

أثر مخاطر التجارة الإلكترونية على قطاع مبيعات السيارات في السعودية

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Introduction

This paper presents an overview of the risks associated with buying a used car online. It discusses the legal considerations, potential risks, and risk identification. Online used car sales are growing rapidly, but getting a viable vehicle online can be more challenging than it seems. There are many dangers that consumers might not be aware of when buying a used car online. One of these risks is the owner's ability to cancel the sale at any time before the buyer has taken ownership. Therefore, buyers need to identify and understand risk factors before making their final decision (Furber et al., 2020). The key to buying a used car online is getting detailed information about the car before a buyer makes the purchase. Certain risks come with buying a used car online, such as the risk of buying from an unlicensed dealer, not having any warranty or warranty replacement, not vetting the dealer's reputation, and not knowing how much it will cost to take care of issues that might arise later. Online car dealerships such as AutoTrader.com and Autotrader encourage people to sell their used cars online by providing them with a platform to advertise and find buyers for their used cars. This e-commerce website attracts many new customers every year. There is an inherent risk in selling a used car online due to difficulty establishing the item's value. Therefore, identifying the risks associated with the transaction is crucial for sellers who want to avoid potential losses. Risk Identification can identify potential risks that may arise from selling a car online without any visual inspection or paperwork from its previous owner (Huang, 2020). It also helps estimate how much it is worth when sold on this platform before a buyer sells it on another marketplace such as eBay or craigslist, where there are more buyer options and fewer seller options. The paper shows that e-commerce Car Dealers use large data sets to estimate risks associated with buying a used car without physically seeing it first. These e-commerce dealers collect data points like mileage and other state-specific information to increase their likelihood of identifying potential problems with the car.

Research Problem Statement

In this study, the increasing number of people willing to buy a used car online poses a problem for the dealers. They have to try and sensationalize the car to sell it, but many potential buyers are not interested in this approach. The buyer also has to consider the risks associated with buying online, which might result in their remorse when they find out that they can't get out of their purchase. It is crucial that when dealing with the sale of an item online that every party involved understands all the risks before entering into any transaction. This is especially true for purchasing a used car online because there are several hidden risks associated with buying these vehicles without trying them out first before making a purchase decision.

Online car shopping is a prevalent trend these days. There are many benefits of buying a used car online, such as huge savings and convenience. However, some risks come with this process, as well as potential legal issues. Risks can include not seeing the car in person before purchasing, not knowing if it's a salvage car, and getting stuck with a hefty repair bill. Scammers are constantly trying to take advantage of people's little information when buying a used car online. The rise popularity of the internet has caused a surge in online car sales, but it is also making it easier for scammers to launder stolen cars and sell them. There are numerous cases of scammers using fake classifieds to lure their victims into buying a used car from someone who doesn't even have the car in question. This scam takes place over email and social media platforms, but scams can happen anywhere a buyer might be looking for a used vehicle. This poses new risks for buyers which they might not know any better than their online research can show them, and they might end up buying a car that is problematic because cars can be complicated and many of them need extensive maintenance work, which buyers don't know about until after the purchase.

Literature Review

According to Baumann et al. (2021), there are several tools available in risk identification and risk evaluation. The paper talks about the most popular tools for conducting a qualitative assessment. The qualitative assessment tools can be classified into two groups: methods that ask whether an event is likely to happen and methods that ask whether an action should be taken or not. They can also be classified into five types: 1) Event Identification Tools, 2) Event Evaluation Tools, 3) Action Identification Tools, 4) Action Evaluation Tools, and 5) No-Action Identification Tools.

Based on Huang (2020), this type of risk identification is used by many businesses to identify potential risks. With the help of data collection tools, they can detect the risks and then use a data-driven decision-making process to minimize potential financial losses. Risk evaluation is a process that can gather information about risks to be evaluated and measured. It is an important part of risk management, which involves identifying sources of risk, analyzing them, and taking steps to manage the risks (Puteri and Safitri, 2020). Risk mitigation is an important aspect of managing risks effectively. Mitigation strategies help reduce the probability and consequences of risks on an organization while minimizing their impacts on its operations, people, and assets. In general, risk mitigation is one of the key components in effective risk management that can be implemented by many different aspects within an organization or industry. In addition, the use of risk identification methods and risk evaluation practices can be a very time-consuming process. It takes a lot of manual work to do it, which is not scalable.

