

# The Effectiveness of the eRezeki Digital Platform in Kuala Selangor, Malaysia

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This paper is conducted to measure the effectiveness of the National eRezeki Program that was launched for the benefit of the B40 group by the Malaysian Government in 2015. High living costs, high inflation, unexpected currency fluctuation, and reduced subsidies are some of the common problems that the B40 group is facing. It is expected that the launch of the national eRezeki digital platform will support the B40 group by increasing the quality of life through the leveraging of the digital economies. Together with the registered B40 group in Kuala Selangor, Malaysia, trainers from the established eRezeki Centre were randomly selected for an interview session. The result revealed that the eRezeki Program is effective, but only applicable to some B40 communities. The main challenges that affect the efficacy of the National eRezeki Program are digital readiness, ease of use, information risk management, private sector support, distinctive features and program sustainability. Additional and distinctive features, such as distributions of food coupons and movie tickets by vendors to the users who complete the applications through the eRezeki digital platform, have been found to make the platform attractive to the users.

**Keywords:** *eRezeki, poverty, digital, information risk, B40 community, high cost of living.*

## Introduction

The National eRezeki Program was introduced by the government in 2015 and is led by the Multimedia Development Corporation (MDEC) to address the high cost of living and enhance the quality of living of the Bottom 40 (B40) income group. The B40 community includes the household incomes earners who earn below RM4000 a month, blue-collared workers, the unemployed and under-employed individuals, students, housewives, retirees and senior citizens. The high cost of living faced by Malaysian citizens appears to be one of the most popular topics highlighted in the 2020 National Budget (<https://www.thestar.com.my/business/business-news/2019/10/11/highlights-of-budget-2020-proposals>). High inflation, unexpected fluctuation of the currency and a lower subsidy given to citizens had increased the cost of living of the B40 community (Shahar et al., 2019). The Malaysian aspiration to move towards a high-income nation may not be achievable as the B40 community is struggling to cope with the cost of living, to pay for better education, and to obtain satisfying health services (Asmahanim, 2015).

Thus, various programs had been introduced by the Malaysian Government to alleviate the community and provide proper channels to better living (<https://www.theedgemarkets.com/article/budget-2020-rm20m-allocated-mdec-groom-local-champions-producing-digital-content>). For instance, RM600 million has been allocated in the National Budget 2020 for subsidies and social assistance and continues to become an essential part of budget allocation every year. On top of it, RM20 million has been allocated in the National Budget 2020 for the MDEC to train micro-digital entrepreneurs to leverage on e-marketplace and social media platforms to sell products (<https://www.theedgemarkets.com/article/budget-2020-rm20m-allocated-mdec-groom-local-champions-producing-digital-content>). The MDEC, via the eRezeki Program, targets to benefit the B40 community based on the crowdsourcing concept. These programs that can be accessed by all members of the B40 community, will provide platforms to earn additional income based on the applicable community skills and needs. This initiative continues to be an important part of the Malaysian budget that prioritises the well-being of the citizen and provides opportunities to generate income.

Another initiative includes establishing the eRezeki Digital Program that consists of two components, namely job opportunities and technology-based facilities for the users. The first component allows the participant to register as a digital worker and perform simple digital-based tasks to generate an additional income. The eRezeki digital platform will subsequently match the skill and competency of the registered participant with the suitable task offered to generate income. The second component of the eRezeki platform provides a computer facility and internet connectivity to be used by the B40 community; the eRezeki centre was established to encourage the usage of digitals by the B40 community. To overcome any

issues related to digital literacy, knowledgeable trainers are employed to assist the B40 community in any areas related to digital economies, as a mechanism to improve the quality of living. The feasibility of the initiative is acknowledged and expected to receive positive feedback from wide sectors, be it the public and private sectors. To date, the partners of eRezeki include Grabcar, Foodq, Lorry365, MaidEasy, and many more.

