

## **The effect of perceived risk on the intention to use E-commerce: The case of Algeria**

### **Abstract**

Despite the recent economic downturn in the Internet and ICT sectors, legitimate concerns regarding privacy and trust remain obstacles to growth and important issues to both individuals and organizations. Studies on the adoption of business-to-consumer e-commerce have not simultaneously considered trust and risk as important determinants of adoption behavior. The conceptual model of this study leads us to believe that system risks of e-commerce are the major determinants of the adoption behavior. Based on technology acceptance model (TAM), this study aims to investigate the effect of perceived system risk on the behavioral intention of tourism organizations to use e-commerce. This research is expected to provide both theoretical explanations and empirical validation on the adoption of e-commerce, and offer clear explanation and recommendations for business organizations as well as e-commerce systems providers, regarding the adoption of e-commerce and the risk and security issues. © Zakariya Belkhamza and Syed Azizi Wafa, 2009.