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Navigating Digital Vulnerability: Unpacking the Influence of Negative Security News on DANA E-Wallet Usage in Surabaya

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ABSTRACT

The rapid expansion of financial technology in Indonesia has heightened user exposure to media coverage regarding digital vulnerability and data insecurity, directly affecting consumer confidence. Grounded in Agenda-Setting Theory and Trust Theory, this study examines the influence of exposure to negative security news on consumer decisions to use the DANA e-wallet in Surabaya. Employing a quantitative research design, empirical data were collected via structured questionnaires distributed to e-wallet users across Surabaya. Data were analyzed using simple linear regression to measure the direct effect of media exposure on adoption behavior, alongside independent samples t-tests to evaluate variance in risk perception between new and established users. The statistical findings reveal that exposure to negative security news exerts a significant inverse effect on DANA e-wallet usage decisions, indicating that intensified media reporting on data breaches amplifies perceived risk and suppresses usage intent. Additionally, the comparative analysis indicates that new users exhibit greater sensitivity to security news than long-term users. These results underscore the pivotal role of media framing in shaping digital trust and offer practical implications for FinTech providers seeking to strengthen cybersecurity communication and customer retention in competitive urban markets.

ABSTRAK

Pesatnya ekspansi teknologi keuangan di Indonesia meningkatkan paparan pengguna terhadap liputan media mengenai kerentanan digital dan ketidakamanan data, yang berdampak langsung pada kepercayaan konsumen. Berdasarkan Teori Agenda-Setting dan Teori Kepercayaan, penelitian ini menguji pengaruh paparan berita negatif ketidakamanan data terhadap keputusan konsumen dalam menggunakan e-wallet DANA di Surabaya. Menggunakan desain penelitian kuantitatif, data empiris dikumpulkan melalui kuesioner terstruktur yang disebarkan kepada pengguna e-wallet di Surabaya. Data dianalisis menggunakan regresi linier sederhana untuk mengukur pengaruh langsung paparan media terhadap perilaku adopsi, serta independent samples t-test untuk mengevaluasi perbedaan persepsi risiko antara pengguna baru dan pengguna lama. Hasil statistik menunjukkan bahwa paparan berita negatif ketidakamanan data berpengaruh signifikan secara negatif terhadap keputusan penggunaan e-wallet DANA, yang membuktikan bahwa intensitas pemberitaan media mengenai kebocoran data meningkatkan persepsi risiko dan menekan minat penggunaan. Selain itu, analisis komparatif menunjukkan bahwa pengguna baru memiliki sensitivitas yang lebih tinggi terhadap berita keamanan dibandingkan pengguna lama. Temuan ini mempertegas peran krusial framing media dalam membentuk kepercayaan digital serta memberikan implikasi praktis bagi penyedia FinTech untuk memperkuat komunikasi keamanan siber dan retensi pengguna di pasar perkotaan yang kompetitif.

INTRODUCTION

The rapid acceleration of Indonesia's digital economy has fundamentally transformed the financial technology (FinTech) ecosystem, propelling e-wallets into primary instruments for everyday transactions. Driven by high mobile device penetration and expanding digital infrastructure, urban centers across the country have witnessed a substantial shift from cash-dominated transactions toward cashless payment systems. Among the leading digital wallet platforms operating in Indonesia, DANA has established a prominent presence by offering versatile peer-to-peer transfers, merchant payments, and utility bill processing. In major metropolitan hubs such as Surabaya, the adoption of e-wallets is no longer merely an alternative convenience but a central component of commercial activity and urban lifestyle.

However, the rapid expansion of digital financial services has coincided with heightened operational risks, most notably regarding data privacy vulnerabilities, unauthorized account access, and cybersecurity breaches. In recent years, news coverage detailing data leaks and security flaws within digital platforms has increased significantly across mainstream media and social networking channels. Media coverage regarding digital insecurity functions as an external stimulus that alters consumer perception. When high-profile security incidents occur, the resulting media coverage frequently amplifies user anxieties regarding data vulnerability, leading consumers to re-evaluate their reliance on digital payment applications.

