

The Impact of Trust Factors in an E-Commerce Transactions (Security and Privacy) Environment on Saudis Consumers' Behaviour in Saudi Arabia

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Summary

The present proposal aims to expose the actual interest of developing a project in the area of the (B2C) e-commerce, investigating a developing country, Saudi Arabia (SA), and Saudi customers regarding the impact of trust factors on e-commerce transactions. This focuses on the environment of Saudis consumer behaviour, exploring the changes within the past 8 years in trust aspect factors in security and privacy, that might affect Saudis in their decision to engage with e-commerce without any hesitations. For this work, the research has aimed to collect data from SA to draw a comparison with respect to results from the past outcomes 8 years ago, which will now include a new model with larger data of customers, and this model could be used to improve B2C in SA and developing countries. Most of the approaches as of recently utilise models of e-commerce that have been used in developed countries, therefore the new model is based on collecting new data from SA, include customers from a developing country background which is rapidly growing in e-commerce field.

Keywords: E-Commerce, Saudi Arabia, Trust, Behaviour, Security, Privacy.

State Of The Art

E-commerce is the operation of purchasing and selling merchandise and services through the internet. Due to the significance that technology has had throughout history and being one of the most crucial pillars of trade in the present day, economies are rapidly growing their e-commerce technology adoption (Binsaif, 2022). Technology is the pillar of successful e-commerce project. Ultimately, there is huge potential for e-commerce to grow but it is not performance thus at the estimated pace (AlGhamdi et al., 2011). The intent to buy in e-commerce is highly influenced by both trustworthiness and surface credibility; a new indicator of purchase intention and very important for e-commerce satisfaction (Attar, et al. 2021). Given the unique aspects of internet transactions, and the consequent dependency on technology and consumer involvement in how services are provided, customer loyalty is gained. Customer satisfaction regarding their purchases made through the internet can be attributed in part to their perception of value, which serves as an intermediary for interactions with a number of competitors (SOCG, 2012; Liza, et al. 2021). SA is the 28th largest marketplace for e-commerce with an expected revenue of US\$10,041.7 million by the end of 2023 (ECBD, 2023), resulting in a projected market volume of US\$16,660.0 million by 2027 with an expected increase of 12.6% in

2023 (ECBD, 2023). SA has a strong economy, a young population, and the largest marketplace in the Middle East in Information Communication Technology (ICT), as well as having the highest percentage of mobile phone users worldwide. Regarding the Saudi economy, the Kingdom of Saudi Arabia's Budget (2023) provides the total approved expenditure of SAR 1,114 billion. Presently, Saudi e-commerce is undergoing a dramatic shift as investors are wholly active in creating the e-commerce marketplace development (citc.sa, 2017). It is assumed that Saudis' behaviour towards using B2C e-commerce is positive in the UK as they are adapting to online shopping in a high percentage, as customers are pleased with the developments in this field (Alshehri and Mezaine 2013). Business organisations must initially comprehend the concerns of their consumer base regarding e-commerce, in addition to their view of the safety and privacy aspects of e-commerce applications in order to design adequate regulations and secure technological frameworks (Saeed, 2023). Nevertheless, Alshehri, and Meziane (2017) remarked that Saudis in the UK have greater trust when they buy online than their colleagues in SA. They are keener to deliver their payment details when buying via the internet than those in SA are, which is a vital transformation that is worth remarking, as this might be the key to support B2C e-commerce. The e-commerce market in SA is progressively growing and is noticeable by numerous new announcements (citc, 2017). These outcomes propose that secure advanced environments of online transactions truly have affected online purchasing. Specifically, when it was pointed to that when customers discover a developed B2C environment, as they are feeling confidence in their online transactions. Thus, their adoption with online shopping grows, which thereby increases the secure online advanced environment, regardless of the customers' context (Alshehri, and Meziane 2018). Nonetheless, it has not been potential to extend to this possibility because not enough information is known so far about the explanations regarding why Saudis are not engaging with e-commerce rapidly, whether their behaviour is conditioned by the developed environment and/or they are willing to buy online in SA without any conditions. The issue drawn is indeed a significant one in the context of increasing e-commerce on a global scale. Thus far, within the context of B2C e-commerce and the differences environments specifically when Saudis are do their shopping online in SA, and their e-commerce habits in developed countries, lacks sufficient research directed to the Middle East and SA in particular. Thus, when vulnerabilities are fixed evidently, buyers are more inclined to feel safer and more assured whilst browsing commerce websites and in turn increasing customer satisfaction. Accordingly, heightened security alertness could surge e-commerce platforms (Qasaimeh et al., 2022). However, in 2016, B2C e-commerce was spending surpassed SAR 29.7 billion (citc.sa, 2017). Whereas, in 2023, the profits within the e-commerce sector are estimated to reach "US\$10.16 billion in 2023, an annual growth rate (CAGR 2023-2027) of 13.47%, bringing about a projected market volume of US\$16.84 billion by 2027" (statista, 2023). Therefore, In the eCommerce market in SA, the number of users is assumed to amount to 28.5m users by 2027 (statista.com, 2023). To mitigate the potential risk, security, safety, and quality of data related with banking, service providers should develop a robust security system when offering mobile payment services to customers (Almaiah et al., 2022). Trust and security have an important positive effect to forming perceived trust by customers, encompassing reputation, privacy, advantages, and security (Alqahtani & Albahar, 2022). The structure of this proposal will be the objectives, outline methodology, then the work plan and the references. This research will explore the changes in SA e-commerce trust environment.