The main objective of the eRezeki digital platform is to increase the income of low-income earners through the digital economy. Yet, no study upon the effectiveness of the eRezeki digital platform has been conducted before. Taking into account the demographic backgrounds of the B40 community, the study is conducted to investigate the challenges and effectiveness of the eRezeki digital platform and the readiness of the B40 community to be part of the initiative. The issues of computer literacy, access to digitalisation, and a functional and operational eRezeki centre to reach the relevant B40 community, remain as questions to be answered. This study is conducted to explore whether the eRezeki digital platform led by the MDEC is effective and aligns the expectations of both the government and its citizens. The results from the study are important for added knowledge and can be used by the government to look back at the digital platform introduced, demonstrate the achievement of the targeted objectives, monitor the progress and identify areas for improvement.

## Literature Review

### *Poverty and Government Aspiration*

Poverty eradication and the restructure of society has always been the priority of the Malaysian Government (Manaf & Ibrahim, 2017). The philosophy of "growth with equity" has been underpinned in the national development plan since 1971 (Manaf & Ibrahim, 2017). The concept gives priority into efforts to further elevating the status and quality of life of the lower-income group by enhancing income-earning opportunities among low-income earners.

Malaysia's efforts to eradicate poverty have made significant progress, but the problems persist, and it calls for government policy actions. Malaysia recognises the multi-dimensionality of poverty and has adopted the Multi-Dimensional Poverty Index (MPI), leading to the introduction of policies which leads to policies that focus on relative poverty by concentrating on the B40 community (<https://www.pmo.gov.my/2019/10/yayasan-sejahteras-2019-international-day-for-the-eradication-of-poverty-forum/>). Malaysia launched a new economic model named "Shared Prosperity Vision" in October 2019. This model will allow Malaysians to constantly experience continuous sustainable and equitable growth at all levels of society, regardless of race, class or location. This model also aims to create a better structured and democratic society based on high values, awareness and active involvement from all Malaysians

(<https://www.pmo.gov.my/2019/10/yayasan-sejahteras-2019-international-day-for-the-eradication-of-poverty-forum/>).

Its aim is to bridge the income and wealth gaps between economic classes, races and geographical territories, and create a progressive economy and emerge as the region's leading nation (<https://www.pmo.gov.my/2019/10/yayasan-sejahteras-2019-international-day-for-the-eradication-of-poverty-forum/>). The Shared Prosperity Vision is needed to ensure that the future development of Malaysia reduces the inequalities between the rich and poor, improving social well-being and social capital, while concentrating on regional development at the same time.

### ***Government initiative — eRezeki Program***

Various initiatives such as the eKasih, 1Azam, MyHome, and MyDeposit concepts have been introduced in addressing the high cost of living, especially in the low-income group. The government introduced eRezeki in June 2015 to help Malaysians to earn an additional income through digital economies. The initiative aims to assist the low-income household by opening opportunities for digital economies and connecting them to various potential employers. The eRezeki initiative is based on the crowdsourcing concept, with a focus on crowd service-based models. Through eRezeki, interested participants will be trained, qualified and matched against suitable available tasks and/or work. Participants will increase their income opportunities instead of depending on subsidies and direct cash assistance, in facing a high cost of living.

The two major components in eRezeki are namely, the eRezeki digital platform and the eRezeki centre. The eRezeki digital platform is a platform where an individual can register as a digital employee and perform a digital task and generate an additional income, while the eRezeki centre is a place that provides facilities and connectivity to the participant. The task provided in the digital platform of eRezeki has been divided into three categories, namely digital micro tasks, digital works and digitally enabled tasks. Digital micro tasks refers to a simple digital task, mainly data processing and photo uploading. Digitally enabled tasks refer to a task like running an errand or domestic survey but it has to be performed offline or on-site, like cleaning or hailing services. Meanwhile, a digital task refers to a task that requires a high level of skills to be performed digitally, such as creating a mobile application and translating a foreign language. This task has been renamed as the Global Online Workforce (GLOW) to cater to those with high digital skills. The eRezeki existence itself is in tandem with the growing emphasis on the information and communication technology. The advancement of ICT in the Malaysian public sector had evolved from the use of computers at government service counters in the 1970s to the use of web portals in the early 2000s (Abdullah et al., 2013). Among the goals of the e-government initiative was the development

of a knowledge-based society; increasing efficiency; improving service convenience, accessibility and reliability; and providing a faster turn-around, improved information flow and multi-channel delivery (Khairuddin, 2003). The government has focussed on improving public service delivery for citizens and the business community through ICT by adopting a whole-of-government approach for developing the government's ICT infrastructure to enhance the productivity and efficiency of the Malaysian public sector (Abdullah et al., 2013).

