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The Influence of Data Security and Privacy on the Intention to Use TikTok Shop Through the UTAUT Framework

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Abstract

This study was conducted to understand the factors that influence the adoption and use of payment features on TikTok Shop, a *social commerce* platform. By utilizing the UTAUT model supplemented with data security and privacy variables, this study examines how various factors encourage or hinder the intention to use this digital payment system. The results show that *performance expectancy*, *social influence*, *security*, and *facilitating conditions* have a significant effect on the intention to use, while *effort expectancy* and privacy do not have a significant effect. Data privacy also does not influence usage decisions, indicating that privacy concerns are not a major factor for users. Overall, this study concludes that the adoption of TikTok Shop's payment features is more determined by perceived benefits, social influence, system security, and the availability of supporting facilities than by privacy or ease of use factors.

Keywords: *tiktok shop, data privacy security, UTAUT*

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1. Introduction

The development of digital technology, especially e-commerce, has enabled the ordering, payment, and delivery of products to be done online, providing convenience for consumers and efficiency for businesses [1, 2]. Over time, social media platforms such as TikTok have also adopted e-commerce features to expand their platform functions.

Data shows that TikTok Shop has experienced significant growth in active users in Indonesia, reaching 125 million monthly active users [3]. This is accompanied by the collection of various types of data, such as identity information, payment details, and user device data, which are used for transaction and promotional purposes [4]. However, the adoption of this technology also raises new concerns, particularly regarding the security and privacy of users' personal data.

According to Law Number 27 of 2022 [5] concerning Personal Data Protection, service providers as data processors are required to protect data from unauthorized access, loss, and damage.

This study uses the UTAUT (Unified Theory of Acceptance and Use of Technology) model developed by Venkatesh et al. [6], which includes four main constructs: performance expectancy, effort expectancy, social influence, and facilitating conditions.

Previous studies have shown that security and privacy factors have a significant positive influence on consumers' intentions to use payment features. The research [7, 8] show that privacy does not have a significant effect on purchasing decisions. However, based on [9] the TikTok Shop platform cannot be held responsible for protecting consumers' personal data.

Therefore, this study aims to further analyze how data security and privacy factors influence the use of payment features on TikTok Shop. Thus, the results of this study are expected to provide theoretical and practical contributions in understanding digital user intentions, as well as input for application developers and stakeholders in increasing user trust and comfort, especially regarding personal data protection.

2. Research Method

This study examines various factors that encourage or discourage users' intentions to use the payment feature on TikTok Shop using the UTAUT framework as a research model. The population in this study consists of active TikTok Shop users residing in the city of Jambi. The sample in this study consists of Jambi residents who actively use TikTok Shop and have made more than one purchase. Sampling in this study used the *Lemeshow* formula, which was used because there was no specific data on the number of active TikTok Shop users in the

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city of Jambi, as the data announced was on a national or global scale.

$$n = \frac{Z^2 P(1-P)}{d^2} = \frac{1{,}96^2 \times 0{,}5(1-0{,}5)}{0{,}10^2} = 96{,}04 \quad (1)$$

Note:
n = Sample Size
Z = Z-score at a 95% confidence level = 1.96
P = Maximum Estimate = 0.5
d = Alpha (0.10) or *Sampling Error* = 10%

Based on the above calculations, the minimum sample size required for this study is 96 respondents, which is rounded up to 100 respondents.

2.1 *Data Collection Techniques*

The data collection techniques used in this study include literature review with the assistance of the UTAUT framework, direct observation of the TikTok Shop feature in the application, and a questionnaire distributed via *Google Forms*. The questionnaire used in this study has undergone research instrument testing. The instrument test in this study used a pilot test, which was conducted to ensure that the items and indicators used in the research questionnaire were sufficient, correct, and understandable. This pilot test was conducted by testing 30 sample respondents, and after going through the pilot test stage, the questionnaire was revised according to the pilot test results and continued with data collection from 100 respondents.

2.2 *Data Sources*

2.2.1 *Primary Data*

Collected directly from the main source of the research object through a questionnaire focused on the TikTok Shop feature in the TikTok application. The approval level uses a Likert scale consisting of 4 scale options ranging from Strongly Agree (SS) to Strongly Disagree (STS) to avoid *Central Tendency Bias*.

