**Facilitating Global E-Commerce: A Comparison of Consumers’ Willingness to Disclose Personal Information Online in the U.S. and in India**

By: Babita Gupta, [Lakshmi S. Iyer](http://libres.uncg.edu/ir/uncg/clist.aspx?id=876), and Robert S. Weisskirch.

**Gupta, B., Iyer, L.S., & Weisskirch, R. (2010). “Facilitating Global E-Commerce: A Comparison of Consumers’ Willingness to Disclose Personal Information Online in the U.S. and in India,” *Journal of Electronic Commerce Research* (JECR), Vol 11 No. 1, 41-52.**

**Made available courtesy of College of Commerce, National Chengchi University:** [**http://www.jecr.org/node/99**](http://www.jecr.org/node/99)

**\*\*\*© College of Commerce, National Chengchi University. Reprinted with permission. No further reproduction is authorized without written permission from College of Commerce, National Chengchi University. This version of the document is not the version of record. Figures and/or pictures may be missing from this format of the document. \*\*\***

**Abstract:**

Consumers’ privacy and security concerns are magnified as companies rely on worldwide networks for electronic commerce. Global businesses that can persuade consumers to disclose their personal information online are more likely to provide better service and product delivery. In this research, we conducted an empirical study of 809 consumers in the U.S. and India to investigate their online information disclosing behavior and their intentions to take and execute protective measures during online interactions. Results suggest that there are significant differences between American and Indian consumers with regards to their willingness to disclose personal information (WDPI), and their intentions and actions for privacy and security protection. We find that Indian consumers are more willing to disclose potentially sensitive personal information, and U.S. consumers intend to and engage in higher passive privacy protection actions compared to Indians. Thus, cultural differences influence consumers’ WDPI and their online privacy protection behavior. These findings have implications for companies to consider cultural differences when conducting global e-commerce, indicating a need for a localization approach.

**Keywords:** online privacy | online security | information disclosure | online consumer behavior | cultural differences | U.S. | India

**Article:**

**\*\*\*Note: Full text of article below**