The Effect of a Different Environment on Providing Personal Information When Engaging in E-Commerce: The Case of Saudis in the UK

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Abstract

The results reported in this paper are part of a study comparing the online behaviour of Saudis living in Saudi Arabia (SA) and those living in the United Kingdom (UK). It is acknowledged that culture and the environment play an important role to develop trust in E-Commerce and particularly when providing personal information. Previous studies have shown that this is particularly true for Saudis leaving in Saudi Arabia and this has affected the development of E-Commerce. The current study looks at the behaviour of Saudis living in a different environment and investigates on whether the new environment affects their behaviour. Quantitative data was gathered from 169 Saudi who live in the UK. The factor tested are related to "culture" and composed of 5 personal information and an aggregation of this information for male and females. The early results of this study show that there are some changes that have been noticed in the behaviour of Saudi living in the UK. However, some cultural aspects still remain within the community.

Keywords: E-Commerce, Saudi Arabia, Culture, Quantitative Research, Personal Information, UK.

1 INTRODUCTION

One of the essential "determinants'' for the high-speed development of E-Commerce (EC) worldwide is the development of Information and Communication Technologies (Jehangir, et al., 2011). Indeed, ICT allowed Business to Customer (B2C) EC to become one of the most popular and important segment of the digital economy allowing customers to conduct transactions via the Internet (Chin, et al. 2009). ICT has an enormous influence on populations, companies and buyers (Jehangir, et al., 2011).

This study endeavor to look at the willingness of Saudis to provide their personal information when shopping online outside Saudi Arabia. The study attempts to investigate whether a change in the environment and culture will affect the behaviour of Saudi living in the UK in providing their personal information. Previous studies have identified privacy, mainly the misuse of personal information, as one of the main barriers in the development and adoption of EC in Saudi Arabia (AlGhamdi, Drew and AlFaraj, 2011). Respondents were worried to provide for example their email, phone number, address and date of birth. The study reported that this was particularly of great concern the young female population where the misuse of personal information can have serious consequences. As far as we are concerned, no other study has attempted to look at the issue of providing personal information among

Saudi outside Saudi Arabia. The outcomes of such a study will help in getting a better understanding on whether it is the culture or the environment that affect the decision of providing personal information. The remaining of the paper is organized as follows. In section 2, a short background on EC and cultural influence in the adoption and use of EC particularly among Saudis will be provided. Section 3 describes the research methodology and Section 4 summarizes the results of the study.

2 BACKGROUND

- **E-Commerce**

B2C EC is recognized as one of the biggest achievement of the development and growth of the WWW. EC is seen as a revolution in the business world as it added new features to the whole process of trade guarantying smart, more rapid services at competitive prices (Rajon, et al. 2011). Customers are allowed to buy from markets around the world without seeing the goods or trying the services. EC obtains a 'competitive' benefit as it allows access to worldwide marketplaces and is an appropriate method for all sorts of companies (Jehangir, et al. 2011). Several large corporations have established a web presence and engaged in EC as a way of increasing their profits and competitiveness (Laudon, et al. 2007). EC offers services that enable customers to purchase, sell and pay via the WWW and it has been fully set up and used in developed countries by online purchasers. However, developing countries still do not take full advantage from EC development. Many researchers have pointed out that EC in developing countries will be confronted with more risks than in developed countries (Molla, et al. 2005).

- **Culture**

Several "cultural differences" exist among and within nations (Bajaj 2004). Culture can be defined as "a set of shared and enduring meaning, values, and beliefs that characterize national, ethnic, or other groups and orient their behaviour." (Mulholland 1991). It is accepted that culture might be an essential factor in online trust (Clark, 1999). One of the reasons why Business to Business (B2B) is more developed than B2C is the absence of cultural and language trustworthiness in B2B models (Bigdeli, et al. 2009). The Saudi Arabian population shows 'characteristics that are common' in the Arab world (Hofstede and Hofstede, 2005). Alhomaid (2010) identified that ''the culture in Saudi Arabia is perceived as an uncertainty avoiding culture, whereby a feeling of uncertainty and anxiety towards unknown situation''. It can be deduced that culture can obstruct the growth of EC in Saudi Arabia (Alhomod 2010). Al-Gamdi, Drew and AlFaraj (2011) stated that there are still obstacle that concern EC development in Saudi Arabia(SA) such as "ICT infrastructure, trust and privacy issues, cultural issues and the absent of clear regulations". In their study one participant stated that there is no trust in the Saudi Companies in keeping personal information secret. It was also mentioned in other studies that there are no cultural problems in Saudi Arabia which affect EC implementation (Al-Gaith 2010). From the companies' directors point

