

## **ABSTRACT**

Technological developments in cellular telephones in Indonesia are growing very rapidly. The use of this technology has a positive impact on financial transactions using cellular phones, or commonly known as mobile payments. In Indonesia, there are five mobile payment platforms that are most widely used, including (1) Gopay; (2) Dana; (3) OVOs; (4) ShopeePay; and (5) LinkAja. With the presence of mobile payments, it can make people easy and efficient. However, behind the convenience that is felt there is a risk that threatens the information privacy and security of its users. Based on research by the Katadata Insight Center (KIC) together with the Ministry of Communication and Informatics (Kominfo), it shows that the majority of people view the financial platform as a financial product that is more vulnerable to loss of personal data. The ratio reached 36.6%. There are still many users of the platform who are less concerned about the privacy of their information.

In this study, measurements will be carried out to determine the behavior of users of the mobile payment platform. This study used quantitative methods with a total of 400 respondents. Data collection was carried out by distributing questionnaires and then analyzed using the Partial Least Square Structural Equation Model (PLS-SEM) technique. This study refers to the theory of privacy calculus to analyze the user's intention to disclose personal information based on an assessment of the benefits and risks. The results of this study indicate that the higher the psychological value of consumers in disclosing personal information when using mobile payments, the better the privacy behavior of users.

Keyword: Mobile payment, Information Privacy, User behavior, Privacy calculus theory