Aims & Objectives:

The purpose of this research study is to improve the background through which the understanding of Saudi customers' attitudes towards online shopping can be expanded by exploring the impact of trust factors in B2C e-commerce transactions. This will emphasise the impact on the environment on Saudis consumers' behaviour. To achieve this aim, the following three objectives are formulated.

- To establish whether any difference in attitude towards e-commerce is evident among Saudi nationals in the current development in e-commerce environment.
- To explore the factors that might affect Saudis in their decision to engage with e-commerce in the current situation.
- To explore the changes the past 8 years in the trust aspects factors, security and privacy, that might affect Saudis in their decision to engage with e-commerce without any hesitations.

Outline Methodology

The study adopts a qualitative data approach in which one data is gained to enable collecting in depth data. As the nature of qualitative research is iterative and growing, interim discoveries can be used to apprise continuing data collection analysis. Sampling methodology is focused, thus study cases generate the greatest understandings pertaining to the phenomenon under study. Furthermore, data collection allows members to accelerate a means of findings (Creswell et al. 2008). Therefore, this assists in establishing the validity of the study and the reliability of the results. This project studies the impact of trust factors in B2C e-commerce transactions and highlights the influence of the environment on Saudi consumers' behaviour regarding trust in security issues on the online payment systems. The interviews will be conducted from Saudi nationals living in SA who have agreed to provide data from the original research. This research aimed to receive numbers of up to 18 responses from the interviewers between the ages of 18-60 years old from males and females' participants. The interview questions from (1-9) obtained from the previous study (Alshehri, 2015), whereas question (10, 11, 12 , and 13 were added) as follows:

Table 1: List of interview questions

List of interview questions	
1.	Do you mind providing your payment details to local companies?
2.	Do you mind providing your payment details to overseas companies?
3.	Do you prefer companies that provide different payment methods?
4.	Do you think companies must have a secure online payment system?
5.	Do you think companies should make the security of the payments clear on their websites?
6.	Do you think technology uses to protect online payment is very important?
7.	Do you mind for your payment details to be stored by the company for future transactions?
8.	Do you think it's important if companies' websites have a guidance explaining the payment method?
9.	Do you think you will buy online or buy more if your bank guarantees your transactions to be safe?
10.	Do you concern about your bank details when you buy online and to what extend?
11.	Do you trust online payment systems as much as 7 years ago? (why)
12.	Do you think you need more awareness about the online payment system?
13.	Do you think your personal information is safe when you buy online?

Work Plan

Work plan with the time expected to be consigned to the task.

1- Literature review will be reviewed and the set-up of an articles database. (2 months)

2 - Data collection (1 month).

3 - Analysing the data with the intent of improving a new framework of B2C e-commerce environment where to build the model of a first framework (Alshehri, 2015) to work based on the new principle (1 month).

4- Tests and experiments in the data and the documentation of results. This is expected to lead to the publication of at least one article in an international conference and/or journal, and therefore includes this work with the time needed to write the articles and probably attend some scientific events will show interest on the project, to present the idea and consider the viability of an industrial prototype (1 month).

5- Final documentation of the work in the form of a paper. Writing the paper with the implementation and compare it with the first result (1 month).

Total time needed - 6 months.

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