ANALISIS TINGKAT KESADARAN KEAMANAN INFORMASI DI KALANGAN MAHASISWA GENERASI Z TERHADAP PENGGUNAAN MOBILE BANKING STUDI KASUS: MAHASISWA UNIVERSITAS PENDIDIKAN GANESHA

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ABSTRAK

Tujuan utama dari penelitian ini yaitu menganalisis kesadaran keamanan informasi pada mahasiswa Generasi Z Universitas Pendidikan Ganesha pengguna *mobile banking*, baik secara kolektif maupun berbasis variabel demografi umur. Pendekatan deskriptif kuantitatif berskema survei diterapkan kepada 100 responden. Pengembangan instrumen mengacu pada kerangka Kruger dan Kearney serta pengadaptasian *Human Aspects of Information Security Questionnaire*(HAIS-Q), yang menguji tiga dimensi (*Knowledge*, *Attitude*, dan *Behaviour*) serta tujuh area fokus keamanan informasi. Sebanyak 42 butir pernyataan berbasis skala *Likert* 5 tingkat disajikan dalam instrumen pengumpulan data. Hasilnya dianalisis lewat statistik deskriptif demi menyajikan gambaran kesadaran keamanan informasi berdasarkan rata-rata skor dan kategori penilaian yang ditetapkan. Berdasarkan analisis data, kesadaran keamanan informasi responden secara umum tergolong dalam kategori baik dengan rerata skor *Awareness* mencapai 4,42. Di antara tiga dimensi yang diukur, *Knowledge* mencatatkan angka tertinggi yaitu 4,62, lalu disusul oleh *Attitude* (4,45) dan *Behaviour* (4,30). Temuan ini mengindikasikan bahwa tingkat pemahaman serta sikap responden terhadap keamanan informasi masih melebihi tindakan atau perilaku nyata mereka. Ditinjau dari tujuh domain utama HAIS-Q, aspek *Social Media Use* menduduki posisi puncak dengan rerata 4,51, sedangkan *Password Management* berada di urutan terendah dengan rerata 4,38. Pada rentang umur 18–22 tahun, seluruh kategori usia mencatatkan tingkat kesadaran pada kriteria baik, kendati terdapat variasi pada perolehan nilai rata-ratanya. Studi ini menyimpulkan bahwa kesadaran mahasiswa dalam pengamanan informasi layanan *mobile banking* sudah tergolong baik, namun peningkatan pada dimensi perilaku terutama pengelolaan kredensial dan kata sandi yang tetap memerlukan perhatian khusus.

Kata kunci: Keamanan Informasi, Kesadaran Keamanan Informasi, *mobile banking*, HAIS-Q, Skala *Likert*, *Knowledge-Attitude-Behavior (KAB) Gap*, SPPS *Statistic*.

ANALYSIS OF THE LEVEL OF INFORMATION SECURITY AWARENESS AMONG GENERATION Z COLLEGE STUDENTS REGARDING THE USE OF MOBILE BANKING: A CASE STUDY OF STUDENTS AT GANESHA UNIVERSITY OF EDUCATION

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ABSTRACT

This study aims to analyze the level of information security awareness among Generation Z students at Ganesha University of Education regarding the use of mobile banking, both overall and based on age related demographic characteristics. This study employs a quantitative descriptive approach using a survey method involving 100 respondents. The research instrument was developed based on the Kruger and Kearney model and adapted from the Human Aspects of Information Security Questionnaire (HAIS-Q), which covers three dimensions Knowledge, Attitude, and Behavior as well as seven areas of focus in information security. The instrument consists of 42 statements measured using a five point Likert scale. The data were analyzed using descriptive statistics to obtain an overview of the level of information security awareness based on mean values and predetermined rating categories. The results of the study indicate that the respondents overall level of information security awareness falls into the good category, with an average Awareness score of (4.42). The Knowledge dimension received the highest average score of (4.62), followed by Attitude at (4.45) and Behavior at (4.30). These results indicate that the respondents knowledge and attitudes toward information security have higher average scores than their behavior. Based on the seven focus areas of the HAIS-Q, Social Media Use received the highest average score of (4.51), while Password Management received the lowest score of (4.38). Among the 18–22 age group, all subgroups demonstrated a good level of awareness, although there were variations in average scores. This study concludes that college students information security awareness regarding mobile banking use is already in the good category. However, strengthening the implementation of information security behaviors particularly in password and credential management still requires attention.

Keywords: *Information Security, Information Security Awareness, mobile banking, HAIS-Q, Likert Scale, Knowledge-Attitude-Behavior (KAB) Gap, SPPS Statistics.*