Given Furcher et al. (2020), risk identification methods involve various techniques, including questionnaires, interviews, and observation studies. Other tools include using questionnaires to measure people's propensity to engage in risky behaviors or assess their attitudes towards various risk categories. Interviews are used to collect data about the individual's stance on various topics related to risk behavior or personal characteristics that might place them at

increased risk for developing health problems in the future. Risk identification is an important process that every business must undertake to make informed decisions. The risk evaluation practices are critical because they help in maximizing the company's efforts and resources.

Martins et al. (2020) assert that the goal of these practices is to minimize the impact of risk events on an organization's assets, people, or reputation. These techniques include qualitative analysis, quantitative analysis, simulation models, and scenario planning. The most common risk identification methods usually involve team member interviews and surveys. However, these methods can be time-consuming and don't always provide enough insight to make a meaningful decision. Data analytics can help with risk evaluation as it provides an objective result for the situation's outcome. This means that data analytics also helps with communication as it shows how likely something is to happen based on historical data. The most important part of risk identification and evaluation is communication and collaboration between different departments working towards a common goal: managing risks effectively. Today's world is full of risks that are more complex than they were in previous decades.

Puteri and Safitri (2020) say that risk evaluation practices can determine risks in a given situation. Risk evaluation practices vary depending on the context of the situation. Common risk evaluation techniques include net present value analysis, sensitivity analysis, cost-benefit analysis, decision tree analysis, and scenario analyses. Organizations are now using four key methods to understand what risk they are exposed to and mitigate it. The first method is through having a clear strategy that can help them identify their exposure to risk in real-time. This includes benchmarking their risks with industry averages or competitor data (Yoo and Ahn, 2021). The second method uses sensors, data, and analytics to provide information that helps organizations assess their exposure to risk in real-time. The third method for understanding exposure is through predictive modeling, which helps organizations forecast potential exposures in advance; this helps them mitigate any risks before they crop up.

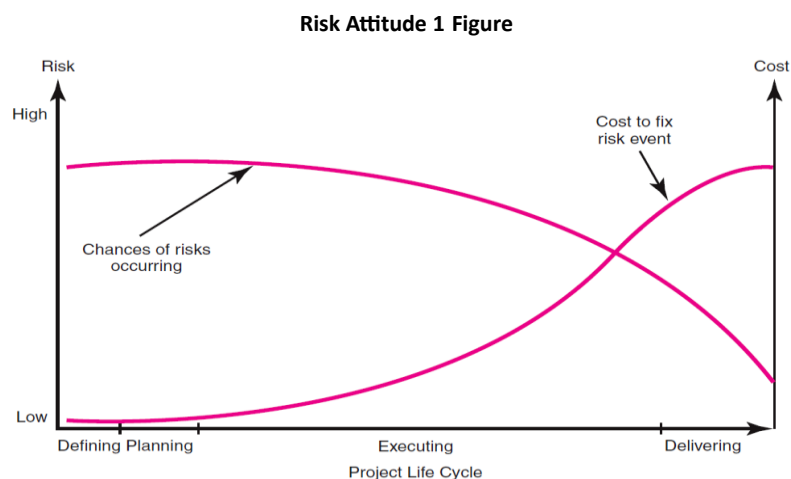
Methodology

The purpose of this study is to conduct an exploratory study to understand the buying process for used cars better online. More specifically, this study will investigate if consumers use the same methods for shopping for new cars online. It will also evaluate whether or not these methods effectively predict a car's value before being purchased. A study was conducted to understand the buying process for used cars online. In this study, We surveyed 50 people who bought a used car in 2020 (Martins et al., 2020). 57% of those surveyed said they bought a car from an individual seller, and 23% said they bought it from an auction site or dealership. The remainder was split among other sources such as advertising, classifieds, and websites .