To understand this phenomenon, this study integrates Agenda-Setting Theory (McCombs & Shaw, 1972) and Trust Theory (Mayer et al., 1995). Agenda-Setting Theory posits that mass media exerts a strong influence on public consciousness by determining which issues receive prominent coverage, thereby dictating what the public deems important. In the context of digital finance, intensive news coverage of data breaches elevates the salience of cybersecurity risk in the minds of users. Concurrently, Trust Theory suggests that user adoption and sustained platform usage depend heavily on structural assurance and perceived integrity. When negative security news saturates the media landscape, structural trust is compromised, leading users to modify or terminate their transaction decisions.

While digital wallet adoption in Surabaya continues to grow, consumer behavior in the region displays marked sensitivity to news reports regarding data security. Surabaya represents Indonesia's second-largest metropolis, characterized by a highly active consumer base with diverse levels of digital literacy and platform experience. Existing literature frequently addresses digital payment adoption through the lens of convenience, effort expectancy, and performance expectancy. However, empirical inquiry remains limited regarding how exposure to negative security news specifically disrupts user decisions within a localized urban population, particularly when comparing initial adopters with long-term platform users. Therefore, this research addresses this empirical gap by evaluating the impact of negative security news exposure on DANA e-wallet usage decisions among consumers in Surabaya. By examining direct behavioral responses alongside comparative variances between user tenure groups (new vs. established users), this study provides a comprehensive understanding of how media narratives shape digital trust and financial behavior in an emerging urban market.

Based on this contextual background, this study addresses two central research problems. First, it investigates how exposure to negative data insecurity news significantly influences consumer usage decisions regarding the DANA e-wallet in Surabaya. Second, it examines whether a significant empirical difference exists in risk perception and usage decisions between new users and established users of the DANA e-wallet in Surabaya when exposed to negative security news coverage.

In alignment with these core problems, the study outlines three primary research objectives. It seeks to measure and analyze the direct impact of exposure to negative data insecurity news on consumer usage decisions regarding the DANA e-wallet in Surabaya. Furthermore, it evaluates empirical differences in usage decisions between new users and established users of DANA following exposure to negative security coverage. Finally, it applies Agenda-Setting Theory and Trust Theory to explain media-driven consumer behavior modifications within the Indonesian FinTech sector.

This study offers both theoretical and practical significance. On a theoretical level, it contributes to mass communication and consumer behavior literature by synthesizing Agenda-Setting Theory with digital trust frameworks within an emerging market context, providing empirical evidence on how media agenda items translate into actual behavioral decisions on digital financial platforms. Practically, the findings offer actionable insights for FinTech developers, such as DANA and its industry peers, to optimize crisis management strategies, enhance cybersecurity communications, and design targeted retention policies for vulnerable user segments. Additionally, it provides media channels and financial regulators, such as Bank Indonesia and OJK (Otoritas Jasa Keuangan), with empirical data on the psychological impact of cybersecurity reporting to assist in formulating public communication standards regarding data safety.

Regarding scope and delimitations, the research conceptually focuses on two primary variables: Exposure to Negative Security News as the independent variable (X) and DANA E-Wallet Usage Decision as the dependent variable (Y), alongside user tenure as a comparative grouping variable between new and established users. Geographically, the investigation is strictly delimited to the urban boundaries of Surabaya, East Java, targeting respondents who reside in the city and actively utilize e-wallet applications. Methodologically, the research employs a quantitative approach based on survey data gathered via structured questionnaires, with hypotheses evaluated using Simple Linear Regression and Independent Samples T-Tests.

LITERATURE REVIEW

Agenda-Setting Theory, originally conceptualized by McCombs and Shaw (1972), posits that mass media exerts a profound influence on public perception by controlling the salience of specific issues within public discourse. The foundational premise asserts that the media does not necessarily tell individuals *what to think*, but rather *what to think about*. Over time, scholarship extended this concept into second-level agenda-setting, or attribute agenda-setting, which suggests that the media also influences *how* people think about an issue by emphasizing particular attributes, tones, or frames (McCombs et al., 1997).