Table 1. Likert Scale Assessment

Description	Value
Strongly Agree (SA)	4
Agree (A)	3
Disagree (D)	2
Strongly Disagree (SD)	1

2.2.2 *Secondary Data*

Secondary data includes literature containing theories related to data privacy, as well as the application of the UTAUT model in research related to the use of payment features.

2.3 Data

Data analysis in this study used two analyses. First, quantitative descriptive analysis was conducted by describing and explaining the data collected through questionnaires distributed with the help of *Google Forms* to TikTok Shop users. Second, SEM-PLS analysis was assisted by using SmartPLS software. This method consists of two sub-models, namely *the outer model* and *the inner model*.

The outer model or measurement model was used to test the validity and reliability of the research data. Meanwhile, *the inner model* was used to assess the relationship between variables that had been validated and reliable with the *R-Square* and *F-Square* stages, then continued with the Gof (*Goodness of Fit*) test to see the goodness of the path model built by looking at SRMR [10].

2.3.1 *Validity Test*

A questionnaire instrument can be considered valid if it can accurately measure what it is intended to measure. Therefore, two validity tests were conducted.

For convergent validity, the criteria that must be met are an *Average Variance Extracted* (AVE) value and *communalities* above 0.5, as well as reliability above 0.6 [11] and a *factor loading* value of more than 0.70 [12].

Meanwhile, discriminant validity aims to ensure that different variables are not highly correlated with each other. Discriminant validity is fulfilled with an HTMT value < 0.90 [13].

2.3.2 *Reliability Test*

To measure the reliability of the instrument, two methods were used, namely *Cronbach's Alpha* for to measure the lower limit of the reliability value of a construct and *Composite Reliability* to measure the actual reliability value of a construct. A construct is considered reliable if the *Composite Reliability* value is greater than 0.70 [14].

2.3.3 *Multicollinearity Test*

Multicollinearity testing is used to assess whether there is a high correlation between independent variables. According to Ghozali [10], a good model must be free from multicollinearity. Testing is carried out using the Variance Inflation Factor (VIF) value, where VIF < 10 indicates no multicollinearity, while VIF > 10 indicates a multicollinearity problem.

2.3.4 *R-Square (Coefficient of Determination)*

The R-Square value measures the predictive power of the model, particularly for endogenous latent variables. With the assessment criteria $R^2 > 0.75$: Strong model.

$0.50 < R^2 \leq 0.75$: Moderate model. $R^2 \leq 0.25$: Weak model.

2.3.5 *F-Square (Effect Size)*

This test aims to determine whether the influence of exogenous constructs on endogenous constructs has a substantial effect. The effect size criteria are $f^2 = 0.02$: Weak influence of exogenous latent variables. $f^2 = 0.15$: Moderate influence of exogenous latent variables. $f^2 = 0.35$: Strong influence of exogenous latent variables.

2.4 *Hypothesis Testing*

Hypothesis testing is used to explain the direction of the relationship between endogenous and exogenous variables. Hypothesis testing is conducted by examining the probability and t-statistic. For the probability value, *the p-value* with *an alpha* of 5% is < 0.05. The t-Table value for an alpha of 5% is 1.98498. If the *t-value* is > 1.98, the hypothesis is accepted [15].

3. Results and Discussion

3.1 *Data Collection*

The research instrument used was a questionnaire compiled using Google Forms. Before being used for data collection, the instrument was first validated by the First Expert Functional Widyabasa of the Jambi Provincial Language Center. This validation process aimed to ensure the clarity of the language, the accuracy of the meaning, and the suitability of each question item to the research context. After being declared suitable, the questionnaire was then distributed to respondents who met the research criteria, both online and offline.

3.2 *Pilot Test*

Prior to the main data collection, the researchers conducted *a pilot test* of the instrument on October 25-27, 2025, by distributing the questionnaire to 33 respondents with characteristics similar to those of the research population. This pilot test aimed to assess the clarity, suitability, and consistency of the instrument. Of the total data collected, 3 respondents were excluded due to invalid responses, leaving 30 valid data sets for initial analysis and refinement of the research instrument.

3.2.1 *Validity*

A validity test was conducted to determine the extent to which the research instrument was able to accurately measure the intended construct. Convergent validity was considered fulfilled if *the factor loading* value was > 0.70 or AVE > 0.50, while discriminant validity was considered fulfilled if the HTMT value was < 0.90.

