

***The Influence of Security, Risk, Threats, and Data Strategy on the
Use of Digital Financial Transactions
(A Case Study of MSMEs in Bengkalis)***

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ABSTRACT

This study aims to examine the influence of security, risk, threats, and data strategy on the use of digital financial transactions among Micro, Small, and Medium Enterprises (MSMEs) in Bengkalis. The research employs a quantitative approach using primary data. The sample consists of 100 respondents selected through random sampling, with measurements using a Likert scale. The data were processed using SPSS version 25 with multiple linear regression analysis. The results show that partially and simultaneously, security, risk, threats, and data strategy have a positive and significant effect on digital financial transactions. This study implies that MSMEs in Bengkalis are encouraged to increase awareness of the importance of digital security systems, develop appropriate data management strategies, and mitigate potential threats through digital literacy and the use of trusted technologies. Consequently, MSMEs are expected to enhance their competitiveness and business sustainability in the digital era.

Keywords: *Security, Risk, Threats, Data Strategy, Digital Financial Transactions.*