

# Analisis Pengaruh Information Security Awareness (ISA) terhadap Intention to Resist Social Engineering pada Pengguna Mobile Banking = Analysis of The Influence Of Information Security Awareness (ISA) on Intention to Resist Social Engineering in Mobile Banking Users

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## Abstrak

Pesatnya perkembangan penggunaan layanan mobile banking (m-banking) tidak hanya mempermudah berbagai aktivitas transaksi, namun juga memicu peningkatan jumlah kasus serangan keamanan dan pencurian data. Pelaku serangan keamanan memanfaatkan informasi pribadi orang lain untuk melakukan serangan rekayasa sosial (social engineering) dan mencuri data atau uang yang terdapat pada sistem m-banking korban. Penelitian ini bertujuan untuk mempelajari faktor individu yang memengaruhi information security awareness (ISA) dan bagaimana tingkat ISA tersebut akan memengaruhi intensi dalam menolak serangan social engineering. Penelitian ini menguraikan faktor individu menjadi faktor internal dan faktor eksternal. Kemudian, penelitian ini juga menggunakan theory of planned behaviour (TPB) sebagai teori psikologi yang digunakan untuk memprediksi dan menjelaskan perilaku manusia. Penelitian ini dilakukan dengan metode mix-method yang terdiri dari tiga fase penelitian. Pada fase pertama, dilakukan wawancara terbuka terhadap 18 pengguna m-banking dan analisis tematik untuk pembentukan model. Selanjutnya, fase kedua memvalidasi model penelitian secara empiris dengan menganalisis data survei dari 653 pengguna aplikasi mbanking. Data survei dianalisis dengan menggunakan Covariance-based Structural Equation Model (CB-SEM) dengan bantuan program AMOS 26. Kemudian, pada fase ketiga dilakukan validasi hasil fase kedua untuk mendukung dan memperluas analisis hasil temuan. Hasil penelitian ini menunjukkan bahwa trust, self-cognitive, information security culture, dan security education, training, and awareness (SETA) Programs berpengaruh positif terhadap ISA. ISA berpengaruh positif terhadap ketiga komponen TPB (attitude, self-efficacy, normative beliefs). Dari ketiga komponen tersebut, didapati bahwa komponen self-efficacy berpengaruh signifikan dan positif terhadap intensi pengguna m-banking untuk menghindari serangan social engineering. Hasil penelitian ini diharapkan memberikan kontribusi bagi pengguna m-banking dalam meningkatkan kesadaran keamanan informasi dan juga bagi industri perbankan dalam meningkatkan kualitas layanan dan keamanan m-banking.

.....The rapid development of mobile banking (m-banking) not only facilitates various transaction activities, but also triggers an increase in the number of cases of security attacks and data theft. Perpetrators of security attacks utilize other people's personal information to conduct social engineering attacks and steal data or money contained in the victim's m-banking system. This research aims to study the individual factors that influence information security awareness (ISA) and how this will affect the intention to resist social engineering attacks. This research decomposes individual factors into internal factors and external factors. Then, this research also uses the theory of planned behavior (TPB) as a psychological theory used to predict and explain human behavior. This research was conducted using a mix-method research design consisting of three research phases. In the first phase, open-ended interviews with 18 m-banking users and thematic analysis for model building were conducted. Further, the second phase validated the research model empirically by analyzing survey data from 653 m-banking users. The survey data was analyzed using

Covariance-based Structural Equation Model (CB-SEM) with the help of AMOS 26 program. Then, in the third phase, the results of the second phase were validated to support and expand the analysis of the findings. The results of this study indicate that trust, self-cognitive, information security culture, and security education, training, and awareness (SETA) programs have a positive effect on ISA. ISA has a positive effect on the three TPB components (attitude, self-efficacy, normative beliefs). Of the three components, it is found that the self-efficacy component has a significant and positive effect on the intention of m-banking users to avoid social engineering attacks. The results of this study are expected to contribute to m-banking users in increasing information security awareness and also for the banking industry in improving service quality and m-banking security.