Table 2 presents the results of the *loading factor* and *Average Variance Extracted* (AVE) measurements for each latent variable. Based on the analysis results, there are four indicators with *loading factor* values below the standard. The *loading factor* value is still acceptable if AVE > 0.5 [16,17], so only the P3 indicator is removed from the model because it has a value below 0.5. All constructs are declared to have met convergent validity, as the AVE value of each construct is above 0.50.

Table 2. Convergent Validity Test Results

Variable	Indicator	Load Factor	Results	AVE	Result
Performance Expect*ancy*	HK1	0.850	Valid	0.579	Valid
	HK2	0.630	Valid		
	HK3	0.883	Valid		
	HK4	0.717	Valid		
	HK5	0.693	Valid		
Effort Expectancy	HU1	0.971	Valid	0.936	Valid
	HU2	0.964	Not Valid		
Social Influence	S1	0.958	Valid	0.815	Valid
	S2	0.844	Valid		
*Facilit*ating *Conditions*	F1	0.961	Valid	0.813	Valid
	F2	0.838	Valid		
Security	K1	0.813	Valid	0.725	Valid
	K2	0.904	Valid		
	K3	0.876	Valid		
	K4	0.808	Valid		
Privacy	P1	0.643	Valid	0.557	Valid
	P2	0.888	Valid		
	P3	0.439	Valid		
	P4	0.928	Valid		
	P5	0.727	Valid		
Behavioral Int*ention*	NM1	0.954	Valid	0.906	Valid
	NM2	0.950	Valid		
Actual User Behavior (*Use Behavior*)	PAP1	1.000	Valid		Valid

Based on Table 3, most of the HTMT values between constructs are below the threshold of 0.90, thus meeting the criteria for discriminant validity [13].

Table 3. Results of the Discriminant Validity Test

	HK	HU	S	K	P	F	NM	PAP1
HK						0.529		
HU	0.653					0.681		
S	0.377	0.359		0.633	0.236	0.623	0.653	0.557
K	0.462	0.209				0.399		
P	0.582	0.328		0.889		0.343	0.298	
F								
NM	0.751	0.607		0.338		0.580		
PAP1	0.514	0.615		0.613	0.514	0.509	0.478	

3.2.2 *Reliability*

Conducted using *Composite Reliability* values, with the criterion that a construct is considered reliable if the *Composite Reliability* value is > 0.70.

Table 4. Construct Reliability Test Results

Variable	***Composite Reliability***	**Reliability Criteria**	Results
*Performance Expect*ancy	0.871	> 0.7	Reliable
Effort Expectancy	0.967	> 0.7	Reliable
Social Influence	0.898	> 0.7	Reliable
*Facilit*ating *Conditions*	0.896	> 0.7	Reliable
Security	0.913	> 0.7	Reliable
Privacy	0.856	> 0.7	Reliable
(*Privacy*) Intention to Use	0.951	> 0.7	Reliable

Based on Table 4, all variables have met the *composite reliability* value above 0.70, it can be concluded that each variable has good internal consistency. Thus, the research instrument is declared reliable and suitable for use in the main data collection stage.

3.3 *Determining the Research Instrument*

Based on the validity and reliability test results in the *pilot test* stage, only indicators that meet the validity and reliability criteria are used in this study.

3.4 *Main Data Collection*

Main data collection was carried out after the final instrument was determined based on the pilot test results. This activity was carried out on November 1-9, 2025, by distributing questionnaires to respondents who met the research criteria, both online and offline. The collected data was then used for validity and reliability analysis and research model testing. From the questionnaire distribution process, 110 respondent data were collected. Since the required sample size was 100 respondents, the researcher selected the data by removing eight (8) respondents who gave uniform answers to all items and the last two (2) respondents to adjust the number to the research sample requirements.

3.5 *Data Collection Results*

The data collection results are presented in two parts, namely respondent characteristics and quantitative descriptive analysis of the research variables.

3.5.1 *Respondent Characteristics*

Data was collected from 100 respondents who met the research criteria. The characteristics of the respondents in this study included gender, age, domicile (subdistrict of residence), length of time using TikTok Shop, and frequency of purchases in the last month.

a. Gender

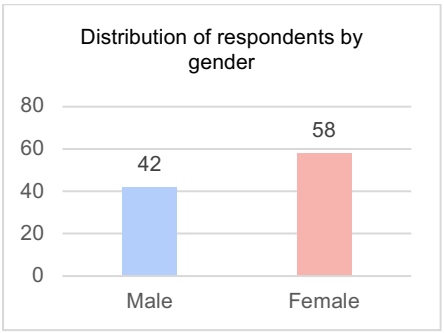

Figure 1. Distribution of respondents based on gender

Based on Figure 1, it shows that the majority of respondents participating in this study are women. This condition is in line with the phenomenon of active TikTok Shop users, most of whom are from the female group, who generally shop online more often than men.

b. Respondent Age

Figure 2 shows that TikTok Shop users in Jambi City are dominated by young people belonging to Generation Z,

who are active users of social media and online shopping platforms.

