

## Sebuah Privacy Paradox: Analisis Privacy Concerns pada Peningkatan ke Layanan Premium E-Wallet = A Privacy Paradox: Analyzing the Privacy Concerns on Upgrading to Premium E-Wallet Services

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### Abstrak

Peningkatan ke layanan premium di electronic wallet (e-wallet) membutuhkan informasi pribadi pengguna seperti kartu tanda penduduk (KTP). Dengan banyaknya isu privasi yang terjadi, penelitian terkait privasi informasi di konteks e-wallet dan mobile payment justru masih jarang. Penelitian ini menganalisis faktor-faktor yang memengaruhi privacy concerns pada peningkatan ke layanan premium e-wallet dengan basis model antecedents–privacy concerns–outcomes (APCO) lalu meninjau fenomena privacy paradox melalui teori privacy calculus. Model diuji menggunakan metode covariance-based structural equation modeling (CB-SEM) dengan data survei yang terkumpul dari 804 pengguna e-wallet Indonesia. Hasil penelitian ini menunjukkan bahwa privacy awareness, information sensitivity, privacy policy, dan trust berpengaruh secara signifikan terhadap privacy concerns pengguna. Lalu, trust, perceived benefits, dan privacy concerns berpengaruh secara signifikan terhadap intention to upgrade ke layanan premium. Penelitian ini juga menemukan bukti empiris fenomena privacy paradox yang disebabkan oleh hubungan yang lebih kuat antara perceived benefits dengan intention to upgrade dibandingkan privacy concerns dengan intention to upgrade. Penelitian ini memperdalam pengetahuan dalam konteks e-wallet dan mobile payment dengan memperkenalkan layanan premium serta memberikan wawasan terkait perilaku privasi pengguna.

Premium services upgrade in electronic wallets (e-wallets) requires the user's personal information such as identity cards. With so many privacy issues occurring, research related to information privacy in the context of e-wallet and mobile payment is still scarce. This study analyzes the factors that affect privacy concerns in upgrading to premium e-wallet services on the antecedents–privacy concerns–outcomes (APCO) model and then examines the privacy paradox phenomenon using the privacy calculus theory. The model was tested using the covariance-based structural equation modeling (CB-SEM) method with survey data collected from 804 Indonesian e-wallet users. The results of this study indicate that privacy awareness, information sensitivity, privacy policy, and trust significantly affect privacy concerns. Furthermore, trust, perceived benefits, and privacy concerns significantly affect the intention to upgrade into premium services. This study also found empirical evidence of the privacy paradox phenomenon caused by a stronger relationship between perceived benefits and intention to upgrade compared to privacy concerns with the intention to upgrade. This study deepens the body of knowledge in the context of e-wallet and mobile payment by introducing premium services and also provides insight related to its users' privacy behavior.