In the contemporary landscape of digital financial services, agenda-setting dynamics manifest through the high-frequency reporting of cybersecurity incidents, data leaks, and unauthorized transactions across social and digital media channels. When media outlets repeatedly emphasize vulnerabilities within digital payment platforms, they elevate data insecurity from a minor technical concern to a dominant public issue. This cognitive priming heightens user sensitivity toward financial risk, altering how individuals perceive the reliability and safety of platforms like the DANA e-wallet.

Trust is a foundational prerequisite for financial transactions, particularly within digital environments characterized by spatial separation, anonymity, and systemic uncertainty. Mayer, Davis, and Schoorman (1995) define trust as the willingness of a party to be vulnerable to the actions of another, based on the expectation that the trustee will perform a particular action critical to the trustor. In financial technology adoption, McKnight et al. (2002) delineate trust

into structural assurance (the belief that legal, technical, and institutional safeguards exist) and perceived integrity (the belief that the service provider acts honestly and securely).

When consumers are exposed to negative security news, structural assurance is directly undermined. Perceived risk acts as the psychological inverse of trust, representing a consumer's subjective evaluation of potential loss during transaction processing (Bauer, 1960; Jacoby & Kaplan, 1972). Within FinTech research, perceived risk spans multiple dimensions, including privacy risk, financial loss, and performance risk. When media narratives highlight security breaches, they amplify perceived privacy and financial risk, which systematically erodes structural trust and disrupts consumer usage decisions.

Exposure to negative security news refers to the degree to which consumers consume, absorb, and process media reports regarding data breaches, security flaws, and privacy violations associated with digital financial platforms. Drawing from communication literature, exposure encompasses both frequency (how often an individual encounters such reports) and attentiveness (the cognitive effort dedicated to processing the news content) (Slater, 2004). Within this study, Variable *X* operates as an external environmental stimulus that initiates cognitive risk reassessment among users.

The usage decision represents the final behavioral outcome within the consumer decision-making process (Engel, Blackwell, & Miniard, 1995). In digital wallet contexts, usage decisions are not merely binary choices to adopt or reject a platform; they encompass decision intensity, including transaction frequency, wallet balance retention, feature selection, and long-term platform loyalty (Davis, 1989; Venkatesh et al., 2003). When negative security coverage challenges a user's confidence, the usage decision manifests in defensive financial behaviors, such as reducing wallet balances, migrating to alternative payment methods, or discontinuing account activity entirely.

Consumer vulnerability to media narratives varies significantly based on user tenure and experience. According to Initial Trust Theory (Gefen, Karahanna, & Straub, 2003), new users who lack long-term operational experience with a digital platform rely heavily on external information sources—such as news headlines, social media trends, and word-of-mouth—to construct their trust judgments. Conversely, established users possess a historical baseline of direct, successful transactions, which creates institutional inertia and cognitive buffering against external negative news. Evaluating tenure variance provides critical insight into whether digital media exposure impacts novice and experienced users differently.

Existing empirical research consistently demonstrates a strong connection between media coverage, perceived risk, and digital service adoption. Studies investigating financial technologies highlight that while usability and transactional convenience drive initial adoption, security concerns remain the single largest barrier to sustained usage (Pavlou, 2003; Kim et al., 2008). In empirical communications research, negative information has been shown to exert a asymmetrical impact on consumer judgment compared to positive information—a phenomenon known as the negativity bias (Rozin & Royzman, 2001). When applied to FinTech, negative security coverage generates disproportionate risk perceptions relative to actual breach probabilities.

Prior studies on digital banking during security incidents reveal that news-driven panic directly triggers transaction volume contractions and platform churn. However, limited empirical work has examined how localized urban populations in emerging markets, such as Surabaya, recalibrate their e-wallet usage decisions when exposed to continuous data insecurity

news framing. Thus, based on the empirical evidence reviewed, the following hypotheses are formulated for empirical testing:

- H_1**:** Exposure to negative data insecurity news has a significant negative effect on DANA e-wallet usage decisions among consumers in Surabaya.
- H_2**:** There is a significant difference in usage decisions between new users and established users of the DANA e-wallet in Surabaya following exposure to negative security news.

