

Factors Influencing E-Commerce Adoption by Retailers: A Quantitative Analysis

Bolla Veerabrahmam¹, Dr. Amit Kumar Vats²

¹Research Scholar, Sunrise University, Alwar

²Professor, Sunrise University, Alwar

Abstract

The purpose of this article is to report the results of a study conducted in India that looked at the spread and popularity of internet shopping. E-commerce operations have not developed at the same rate as the country's ICT sector, which is the biggest and fastest expanding in the Arab area. The rise of internet shopping throughout the world has largely been ignored by India's brick-and-mortar stores. For this reason, recent studies have been performed to better understand the factors that encourage or discourage brick-and-mortar stores in India from moving their operations online. Although the study project as a whole employ a variety of research methodologies, this particular article is concerned with a quantitative analysis of answers gathered from a survey of retailers in India, with the instrumentation of the questionnaire being based on the results of a qualitative analysis described in an earlier work. The primary results of the present study include a list of important criteria that influence retailers' choice to embrace e-commerce, together with quantitative indicators of the relative strengths of the different interactions.

Keywords: online retail, retailers, diffusion of innovations, E-commerce, adoption

INTRODUCTION

Business transactions that take place entirely online and include the exchange of money and other valuables between buyers and sellers are known as "electronic commerce" or "e-commerce" (Schneider & Perry, 2000). E-commerce has received a lot of attention from many businesses and governments because of the potential it offers to increase efficiency and production. While 34.7 percent of Sri Lankans use some form of broadband Internet access, either fixed or mobile (Telecommunications Regulatory Commission of Sri Lanka, 2018), sales on popular e-commerce sites in Sri Lanka were relatively low in 2017, according to the Central Bank. Peer forums and consumer evaluations on e-commerce sites also show that profit is just half of the problem, with infrequent usage and reluctance to acquire high-value products seeming to be the meat of the issue. There is a great chance to enhance adoption since Sri Lanka is still making the transition from

conventional transaction methods to e-commerce. Neither the present state of e-commerce nor the issues holding back its development in Sri Lanka are entirely understood. Therefore, it is crucial to identify the difficulties from the standpoint of Internet users in order to improve acceptance and promote maturity.

Numerous international studies have been performed to identify the barriers to and the motivators of e-commerce. ICT infrastructures, such as the rate of computer adoption and the maturity of Internet broadband, availability of online services including online payment services, law and regulation, and security are all variables cited by Nair [13] as having a significant impact on the growth of e-commerce. To "examine the key global, environmental, and policy factors that act determinants of e-commerce diffusion" [14], researchers undertook a cross-country study that included the United States, Brazil, Mexico, Germany, France, Denmark, China, Taiwan,

Singapore, and Japan. The study concludes that "global forces appear to be driving B2B e-commerce, while B2C appears to be more of a local phenomenon." Five factors—consumer purchasing power; the spread of the Internet; high rates of computer literacy and a robust network infrastructure; the desire of businesses to expand into new markets and the willingness of consumers to spend money online—act as drivers and enablers of business-to-consumer (B2C) e-commerce. However, there are a number of factors that act as barriers or inhibitors for business-to-consumer e-commerce. These include: (1) a dearth of valuable and useful content for consumers; (2) a disparity in socioeconomic status; (3) a reluctance to shop online and a lack of trust due to security/privacy concerns; (4) a preference for in-store shopping; (5) the existence of viable alternatives, such as dense retail networks and convenience stores; and (6)

Numerous studies have been conducted over the last decade on the topic of small and medium-sized firms' (SMEs) acceptance and use of e-commerce/e-business Internet technology (EEIT). The widespread curiosity in this subject stem from the belief that EEIT may help small and medium-sized enterprises (SMEs) overcome the obstacles they face in the marketplace due to their smaller size, less resources, less accessible location, and smaller customer base. Research methods such as questionnaires, interviews, and case studies have been used extensively. Much of this research is on the analysis and implementation of factors that either serve as obstacles to adoption and usage or as incentives for it. The adoption models study categorizes these reported factors as incentives or barriers, and the following data collecting and analysis clarifies the influence of the variable on adoption. There has been a great lot of discrepancy in the name, grouping, and substance of the factors recognized as incentives and barriers due to the vast number of such variables mentioned in the literature in recent years, as a consequence of the explosion of research.

