

Privacy, Data Ethics, and Digital Trust: A Psychological Perspective on Global Online Access Trends

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Abstract: The growth of global online access has increased the intensity of personal data use, making the issues of privacy, data ethics, and digital trust increasingly relevant. From a psychological perspective, digital trust is determined not only by technological aspects, but also by perceptions of control, security, and user experience in interacting with digital systems. This study aims to analyze the relationship between privacy, data ethics, and digital trust by contextualizing them within global online access trends. This study uses a qualitative content analysis approach based on secondary data and qualitative big data. The primary data are sourced from Our World in Data and the UNDP for the 2019–2023 period, including indicators of communication technology adoption, the proportion of internet users, and the Gender Inequality Index. The quantitative data are interpreted qualitatively and elaborated with international scientific literature to understand the psychological implications for digital privacy and trust. The results show that increased internet access and the dominance of mobile devices do not automatically improve the quality of digital trust. User trust tends to be pragmatic and functional (trust by necessity), formed by social and economic needs, rather than by confidence in privacy protection and ethical data management. Furthermore, gender inequality and social structures influence experiences of digital privacy and trust, with vulnerable groups facing higher risks in digital spaces. This research contributes by integrating a psychological perspective into the analysis of global online access trends and confirming that digital trust is a contextual psychological construct. A limitation of the study lies in the use of secondary data without individual primary data. Future research is recommended to employ mixed-approaches and cross-cultural studies to empirically test the psychological mechanisms of digital trust formation.

Keywords: Digital privacy, Data ethics, Digital trust, Digital psychology, Global online access

Introduction

Development global online access has change landscape interaction man fundamentally , good in context social , economic , and psychological . Improvement the use of digital platforms encourages production and exchange of personal data in scale big , so that issue privacy and data ethics become attention main in contemporary digital society . From the perspective psychology , privacy No just problem technical , but rather related close with perception control , security , and trust individual to digital systems that they use . When individuals feel lost control on his personal data , it appears uncertainty psychological that can erode trust to digital technology and institutions . Therefore that , digital trust becomes element crucial bridging connection between users and digital ecosystems , especially in context global online access that is cross culture and cross regulations (Acquisti et al., 2015; Floridi et al., 2018)

Study previously show that privacy and data ethics are determinant main in formation digital trust . Gefen et al.'s (2003) study in field system information and digital marketing find that transparency data management , protection privacy , as well as compliance ethical organization influential significant to level trust users towards digital platforms (Martin & Murphy, 2017; Tarmidi et al., 2026) . From the perspective of view psychology , anxiety privacy concerns are proven influence attitude , intention behavior and decisions individual in disclosing personal data online (Kushwaha et al., 2026) . In addition , Bansal 's research (2010) cross- country uncovering that perception risk privacy and justice data usage has connection direct with trust to digital institutions , although strength connection the varies based on context culture and regulation (Dania et al., 2025; Singh et al., 2026) . Findings This confirm that digital trust is not only results from design technology , but also construction psychological factors influenced by values , norms, and experiences individual .

Although literature about privacy , data ethics , and digital trust have develop fast , still there is gap significant research . Most of the studies previously tend focus on perspective technology information , law , or marketing , with attention limited to mechanisms underlying psychology formation digital trust in holistic . In addition , many study done in the context of a particular country or region , so that not enough represent dynamics psychological users in trend global online access . Integration between variables psychological like perception control , sense of security , and orientation ethical with issue privacy and data ethics are still relatively fragmented in existing literature . Gap This show the need approach interdisciplinary that combines psychology with studies digital data ethics and governance .

Study This offer novelty with integrate perspective psychology to in study privacy , data ethics , and digital trust in context global online access . New main lies in the development framework conceptual explanation How factor psychological individual interact with perception ethics data management in form digital trust . Different from study previously of a nature partial , study This positioning data

ethics no only as an institutional norm , but as a psychological stimulus that influences perception risk and fairness users . In addition , the approach cross culture used allows greater understanding comprehensive about variation psychological digital trust in global society .

Focus study This is analyze connection between privacy , data ethics , and digital trust from perspective psychology in trend global online access . Research objectives This is (1) to study influence perception privacy to digital trust , (2) analyze role data ethics in form digital trust through mechanism psychological , and (3) identifying difference pattern connection the in context cross culture . Questions proposed research includes : how perception privacy influence users' digital trust ? How data ethics plays a role in form digital trust from corner view psychology ? The research method used is approach quantitative with survey international , analyzed use *Structural Equation Modeling* (SEM) for test connection intervariable in a way empirical approach This expected can give contribution theoretical and practical for development digital psychology and data governance in the global era.