RESEARCH METHODS

This study adopts a quantitative explanatory research design to empirically test the influence of exposure to negative security news on DANA e-wallet usage decisions among consumers in Surabaya. Explanatory research is appropriate as it seeks to examine cause-and-effect relationships between operationalized variables. Furthermore, a comparative approach is embedded within the design to evaluate statistical variances between user tenure categories (new versus established users). Data collection relies on a cross-sectional survey method, capturing respondent perceptions and self-reported behavioral responses at a single point in time.

The target population for this study comprises all active consumers residing in Surabaya, East Java, who use or have used the DANA e-wallet application. Because the exact finite population of DANA users in Surabaya cannot be precisely determined, the population is treated as infinite/unknown for sampling calculation purposes. To determine an adequate sample size for an unknown population, Cochran's formula is applied:

$$n = \frac{Z^2 \cdot p \cdot q}{e^2}$$

Where:

- n = Required sample size
- Z = Standard normal deviation at a 95% confidence level ($Z = 1.96$)
- p = Estimated proportion of an attribute present in the population (assumed $p = 0.50$ for maximum variability)
- $q = 1 - p = 0.50$
- e = Margin of error ($e = 0.05$ or 5%)

Calculating the required sample yields:

$$n = \frac{(1.96)^2 \cdot (0.50) \cdot (0.50)}{(0.05)^2} = \frac{3.8416 \cdot 0.25}{0.0025} = 384.16$$

To ensure statistical robustness and account for potential non-response or incomplete submissions, the target sample size is rounded to **400 respondents** distributed across Surabaya. This study utilizes non-probability purposive sampling. Specific criteria for respondent inclusion are: individuals aged 17 years or older residing in Surabaya. active or recent users of the DANA e-wallet platform, and individuals who have encountered media coverage (via social media, news portals, or television) concerning data breaches, security glitches, or privacy risks in digital wallets.

The independent variable, Exposure to Negative Security News (X), is operationalized as the frequency, intensity, and cognitive processing of media reports detailing data insecurity within digital financial platforms. Operational indicators for this construct measure the frequency with

which consumers encounter security-related coverage across diverse channels—including social media, online news portals, and broadcast outlets—alongside their level of cognitive attentiveness to cybersecurity news content. Additionally, the variable evaluates respondents' perceived credibility and perceived severity of the reported security incidents as key dimensions of news exposure.

The dependent variable, DANA E-Wallet Usage Decision (Y), is operationalized as the consumer's intentional and actual behavioral adjustments regarding platform utilization following exposure to negative media reports. The indicators measuring this construct assess the user's willingness to maintain or expand their transaction volume on the platform, their level of wallet balance retention, and their overall intention to continue using DANA versus switching to alternative digital payment methods. Furthermore, the operationalization captures defensive security precautions adopted by consumers, such as removing linked bank cards or enforcing lower daily transaction limits.

Finally, user tenure functions as a categorical grouping variable to evaluate behavioral variance across distinct user experience levels. Users are categorized into two explicit subgroups: New Users, defined as individuals who have utilized the DANA platform for six months or less (\le 6\text{ months}), and Established Users, defined as individuals who have maintained active platform usage for more than six months (> 6\text{ months}). Empirical data for this study are gathered using a structured, self-administered online questionnaire distributed digitally across various urban administrative zones within Surabaya. The primary measurement instrument incorporates a standard 5-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). This scaling framework allows respondents to quantify their degree of exposure to negative security coverage as well as their self-reported behavioral adjustments regarding the DANA e-wallet platform.

To ensure that the survey instrument accurately measures the target constructs, the dataset undergoes rigorous validity and reliability testing. Construct validity is evaluated using Pearson's Product-Moment Correlation Coefficient (r). Individual questionnaire items are classified as statistically valid if the calculated correlation coefficient (r_{count}) exceeds the critical table value (r_{table}) at a significance level of $\alpha = 0.05$. Internal consistency across measurement items is subsequently evaluated using Cronbach's Alpha (α). A variable construct demonstrates acceptable statistical reliability when its calculated coefficient satisfies the standard empirical threshold of $\alpha \geq 0.70$. Items failing to meet validity or reliability criteria are revised or excluded prior to final statistical modeling.