A survey was done that focused on the opinions of retailers in India to identify the most recent variables having an impact on the retail industry there. In this study, we employ quantitative

indicators of the relative strengths of the numerous interactions to follow up on an exploratory research approach. In the next part, we show the contextual setting of government and business in relation to e-commerce in India, as reported in the aforementioned literature, and we evaluate the worldwide literature in terms of the variables impacting the acceptance and usage. After that, we talk about how the Diffusion of Innovation model [2] may be used to analyze the spread of e-retailing in India. Quantitative examination of the findings and discussion of indicators to foster the expansion of e-commerce inside that country follow a presentation of a study technique using a combination of qualitative and quantitative approaches.

LITERATURE REVIEW

Misra, R., Mahajan, R., Singh, N. *et al.* (2022), Because of the epidemic, more people are buying and selling online than ever before. The purpose of this research is to better understand how small vendors in non-metro areas experienced electronic marketplaces (EM) during the pandemic. Since the threat of firm closure also promotes the adoption of electronic markets, the study methodology draws on central characteristics of the UTAUT model and chosen elements from protective motivation theory. One hundred fifty vendors in India's tier-II and tier-III cities filled out a questionnaire to provide the necessary information. Researchers found that people's expectations of their own performance, their own effort, the influence of others, and their own sense of vulnerability were all major factors in their intentions to adopt EM. The results also shed light on how sellers' knowledge of IT and merchants' age moderate the effects of intervention on behavior change. Marketers should use the findings to learn more about the barriers that prevent small businesses from working with EMs and the best methods to overcome them.

Author Mousa Albashrawi (2021), The goal of this research is to provide academics and business leaders with a thorough understanding of online shopping intent by reviewing the relevant literature over a 20-year period and presenting a case study comparing established and emerging nations. The term "online purchase intention" is

used to describe a consumer's plans to make a purchase from an online retailer. There hasn't been a comprehensive examination of the causes, ideas, and models in e-commerce before now that analyzes consumers' propensity to make purchases online in both established and developing nations. The 97 papers we used are from 53 reputable magazines that have been evaluated and vetted by experts in the field of internet shopping. In summary, this study's several stages of analysis will help academics and professionals comprehend the present state of the field of behavioral intention in online shopping.

Authors Ayob, A.H., (2021), and The Association of Southeast Asian Nations (ASEAN) is a regional economic organization whose members are committed to maximizing the potential of electronic trade for the betterment of their governments, businesses, and people. The unequal adoption of e-commerce in the area may be attributed to the wide range of economic and cultural conditions across individual countries. In order to characterize ASEAN e-commerce customers, this article aims to present empirical data by combining personal and national factors. Multi-source data from 5870 people across six nations in 2017 shows that women, the young, the well-educated, the gainfully-employed, and those with higher incomes are more likely to shop online. It has also been discovered that civilizations with more individuality, less machismo, and less aversion to uncertainty are more likely to embrace e-commerce. This research argues that factors at the national level, such as culture, should be taken into account when trying to explain why certain countries are more receptive to e-commerce than others.

Jayawardhena and Wright (2019) investigation of what motivates online shoppers' joy, how it drives their decisions about whether or not to return, and how that translates into recommendations for others to try. The literature is used to guide the creation of a conceptual model, and the item scales used to test the model's many components are similarly informed by and modified from previous research. Consumers' enthusiasm was discovered to be affected by a number of factors, including how easy it was to make a purchase, how much

time was spent on the site, and what was being sold. Thrilled online buyers are more likely to recommend your store to their friends, which in turn boosts traffic and sales. This research has a caveat in that it does not break out e-commerce purchases by category of product.