This study is aimed at providing insight into how a buyer purchases a vehicle online. It will cover the stages of buying a car from an individual seller, which can benefit private sellers selling cars privately. The article will also discuss the research design used to conduct the study and its qualitative and quantitative phases. The data analysis process will be discussed in detail by analyzing qualitative and quantitative data sets to provide findings evidence. Many people buy cars from these websites because they offer convenience, which is why it's vital for companies to carefully select their customer-facing systems and processes and their advertising efforts. To know what customers, want from these sites, market researchers should conduct user surveys and qualitative interviews with customers who recently purchased a car. Now, there are some important concepts need to be defined before solving any case related to a risk knowledge:

First, we need to define a risk: is uncertain event or condition that, if it occurs, has a positive or a negative effect on a project's objectives. The definition includes two key dimensions of risk: uncertain and effect on a project's objectives. The uncertainty dimension may be describes using the term "Probability" and the effect may be called "impact". The definition of risk includes both distinct events which are uncertain but can be clearly described, and more

general conditions which are less specific but also may give risk to uncertainty. The definition of project risk also encompasses uncertain events which could have a negative effect on a project objective, as well as, those which could have a positive effect. These two types of risk are called, respectively, threats and opportunities. It is important to address both threats and opportunities within a unified project. So, project risk management is the processes of conducting risk management planning, identification, analysis, response planning, and controlling risk on a project. The objectives of project risk management are to increase the likelihood and impact of positive events, and decrease the likelihood and impact of negative events in the project.



The risk attitudes of both the organization and the stakeholders may be influenced by a number of factors, which are broadly classified into three themes:

- **Risk appetite:** which is the degree of uncertainty an entity is willing to take on in anticipation of a reward.
- **Risk tolerance:** which is the degree, amount, or volume of risk that an organization or individual will withstand.
- **Risk threshold:** which refers to measures along the level of uncertainty or the level of impact at which a stakeholder may have a specific interest. Below that risk threshold, the organization will accept the risk above that risk threshold, the organization will not tolerate the risk.

Some important planning activities need to be done for the risks in the Study:

1) Plan Risk Management: is the process of defining how to conduct risk management activities for this Study. The key benefit of this process is it ensures that the degree, type, and visibility of risk management are commensurate with both the risks and the importance of solving this type of the Study to the community. The risk management plan is vital to communicate with and obtain agreement and support from all buyers to ensure the risk management process.

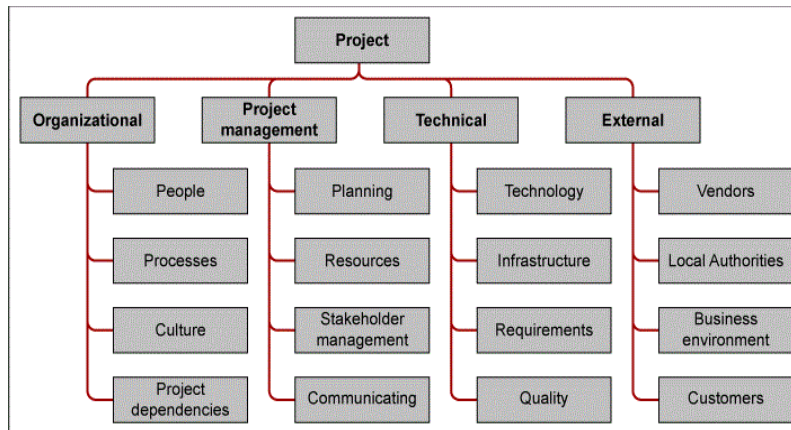
❖ Based on the planning the Study output from that process will be:

- **Methodology:** Defines the approaches, tools, and data sources that will be used to perform risk management on the project.
- **Roles and responsibilities:** Define the lead, support, and risk management team members for each type of activity in the risk management plan, clarifies their responsibilities.
- **Budgeting:** Estimates funds needed, based on assigned resources, for inclusion in the cost baseline and establishes protocols for application of contingency and management reserves.
- **Timing:** Defines when and how often the risk management processes will be performed throughout the project life cycle, establishes protocols for application of schedule contingency reserves, and establishes risk management activities for inclusion in the project schedule.
- **Risk categories:** Provide a means for grouping potential causes of risk. Several approaches can be used, for example, a structure based on project objectives by category. risk breakdown structure (RBS) helps the project team to look at many sources from which project risk may arise in a risk identification exercise. Different RBS structures will be appropriate for different types of projects. An organization can use a previously prepared custom categorization framework, which may take the form of a simple list of categories or may be

structured into an RBS. The RBS is a hierarchical representation of risks according to their risk categories.

Example:

RBS Hierarchical Representation2 Figure



- **Definitions of risk probability and impact:** The quality and credibility of the risk analysis requires that different levels of risk probability and impact be defined that are specific to the project context. The quality and credibility of the risk analysis requires that different levels of risk probability and impact be defined that are specific to the project context.
- **Probability and impact matrix:** A probability and impact matrix is a grid for mapping the probability of each risk occurrence and its impact on project objectives if that risk occurs, Risks are prioritized according to their potential implications for having an effect on the project's objectives. A typical approach to prioritizing risks is to use a look-up table or a probability and impact matrix. The specific combinations of probability and impact that lead to a risk being rated as "high," "moderate," or "low" importance are usually set by the organization.
- **Revised stakeholders' tolerances:** Stakeholders' tolerances, as they apply to the specific project, may be revised in the Plan Risk Management process.

- **Reporting formats:** Reporting formats define how the outcomes of the risk management process will be documented, analyzed, and communicated.
- **Tracking:** Tracking documents how risk activities will be recorded for the benefit of the current project and how risk management processes will be audited.

2) **Identify all the possible risks in this Study:** identifying the risks can be defined as the process of determining which risks may affect the project and documenting them.

The key benefit of this process is the documentation of existing risks and the knowledge and ability it provides to the project team to anticipate events. There are some tools which are helped in identifying those risks such as:

- **Documentation Reviews:** A structured review of the project documentation may be performed, including plans, assumptions, previous project files, agreements, and other information.
- **Delphi technique:** The Delphi technique is a way to reach a consensus of experts.
- **Interviewing:** Interviewing experienced project participants, stakeholders, and subject matter experts helps to identify risks.
- **SWOT Analysis:** Helps identify the broad negative and positive risks that apply to a project.
- **Root cause analysis:** Root-cause analysis is a specific technique used to identify a problem, discover the underlying causes that lead to it, and develop preventive action.
- **Risk identification checklists:** are developed based on historical information and knowledge that has been accumulated from previous similar projects and from other sources of information.

❖ **Based on the planning the Study output from that process will be:**

- **Risk Register:** The primary output from Identify Risks is the initial entry into the risk register. The risk register is a document in which the results of risk analysis and risk

response planning are recorded. It contains the outcomes of the other risk management processes as they are conducted, resulting in an increase in the level and type of information contained in the risk register over time.

The preparation of the risk register begins in the Identify Risks process with the following information, and then becomes available to other project management and risk management processes:

- **List of identified risks:** The identified risks are described in as much detail as is reasonable. A structure for describing risks using risk statements may be applied, for example, EVENT may occur causing IMPACT, or If CAUSE exists, EVENT may occur leading to EFFECT. In addition to the list of identified risks, the root causes of those risks may become more evident. These are the fundamental conditions or events that may give rise to one or more identified risks. They should be recorded and used to support future risk identification for this and other projects.
- **List of potential responses:** Potential responses to a risk may sometimes be identified during the Identify Risks process. These responses, if identified in this process, should be used as inputs to the Plan Risk Responses process.