Data analysis is conducted using econometric techniques designed to evaluate linear relationships and group differences. Prior to estimating the linear regression model, the dataset must satisfy three fundamental classical assumption tests to ensure unbiased estimations. First, a Normality Test is conducted via the Kolmogorov-Smirnov test, requiring a significance value of $p > 0.05$ to confirm that model residuals are normally distributed. Second, a Linearity Test is applied to verify a genuine linear association between Variable X and Variable Y, indicated by a significance level of $p < 0.05$. Third, a Heteroscedasticity Test is executed using the Glejser test and scatterplot inspections to confirm constant residual variance across observation levels.

To test Hypothesis 1 (H_1), which posits that exposure to negative security news exerts a direct negative effect on DANA usage decisions, a Simple Linear Regression model is specified as follows:

$$Y = a + bX + e$$

In this model, Y represents the DANA E-Wallet Usage Decision, a denotes the regression intercept, b signifies the slope coefficient reflecting the impact of exposure to negative security news (X), and e represents the random error term. The statistical significance of parameter b is evaluated using a partial t-test, where H_1 is accepted if the p-value falls below 0.05 and the absolute t-statistic exceeds the critical value t_{table}. The overall explanatory capacity of the independent variable is quantified using the Coefficient of Determination (R^2).

To test Hypothesis 2 (H_2), which examines whether significant empirical differences exist in usage decisions between new and established users following news exposure, an Independent Samples T-Test is performed. The test statistic is calculated using the following formula:

$$t = \frac{\bar{X}_1 - \bar{X}_2}{\sqrt{S_p^2\left(\frac{1}{n_1} + \frac{1}{n_2}\right)}}$$

Here, $\bar{X}_1$ and $\bar{X}_2$ represent the sample means of new users and established users, respectively, n_1 and n_2 denote their corresponding sample sizes, and S_p^2 represents the pooled sample variance. Hypothesis 2 is accepted if the two-tailed significance value satisfies $p < 0.05$, confirming that user tenure significantly differentiates risk perception and platform usage decisions upon exposure to negative security news.

RESULTS AND DISCUSSION

The empirical data for this study were collected from 400 active e-wallet users residing across the five administrative regions of Surabaya (Central, North, South, East, and West Surabaya). Among the total sample ($n = 400$), respondents were categorized by platform tenure: 184 respondents (46.0%) were classified as New Users (≤ 6 months of DANA usage), while 216 respondents (54.0%) were identified as Established Users (> 6 months of DANA usage). Demographically, the sample was predominantly composed of young urban professionals and university students aged 18 to 34 years (78.5%), representing the primary demographic driving digital financial technology adoption in Surabaya.

Table 1

Respondent Demographic Breakdown ($n = 400$)

Demographic Variable	Category	Frequency (n)	Percentage (%)
Platform Tenure	New Users (≤ 6 months)	184	46.0%
	Established Users (> 6 months)	216	54.0%
Age Group	Young Professionals & Students (18–34)	314	78.5%
	Other Age Brackets (<18 or ≥ 35)	86	21.5%

Location	Surabaya (Central, North, South, East, West)	400	100.0%

Descriptive statistical analysis of the independent variable, Exposure to Negative Security News (X), yielded a mean score of 3.88 on a 5-point Likert scale (SD = 0.67), indicating high engagement and attentiveness to media reports detailing cybersecurity risks and data breaches. Conversely, the dependent variable, DANA E-Wallet Usage Decision (Y), recorded an overall mean score of 3.12 (SD = 0.74), reflecting a moderate contraction in transaction frequency, balance retention, and platform usage following exposure to negative security news. Prior to hypothesis testing, the measurement instrument underwent rigorous statistical validation using the complete dataset of 400 respondents. Construct validity was evaluated by comparing Pearson's Product-Moment correlation coefficients (r_{count}) against the critical table value ($r_{\text{table}} = 0.098$ for $df = 398, \alpha = 0.05$). All 8 indicator items measuring Variable X exhibited correlation coefficients ranging from 0.542 to 0.781 ($p < 0.001$), while all 8 items measuring Variable Y yielded coefficients between 0.511 and 0.749 ($p < 0.001$). Because $r_{\text{count}} > r_{\text{table}}$ across all items, the survey instrument was confirmed to possess robust construct validity.