of view, it was stated that the culture of online shopping of Saudi citizens does not help the establishment of an E-market.

3   RESEARCH METHODOLOGE

This study used a survey method to investigate Saudis attitudes towards providing their personal information when they engage in online shopping in the UK, an environment that is completely different from their own. This method enabled to carry out an experiential investigation of phenomenon in its real life environment. In this part of the research questionnaires were used and valued by a pilot study. The questionnaire was designed in English and then translated into the Arabic Language. The Likert scale of 1-5 where 1 was "strongly disagree" and 5 was "strongly agree" was used.

The results presented in this paper are part a more larger study comparing the behaviour of Saudis living in Saudi Arabia and the UK to help in the design of a framework for EC development in Saudi Arabia. The part of the questionnaire dealing with the cultural aspect of EC acceptance is given in Table 1.

Table 1: The cultural aspect part of the questionnaire

To what extend do you agree or disagree with the following statements that relate to culture?					
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Do you think giving personal information (name, e-mail, phone number, address and date of birth) for female is acceptable?					
Do you think giving personal information (name, e-mail, phone number, address and date of birth) for male is acceptable					
I do not mind providing my name when buying online					
I do not mind providing my address when buying online					
I do not mind providing my email when buying online					
I do not mind providing my phone number when buying online					
I do not mind providing my date of birth when buying online					

The sample used consists of 169 respondents. The distribution of the sample with regards to age and gender is given in Table 2. The subsequent figures given in the analysis section should be read taking the data produced in this table into account as some age groups have more respondents than others.

Table 2: Gender and Age distribution of the sample

	Age					Total
	18-24	25-34	35-44	45-54	Over 55	

Gender	Male	22	32	23	2		1	80
	Female	22	47	17	3		0	89
Total		44	79	40	5		1	169

4   RESULTS

The objective of this part of the study is to identify whether there are barriers and problems that prevent Saudi online buyers from providing their personal information when buying online while leaving in a different environment (UK). The first part of the study looks at the willingness of the participants to provide all their personal information by gender. The subsequent questions look at specific information. This approach attempts to understand if some information is regarded as being more sensitive than others. All analysis are performed taking gender and age groups into consideration.