(Noura Mohammed Aldaej, 2019), Information and communication technology (ICT) is the primary facilitator of most areas and industries at the present time. With its introduction, the idea of electronic commerce helped to advance commercial activity. The development of e-commerce helped advance the commercial sector by letting consumers complete their full transaction online. As a result, in this information era, e-commerce has become a barometer of national economic progress. Online shopping, in which a client interacts with a website and has a complete buying experience online, is a frequent kind of business-to-consumer e-commerce. The expansion of information and communication technologies (ICT), the proliferation of Internet use, the sizeable young population, and the rising popularity of online marketplaces globally should all contribute to the growth of India's e-commerce landscape. However, it is still nascent, and online shopping in general and Saudi e-shops in particular have not taken off to the extent that was anticipated. Therefore, the purpose of this research is to investigate the elements that motivate Saudi women to purchase online. Data for this research were gathered via thirty in-depth, semi-structured interviews with Saudi women, and then analyzed using the Thematic Analysis (TA) technique and the NVivo qualitative data analysis program. The research concluded that there are 13 characteristics that encourage Saudi women to purchase online at Saudi eshops. The components were broken down into six categories based on their effects on the business's operations: goods, logistics, customer service, payments, technology, and culture. The study's conclusions and suggestions for further investigation were given by the researcher.

METHODOLOGY

To learn more about the relative strengths of these elements, this work employs a questionnaire survey based on the results of the qualitative investigation. In most cases, a participant will be

given a list of options to choose from when answering a question regarding the participating retailer's characteristics, with an extra free-form response option (such as "other") available. Both questions revolve around the same central point: what are the main roadblocks preventing your business from launching an online sales platform? In addition, "what factors help or encourage your company to implement an online system to sell on the Internet?" There are 13 choices shown to the participants for the first question, and 6 for the second (the "other" choice appears in both lists). There is an open-ended space for respondents to provide their own answers. Participants are given the option of responding to the survey in either English or Arabic, the languages used in its development.

During the months of February and March 2011, we personally handed over 200 paper copies of the questionnaire forms to retail stores in Jeddah (the biggest economic city in India), Riyadh (the capital), and Al-Baha. The "snowballing" method was used to recruit people to take part in the study by first approaching certain people and then asking them to suggest others who may be interested in taking part. In addition, some discretion was used to ensure that the questionnaires were sent to a diverse group of firms, both in terms of size and in terms of the goods and services they provided. A total of 80 completed surveys were sent, for a 40% response rate.

DATA ANALYSIS

This section provides a synopsis and evaluation of the 148 replies received thus far. Only 32% of the

businesses in the sample are classified as small, while 41% are considered medium-sized, and 26% are considered big. Seventy-five-point seven percent of the companies in the sample rely heavily on computers as an integral part of their daily operations, whereas sixteen-point nine percent use them just sometimes. However, just 55.4% of the stores are online.

It should come as no surprise that the vast majority (71.6% of all shops in the survey) report having never done online sales, given that almost half of the participants (44%) do not operate a website. About a third of these companies (34.5%) have an online presence, although online sales account for less than 10% of total sales (9.5% of the whole sample). While 8.8% of the sample reports an online-to-total sales ratio below 10%, 10.1% of the sample reports an online-to-total sales ratio of 50% or more. These numbers corroborate earlier research demonstrating that India's e-commerce market has not expanded at a brisk pace.

Table 1 shows the proportion of enterprises in each sector that are using an online sales channel. Surprisingly, more small firms (28.4%) have done so than medium-sized (21.3%) or big (25.6%) enterprises. Businesses dealing in construction supplies (0%), automobiles (0%), and consumer electronics (9.1%) have even lower rates of adoption of online retail. Perfume and beauty product sellers, in comparison, have a very high adoption rate (69.2%), as do firms that already have a website (39.0%). Even while the findings for some of the other categories (like athletic goods) may at first glance look rather intriguing, care should be used when interpreting them since there are sometimes too few respondents in each area.