Literature Review

Privacy , data ethics , and digital trust are three mutually related concepts related in modern digital ecosystem . Digital privacy refers to the right individual For control information personal , including who can access or using the data , and how the data is processed and stored by digital entities (Yadav et al., 2024) . Data ethics is framework governing values how data is collected , analyzed , and utilized in a way fair , transparent and responsible answer , and consider impact social and individual from practice the (Eze et al., 2025; Guenduez et al., 2025; Saveljeva & Volkova, 2025) . Own digital trust defined as belief users that digital technologies , processes, and organizations will protect personal data they as well as act in accordance with expectation security , transparency , and policy applicable ethics (Malik & Sohail, 2025) . Constellation third draft This become prerequisite important For ensure involvement active users in online activities such as e-commerce transactions , interactions social , and use other digital services without worry will data exploitation .

In perspective psychology behavior , trends global online access shows that concern to privacy and perception risk greatly affects behavior digital users . Zhu's research (2025) state that experience exposed to violation privacy and fatigue privacy *fatigue* has an impact negative in intention users For disclose information them on social media , with trust as an important mediator in connection This study show that when users feel their data No safe or difficult controlled , trust they towards the descending platform , which in turn lower involvement they in online activities (X. Zhu et al., 2022) . Findings This consistent with findings of Yadav et al. (2024) who reported correlation negative between concern privacy and trust consumer in context digital marketing , where transparency in practice data management becomes factor important things that can reduce concern the .

In addition, the study cross demographics and culture reveal various pattern concern unique privacy system literature big about concern privacy users young in AI context shows existence perception lack of control on information personal and concerns will data misuse, which affects level trust to technology AI- based (Shrestha et al., 2024; Tyndall et al., 2025). This show that factor psychological like perception control on data, experience previously to violation privacy, and expectations to benefit technology plays a big role in form attitudes and behavior online users. Differences culture is also reflected from studies comparative which shows variation in concern privacy and level trust between countries, which shows that context social and cultural norms participate form perception of risk and trust in digital environment.

Comparison between Indonesia and other countries shows interesting gap in practice privacy, data ethics, and digital trust. In Indonesia, the implementation law personal data protection Still in stage beginning implementation, with challenge like low awareness public to issue privacy and its weaknesses enforcement law despite the Personal Data Protection Act has implemented (Firdaus & Wardhani, 2025). This is impact on the level trust public to digital systems and online platforms, which are still influenced by perception vulnerability of personal data to violation security. Meanwhile that, in many developed countries, the practice data protection is enriched by policies firm such as GDPR in Europe which requires transparency and consent explicit from users, so that tend produce level more trust high among user.

In addition, the comparison law data protection in Indonesia and other ASEAN countries show that although effort harmonization policy has done, still there is weakness in framework law and protection adequate consumers, especially in face threat technology tracking sophisticated and cross- border data processing (Agustianto et al., 2025). The difference This highlight How variation policy national and readiness institutional can influence digital trust among society, as well as How effective regulation can become tool important For strengthen ethics and protection privacy in the global digital era.

Although various study has review aspect privacy, data ethics, and digital trust, are still there is a research gap significant in understanding psychological cross culture and global context. Many studies are of a sectoral or focus on context certain like digital marketing or social media without consider framework psychological comprehensive that connects perception risk, experience privacy, and digital trust in general simultaneously in a larger population heterogeneous. In addition, the literature Still seldom discuss How factor psychological individual interact with dynamics policies and practices data ethics in different global contexts. The gap This show the need development of a theoretical model that combines theory psychology behavior, digital ethics, and trust as core variables in context global online access.

Research novelty This lies in integration perspective psychology behavior users with variables politics and

regulations that influence data ethics and digital trust globally, which has not yet been Lots reviewed in a way holistic in literature previously. Research This make an effort No only evaluate connection intervariable main like perception digital privacy and trust, but also include variables mediation like experience privacy and variables moderation like context culture or regulations national. In addition, research This potential produce a more conceptual model area that can be measure difference response psychological and behavioral users to challenge privacy and data ethics in various countries, including Indonesia, which are facing challenge unique in implementation digital policy.

