

The Impact of Personal Data Disclosure's Trade-Off on Customer Trust and Attitude Loyalty in E-Wallet Services = Dampak Trade-Off Pengungkapan Data Pribadi Terhadap Kepercayaan dan Loyalitas Pelanggan dalam Layanan E-Wallet

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Abstrak

Kemajuan teknologi yang begitu pesat mengubah cara individu melakukan aktivitas sehari-hari termasuk bagaimana kita melakukan transaksi. Maka, tidak heran jika saat ini orang-orang melakukan pembayaran menggunakan dompet digital. Namun, dengan semua potensi manfaat yang dapat diperoleh, ada juga risiko yang harus dihadapi terutama pada masalah privasi yang terkait saat menggunakan dompet digital.

Penelitian ini bertujuan untuk menguji hubungan antara trade-off pengungkapan data pribadi dengan manfaat dan resiko yang dirasakan dan dampaknya kepada kepercayaan dan loyalitas pengguna dalam layanan E-Wallet. Penelitian ini dibuat berdasarkan kombinasi Privacy Calculus Theory dan Relational Mediator Meta-Analytic Framework untuk menggambarkan pengaruh trade-off pengungkapan data pribadi terhadap kepercayaan dan loyalitas. Sebanyak 914 responden diperoleh melalui metode purposive dan convenience sampling, kemudian dianalisis menggunakan PLS-SEM. Temuan penelitian memvalidasi bahwa manfaat yang dirasakan (perceived credibility, information interest, perceived control, perceived ease of use) memiliki hubungan positif dengan perceived value, sedangkan cost yang dirasakan (privacy concern, perceived vulnerability) memiliki hubungan negatif dengan nilai yang dirasakan. Selain itu, hasil penelitian menunjukkan bahwa perceived value memiliki dampak positif terhadap kepercayaan dan loyalitas pengguna serta variable kepercayaan memiliki peran mediasi antara perceived value dan loyalitas.

.....The rapid advancement of technology changes the way individuals conduct activities on a daily basis including how we do transactions. It should come as no surprise that people nowadays mainly pays using digital wallets. In presence of all the potential benefits gained, there are also risks especially on privacy issues associated when using digital wallets. This study aims to examine the relationship between personal data disclosure's trade-off with perceived benefits and cost as an antecedent, trust, and attitude loyalty in E-Wallet services. This research is build based on the combination of the Privacy Calculus Theory and the Relational Mediator Meta-Analytic Framework to describe the effect of personal data disclosure's trade-off to trust and loyalty. A total of 914 respondents were obtained through purposive and convenience sampling method, then analysed using the PLS- SEM. The research findings validate that perceived benefits (perceived credibility, information interest, perceived control, perceived ease of use) have a positive relationship with perceived value, whereas perceived cost (privacy concern, perceived vulnerability) have a negative relationship with perceived value. The result further confirmed that perceived value positively influence trust and attitude loyalty as well as trust is a mediating role between the relationship of perceived value and attitude loyalty.