electroniccopyavailableat:<https://ssrn.com/abstract=3558889>
- Bauer, S., Bernroider, E. W. N., & Chudzikowski, K. (2017). Prevention is better than cure! Designing information security awareness programs to overcome users' non-compliance with information security policies in banks. *Computers and Security*, 68, 145–159. <https://doi.org/10.1016/j.cose.2017.04.009>
- Bryman, A. (2012). *Social Research Methods*.

- Bulgurcu, B., Cavusoglu, H., & Benbasat, I. (2010). Quarterly Special Issue Information Security Policy Compliance: An Empirical Study of Rationality-Based Beliefs and Information Security Awareness1. In *Source: MIS Quarterly* (Vol. 34, Issue 3).
- Caldar, A. (2021). *ISO27001 / ISO27002 A Pocket Guide*.
- Candiwan, C., Azmi, M., & Alamsyah, A. (2022). Analysis of Behavioral and Information Security Awareness among Users of Zoom Application in COVID-19 Era. *International Journal of Safety and Security Engineering*, 12(2), 229–237. <https://doi.org/10.18280/ijssse.120212>
- Clarky, J. W., Snyder, P., Mccooy, D., & Kanich, C. (2015). I saw images I didn't even know I had : Understanding user perceptions of cloud storage privacy. *Conference on Human Factors in Computing Systems - Proceedings, 2015-April*, 1641–1644. <https://doi.org/10.1145/2702123.2702535>
- Creswell, J. W., & Creswell, J. D. (2018). *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches*. SAGE.
- Furnell, S., & Clarke, N. (2012). Power to the people? the evolving recognition of human aspects of security. In *Computers and Security* (Vol. 31, Issue 8, pp. 983–988). Elsevier Ltd. <https://doi.org/10.1016/j.cose.2012.08.004>
- Ghozali, I. (2018). *APLIKASI ANALISIS MULTIVARIATE Dengan Program SPSS* 25.
- Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2019). *MULTIVARIATE DATA ANALYSIS EIGHTH EDITION*. www.cengage.com/highered
- Humayun, M., Niazi, M., Jhanjhi, N., Alshayeb, M., & Mahmood, S. (2020). Cyber Security Threats and Vulnerabilities: A Systematic Mapping Study. *Arabian Journal for Science and Engineering*, 45(4), 3171–3189. <https://doi.org/10.1007/s13369-019-04319-2>
- Ifinedo, P. (2018). Roles of organizational climate, social bonds, and perceptions of security threats on IS security policy compliance intentions. *Information Resources Management Journal*, 31(1), 53–82. <https://doi.org/10.4018/IRMJ.2018010103>

- Iqbal, J., Soroya, S. H., & Mahmood, K. (2023). Financial information security behavior in online banking. *Information Development*. <https://doi.org/10.1177/02666669221149346>
- Kafi, A., & Akter, N. (2023). *Policy and Practice Reviews Securing Financial Information in the Digital Realm: Case Studies in Cybersecurity for Accounting Data Protection*.
- Kang, J. (2018). Mobile payment in Fintech environment: trends, security challenges, and services. *Human-Centric Computing and Information Sciences*, 8(1). <https://doi.org/10.1186/s13673-018-0155-4>
- Karwatzki, S., Dytynko, O., Trenz, M., & Veit, D. (2017). Beyond the Personalization–Privacy Paradox: Privacy Valuation, Transparency Features, and Service Personalization. *Journal of Management Information Systems*, 34(2), 369–400. <https://doi.org/10.1080/07421222.2017.1334467>
- Latan, H., & Noonan, R. (2017). Partial least squares path modeling: Basic concepts, methodological issues and applications. In *Partial Least Squares Path Modeling: Basic Concepts, Methodological Issues and Applications*. Springer International Publishing. <https://doi.org/10.1007/978-3-319-64069-3>
- Laudon, K. C. ., & Laudon, J. P. . (2014). *Management information systems : managing the digital firm*. Pearson Education.
- Lebek, B., Uffen, J., Neumann, M., Hohler, B., & Breitner, M. H. (2014). Information security awareness and behavior: A theory-based literature review. *Management Research Review*, 37(12), 1049–1092. <https://doi.org/10.1108/MRR-04-2013-0085>
- NIST. (2020). *Security and Privacy Controls for Information Systems and Organizations*. <https://doi.org/10.6028/NIST.SP.800-53r5>
- Otoritas Jasa Keuangan. (2021). *Laporan Tahunan OJK 2021*.
- Patel, M., Kumar, R., Kishor, K., Mlsna, T., Pittman, C. U., & Mohan, D. (2019). Pharmaceuticals of emerging concern in aquatic systems: Chemistry, occurrence, effects, and removal methods. *Chemical Reviews*, 119(6), 3510–3673. <https://doi.org/10.1021/acs.chemrev.8b00299>