Based on the above study, the framework proposed research put *privacy concerns* as variables exogenous factors that influence digital trust directly and through mediators of experience privacy as well as data ethics. Context culture and policy national will functioning as variables moderation, which influences strength connection intervariable main This model help explain How perception risk privacy, personal control, and regulation influence user digital trust in the global environment continues to developing. In addition, this model provide base theoretical For testing empirical more carry on through survey cross- country and multigroup analysis for identify pattern different between population global digital users.

Methods

Urgency implementation type study analysis content qualitative in studies this is very high Because focus study is understand How phenomenon *privacy*, *data ethics*, and *digital trust* interpreted, understood, and constructed in various narrative and empirical data available globally. Research qualitative allows researchers For understand underlying *meaning* phenomenon social This in a way holistic and contextual, both in context psychology users and in dynamics different social and cultural backgrounds throughout the world. Analysis content qualitative allows researchers dig themes, patterns, and narratives contained in text, report, article scientific, as well as available data visualization in large databases about trend global digital access (Creswell & Poth, 2018). In the context of phenomenon *digital trust* and *privacy*, approaches This capable catch meaning subjective and interpretive from various data sources that are not just nature quantitative but also contains discourse significant importance in a way theory and empirics (Çetinkaya, 2025). Analysis content qualitative also helps explain How issues controversial like concern privacy appeared and translated in global context, including variation in pattern possible behavior No accessible by the method quantitative pure.

In the study this, approach qualitative big data analysis used For handle large and diverse data sources related to with privacy, data ethics, and digital trust from various countries. *Big data* qualitative refers to the processing of large data that is narrative, textual, or visual that is not structured

originating from from various source secondary , including online publication that focuses on global trends and digital behavior (Chongthanavanit et al., 2020) . The approach This try combine depth analysis qualitative with ability handle large volumes of data so that insights generated can reflect greater understanding wide to global trends . Qualitative big data analysis process involving a number of stages , starting from identification and collection of relevant textual , visual , and narrative data , then done filtering , coding , categorization , identification theme , as well as interpretation emerging context from the data that has been collected . In practice , the approach this also takes into account technique computational For help managing large data volumes but still maintain validity interpretive through involvement researchers in a way direct to the interpretation process (Alqazlan et al., 2025) .

Data sources in study This originate from the Our World in Data (*OWID*) database which is online publication based global research that provides statistical data sets and trends world life in general open and licensed *Creative Commons* . *OWID* managed by Global Change Data Lab and team researchers from Oxford University with objective presenting comprehensive global data about issues big like demographics , technology , internet access , education , and indicators social other relevant with study this . Although *OWID* No in a way direct provide qualitative data narrative , the dataset covers important indicators in digital context , such as internet penetration data , usage technology and trends digital access per country, which then interpreted in a way qualitative . This data considered very relevant Because provide *big data* empirical For understand How trend global online access possible related with perception digital privacy and trust across borders. Research This access the datasets available on *Our World in Data* , then translate values statistics the in form narrative thematic For analyzed as part from content qualitative in frame understand more phenomena wide in a way contextual .

Analysis process content qualitative in study This done through a number of stage systematic . Stage beginning is election relevant data sources from *Our World in Data* , including indicator like internet penetration , adoption digital technology , as well as trend social other related matters with behavior global digital access . Furthermore , statistical data This integrated with literature scientific scale international discussion privacy , data ethics , and digital trust for give *contextual richness* of content content . After that , done coding thematic to narrative results interpretation from the data For identify themes main issues that emerged , such as digital security , concerns privacy , and relationships between regulation and trust in various countries (Saldana, 2021) . Coding done manually by researchers with read and check relevant data For ensure that the themes generated truly reflect the phenomenon being analyzed .

Data validation methods are also part important in study qualitative This For ensure credibility and reliability results analysis . Validation done with triangulation data sources , namely with compare interpretation from the *Our World in*

Data dataset with literature scientific latest from journal international reputable that discusses phenomenon similar in context digital behavior and psychology users (Creswell & Poth, 2018) . Triangulation This help reduce interpretive bias and strengthen conclusion the resulting theory from analysis content . In addition , research this also applies technique verification inter-researcher (*inter-coder reliability*) with involving two researchers independent For check and approve codes and categories used in analysis , so that increase consistency and validity results .

