ABSTRACT

Along with the rapid development of mobile internet and the widespread use of smartphones, the financial industry has undergone rapid digital transformation by presenting various digital payment method services that are practical, safe, and easily accessible through mobile devices. Reporting from Goodstats.id through East Ventures (EV) Research reveals that e-wallet is a favorite payment method in Indonesia, with 81% of users by 2022. The use of e-wallet services requires users to disclose their personal information. This opens up opportunities for fraud and phishing through mobile devices in various ways.

This study aims to determine the factors that influence users' decisions to disclose personal information to e-wallet services. The factors of this study include, self-presentation, personalized service, convenience, privacy setting control, familiarity, perceived benefit, and perceived privacy.

This research uses quantitative methods using Google Form as a medium for filling out questionnaires. The data was processed using the SmartPLS version 4 application with data analysis techniques, namely, Structural Equation Model Partial Least Square (SEM-PLS) and Importance-Performance Map Analysis (IPMA).

Based on the outer loading findings from SEM-PLS and IPMA, the study shows that all factors influence users' intention to disclose personal information. However, the privacy setting control factor of the perceived privacy variable has the greatest influence on users' intention to disclose personal information. Therefore, users believe that having personal information under easy control will influence their intention to provide personal information to e-wallets.

Keyword: E-Wallet, *Perceived Benefit, Perceived Privacy, Intention to Disclose Personal Information*