Example:

Risk response process example3 Figure

Risk - All													
Identity	Version	Draft	Owner	Risk Name	Risk Type	Probability	Impact	Priority	Description	Mitigation Strategy	Mitigation Plan	Review Date	Narrative
RSK-1		A	REQMAN	Technical Risks	Technical			TBD				12/03	
RSK-2		A	REQMAN	SSR Integration	Technical	2 - Medium (1 in 20)	4 - High	High	There is a risk that the SSR will not integrate with the existing integrated navigation system.	Reduce		12/03	
RSK-3		A	REQMAN	Impact Shock	Technical	3 - Low (1 in 100)	4 - High	Medium	Current shock absorbers are no longer manufactured. The replacement has a lower absorberency, and may not provide a comfortable ride for passengers.	Accept	Accept that the shock on landing may be high, on the few occasions the aircraft lands heavily. Ensure the testing is thorough to make sure the shock absorbers do work!	12/03	
RSK-4		A	REQMAN	Air Frame Integrity	Technical	1 - High (1 in 2)	4 - High	Critical	The current air frame is 15 years old, and maintenance is getting harder. The requirements for increased maintenance cycles and reduced off-line times will be difficult to achieve with the current air frame.	Reduce	1. Conduct full maintenance survey of current air frame. Identify weaknesses and correct.	12/03	
RSK-5		A	REQMAN	Certification Guidelines	Technical	2 - Medium (1 in 20)	3 - Medium	Medium	Updated certification guidelines are due to be released, in the near future.	Accept	The affected areas of the project should be reviewed, to ensure that they conform to the new guidelines.	01/06	
RSK-6		A	REQMAN	Emergency Equipment Failure	Technical	3 - Low (1 in 100)	2 - Low	Low	Emergency equipment may deteriorate over time, especially when exposed to the environment found within the initial implementation period.	Other	Integration of the emergency equipment should be conducted later into the project.	01/06	
RSK-7		A	REQMAN	Initial Cost Overbudget	Technical	1 - High (1 in 2)	2 - Low	Medium	Expenditure for the first year may exceed the allocated budget.	Avoid		01/06	
RSK-8		A	REQMAN	Test Risk	Contractual			TBD	This is a sample risk.	Accept		27/02	

3) Perform Qualitative Risk Analysis: is the process of prioritizing risks for further analysis or action by assessing and combining their probability of occurrence and impact. The key benefit of this process is that it enables project managers to reduce the level of uncertainty and to focus on high-priority risks. **There are some tools which are helped in perform qualitative risk analysis those risks such as:**

- **Risk Probability and Impact Assessment:** investigates the likelihood that each specific risk will occur. Risk impact assessment investigates the potential effect on a project objective such as schedule, cost, quality, or performance, including both negative effects for threats and positive effects for opportunities.
- **Probability and Impact Matrix:** Risks can be prioritized for further quantitative analysis and planning risk responses based on their risk rating. Ratings are assigned to risks based on their assessed probability and impact. Evaluation of each risk's importance and priority for attention is typically conducted using a look-up table or a probability and impact matrix. Such a matrix specifies combinations of probability and impact that lead to rating the risks as low, moderate, or high priority. Descriptive terms or numeric values can be used depending on organizational preference.

Example:

likelihood and impact matrix 4 Figure

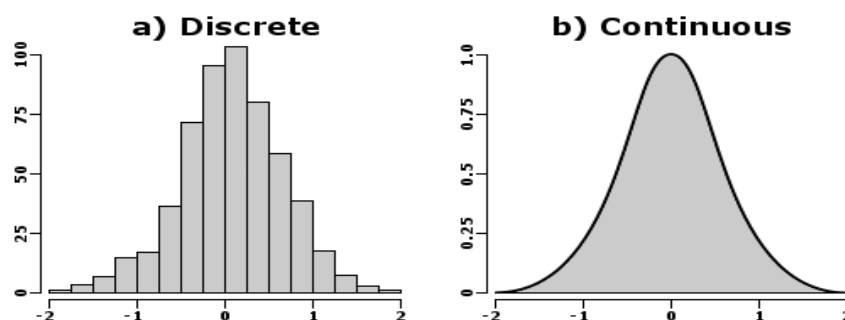
		Impact →				
		Negligible	Minor	Moderate	Significant	Severe
Likelihood ↑	Very Likely	Low Med	Medium	Med Hi	High	High
	Likely	Low	Low Med	Medium	Med Hi	High
	Possible	Low	Low Med	Medium	Med Hi	Med Hi
	Unlikely	Low	Low Med	Low Med	Medium	Med Hi
	Very Unlikely	Low	Low	Low Med	Medium	Medium