In a way overall research strategy This put analysis content qualitative as approach main thing that allows interpretation deep to phenomenon *privacy* , *data ethics* , and *digital trust* in global framework . With leveraging large datasets from *Our World in Data* as well as literature existing scientific research This produce outlook rich contextual that connects indicator statistics with narrative complex psychological and social about global online access and how matter the influence experience and perception users to digital privacy and trust . Approach This No only strengthen novelty study but also ensure relevance empirical and theoretical from findings produced .

Results

This section serve findings research obtained through secondary data analysis about development digital ecosystem in Indonesia. Focus analysis directed at three dimensions main mutual related , namely level adoption technology communication , growth internet users , as well as condition inequality social that can influence experience public in digital space . The data analyzed covers 2019–2023 period and provide description about dynamics Indonesia's digital transformation in global context . In addition to showing trend development access technology , results study this is also interpreted through perspective digital psychology for understand implications social and psychological from increasing connectivity society , especially related perception privacy , digital trust , and vulnerability group certain in an increasingly diverse data ecosystem complex .

Development Adoption Technology Communication in Indonesia

Adoption data technology communication per 100 residents in Indonesia for the period 2019–2023 shows improvement significant in access and intensity use digital technology , especially in services internet and telephone based mobile . Number subscriber telephone mobile is at a very high level , namely above 120 subscriptions per 100 residents throughout period observation . This figure indicates the phenomenon of multi-SIM usage, where one individual own more from One number , which strengthens intensity digital connectivity of society .

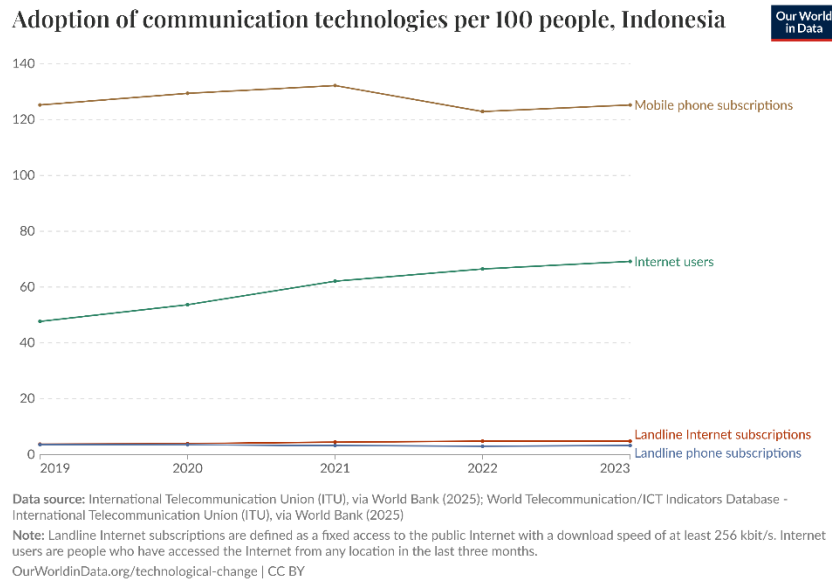


Figure 1. Data on adoption of communication technologies per 100 people in Indonesia

On the other hand, subscriptions telephone fixed line shows trend stagnant and tending to decreased, at around 3–4 per 100 residents. A similar pattern is also seen in cable internet subscriptions (landline internet) which are relatively low although experience increase gradually from around 3 to almost 5 per 100 population. Findings This confirm that Indonesia's digital transformation is *mobile-first*, with heavy dependence on internet-based access device mobile.

From the perspective digital psychology, dominance access through device personal (smartphone) has implications important to perception privacy. Mobile devices personal, always connected and integrated with location data, behavior, and identity users. The height adoption technology This expand exposure individual to continuous data tracking, often without awareness full users. With Thus

, the results This show that growth infrastructure and digital access in Indonesia in general simultaneous increase potential vulnerability privacy and challenges data ethics.