- Patrick, J. (2020, January 24). *Kasus Gopay Aura Kasih dan Maia Estianty Bukan Peretasan*. Cnnindonesia.Com.
<https://www.cnnindonesia.com/teknologi/20200123175221-185-468096/kasus-gopay-aura-kasih-dan-maia-estianty-bukan-peretasan#:~:text=Jakarta%2C%20CNN%20Indonesia%20--%20Gojek%20mengatakan%20pengurusan%20saldo,daya%20pelaku%20dengan%20tujuan%20mengambil%20informasi-informasi%20kredensial%20korban.>
- Populix. (2022). *Consumer Preference Towards Banking and E-Wallet Apps*.
- Rahi, S. (2017). *Structural Equation Modeling Using SmartPLS*.
<https://www.researchgate.net/publication/328560499>
- Rahmad, N. N., Zullzaidi, N. S. M., Azmi, N. D. F., & Khairudin, N. M. (2024). *Mobile Payment Security: A Critical Analysis of Vulnerabilities & Emerging Threats*. <https://doi.org/10.36227/techrxiv.170620372.22051414/v1>
- Rahmadi, G., & Pratama, A. R. (2019). *Analisis Kesadaran Cyber Security pada Kalangan Pelaku e-Commerce di Indonesia*.
- Rogers, R. W. (1975). A Protection Motivation Theory of Fear Appeals and Attitude Change1. *The Journal of Psychology*, 91(1), 93–114.
<https://doi.org/10.1080/00223980.1975.9915803>
- Roland Fran Vernando, Diana Frederica, Christy Theodora, Victor Saputera Harefa, Sherly Sherly, & Cynthia Theodora. (2022). Tingkat Efektifitas Regulasi dan Sistem Keamanan Terhadap Penurunan Keresahan Pengguna E-wallet. *Jurnal Buana Akuntansi*, 7(2), 179–190.
<https://doi.org/10.36805/akuntansi.v7i2.2037>
- Sahi, A. M., Khalid, H., Abbas, A. F., Zedan, K., Khatib, S. F. A., & Amosh, H. Al. (2022). The Research Trend of Security and Privacy in Digital Payment. In *Informatics* (Vol. 9, Issue 2). MDPI.
<https://doi.org/10.3390/informatics9020032>
- Salim, D. F., Candraningtias, W., Koerniawan, K. A., & Isyнуwardhana, D. (2025). Gender-inclusive fintech and economic growth: The case of P2P lending in

- Indonesia. *Edelweiss Applied Science and Technology*, 9(5), 424–435.
<https://doi.org/10.55214/25768484.v9i5.6885>
- Santoso, W., Sitorus, P. M., Batunanggar, S., Krisanti, F. T., Anggadwita, G., & Alamsyah, A. (2020). Talent mapping: a strategic approach toward digitalization initiatives in the banking and financial technology (FinTech) industry in Indonesia. *Journal of Science and Technology Policy Management*, 12(3), 399–420. <https://doi.org/10.1108/JSTPM-04-2020-0075>
- Schierz, P. G., Schilke, O., & Wirtz, B. W. (2010). Understanding consumer acceptance of mobile payment services: An empirical analysis. *Electronic Commerce Research and Applications*, 9(3), 209–216.
<https://doi.org/10.1016/j.elerap.2009.07.005>
- Schueffel, P. (2020). *Wealth Management in the Age of Digital Assets*.
<https://www.researchgate.net/publication/351281776>
- Sekaran, U., & Bougie, R. (2016). *Research Methods for Business*.
www.wileypluslearningspace.com
- Siagian, H., Tarigan, Z. J. H., Basana, S. R., & Basuki, R. (2022). The effect of perceived security, perceived ease of use, and perceived usefulness on consumer behavioral intention through trust in digital payment platform. *International Journal of Data and Network Science*, 6(3), 861–874.
<https://doi.org/10.5267/j.ijdns.2022.2.010>
- Statista. (2024). *Number of users of digital payments in Indonesia from 2018 to 2028*.
<https://www.statista.com/forecasts/1326597/indonesia-number-of-digital-payment-users>
- Thakur, R. (2013). *Customer Adoption of Mobile Payment Services by Professionals across two Cities in India: An Empirical Study Using Modified Technology Acceptance Model*.
- Ubaldo, A. L. V., Barreto, V. Y. G., Albines, J. A. B., Andrade-Arenas, L., & Bellido-García, R. S. (2023). Information Security in the Banking Sector: A Systematic Literature Review on Current Trends, Issues, and Challenges. *International Journal of Safety and Security Engineering*, 13(1), 97–106.
<https://doi.org/10.18280/ijssse.130111>

- Utomo, B. C., & Rahman, A. A. (2024). Analisis Kesadaran Keamanan Data Pribadi pada Pengguna E-Wallet DANA. *JRST (Jurnal Riset Sains Dan Teknologi)*, 8(2), 155. <https://doi.org/10.30595/jrst.v8i2.21162>
- Woon, I., Tan, G.-W., & Low, R. (2005). *Association for Information Systems AIS Electronic Library (AISeL) ICIS 2005 Proceedings International Conference on Information Systems (ICIS) A Protection Motivation Theory Approach to Home Wireless Security*. <http://aisel.aisnet.org/icis2005>
- Workman, M., Bommer, W. H., & Straub, D. (2008). Security lapses and the omission of information security measures: A threat control model and empirical test. *Computers in Human Behavior*, 24(6), 2799–2816. <https://doi.org/10.1016/j.chb.2008.04.005>
- Worldometer. (2025). *Indonesia Population*. <https://www.worldometers.info/world-population/indonesia-population/>