Supplementary Materials

Until You Have Something to Lose! Loss Aversion and Two-Factor Authentication Adoption
Pratama & Firmansyah (2021)

Table 5. Multinomial logistic regression estimates of 2FA adoption without gender and age as control variables

Variable	Skipping 2FA		Adopting 2FA	
	RR	**SE**	**RR**	**SE**
Education & Income				
- No college degree, middle income	0.976	0.159	**1.625****	**0.231**
- No college degree, high income	1.805	0.834	**4.778*****	**1.868**
- Some college degree, low income	**1.731***	**0.373**	**1.740****	**0.393**
- Some college degree, middle income	1.048	0.178	**1.937*****	**0.334**
- Some college degree, high income	1.051	0.259	**4.361*****	**1.033**
Constant	0.453	0.049	3.585***	0.995
Model χ^2	58.48***			
McFadden's Pseudo R^2	.015			
Count R^2	.465			
df	10			
Observation	1,852			

Note: Numbers reported are the risk ratio (RR) with the standard errors (SE)
*p < .05. **p < .01 ***p < .001; Reference category: no awareness of 2FA

Supplementary Materials

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Table 6. Two-step simple logistic regression estimates of 2FA adoption

Variable	**Step 1: Aware of 2FA**		**Step 2: Adopting 2FA**	
	OR	**SE**	**OR**	**SE**
Gender				
- Female	**0.409*** **	**0.042**	**0.537*** **	**0.072**
Age				
	0.952* **	**0.009**	0.983	0.156
Education & Income				
- No college degree, middle income	**1.378***	**0.175**	**1.685** **	**0.297**
- No college degree, high income	**3.449** **	**1.276**	**2.334***	**0.964**
- Some college degree, low income	**1.894** **	**0.356**	0.837	0.203
- Some college degree, middle income	**1.646** **	**0.246**	1.422	0.285
- Some college degree, high income	**2.964*** **	**0.635**	**2.891*** **	**0.848**
Constant	4.953***	1.185	2.426***	0.890
Model χ^2	124.49***		53.36***	
McFadden's Pseudo R^2	.049		.039	
Count R^2	.602		.615	
df	7		7	
Observation	1,852		1,039	

Note: Step 1 includes all participants in this study. Step 2 excludes those who were not aware of 2FA.
Numbers reported are the odds ratio (OR) with the standard errors (SE)
*p < .05. **p < .01 ***p < .001

Supplementary Materials

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Table 7. Demographic information of a smaller yet more balanced subset of samples (n=429)

Variable	Frequency	Percentage
Gender		
- Male	216	50.3%
- Female	213	49.7%
Age		
- 13-19 years old	128	29.8%
- 20-29 years old	145	33.8%
- 30-49 years old	136	31.7%
- ≥ 50 years old	20	4.7%
Education		
- No college degree	213	49.7%
- Some college degree	216	50.3%
Income		
- Low income (less than IDR 1 mil)	145	33.8%
- Middle income (less than IDR 5 mil)	183	42.7%
- High income (IDR 5 mil or higher)	101	23.5%
Location (island)		
- Sumatra	54	12.6%
- Java	249	58.0%
- Borneo	15	3.5%
- Sulawesi	82	19.1%
- Bali & Nusa Tenggara	22	5.1%
- Papua & The Moluccas	7	1.6%

Supplementary Materials

Until You Have Something to Lose! Loss Aversion and Two-Factor Authentication Adoption
Pratama & Firmansyah (2021)

Table 8. Multinomial logistic regression estimates of 2FA adoption with a smaller, more balanced subset

Variable	**Skipping 2FA**		**Adopting 2FA**	
	RR	**SE**	**RR**	**SE**
Gender				
- Female	**0.344*** **	**0.096**	**0.278*** **	**0.068**
Age				
	0.953*	**0.019**	**0.942*** **	**0.016**
Education & Income				
- No college degree, middle income	1.482	0.585	**2.473***	**0.873**
- No college degree, high income	2.159	1.772	**4.632***	**3.214**
- Some college degree, low income	**3.572***	**2.204**	2.439	1.606
- Some college degree, middle income	1.504	0.644	**2.413***	**0.921**
- Some college degree, high income	1.973	1.071	**7.818*** **	**3.525**
Constant	1.991	1.001	3.174**	1.395
Model χ^2	70.63***			
McFadden's Pseudo R^2	.079			
Count R^2	.557			
df	14			
Observation	429			

Note: Numbers reported are the risk ratio (RR) with the standard errors (SE)
*p < .05. **p < .01 ***p < .001; Reference category: no awareness of 2FA