On the question on whether providing personal information that includes name, email, phone number, address and date of birth is acceptable, Figure 1 shows the summary of the responses with regards to females and Figure 2 for males.
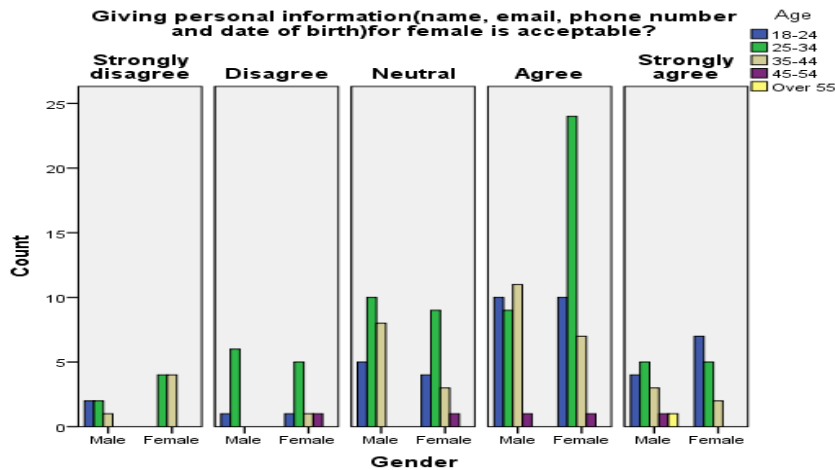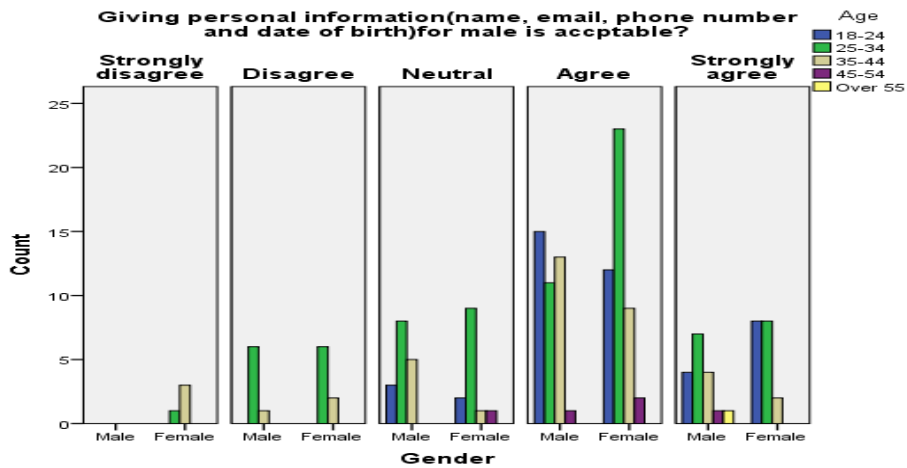

Figure 1: Providing personal information for female engaging in EC.

Figure 2: Providing personal information for male engaging in EC

Using the Likert scale, Figure 1 shows that over 40% of the participants agree that it is acceptable for females engaging in B2C EC to provide their personal details and with over 15% strongly agree. This shows that over half of the population are comfortable with females providing their details. With regards to male, over 50% agree and over 20% strongly agree. It is worth noting that around 15% of the sample still disagree or strongly disagree with females providing their personal details. This is reduced to around 10% when it comes to males providing their details.

In the studies conducted in Saudi Arabia, some personal information such as home address, email, phone number and date of birth have been specifically mentioned by the respondents as being very sensitive. The following questions will look at specific personal information. The aim of this analysis is to investigate if some information are seen as more sensitive than others.

When it comes to goods, it is essential that customers provide an address to where they should be delivered. In the UK customers will provide their home or work address and this is regarded as an essential part of an EC transaction. Figure 3 summarises the results for the willingness to provide the home address when buying online. Around 58% of the respondents do not mind providing their home address and around 33% strongly agree. Less than 4% disagree or strongly disagree.
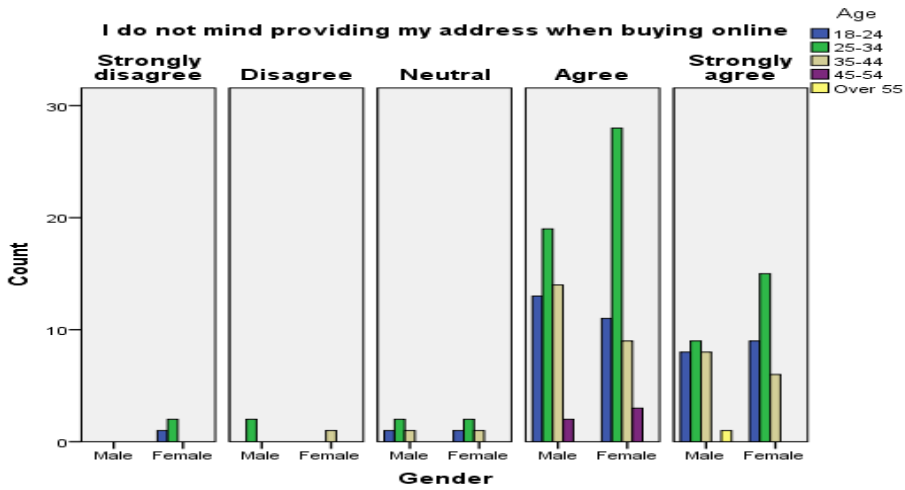
Figure 3: Providing home address when shopping online