Table 1: Company attributes and rate of adoption of online sale channel

Category of retailers	No. of retailers	Have sold online	
		Number	%
All participating retailers	148	42	28.4
<i>Company size</i>			
Small	48	19	39.6
Medium	61	13	21.3
Large	39	10	25.6
<i>Product or service type</i>			
Apparel, accessories, and footwear	16	4	25.0
Appliances and home improvement	18	5	27.8
Books and school needs	4	1	25.0
Building materials	8	0	0.0
Cars, auto parts, and accessories	8	0	0.0
Computer-related	8	2	25.0
Consumers electronics	11	1	9.1
Furniture	7	2	28.6
Groceries	17	4	23.5
Jewellery	1	0	0.0
Medicines and medical equipments	4	0	0.0
Optical products	2	0	0.0
Perfumes and beauty products	26	18	69.2
Printing equipment and/or services	2	0	0.0
Sporting goods	2	2	100.0
Telecommunications services	2	1	50.0
Toys and video games	3	1	33.3
Travel and tourism	4	0	0.0
Other	5	1	20.0
<i>Website</i>			
Business already has a website	82	32	39.0

Our results about the relative relevance of variables that discourage Indian shops from embracing e-commerce are shown in Table 2. The inhibitors are presented to the responders in the order shown in the table below. Figure 1 depicts the same data, but this time arranges the inhibitors from most commonly picked to least frequently selected.

Table 2: Inhibitors of adoption by Indian Retailers of the online channel

Identifier	Inhibitor	Selected by % of respondents	Rank
IN1	Setup cost	10.1	10
IN2	Cannot offer delivery service	10.8	9
IN3	Not trusting online sales activities	12.8	8
IN4	Not be profitable/ useful for us	8.1	11
IN5	Products are not suitable to be sold online	25.0	3
IN6	Cannot offer a competitive advantage over competitors	7.4	12
IN7	Resistance to change	16.9	6
IN8	Lack of clear legislations and rules of e-commerce in KSA	35.8	2
IN9	Lack of e-commerce experience	35.8	2
IN10	Current habits of people in KSA does not suit online transactions	42.6	1
IN11	Lack of online payment options in KSA to help build the trust of customers	20.9	5
IN12	Poor ICT infrastructure	22.4	4
IN13	Others	13.6	7

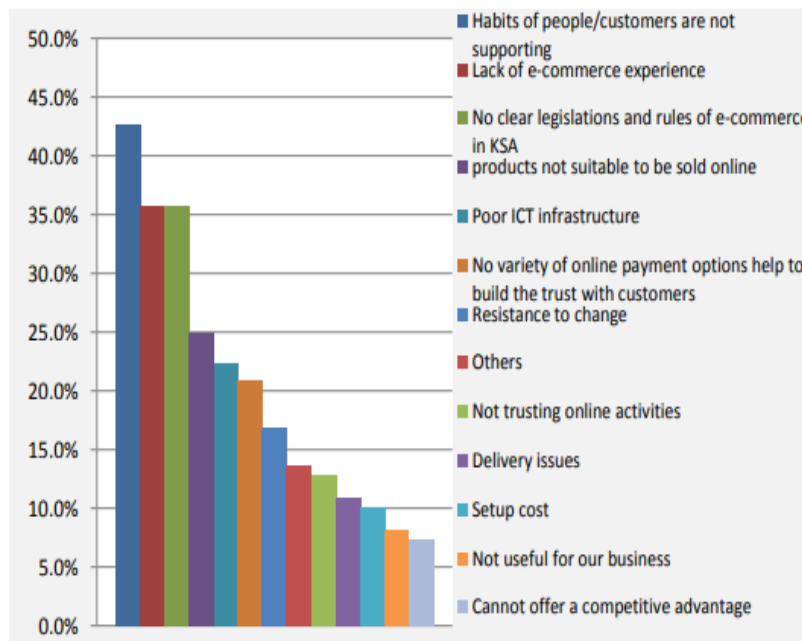


Figure 1: Factors inhibiting adoption of online retailing by Indian vendors

Some of the most significant barriers are not within the control of merchants, as is seen from Table 2 and Figure 1. For instance, retailers ranked IN10 (Current habits of people in KSA do not suit online transactions) as the biggest barrier to e-commerce, followed by IN8 (Lack of clear legislations and rules of e-commerce in KSA, ranked 2), IN5 (Products are not suitable to be sold online), IN12 (Poor ICT infrastructure, ranked 5), and IN11 (Lack of online payment options in KSA

to help build the trust of customers, ranked 6). However, there are certain significant barriers that merchants may influence, such as IN9 (Lack of e-commerce experience, rated 2) and IN7 (Resistance to change, ranked 7). The findings of a simple survey are shown in Table 3 and Figure 2; they focus on the elements that permit or motivate Indian enterprises to participate in online shopping.