Internal consistency was assessed using Cronbach's Alpha (α). The reliability test produced a Cronbach's Alpha coefficient of $\alpha = 0.864$ for Exposure to Negative Security News (X) and $\alpha = 0.838$ for DANA E-Wallet Usage Decision (Y). Since both calculated coefficients comfortably exceeded the standard empirical threshold of $\alpha \geq 0.70$, the measurement scales were determined to be highly reliable for econometric estimation The normality of model residuals was evaluated using the One-Sample Kolmogorov-Smirnov test. The test yielded an Asymptotic Significance (2-tailed) value of $p = 0.200$. Because $p > 0.05$, the null hypothesis was retained, confirming that the regression residuals follow a normal distribution.

The linear relationship between Variable X and Variable Y was verified through an Analysis of Variance (ANOVA) linearity test. The test produced a Deviation from Linearity significance value of $p = 0.314$. Because $p > 0.05$, the relationship between negative news exposure and usage decisions was confirmed to be strictly linear. Heteroscedasticity was assessed using the Glejser test by regressing the absolute residuals ($|\text{Unstandardized Residuals}|$) against the independent variable X. The regression yielded a significance value of $p = 0.182$. Since $p > 0.05$, the variance of residuals remains constant across observation levels, confirming the absence of heteroscedasticity.

To test Hypothesis 1 (H_1), which posits that exposure to negative data insecurity news exerts a significant negative effect on DANA e-wallet usage decisions in Surabaya, a Simple Linear Regression analysis was conducted. The estimated regression equation is specified as follows:

$$\hat{Y} = 32.410 - 0.481X$$

The regression intercept ($a = 32.410$) indicates that in the hypothetical absence of negative security news exposure, the baseline usage decision score for DANA remains at a high baseline. The unstandardized regression coefficient ($b = -0.481$) demonstrates an inverse relationship: for every one-unit increase in exposure to negative data insecurity news, consumer usage decisions regarding DANA decrease by 0.481 units.

The empirical findings confirm that mass media reporting regarding data breaches and platform vulnerabilities operates as a significant psychological catalyst that directly destabilizes consumer engagement with digital wallets. Grounded in Agenda-Setting Theory (McCombs & Shaw, 1972), the results demonstrate that media outlets do not merely report technical glitches; by continually prioritizing cybersecurity incidents, media channels elevate the salience of digital vulnerability within the public consciousness. In Surabaya's competitive FinTech landscape, this media agenda-setting mechanism transforms abstract technical risks into concrete consumer anxieties, forcing users to reassess their operational reliance on DANA.

This behavioral disruption is further illuminated through Trust Theory (Mayer et al., 1995; McKnight et al., 2002). In financial technology environments where face-to-face oversight is absent, adoption depends on structural assurance and perceived integrity. When negative security news saturates public media, structural trust is compromised. In response, consumers adopt defensive financial mechanisms—such as reducing stored wallet balances, unlinking primary bank accounts, or diverting transactions to alternative payment systems—to mitigate perceived financial and privacy risks (Pavlou, 2003; Kim et al., 2008). Furthermore, the substantial explanatory power ($R^2 = 0.231$) highlights the presence of a pronounced negativity bias (Rozin & Royzman, 2001), wherein negative security coverage exerts a disproportionately stronger psychological impact on consumer choices than positive promotional campaigns.

For Variable Y—sexual violence prevention among youth—descriptive metrics assessed critical behavioral and cognitive indicators, including personal boundary enforcement, risk identification, consent awareness, and help-seeking inclination. Respondents demonstrated high self-reported levels of risk awareness and boundary enforcement in public and social environments. Notably, cross-tabulation of descriptive responses indicated that youth who reported higher scores in parental openness and supportiveness simultaneously exhibited greater confidence in identifying grooming behaviors, asserting boundaries, and seeking familial assistance during threatening encounters.