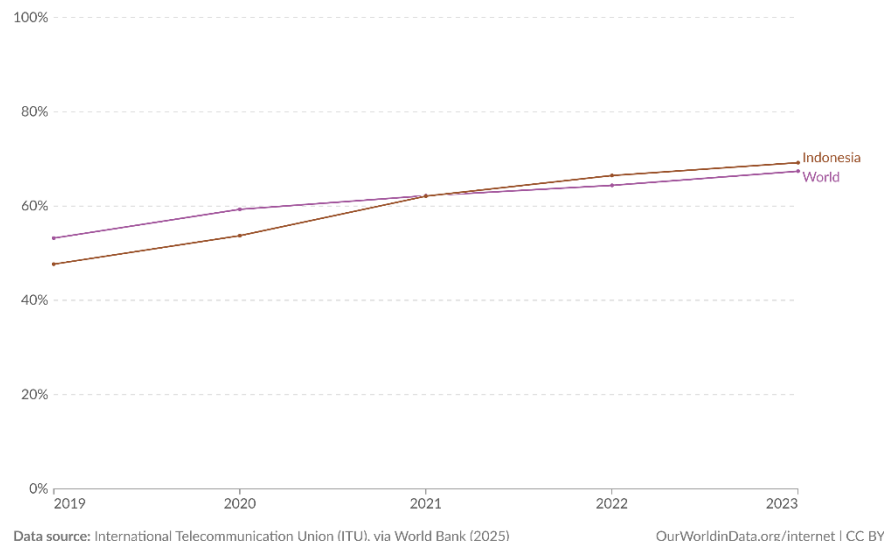
Improvement Proportion Internet Users and Global Convergence

Percentage data residents who use the internet show trend improvement consistent both in Indonesia and globally. In 2019, the proportion of internet users in Indonesia are below the world average, however increase sharp from around 48% to approaching 70% by 2023. In the same period, the world average increased from around 53% to around 67%.

Share of the population using the Internet

Share of the population who used the Internet¹ in the last three months.

Our World
in Data



1. Internet user The International Telecommunication Union defines an Internet user as anyone who has accessed the Internet from any location in the last three months. This can be from any type of device, including a computer, mobile phone, personal digital assistant, games machine, digital TV, and other technological devices.

Figure 2. Share of the population using the internet 2019-2023

Interestingly, since In 2021, Indonesia did not only match but also a little exceeding the global average. Convergence This signify that Indonesia has enter phase greater digital integration mature, where internet access is not Again limited to groups certain, but rather become experience majority population. From the perspective of view psychology digital trust, improvement this internet penetration expand spectrum online interactions, including activity economic, social, educational, and political. Increasingly wide population involved in digital space, increasingly various levels digital literacy, awareness data ethics, and sensitivity to privacy. This is create condition asymmetrical: partial users own understanding adequate about risk privacy, while part other be in position prone to to data exploitation.

This result show that growth quantitative internet users do not in a way automatic followed by an increase quality digital trust. Digital trust is becoming issue psychological

collective that relies on experience users to data security, platform transparency, and perception justice in management information personal.

Gender Inequality and the Psychological Dimensions of Digital Trust

Index Gender Inequality Index (GII) for the period 2019–2023 provides context important social in understand dynamics privacy and data ethics. Indonesia's GII score shows trend decrease from around 0.44 to around 0.42, which means happen repair gradually in aspect health reproduction, empowerment, and participation economy women. This value relatively more Good compared to the average income country medium below, and more approaching the global average.

Gender Inequality Index, 2019 to 2023

This index covers three dimensions: reproductive health, empowerment, and economic status. Scores are between 0-1 and higher values indicate higher inequalities.