The objective of eRezeki is to raise the income of the B40 and M40 groups. The effectiveness of eRezeki is important to enhance the reliability and expectation of society. The effectiveness of performance on a program will include the quality of the program and the new way/s it can be measured on quality and quantity or the new way/s that a program is implemented (Ferguson et al., 2007). On the other hand, effectiveness in the outcome of the program may include increasing operating efficiency and more people benefit from the government objectives (Gates, 2013). The effectiveness of the performance is important to the government in monitoring and obtaining the result from the proposed initiatives. The response is very important for the government to look back at the program and monitor the progress if it has reached its set target. More registration is required from the eRezeki platform to track the income earnings of the participations and expand the platform. It has been four years since the program has been implemented, yet studies on the effectiveness, usability and public perception toward eRezeki are yet to be measured. Therefore, this study will fill the gap by measuring the effectiveness of the National eRezeki Program introduced by the government in addressing the high cost of living among the poor.

## **Methodology**

This study adopts a qualitative method in which primary data were collected through telephone and face-to-face interviews based on a random sampling technique (Chua, 2006). The respondents are from the B40 community and eRezeki trainers in Kuala Selangor. The list of respondents was obtained from the eRezeki centre with cooperation from the centre in Kuala Selangor. In addition, the research grant received required the study to be conducted in the Kuala Selangor District for the increase of benefit to Kuala Selangor itself. Currently, Kuala Selangor is under the District Government and has applied to upgrade the status to municipality status but is yet to be approved. Therefore, this study is in line with the Kuala Selangor District objective to elevate to municipality status. The interviews have been conducted to gather knowledge and information on how people interpret and view the National eRezeki Program. We pick the respondents until they hit the saturation point of the answer given, of which in this case, the total of respondents is seven. The structured questions are distributed in advance to the seven respondents and are separated into three subcategories, where the first component relates to the respondent's demographic and

personal traits. The second and third part is to gain information from them in regard to the challenges and effectiveness of using the eRezeki platform. The results of the study are discussed in the second part of this article.

## Results and Discussion

This paper is conducted to measure the effectiveness of the National eRezeki digital platform that provides a safe and trustworthy source of income for Malaysians. It was found that eRezeki Program provides an avenue for the B40 community to improve their quality of living. The acceptance level can be considered high at the initial stage as many participants had dropped by to the eRezeki centre to use the facilities and obtain further information and guidance. The acceptance level is also encouraged by various activities conducted by relevant bodies to increase the awareness of the feasibility of the eRezeki digital platform. However, to sustain the usefulness of the existing eRezeki digital platform, may not feasible. The effectiveness of the eRezeki digital platform could be challenged by the level of digital readiness, ease of use, information risk, support from private sectors and perceived sustainability of the program. Distinguished features by participating partners of eRezeki may attract more B40 community members to use the digital platform.

### *Digital Readiness*

Digital readiness is the readiness of the individuals, institutions or industries in adopting and utilising digital technology to acquire the maximum benefits from those technologies (Nasution et al., 2018). The advancement of technology itself is not sufficient in measuring the effectiveness of the technology. It is far more important for users to be technology proficient than in its technological device alone (Nasution et al., 2018).

Most of the respondents have no problems in using the eRezeki platform, but the effectiveness is challenged due to the interrupted internet connection:

*“I have no problem using the online application. It is easy. But when the connection is not there, it is hard to complete the survey within the period. The situation can be disadvantageous for users who do not have 24 hours internet access. I will miss the job opportunities or coupons offered if I don’t complete the survey within the time assigned.”*

*Respondent 1*

Digital readiness is acknowledged to be important for all digital users. However, assistance by experienced trained workers may still be required before using the eRezeki digital platform. Some of the respondents have highlighted that though the assistance can be received online, face-to-face interaction with the centre trainer is a must.