Table 3: Enablers of adoption by Indian retailers of the online channel

Identifier	Enabler	Selected by % of respondents	Rank
EN1	Develop strong ICT Infrastructure	39.9	3
EN2	Provision of sample e-commerce software for trialling	25.7	5
EN3	Government support and assistance for e-commerce	53.4	2
EN4	Providing trustworthy and secure online payment options	58.1	1
EN5	Educational programs for people and building the awareness of e-commerce in the country	31.1	4
EN6	Others	15.5	6

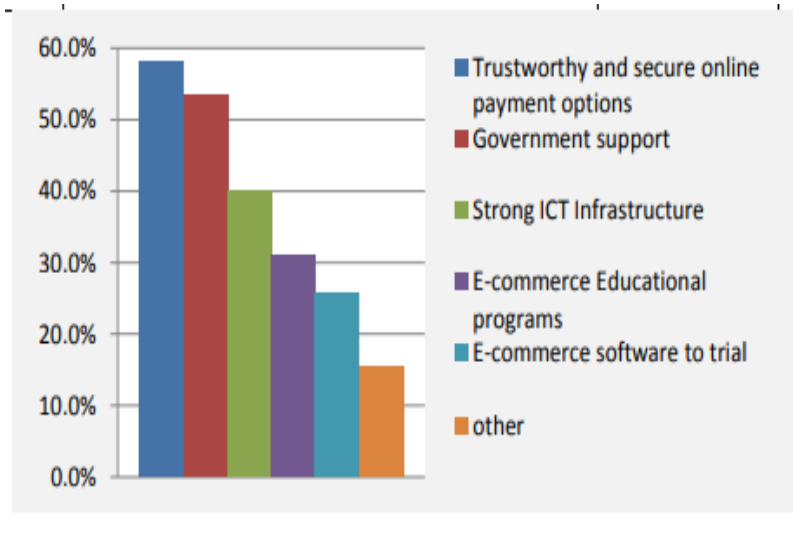


Figure 2: Factors facilitating adoption of online retailing by Indian vendors

From the perspective of stores, the most important enablers are reliant on some kind of government intervention. The top four are EN4 (providing reliable and secure online payment options) EN3 (government support and assistance for e-commerce) EN1 (developing a solid ICT infrastructure) and EN5 (educating the public and raising awareness of e-commerce in the country). By digging into the specifics of the merchants' answers, we may learn more about the motivating and limiting factors that led Indian retailers to choose the internet channel. relationships between vendor characteristics and inhibitors are shown in Table 4, while relationships between vendor

attributes and enablers are presented in Table 5. As shown in Table 4, for instance, IN1 (Setup cost) is not a substantial barrier from the perspective of shops who use computers as main (important) tools, but it is from the perspective of merchants who use computers as secondary tools or not at all. Similarly, only 21.4% of businesses that have made online sales choose IN8 (Lack of clear rules), whereas the comparable proportion for merchants who have not made online sales is 38.8% (nearly double). More than 40% of the enterprises in each category identified IN10 (Habits of the Indian public) as the most important barrier to entry.

Table 4: Inhibitors and some indicators of e-commerce readiness among the sample

% of sample			Percentage of respondents selecting											
			IN1	IN2	IN3	IN4	IN5	IN6	IN7	IN8	IN9	IN10	IN11	IN12
Computer Use	Primary	75.7	8.9	9.8	11.6	7.1	22.3	6.3	17.9	37.5	33.0	45.5	17.9	20.5
	Secondary	16.9	88.0	12.0	20.0	12.0	32.0	8.0	12.0	36.0	44.0	36.0	36.0	28.0
	Not using	7.4	81.8	18.2	9.1	9.1	36.4	18.2	18.2	18.2	45.5	27.3	18.2	27.3
Website	Yes	55.4	4.9	11.0	9.8	8.5	20.7	2.4	13.4	37.8	29.3	43.9	22.0	19.5
	No	44.6	16.7	10.6	16.7	7.6	30.3	13.6	21.2	33.3	43.9	40.9	19.7	25.8
Selling Online	Yes	4882	42.3	589	0	184	2.8	184	4.2	4482	42.3	20.9	45.4	42.3
	No	6684	5.4	4484	45.2	5.4	3981	884	42.9	38.8	2985	2285	43.9	4989

