

ABSTRACT

The development of digital technology has driven a major transformation in the e-commerce sector, including in the way platforms manage users' personal data. Amid increasing concerns about privacy, users are faced with a dilemma between service convenience and the risk of data disclosure. In this context, understanding the factors that influence consumers' decisions to share personal data is crucial, especially in Indonesia, which is one of the largest e-commerce markets in Southeast Asia. This phenomenon underlies the importance of exploring consumer perceptions of the benefits, risks, and trust formed in the use of digital platforms.

This study aims to analyze the influence of personality traits and prior negative experience on perceived benefits, privacy concerns, and trust, as well as their impact on willingness to disclose personal data in e-commerce users. Specifically, this study develops a theoretical model by combining the Privacy Calculus Theory approach and psychological constructs, in order to better understand how individual considerations are formed in the process of sharing personal information in the digital realm.

To achieve this goal, a quantitative method is used with the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach. Data were collected through an online questionnaire with a 7-point Likert scale and obtained from 285 respondents who are active users of the Shopee e-commerce platform in Indonesia. Tests were conducted on the measurement model and structural model to assess the validity, reliability, and strength of the relationship between variables.

The results showed that perceived benefits and trust have a significant positive effect on willingness to disclose personal data, while privacy concerns have a negative effect. Several personality dimensions, such as extraversion, agreeableness, conscientiousness, and openness affect perceived benefits, while neuroticism and conscientiousness contribute to privacy concerns and trust. In addition, prior negative experience has a negative effect on willingness to disclose personal data and increases privacy concerns. Trust is also significantly related to perceived benefits and privacy concerns on willingness to disclose personal data.

This study provides theoretical contributions in enriching the development of Privacy Calculus Theory through the integration of psychological factors (personality traits and prior negative experiences). Practically, these findings provide implications for e-commerce platforms to improve communication strategies, transparency, and privacy management in order to strengthen user trust and encourage their openness in managing personal data.

Keywords: personal traits, prior negative experience, privacy awareness, perceived benefit, privacy concern, trust, personal data, e-commerce, shopee