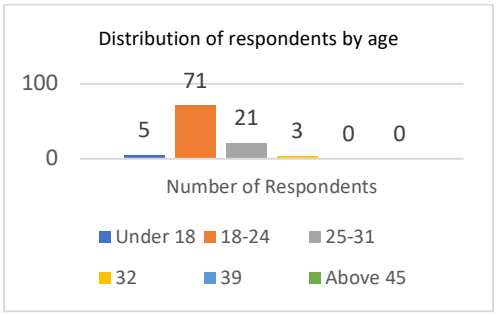

Figure 2. Distribution of respondents based on age

c. Respondents' Domicile

All respondents are residents of Jambi City, in accordance with the research criteria.

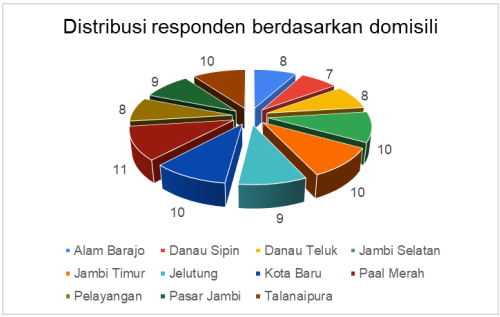

Figure 3. Distribution of respondents based on residence

d. Length of TikTok Shop Use

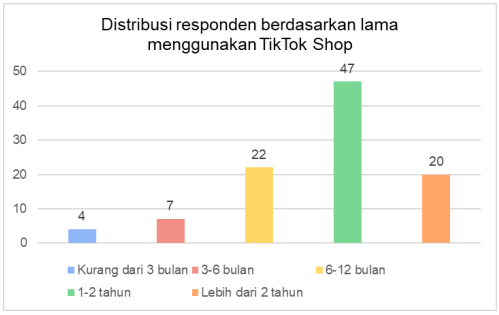

Figure 4. Distribution of respondents based on TikTok Shop experience

Based on Figure 4, it is known that the majority of respondents have been using TikTok Shop for 1–2 years. These results indicate that most respondents have been using TikTok Shop for quite some time, so they already have sufficient experience in shopping through this platform.

e. Purchase Frequency in the Last Month

Based on Figure 10, it shows that most respondents are active buyers with moderate purchase frequency, which indicates a tendency to use TikTok Shop regularly but not excessively.

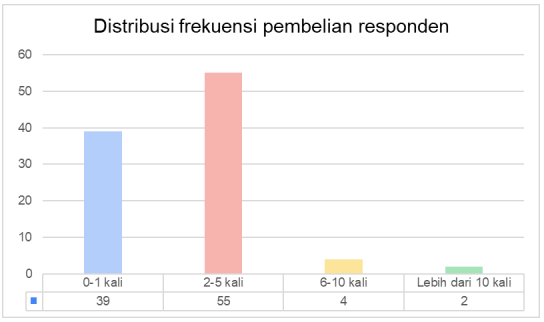

Figure 5. Distribution of respondents' purchase frequency

3.5.2 *Quantitative descriptive analysis*

Measurements were conducted using a four-point Likert scale, and the analysis results are presented in the form of the mean value for each indicator.

Table 5. Results of Descriptive Analysis for Each Research Indicator

Variable	Code	Mean
Performance Expect*ancy*	HK1	3.74
	HK2	3.34
	PE3	3.55
	HK4	2.88
	HK5	3.73
Effort Expectancy	HU1	3.68
	HU2	3.47
Social Influence	S1	3.29
	S2	3.38
*Facilit*ating *Conditions*	F1	3.71
	F2	3.61
Security	K1	3.31
	K2	3.38
	K3	3.25
	K4	3.64
Privacy	P1	2.99
	P2	3.2
	P4	3.19
	P5	3.36
Behavioral Intention	NM1	3.57
	NM2	3.43
Actual Behavior (*Use Behavior*)	PAP1	3.27

Based on Table 5, in general, the results show that respondents' responses to all statements in the questionnaire tend to be positive.

