

# Religion and Spirituality as Determinants of Privacy and Benefits to Use Mobile Applications: An Application of Privacy Calculus Theory

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The main purpose of this study is to investigate the effect of spirituality and religious values on the intention to use mobile apps. The study proposed an extension to privacy calculus theory to identify the effectiveness of religion and spirituality on the intention to use mobile apps. A self-administered questionnaire was created to collect data. Sample size is 1,031 Kuwait communication market mobile users. Structural equation modeling technique is used to measure the fitness of the research model. The results show that religion and spirituality significantly affect privacy and benefits. However, results also show that privacy has no effect on the intention to use mobile apps, but benefits do have a significant effect.

## KEYWORDS

Benefits, Intention to Use, Mobile Applications, Privacy Calculus Theory, Religion, Spirituality

## 1. INTRODUCTION

Scholars in the literature of information, communication, and technologies (ICT) study the effect of such instruments and gadgets on the personality (Dalvi-Esfahani et al., 2020), education (Gómez, 2020), society (Smutny & Vehovar, 2020), and economics and business environments of humans (Fernández et al., 2020; Köttl et al., 2020). However, they rarely address the relation between religion and ICT usage. This rarity may be understandable in Western societies due to the fact that religion is kept in the worship houses and away from civil society where governed by the congressional and legislative houses. However, this is not the case for Muslim countries in the Middle East. In addition, the fast developments in the ICT field have critical influential effects on human life in general. The technology revolution began with the personal computer, then quickly transformed into different styles and innovations to satisfy personal needs, such as multimedia exchanges, commercial transactions, social discussions, and gaming.

Muslim societies are more religious than Western societies (Hofstede, 2014). Their spiritual and religious beliefs are reflected in almost every facet of life. You can find religion as the reasoning behind their ways of eating, conversing, politics, business, and other dimensions. Further, since religion has this enormous effect on a Muslim's life, it can also have an influential effect on their decision regarding the ICT in general and the use of mobile applications specifically (Bhatti et al., 2020). Furthermore, Muslims respect their privacy, and this is related to two dimensions of their personality. First, their religion embraces a respect for privacy. For example, Allah says in Verse 27 of the Surah Noor in the Quran: "O you who believe! Enter not houses other than your own, until you have asked permission and greeted those in them; that is better for you, in order that you may

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remember". There are other verses and surahs that are along the same theme, such as Verses 58 and 53 in Surah Noor. Second, many scholars also find this respect for privacy in the social and cultural values of Muslims, specially the studies by Geert Hofstede (Hofstede, 2014).

Accordingly, cultural and spiritual values were not studied. The majority of publications of scholars in the region do not focus on religion as determinant of privacy and intention to use of mobile applications. Instead, scholars give more attention towards well studied factors such as hedonic motivation factors (Al-Azawei & Alowayr, 2020; Baabdullah, et al., 2019), trust (Hassan & Wood, 2020; Julsrud & Krogstad, 2020), risk and security (Abed, 2020; Alkhowaiter, 2020; Hassan & Wood, 2020), social influence (Baabdullah et al., 2019; Hassan & Wood, 2020). However, it rare to find studies published in well-respected journals that integrate spirituality and religion in adoption models.

Additionally, privacy is also not given the same amount of concentration as other determinants (see previous publications). Furthermore, according to DATAPORTAL Org. (datareportal.com), Kuwait Internet users reached 4.20 million in 2020 (Kuwait population in 2020 is 4,270 million by Worldometer). The number of internet users increased by 0.6% from 2019 to 2020. This means almost all individuals in Kuwait use mobile devices for their voice and data communications. The shocking figures is that there are 7.38 million mobile connections in 2020, an increase by 317 thousands (+4.5%) from 2019 to 2020, which is 174% of the total population (Kemp, 2020). This makes the effects of privacy and mobile applications usage is highly importance. However, we can find almost no publications that explore the privacy factor as determinant of actual usage or intention to use mobile applications. For example (Abbas & Hamdy, 2015) discussed the effects of quality and justice on intention to continue with mobile service providers, (Rouibah & Abbas, 2006) explore the adoption of camera mobile in the State of Kuwait, (Rouibah et al., 2011) camera mobile adoption in e-commerce, (Rouibah et al., 2009) explore instant messaging in workplace, (Abbas, 2014, 2015) discuss the psychological constructs as antecedents of behavioral intentions to use smart phones, personality disorders in social networking services (Abbas, 2021) and online gaming (Abbas, 2020), and (Abbas, et al., 2019) study determinants of intention to use tablets in education. However, almost all of these published works and many more neglects the importance of privacy as behavioral merit that may affect individual's decisions towards mobile technology in general and applications in precise. Additionally, it is noticeable that perceived benefits was not studied in depth among scholars in the region. May be the reason for such seldom publications is the type of theories that were applied. In general, we could not find more than few studies that applied in fields different from mobile applications such as e-commerce (Al-Debei et al., 2015), knowledge management (Siddique, 2012), and mostly in medical fields.

Thus, the purpose of this study is to measure the influence of religion and spirituality on Muslim's decisions towards their feelings of privacy, gaining benefits, and the intention to adopt and use mobile applications. In order to do this, we run an exploratory factor analysis to identify factors that should be extracted and determine which factors that should be retained for further analysis to test the research model. In the next section we introduce the theoretical background of privacy calculus theory, religion, and intention to use mobile applications. We then close with the theoretical contributions and practical implications, as well as limitations and future work.

## 2. THEORETICAL DEVELOPMENTS AND HYPOTHESES

According to the privacy calculus theory, privacy cannot be studied in isolation (Gutierrez et al., 2019). The theory claims that privacy is the net computation result of the deduction equation between the benefits and risks of privacy (Laufer & Wolfe, 1977). Thus, privacy should be viewed and interpreted in economic terms. Dinev and Hart (2006) claim that individuals have strong beliefs on the costs and benefits of disclosing their information. Therefore, when individuals believe that their personal information will be used fairly, they usually behave in a way to maximize their benefits and minimize their negative outcomes.

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