

ABSTRACT

This study aims to examine the influence of Digital Literacy and Security Behavior on QRIS Fraud Risk Mitigation Capability, with User Awareness as a mediating variable, among food and beverage SMEs in Bandung City. This research is motivated by the increasing adoption of QRIS among SMEs, which is not always accompanied by adequate readiness to anticipate digital fraud risks. This study employs a quantitative method with a survey approach.

*The population consists of 2,104 food and beverage SMEs in Bandung City, with samples selected through non-probability sampling using a purposive sampling approach. The sample size was determined through statistical power analysis using G*Power, resulting in 77 respondents. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS software. The results show that Digital Literacy, Security Behavior, User Awareness, and QRIS Fraud Risk Mitigation Capability among food and beverage SMEs in Bandung City are all categorized as very high.*

Hypothesis testing shows that Digital Literacy and Security Behavior have a significant positive effect on both User Awareness and QRIS Fraud Risk Mitigation Capability. User Awareness also has a significant positive effect on QRIS Fraud Risk Mitigation Capability and partially mediates the effect of Digital Literacy and Security Behavior on QRIS Fraud Risk Mitigation Capability. This research is expected to provide input for SME owners and stakeholders in improving readiness to face QRIS transaction fraud risks.

Keywords: *Digital Literacy, Security Behavior, User Awareness, QRIS Fraud Risk Mitigation Capability, PLS-SEM, Small and Medium-sized Enterprises (SMEs)*