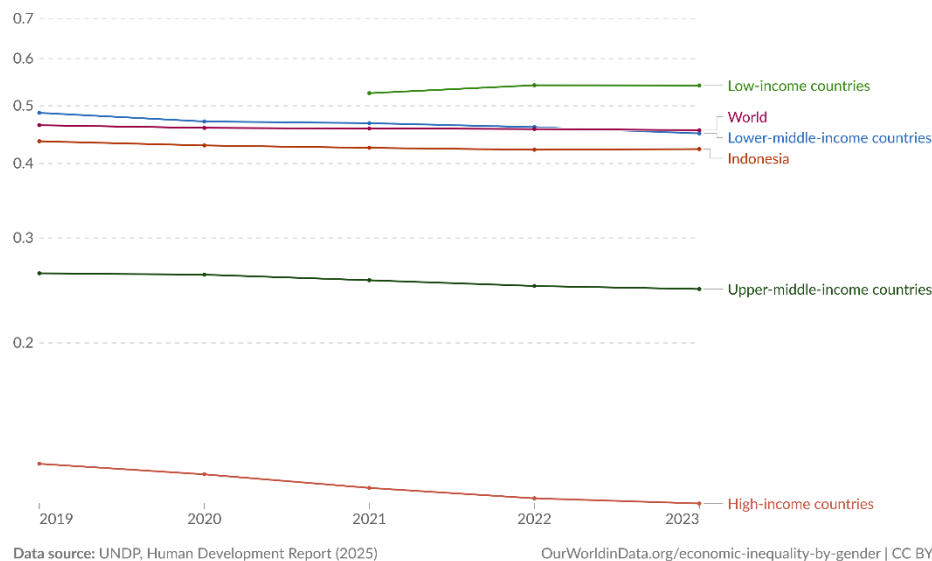


Figure 3. Gender inequality index, 2019-2023

However, Indonesia still left behind Far compared to low-income countries medium upper and lower income countries height that has GII value is far more low. Gender inequality still exists There is This own implications psychological in digital context, in particular related experience privacy and trust. The group that is in position social more prone to including women tend to face greater risk tall in digital space, such as violation privacy, violence online gender-based harassment, and misuse of personal data.

This result indicates that although increased internet access in a way aggregate, digital experience is not nature neutral or evenly distributed. Digital trust is formed No only by technology, but also by structure social and relations power inherent in the user. With Thus, GII data shows that issue data ethics and privacy need understood in framework inequality social, where digital trust thrives in a way different between group public.

Relation Between Digital Access, Privacy, and Trust

In a way overall, results study show existence digital paradox. In one side, increase internet access and technology communication expand opportunity social, economic, and psychological individual. On the other hand, the increase This enlarge intensity personal data collection and complexity difficult digital ecosystem understood by users layman. The height penetration device mobile and internet in Indonesia creates conditions in which individuals the more rely on digital platforms to need everyday. Dependence this, from perspective psychology, often encourages formation *trust by necessity* emerging beliefs No Because understanding strong ethics, but rather Because compulsion functional. User still use digital services even though own concern to privacy, because No available equivalent alternative in a way social

and economic. The data also shows that context structural, such as level gender inequality, also influence How digital trust is formed and experienced. The larger group prone to in a way social tend own position more bargaining weak in negotiate their data privacy and security.

Discussion

Research result show that improvement internet access and adoption technology communication specifically based device mobile going very fast, well globally and in Indonesia. Findings This in line with global literature states that internet and smartphone penetration has become foundation main transformation social and digital economy (van Deursen & van Dijk, 2019). However Thus, research This strengthen argument that improvement digital access is not always compared straight with improvement quality digital trust.

In a way psychological, condition This reflect what Acquisti et al. (2015) called as *privacy paradox*, namely situation when individual realize risk privacy but still involved active in online activities. Findings study This support view the with show that device dependency mobile and digital platforms drive formation beliefs that are pragmatic and functional, not reflective and based understanding ethical. User still trust digital system because need social and economic, not Because belief that their data truly protected.

On the other hand, some study previously state that improvement digital experience instead can increase literacy privacy and trust users along time (Bansal et al., 2015). However, the results study This show that developing country context as Indonesia presents dynamics different. Limitations digital literacy, asymmetry information between users and platforms, as well as weakness enforcement data ethics makes improvement more digital access often

accompanied by an increase vulnerability psychological to risk privacy, not strengthening mature digital trust.

Domination internet- based access device identified mobile in results study strengthen van Deursen and van Dijk (2019) findings about shift digital ecosystem towards *mobile-centric society*. From the perspective data ethics, devices mobile own highly invasive characteristics Because integrate location data, behavior, preferences, and so on network social users in real-time. Research This show that condition the increase intensity collection of personal data without always balanced by understanding users about practice data ethics.

This result in line with view Floridi et al. (2018) which confirms that challenge main data ethics in the digital age is not only on the aspect technical, but on the inequality relation power between platform owners and users. In context psychology, inequality This influence perception control individual regarding his personal data. Dinev and Hart (2006) show that perception control is determinant main trust; when control felt low, trust tend fragile and fragile temporary.

However, the findings study this also shows contrast with studies that state that personalization data- based can increase satisfaction and trust users (Gefen et al., 2003). In the context of Indonesia and developing countries, personalization often not perceived as mark plus ethical, but rather as form inadequate supervision transparent. This is show that benefit technology data -driven is highly context -dependent social, regulatory, and literacy psychological user.

Findings that Indonesia has match even exceeding the global average in proportion internet users since 2021 strengthen argument about global digital convergence (Kizilhan & Bal Kizilhan, 2020). However, research This show that convergence access No means homogeneity experience psychological users. In fact, the more wide connected population, increasingly big variation perception risk, concern privacy, and digital trust.