With regards to providing the customer name, Figure 4 summarises the results of this study. Around 53% agree that it is fine for them to provide their name and around 30% strongly agree. Around 13% disagree or strongly disagree.
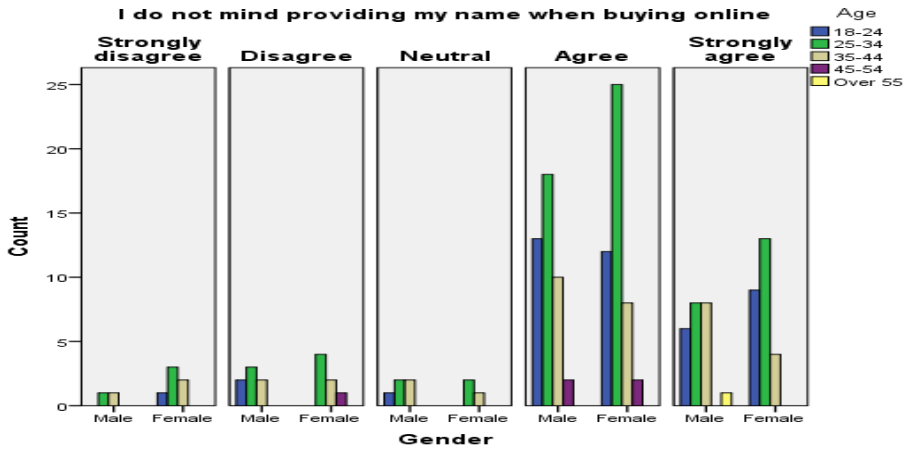
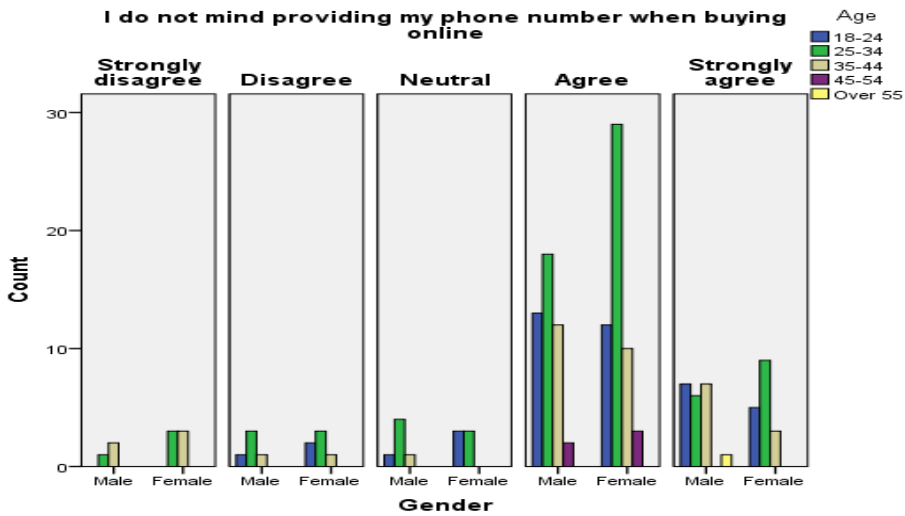***Figure 4: Providing customer name when shopping online***

