

## ABSTRACT

*The use of smartphones in Indonesia has increased significantly, reflecting advances in digital infrastructure and the availability of affordable devices. The spread of smartphones has significantly improved our ability to communicate, access information, conduct transactions, and enjoy entertainment. However, the proliferation of applications that request access to personal data without providing clear justification has posed significant challenges. This phenomenon poses serious risks to privacy, as it opens the door to misuse of personal data, data breaches, and increasingly intensive surveillance practices. This situation has raised significant concerns among users and highlights the importance of conducting a thorough analysis of the factors influencing users' willingness to grant permissions to applications.*

*This study aims to analyze how factors such as prior privacy experiences, computer anxiety, perceived control, app permission concern, and trust in mobile user information privacy concerns (MUIPC) influence smartphone user behavior. This study also investigates the relationship between MUIPC and intention to accept app permission on smartphones.*

*This study employs a quantitative approach using a questionnaire distributed to smartphone users in Indonesia. Respondents were selected considering variations in demographic characteristics. Data analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM) to test the validity, reliability, and relationships between variables in the research model.*

*The results indicate that computer anxiety has a significant effect on MUIPC. On the other hand, previous privacy experiences, perceived control, concerns about application permissions, and trust do not have a significant effect. MUIPC also does not influence the intention to accept application permissions. These findings suggest that only computer anxiety plays a major role as a trigger for privacy concerns among smartphone users.*

*This study concludes that user concerns regarding app permissions are primarily influenced by computer anxiety, while other variables do not have a significant effect. The contribution of this study lies in adding insight to the literature on digital privacy in Indonesia. Practical implications are directed at app developers to be more transparent in explaining app permissions and at regulators to improve user digital literacy.*

*Keywords: APCO, MUIPC, Information Privacy, Application Permissions, Smartphones*