The indicator with the highest average value is HK1 (3.74), indicating that respondents consider TikTok Shop to provide convenience in shopping activities. Meanwhile, indicator HK4 (2.88) shows that some respondents have not fully experienced the advantages of TikTok Shop's payment features compared to other platforms.

Table 6. Convergent Validity Test Results

Variable	Indicator	Load Factor	Results	AVE	Result
*Performance Expect*ancy	HK1	0.778	Valid	0.533	Valid
	HK2	0.591	Valid		
	HK3	0.848	Valid		
	HK4	0.787	Valid		
	HK5	0.610	Valid		
Effort Expectancy	HU1	0.927	Valid	0.789	Valid
	HU2	0.848	Invalid		
Social Influence	S1	0.883	Valid	0.780	Valid
	S2	0.884	Valid		
*Facilit*ating *Conditions*	F1	0.882	Valid	0.784	Valid
	F2	0.889	Valid		
Security	K1	0.844	Valid	0.624	Valid
	K2	0.797	Valid		
	K3	0.772	Valid		
	K4	0.745	Valid		
Privacy	P1	0.717	Valid	0.650	Valid
	P2	0.811	Valid		
	P4	0.848	Valid		
	P5	0.842	Valid		
Behavioral Intention	NM1	0.901	Valid	0.806	Valid
	NM2	0.894	Valid		

Table 7. Results of the Discriminant Validity Test

	HK	HU	S	K	P	F	NM	PAP1
HK						0.676		
HU	0.662					0.141		
S	0.774	0.127		0.809	0.478	0.768	0.806	0.667
K	0.764	0.221				0.843		
P	0.731	0.552		0.843		0.510	0.469	
F								
NM	0.760	0.245		0.789		0.731		
PAP1	0.685	0.239		0.579	0.388	0.640	0.726	

3.5.3 *SEM-PLS Analysis*

a. Measurement Model (*Outer Model*)

- Validity Test

  Convergent Validity Test

An indicator is considered valid if the *outer loading* value is > 0.70 and the AVE value is > 0.50. The following table shows these results:

Table 6 refers to the criteria that *loading factor* values between 0.5–0.6 are still acceptable if AVE > 0.5 [17] and indicators are declared valid if they have an *outer loading* value above 0.5. Thus, all constructs are declared to have met convergent validity, as the AVE value of each construct is above 0.50.

However, for the Actual User Behavior variable, the AVE value does not appear because this type of variable is formative, not reflective. This means that the indicators form the variable, rather than being influenced by it. Therefore, tests such as AVE and *loading factor* are not used for this variable.

Discriminant Validity Test

Discriminant validity is considered to meet the criteria if the HTMT value is < 0.90 [13]. The following are the results of the calculation:

Based on Table 7, all HTMT values between constructs are below the threshold of 0.90, thus meeting the criteria for discriminant validity [13].

- Reliability Test

Reliability was assessed using the *Composite Reliability* method, where variables are considered reliable if the *Composite Reliability* value is > 0.7.

Table 8. Reliability Test Results

	***Composite reliability* (rho_c)**	**Description**
HK	0.848	Reliable
HU	0.882	Reliable
S	0.877	Reliable
K	0.869	Reliable
P	0.881	Reliable
F	0.879	Reliable
NM	0.892	Reliable

b. Structural Model (*Inner Model*)

This structural model consists of testing for Multicollinearity, *R-Square* (*coefficient of determination*), *F-Square* (*f^2 effect size*)

- Multicollinearity Test

The test was conducted using the *Variance Inflation Factor* (VIF) value, where VIF < 10 indicates no multicollinearity, while VIF > 10 indicates a multicollinearity problem.

Based on Table 9, the analysis results show that all VIF values are below the threshold of 10. Thus, it can be concluded that there is no multicollinearity between indicators in all constructs, including the *Use Behavior* variable.

- *R-Square*

The R-Square value measures the predictive power of the model, particularly for endogenous latent variables. The following are the assessment criteria: $R^2 > 0.75$: Strong model. $0.50 < R^2 \leq 0.75$: Moderate model. $R^2 \leq 0.25$: Weak model.