Figure 5 shows the results of the survey with regards to providing the customer email. Around 58% agree that it is fine to provide an email address and around 31% strongly agree. The percentage of participants that disagree or strongly disagree represent around 6%.
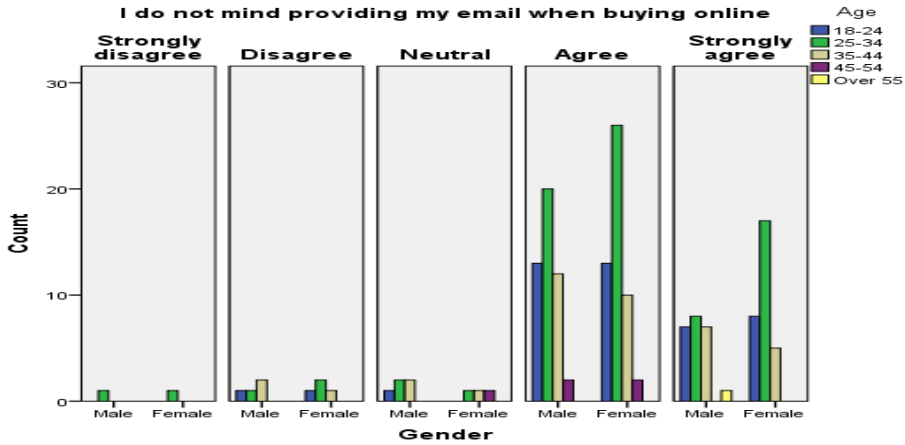
Figure 5: Providing customer email when shopping online

Figure 6 illustrates the results with regards to customers providing their phone number when buying online. Around 58% agree and around 22% strongly agree. There are around 12% that disagree r strongly disagree.

With regards to providing their date of birth, the results are shown in Figure 7. Around 49% agree and around 22% strongly agree. Around 16% disagree or strongly disagree.

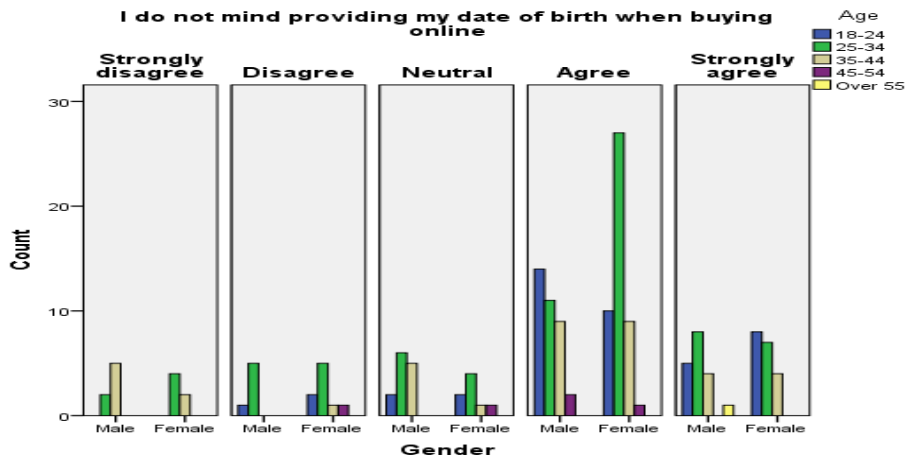*Figure 6: Providing customer phone number when shopping online*

Figure 7: Providing customer date of birth when shopping online

4. CONCLUSION

This study was carried out to investigate Saudis' attitudes towards engaging in B2C EC when they live in a developed country like the UK. The results are given in the previous section. A shallow analysis of these early results shows that in general, Saudis in the UK seem to be more open in providing their personal details when shopping online. It is worth noting the difference in accepting females to provide their personal details (55%) to the males providing their details (70%). There are also 15% of the respondents that are not comfortable for females to provide their details.

When it comes to specific information, a very large number of respondents are fine with address and email but there are fewer that agree with providing their phone number and date of birth. The results are summarized in Table 3.

Table 3: Summary of the respondents for individual information

	Address	Name	Email	Phone Number	Date of Birth
Agree/S. Agree	91%	83%	89%	80%	71%
Disagree/S. Disagree	4%	13%	6%	12%	16%

When it comes to analyzing the data based on the gender of the respondents, there is no significant difference in their answers. It is worth mentioning that for the "Strongly disagree" category of answers, there seems to be more females then males. However, the numbers are small and we cannot draw any conclusions. Similarly, when it comes to the analysis by age groups, there are no significant differences in the answers given by the different groups.

More statistical analysis on the sample are required to gain a deeper understanding of the behaviour of the sample. Tests should be performed to confirm or not the significance of the answers based on gender and age groups. Other information such as the level of education and income could be used to see if there are any demographic parameters that could affect the participants' answers and behaviour.

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