Study previously state that Digital trust is influenced by experience direct users to platform security and transparency (Martin & Murphy, 2017). Research results This elaborate findings the with show that in a highly heterogeneous population, digital trust becomes phenomenon collective that is not stable. Some users build trust based on experience positive, while some others experience *privacy fatigue* consequence exposure recurring risk (L. Zhu et al., 2025).

Findings This strengthen the view of Shrestha et al. (2024) that improvement use technology without strengthening data ethics and literacy psychological can cause fatigue privacy and degradation quality trust. With Thus, the results study This contribute to the literature with show that digital trust is not just results from adoption technology, but rather a psychological process influenced by experience. cumulative and contextual social.

Analysis Index Gender inequality shows that although happen repair gradually, Indonesia still face gap significant compared to low-income countries high. Findings This expand discourse privacy and data ethics with enter

dimensions structural and gender as factor important in formation digital trust.

Research result This in line with literature stating that the group that is in position social prone to including more women risky experience violation privacy and digital violence. From the perspective psychology social, experience injustice and vulnerability This affect the sense of security and trust to digital systems in overall. Digital trust is not only individual, but also a reflection from experience collective group social certain.

However, some study have an opinion that digital access instead can become tool empowerment women and reduce gender inequality. Findings study This No reject view said, but show that digital empowerment only effective If accompanied by with protection strong privacy and data ethics. Without protection that, digital access is actually can enlarge exposure risk psychological and social for group prone to.

In a way overall, discussion results study This confirm that digital trust is construction psychological formation through interaction between access technology, experience privacy, data ethics, and structure social. Findings study This support framework conceptual proposed by Samet (2025) who views digital trust as results from perception justice, transparency, and responsibility answer ethical in data management.

However, research this also shows that in context unequal global online access, digital trust is often *conditional trust* enduring belief during benefit technology felt more big than risk privacy. When it happens data breach or experience negative, trust This can collapse with fast, as explained in literature about crisis digital trust.

With Thus, the results study This enrich literature with show that challenge main privacy and data ethics in the digital age is not solely problem technology or regulation, but rather problem complex psychological and social issues. Digital trust must be understood as a dynamic process influenced by global context, individual experiences, and organizational structures. existing inequality in public.

Conclusion

Study This conclude that improvement global online access, in particular through device mobile, has form dynamics new in relation between privacy, data ethics, and digital trust from perspective psychology. Findings show that increasing internet penetration wide Good neither globally nor in Indonesia in a way automatic followed by reinforcement sustainable digital trust. Trust users towards digital platforms tends to nature functional and pragmatic, formed Because need social and economic, not Because strong understanding about protection privacy and ethics data management. Dominance access mobile- based enhancement intensity collection of personal data and enlarge potential vulnerability psychological users to risk privacy. In addition, the context structural like gender inequality is evident influence experience and perception digital trust, where more groups prone to in a way social face

risk violation more privacy high . With So , the question is study answered that perception privacy and data ethics play a role important in form digital trust , however its influence is greatly influenced by context access , experience users , and structure the social environment that surrounds it .

Contribution main study This lies in integration perspective psychology with analysis trend global online access in study privacy , data ethics , and digital trust . Different from study previously tended to focus on aspects technical or regulatory , study This show that digital trust is construction dynamic and contextual psychological research . this also provides contribution empirical with linking global macro data such as adoption technology , internet penetration , and gender inequality with implications psychological impact on digital users . Findings This enrich literature with confirm that data ethics no only functioning as an institutional norm , but also as a psychological stimulus that influences perception control , security , and trust users . In practical , results study This can become base for formulation more digital policies protection - oriented users and reinforcement trust public .

Although give outlook comprehensive research This own a number of limitations . First, the research This use approach analysis content qualitative based on secondary data , so that No catch in a way direct experience subjective individual through primary data such as interview or survey . Second , interpretation psychological against global macro data has limitations in explain variation behavior at the level individual . Therefore that , research furthermore recommended For combine approach qualitative and quantitative , for example through survey cross- country or experiment digital psychology , to test in a way empirical connection between perception privacy , data ethics , and digital trust . Research future is also necessary more notice dimensions group vulnerable , such as gender and age , as well as explore role digital policies and literacy in form sustainable digital trust in the era of global online access .

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