Table 5: Enablers and some indicators of e-commerce readiness among the sample

% of sample			Percentage of respondents selecting				
			EN1	EN2	EN3	EN4	EN5
Computer Use	Primary	75.68	46.43	25.89	55.36	57.14	33.93
	Secondary	16.89	16.00	16.00	60.00	68.00	24.00
	Not using	7.43	27.27	45.45	18.18	45.45	18.18
Website	Yes	55.41	50.00	25.61	62.20	64.63	29.27
	No	44.59	27.27	25.76	42.42	50.00	33.33
Selling Online	Yes	28.38	23.81	11.90	21.43	47.62	14.29
	No	66.22	43.88	31.63	63.27	60.20	37.76

Table 5's last two rows provide a fascinating comparison. Sixty-six percent of respondents have never made purchases online, yet they nevertheless give high marks to the nominated enablers: each of the five enablers is chosen by at least 31 percent of these participants, and two enablers are chosen by more than 60 percent of them. Some of the high scores may be attributable to users having false assumptions about the enablers' actual usefulness. While the stated enablers may help, feedback from the 28.4% of the sample that does have experience running an online retail firm indicates that they are not a panacea. For instance, only 21.4% of these stores go with EN3 (government assistance). In their opinion, EN4 (the availability of reliable and secure online payment methods) is the single most important enabler.

IMPLICATIONS

Consistent with the DOI framework, the results noted in the preceding section are. In particular, factors that relate to the attributes of this innovation—its relative advantage in comparison to traditional retail channels, its compatibility with the existing situation of the potential adopters, the transparency of the successes achieved by early adopters, etc.—are prominent on the lists of top inhibitors and enablers of the decision by Indian retailers to adopt the online channel. In addition, the level of promotion efforts (or lack thereof) on the part of change agents and the structure of the social system (which, in this instance, tends to heighten expectations that the

government would take the role of primary agent of change) are obviously a part of the underlying tale to date.

Responses from Indian firms with experience selling online to Indian clients are the most important practical implications of this article. They identify IN10 (Unfavorable Indian consumer behaviors), IN8 (a lack of government rules), and IN11 (a lack of online payment choices) as the most significant barriers to growth. Among them, IN10 is a chronic illness that is unlikely to improve any time soon. IN8 and IN11, on the other hand, are susceptible to direct influence from the government and the industry.

The top enabling variables are also made plain and actionable by retailers with prior online selling expertise. These include Enabling Technology Enabled Services (EN4), Enabling Technology Enabled Infrastructure (EN1), and Enabling Technology Enabled Services (EN3). In comparison to EN1 (24%), EN2 (24%), and EN3 (22%), 48% of these stores opted for EN4. Given the prevalence of this concern, it might be instructive to go more into the topic of online payment methods.

CONCLUSION

This report shared the results of a study on the spread and acceptance of internet shopping in India. It uncovered and investigated the driving forces behind Indian merchants' embrace of e-commerce. This study focuses on a quantitative analysis of answers gathered from a survey of

retailers in India, with the design of the questionnaire instrument informed by the results of a qualitative analysis presented in a different publication from the larger research project. The study's results make it abundantly evident that the absence of defined legislations and norms of e-commerce in KSA, as well as a lack of e-commerce expertise, are among the most significant barriers to the growth of e-commerce in the country. However, from the perspective of retailers, the most important enablers are wholly or partially reliant on government intervention. First place went to ensuring safe and reliable online payment methods, second to government encouragement and help for e-commerce, third to the creation of a solid ICT infrastructure, and fourth to public education and raising knowledge about the importance of e-commerce in the nation. High evaluations may represent unreasonable expectations about the genuine effectiveness of the enablers, according to the comments of the 28.4% of the sample who actually have practical experience with managing an online retail firm. The top enabling variables are also made plain and actionable by retailers with prior online selling expertise. These include expanding possibilities for making payments online, investing in better information and communication technology infrastructure, and receiving official backing from the government. Therefore, in order to promote the expansion of e-commerce in the nation, both the government and the sector should focus on the aforementioned aspects. Because e-government and e-learning are examples of public services or "social" products, the issue arises whether there are acceptable arguments for the government to take such an intrusive role in regular business. This is a question that can't be answered without further study.