*“Creating my profile online is not difficult. But to create a good proposal so that the employer will employ me, I need someone from the center to help. I do not have ample time to complete the profile during the two days of training provided.”*

*Respondent 4.*

It was also found that although most of the respondents are computer literate, there are still cases where the B40 community members that attend the training are computer illiterate and need guidance, even for the basic steps.

*“We have users up to the age of 50 and as young as 22 years old. On average, the user is 30 to 40 years old and the usage of the technology can be a challenge for some of them. We even have users who are not even familiar with using the mouse.”*

*Respondent 7*

### ***Information Risk Management***

The online platform may provide the risk of exposing information to an unauthorised party. The possibility of personal information being intercepted and stolen from the platform could inhibit the user's intention to use the digital platform provided (Tsai et al., 2011).

*“Most of the employers require that I upload my resume and photograph. If I'm not looking for a full-time job, uploading all this data could be a tedious process. So I find it quite uncomfortable to expose too many personal details in too many platforms. In some application, I don't even use my real name.”*

*Respondent 5*

Despite the concern, some respondents still use the online platform, considering the possibility of getting a job from the private sector.

*“I created too many accounts, filled in information on too many platforms, applied to private companies and even to foreign employers. I don't know if someone unauthorized has access to my personal information or the position offered is a scam, but I'm still applying in any case hoping I'll be offered a job somewhere.”*

*Respondent 4*

It is a concern, whether the platform successfully matches the applicants' skills correctly. Failure to understand the requirements expected by the potential employer may provide a gap in the effectiveness of the eRezeki Program. One of the respondents highlights that she has not been offered any jobs through the system.

*“I've been applying for a few positions, but I've never received an email to the request so far. Sometimes I can't understand the minimum requirements for applying the jobs. That might be why I haven't received any calls or emails from any employer.”*

*Respondent 2*

### ***Support from the Private Sector***

Since other established online platforms exist, such as jobstreet, support from the private sectors is a must. Participations from various private sectors could increase the confidence level of the users on the viability of the platform to provide vast job opportunities. Though few crowdsourcing media, from both local and international-bases, have joined the eRezeki digital platform, the number is not encouraging, especially from local employers.

*“They've had an employer like GRAB last time, but nowadays everyone knows GRAB. GRAB is able to promote themselves and no longer use the platform.”*

*Respondent 7*

The eRezeki interface is flexible, to the extent that it had allowed potential employees to not only advertise the job but also provide a link directly to the company website or other job-seeking online platforms. Uncontrolled information shared through the eRezeki platform may have caused unnecessary problems to the users. For instance, a lack of trust in terms of security may hinder them from using the platform when they feel that they have been taken advantage of (Janom et al., 2014).

*“The platform offers many jobs, though most of it is a link to another platform. For each platform, I have to create my profile many times. It's a lot of trouble for me to repeatedly key in the same information.”*

*Respondent 5*

### ***Easy To Use***

Easiness to use refers to the perception by the user on how much effort is needed in using the digital platform. The study among mobile application users concludes that an increase in easiness to use the application leads to an increase in customer satisfaction (Kang, 2014).

Some may perceive that the job offered is not suitable for the needs of applicants. The terms of the language used in the platform may provide different interpretations by the B40 community, considering the level of education that they have obtained.



*“In the platform, difficult terms are sometimes used. I don't know which job is right for my skills to apply. The majority of the jobs available require English skills and I only understand basic English.”*

*Respondent 3*

Not only that, having too many accounts and passwords may be perceived as difficult by certain groups of people (Hong & Yin-Fah, 2012). The ability to reach out to the potential employee directly without intervention from the third party for the job opportunity, may be what is expected from the applicants.

*“I don't like it when I have to apply for a job, it's going to bring me to another website, I have to build another account and sign in again. Too many passwords to remember. It is so troubling.”*

*Respondent 2*

*“I've applied for a job, but most of the platform employer isn't the actual employer and I need to apply to different platform. How many times do I need to apply before my application reach the actual employer?”*

*Respondent 3*

Though the eRezeki centre provides training to ease the use of the platform, some may perceive difficulties in attending the training:

*“I don't have the time to finish the two full days of training. I'm working full time elsewhere.”*

*Respondent 4*

### ***Distinctive Features***

The distinctive features of digital platforms may provide added value to attract users to use them and prevent the users from switching to another online platform (Horrigan, 2016). The features of the eRezeki platform need to be clearly defined and supported by other participating partners.

