

ABSTRACT

Password sharing on Subscription Video on Demand (SVOD) services has become a widespread phenomenon in the digital era. While offering convenience among users, this practice violates platform policies, potentially reduces providers' revenues, and poses serious risks to users' personal data and payment information security. In Indonesia, this phenomenon has been intensifying alongside the growing popularity of Netflix, yet academic studies examining the psychological and social drivers of password-sharing behavior remain limited. The low level of digital literacy regarding information security further exacerbates these risks. Therefore, this study is crucial for understanding the psychological and social determinants of account-sharing behavior and providing empirical foundations for designing more effective prevention strategies. This study aims to analyze the influence of social norms and piracy neutralization on password-sharing intentions and to examine the moderating effects of privacy concern and fashion involvement in strengthening or weakening these relationships. A quantitative approach with a descriptive and explanatory design was employed. Data were collected through an online survey involving 350 Netflix users in Indonesia who have engaged in password-sharing activities, either as borrowers or lenders. Data analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM). The findings are expected to contribute theoretically to the advancement of digital consumer behavior literature and practically to the strategic management of account-sharing risks by Subscription Video on Demand (SVOD) service providers in Indonesia.

Keywords: *Subscription Video on Demand, password sharing, piracy neutralization, social norms, privacy concern, fashion involvement.*