REFERENCES

- Misra, R., Mahajan, R., Singh, N. *et al*. (2022) Factors impacting behavioural intentions to adopt the electronic marketplace: findings from small businesses in India. *Electron Markets* **32**, 1639–1660. <https://doi.org/10.1007/s12525-022-00578-4>
- Noura Mohammed Aldaej (2019), EXPLORING FACTORS INFLUENCING THE ADOPTION OF ONLINE SHOPPING WITH SAUDI ESHOPS, FEMALE PERSPECTIVE, *International Journal of Computer Science & Information Technology (IJCSIT)* Vol 11, No 4,
- Ayob, A.H. (2021), E-commerce adoption in ASEAN: who and where?. *Futur Bus J* **7**, 4. <https://doi.org/10.1186/s43093-020-00051-8>
- Albashrawi, Mousa (2021) "Intention to Adopt E-Commerce: A Comparative Review Across Developed and Developing Economies," *The African Journal of Information Systems*: Vol. 13 : Iss. 1 , Article 6. Available at: <https://digitalcommons.kennesaw.edu/ajis/vol13/iss1/6>
- Chanaka Jayawardhana Len Tui Wright. (2019). An Empirical Investigation into E-shopping Excitement : Antecedents and effects: *European Journal of Marketing*, Vol.43 Issue 9/10 pp.1171- 1187.
- .Samadi B, Gharleghi B, Syrymbetova M (2015) An Analysis of Consumers' Trust, Logistic Infrastructure and Brand Awareness towards E-Commerce Implementation in Kazakhstan. *International Journal of Business and Management* **10**: 96
- Sarokolaei MA, Rahimipoor A, Vakilzadeh Z (2012) The Impact of Technology and Communication Infrastructure on Development of e-Commerce in Iran. *International Journal of e-Education, e-Business, e-Management and eLearning* **2**: 162.
- Schoder D, Ding F, Campos JK (2016) The Impact of E-Commerce Development on Urban Logistics Sustainability. *Open Journal of Social Sciences* **4**: 1.
- Yan Q, Wu S, Wang L, Wu P, Chen H, et al. (2016) E-WOM from ecommerce websites and social media: Which will consumers adopt? *Electronic Commerce Research and Applications* **17**: 62-73.
- .Zafar F, Ishaque R, Javaid M (2014) Use of ICT and e-commerce towards achieving competitive advantages. *European Journal of Research and Reflection in Management Sciences* **2**: 1-10.
- Zhao WX, Li S, He Y, Chang EY, Wen JR, et al. (2016) Connecting social media to e-commerce: Cold-start product

- recommendation using microblogging information. *IEEE Transactions on Knowledge and Data Engineering* 28: 1147-59.
12. Suriyapperuma, H. P., Ab Yajid, M. S., Khatibi, A., & Premarathne, S. P. (2015). The impact of Internet adoption on SME performance in Sri Lanka: Development of a conceptual framework, *International Journal of Arts and Commerce*, 4(1), 46- 68.
 13. Kabango, M. C., & Asa, A. R. (2015). Factors influencing e-commerce development: Implications for the developing countries, *International Journal of Innovation and Economic Development*, 1, 59-66.
 14. Choshin, M., & Ghaffari, A. (2016). An investigation of the impact of effective factors on the success of e-commerce in small- and medium-sized companies. *Computers in Human Behavior*, 66, 67-74.
 15. Dahmani, M.; Ben Youssef, A. Unraveling the Determinants of Platform Economy Adoption in Developing Countries: An Extended Application of the UTAUT2 Model with a Privacy Calculus Perspective. *Platforms* 2023, 1, 34–52.