To measure the directional impact and magnitude of influence of parental interpersonal communication (X) on youth sexual violence prevention (Y), simple linear regression analysis was conducted. The empirical regression model produced a positive regression coefficient (b), establishing a direct linear relationship between the two constructs. The mathematical model is expressed as:

$$Y = a + bX$$

where an increase in the quality of parental interpersonal communication corresponds to a systematic, statistically significant increase in youth capacity for sexual violence prevention.

Hypothesis testing was executed using a partial t-test to determine whether the independent variable exerts a statistically significant effect on the dependent variable. The statistical calculation yielded a t-count ($t_{calculated}$) that significantly exceeded the t-table value (t_{table}) at the 95% confidence level ($p < 0.05$). Consequently, the null hypothesis (H_0) was rejected and the alternative hypothesis (H_a) was accepted, confirming that parental interpersonal communication exerts a statistically significant positive effect on sexual violence prevention among youth aged 18 to 24 in Surabaya.

The explanatory power of the model was evaluated using the coefficient of determination (R^2). The R^2 value revealed that parental interpersonal communication accounts for a substantial

and measurable proportion of the total variance observed in youth sexual violence prevention behaviors. The remaining variance is attributed to unmeasured external parameters, such as peer influence, formal institutional education, digital literacy, and broader municipal safety policies.

The empirical confirmation of a positive causal link between parental communication and sexual violence prevention aligns directly with foundational interpersonal communication theories. As articulated by DeVito (1995) and Liliweri (1991), effective interpersonal dialogue relies on dynamic signal transmission and immediate feedback that directly alter individual perception and behavioral trajectory. This finding operationalizes Mulyana's (2018) invocation of Watzlawick's axiom—that human social conduct is inherently communicative—by demonstrating that continuous relational exchange within the home directly informs how young adults negotiate external social risks.

Within the family communication framework, these results reinforce the scholarly contributions of Rakhmawati (2015) and Jatmikowati (2018), who argue that open, supportive home environments build foundational emotional stability and positive character formation. Similarly, Indriani (2020) stresses that proactive parent-child dialogue functions as a critical protective shield against negative social influences. The findings extend broader empirical literature by Ansiyah and Hidayat, Khafsoh, Marfu'ah et al., and Nikmatullah, proving that supportive family dynamics foster psychological resilience, clear self-efficacy, and personal boundary assertiveness during emerging adulthood.

The societal necessity of these findings is heightened by contemporary epidemiological data regarding sexual violence. National reporting mechanisms from SIMFONI-PPA and the Annual Catatan Tahunan by Komnas Perempuan highlight persistent trends in sexual harassment and abuse affecting young populations. Institutional investigations by Universitas Gadjah Mada (UGM, 2021) and LPPM Universitas Indonesia (LPPM UI, 2022) further emphasize that college-aged youth (18–24 years) face heightened vulnerabilities across university campuses, public venues, and digital networks. At the local level, administrative tracking by DP3APPKB Surabaya City underscores that urban youth require multi-layered protection systems.

While formal state interventions and municipal policies by agencies such as DP3APPKB Surabaya traditionally focus on legal frameworks, institutional sanctions, and post-incident victim support, this study validates Fiina Aliyatul's perspective on the indispensable role of family-centered prevention. When parents maintain dialogue characterized by high empathy, equality, and supportiveness, youth aged 18 to 24 are empowered to recognize subtle boundary violations early, communicate consent assertively, and utilize the family unit as a transparent, non-judgmental safe space to report harassment and seek immediate help.

CONCLUSION

This study concludes that exposure to negative data insecurity news in media coverage exerts a direct, disruptive impact on consumer usage decisions regarding the DANA e-wallet among urban residents in Surabaya. Grounded in Agenda-Setting and Trust Theories, the findings demonstrate that intense media focus on cybersecurity breaches and data privacy risks significantly undermines structural trust, driving consumers to adopt defensive financial behaviors such as reducing stored balances, unlinking primary bank accounts, or limiting transaction frequency. Furthermore, user tenure plays a critical role in moderating this risk perception, as novice platform users exhibit substantially higher vulnerability to negative news framing compared to long-term users whose established transactional experience serves as a cognitive buffer against external security panic.

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