Table 9. Multicollinearity Test Results

Variable	**F**	**HK**	**HU**	**K**	**NM**	**P**	**PAP1**	**S**
F							1,415	
HK					2,688			
HU					1,798			
K					2,913			
NM							1,415	
P					2,466			
PAP1								
S					1,870			

Table 10. *R-square* Results

	R-square
NM	0.506
PAP1	0.459

Based on Table 10, the *R-Square* value for the Intention to Use (NM) variable is in the moderate category. Meanwhile, for the Actual User Behavior (PAP) variable, it is in the weak category.

- *F-Square* (*Effect Size*)

The criteria for *Effect Size* values are: $f^2 = 0.02$: Weak influence of exogenous latent variables. $f^2 = 0.15$: Moderate influence of exogenous latent variables. $f^2 = 0.35$: Strong influence of exogenous latent variables.

Table 11. *F-square* Results

	HK	**HU**	**S**	**K**	**P**	**F**	**NM**	**PAP1**
HK							0.054	
HU							0.003	
S							0.069	
K							0.109	
P							0.017	
F								0.106
NM								0.300
PAP1								

Based on Table 11, these results show that although most exogenous variables have a weak effect on the intention to use TikTok Shop, the intention to use has a moderate effect on actual user behavior, which means that the higher a person's intention to use TikTok Shop, the greater their tendency to actually make transactions on the platform.

- Gof Test (*Goodness of Fit*)

The model is considered a good fit if the SRMR value is 0.15, the Chi-Square value is >0.05, and the NFI value is <0.90.

c. Hypothesis Testing

The test was conducted using the *bootstrapping resampling* method in SmartPLS. This test was conducted by looking at the t-statistic and *p-value* of

each relationship between constructs. Furthwemore, if the t-statistic > 1.984 and *the p-value* < 0.05, then the hypothesis is accepted. Conversely, if the t-statistic ≤ 1.984 and *the p-value* ≥ 0.05, then the hypothesis is rejected.

Table 12. Model Fit Results

	Saturated Model	Estimated Model
SRMR	0.090	0.093
d_ULS	2.059	2.203
d_G	0.936	0.962
Chi-square	553.691	565.406
NFI	0.592	0.583

Table 13. Hypothesis Testing Results (*Bootstrapping)*

Hypothesis	*Original sample*	*T statistics*	*P values*	Description
HK -> NM	0.268	2.246 > 1.984	0.025 < 0.05	Accepted
HU -> NM	0.050	0.523 < 1.984	0.601 > 0.05	Rejected
S -> NM	0.252	2.467 > 1.984	0.014 < 0.05	Accepted
K -> NM	0.396	2.995 > 1.984	0.003 < 0.05	Accepted
P -> NM	-0.145	1.440 > 1.984	0.150 > 0.05	Rejected
F -> PAP1	0.284	3.319 > 1.984	0.001 < 0.05	Accepted
NM -> PAP1	0.480	5.673 > 1.984	0.000 < 0.05	Accepted

3.6 *Discussion of Research Results*

The following is a discussion of the research results in the form of 7 hypotheses that were tested:

H1 : Performance expectancy has a positive effect on the intention to use the payment feature on TikTok Shop

Based on Table 11, it can be seen that the *Performance Expectancy* variable has a positive and significant effect on *Behavioral Intention*. Hypothesis 1 is **accepted**. This means that the greater the benefits perceived by users, the higher their intention to use the payment feature on TikTok Shop.

These research results are in line with the research conducted by [18] who also found that the *performance expectancy* variable has a positive and significant effect on the *behavioral intention* variable.

Although this hypothesis shows a positive influence, and the results do not fully reflect an objective perception of benefits, they may be influenced by external factors such as TikTok Shop's marketing techniques.

H2 : Effort expectancy has a positive effect on the intention to use the payment feature on TikTok Shop

Based on Table 11, it can be seen that the *Effort Expectancy* variable shows a positive but insignificant effect on *Behavioral Intention*. Hypothesis 2 **is rejected**. This means that the ease of use of the payment feature is not yet a factor that encourages users to use it.

The results of this study are in line with research conducted by [14], who also found that the *effort expectancy* variable did not have a positive and significant effect on the *behavioral intention* variable. This finding shows that the perception of ease does not always determine users' intention to use TikTok Shop when the technology is considered common or easy to use.

The insignificance of this hypothesis indicates that ease of use is not a major issue for users in using TikTok Shop. Other factors such as trust in the platform and security expectations, may also influence users' intentions.