*“What motivated me to use the digital platform of eRezeki is not for monetary terms, but because it offers us other advantages such as food coupons or movie tickets. I need to check email regularly and act quickly because the time limit for responding to the survey and receiving the reward is typically 3-5 days.”*

*Respondent 1*

### ***Sustainability of the eRezeki Digital Platform***

The number of users of the eRezeki digital platform at the initial stage is proven due to the benefits that will be obtained by the B40 Community. However, the number of users could decline from time to time due to some of the challenges that had been previously discussed above.

*"The eRezeki center is available to help the B40 community with any digital platform-related issues. Many of them came to ask for guidance on first-time login. They subsequently managed on their own and never returned. They were only excited for a few months and then completely stopped."*

*Respondent 6*

Apprehension occurs to what extent the B40 community will continually use the eRezeki digital platform to improve their quality of life. Revision may need to be made to identify issues related to the appropriate timing for training and the basic eligibility requirement for participants.

*"We need to register and choose a date for digital works in particular to join the training. But not everyone can come to the training on a specific date. Those with basic digital knowledge will be given priority. I may not fulfill the training requirement."*

*Respondent 7*

### **Conclusions and Limitations**

The study is conducted in Kuala Selangor to measure the effectiveness of the digital platform, eRezeki, for the B40 community. Structured interviews were conducted at the eRezeki centre in Kuala Selangor with randomly selected trainers along with members of the B40 community who registered with them. To ensure that the initiative introduced is reliable and able to meet social expectations, it is important to periodically assess the effectiveness of the digital platform, eRezeki.

The B40 community's support rate is promising at the early stage of launching the eRezeki digital platform. The B40 community welcomes the establishment of the eRezeki centre to provide guidance on eRezeki issues. However, the effectiveness of the digital platform, eRezeki, remains to be verified. It was found that there are a few factors that can threaten the program's efficacy, including digital readiness, information risk, ease of use, private sector support, program distinguishing features, and sustainability. In terms of digital readiness, the users of the eRezeki digital platform must be equipped with the necessary skills to use the technology, supported by a sufficient internet connection. Though most of the respondents

have the appropriate level of knowledge, trainers revealed that there are still users who do not have basic technological knowledge to the degree that they are unable to use the mouse to navigate the computer.

The eRezeki digital platform needs to be built with a high-security system that can protect all information shared by its users. A higher confidence level on the information risk management will encourage more usage of the eRezeki digital platform. Support from the private sector is also considered as one of the main challenges to ensure that users do not switch to other available online platforms. Language or jargon terms used in the platform may affect the perception that it is easy to use by the users. Ease to use has a major influence on the intention of using a certain technology (Hong & Yin-Fah, 2012; Fu et al., 2006). Too many directed links to other platforms or websites make the online process tedious and not effective.

The effectiveness of the eRezeki program may be proven if the B40 community is able to diminish the difficulties in obtaining a better quality of life measured by increased job opportunities. Subsequently, repeated usage or the higher number of users of the eRezeki platform throughout the years may indicate the outcome is preferable by the users. Interestingly, the eRezeki platform's sustainability could be questioned as most applicants are not using the platform on an ongoing basis. Further studies are needed to determine a possible mechanism for enhancing the system's use.

This study conducted is not without limitation. The sample of the respondents is only those who are located at Kuala Selangor and therefore, it might be difficult to generalise to other settings. The study is qualitative in nature and is not being supported by any quantitative data. Feedback from authorities and government sectors may be included to support the findings of this research. Future research might consider widening the number of the respondents to obtain a better view of the effectiveness of the eRezeki programs. A mixed method, qualitative and quantitative method could be used to analyse the results and findings. A factor analysis using SPSS software may be used for future research to identify which factors highlighted in the study may bring the greatest challenge to the effectiveness of the eRezeki digital platform.

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