H3 : Social influence has a positive effect on the intention to use the payment feature on TikTok Shop

Based on Table 11, it can be seen that the *Social Influence* variable has a positive and significant effect on the *Behavioral Intention* variable, and hypothesis 3 **is accepted**. This means that encouragement or recommendations from others play a role in increasing users' intention to use the payment feature on TikTok Shop.

The results of this study are in line with research conducted by [18], which found that *social influence* has a positive and significant effect on *behavioral intention*.

Although this hypothesis is accepted, these results need to be analyzed more carefully, because the social influence indicator only measures from a limited scope of environment.

H4 : Data security has a positive effect on the intention to use the payment feature on TikTok Shop

Based on Table 11, it can be seen that the Security variable has a positive and significant effect on the Behavioral Intention variable, and hypothesis 4 **is accepted**. This means that the higher the level of data security perceived by users, the greater their intention to use the payment feature on TikTok Shop.

The results of this study are in line with the research conducted by [8], which states that the security variable has a positive and significant effect on the intention to use.

Although accepted, it should be noted that the perception of security in this study is subjective from the respondents and may not necessarily reflect the actual technical security conditions.

H5 : Data privacy has a positive effect on the intention to use the payment feature on TikTok Shop

Based on Table 11, it can be seen that the Privacy variable shows a negative and insignificant effect on the Behavioral Intention variable, so hypothesis 5 **is rejected**. This means that privacy perception is not a factor that influences users' intention to use the payment feature on TikTok Shop.

The results of this study are in line with the research conducted by [8], which states that the privacy variable has a negative and insignificant effect on the use behavior variable.

These results cannot be directly interpreted to mean that privacy does not play an important role for users. Users often feel that privacy is important, but this is not reflected in their behavior when using e-commerce platforms
e-commerce platform. The risks to privacy that are often overlooked make users feel that privacy is no longer important and they no longer critically assess these risks.

H6 : Facilitating conditions have a positive effect on actual user behavior of payment features on TikTok Shop

Based on Table 11, it can be seen that the Facilitating Conditions variable has a positive and significant effect on Actual User Behavior (Use Behavior), and hypothesis 6 **is accepted**.

The results of this study are in line with research conducted by [19], which shows that the Facilitating Conditions variable affects the Use Behavior variable.

An easily accessible system serves as a driver for users to use an application. However, the results of this hypothesis indicate that user experience still depends on platform readiness and operational support.

H7 : The intention to use has a positive effect on the actual behavior of users of the payment feature on TikTok Shop

Based on Table 11, it can be seen that the Behavioral Intention variable has a positive and significant effect on the Actual User Behavior variable, and hypothesis 7 **is accepted**.

The results of this study are in line with the research conducted by [18] that the behavioral intention variable has a positive and significant effect on use behavior. The use of TikTok Shop is still driven by users' desires or intentions, not by habits or long-term beliefs.

4. Conclusion

The influence of data privacy on the decision to use the payment feature on TikTok Shop shows that the data privacy variable does not have a significant effect on the intention or decision to use the payment feature on TikTok Shop. This means that users' perceptions of data security and privacy protection are not the main factors determining whether users will use the TikTok Shop payment feature. Therefore, users tend to continue using the service even if their level of concern about privacy is not high.

Furthermore, regarding the influence of factors in the UTAUT and data privacy on the adoption and use of payment features, this study found that several constructs in the UTAUT model have a significant influence on the adoption and use of TikTok Shop payment features. Performance Expectancy has a positive and significant effect on the intention to use, indicating that perceived benefits are the main reason users are interested in using the payment feature.

However, Effort Expectancy does not have a significant effect, meaning that ease of use is not a determining factor in user intention. In addition, Social Influence has a positive and significant effect, indicating that social encouragement influences the intention to use. Security was found to have a positive and significant effect, showing that the technical security aspects of the system increase users' desire to use the payment feature. On the other hand, Privacy does not have a significant effect on the intention to use. Moreover, Facilitating Conditions has a significant effect, indicating that facility support and the availability of supporting tools increase the likelihood of users actually using the payment feature. Finally, Behavioral Intention has a positive and significant effect on Use Behavior, indicating that the intention to use is a strong predictor of actual user behavior.

Overall, this study concludes that the adoption and use of TikTok Shop payment features are more influenced by factors such as benefits, social influence, security, and supporting facilities than by factors such as privacy or ease of use.

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