4) **Perform Quantitative Risk Analysis:** is the process of numerically analyzing the effect of identified risks on overall project objectives. The key benefit of this process is that it produces quantitative risk information to support decision making in order to reduce project uncertainty. **There are some tools which are helped in perform quantitative risk analysis those risks such as:**

- **Interviewing:** Interviewing techniques draw on experience and historical data to quantify the probability and impact of risks on project objectives.
- **Probability distributions:** Continuous probability distributions, which are used extensively in modeling and simulation, represent the uncertainty in values such as durations of schedule activities and costs of project components.

Example:

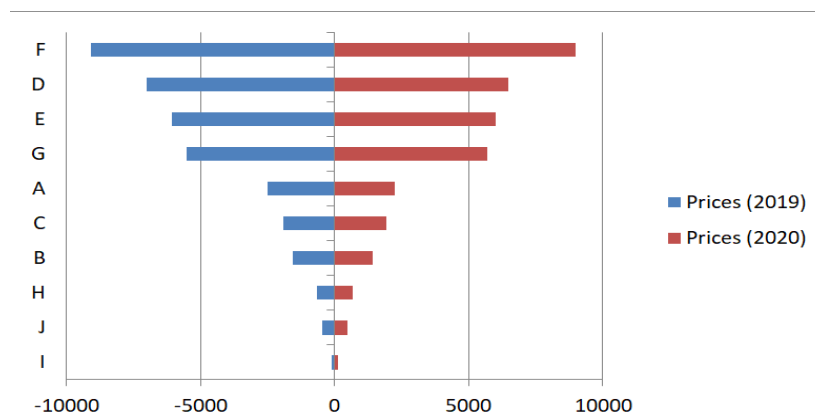
Discrete and Continuous Example 5 Figure



- **Sensitivity analysis:** Sensitivity analysis helps to determine which risks have the most potential impact on the project. Example: Tornado Diagram.

Example:

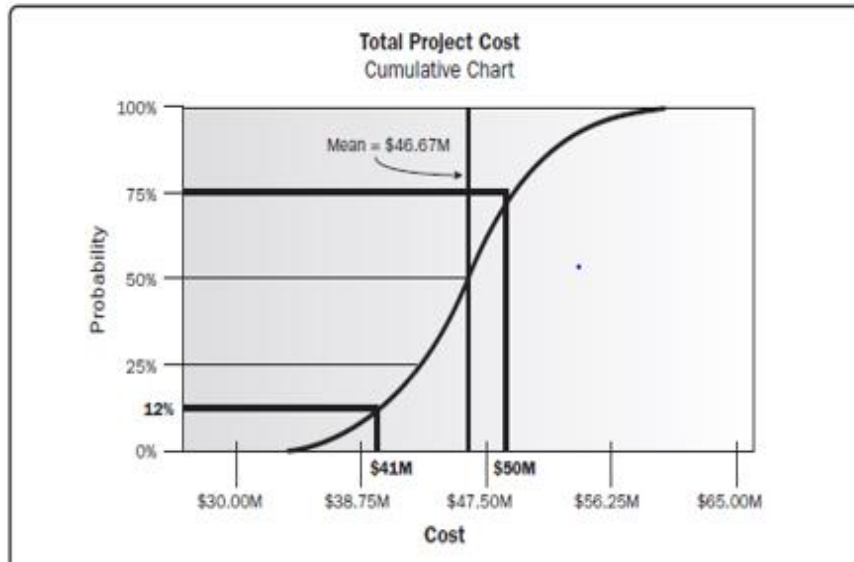
Sensitivity analysis example 6 Figure



- Modeling and simulation: A project simulation uses a model that translates the specified detailed uncertainties of the project into their potential impact on project objectives.

Example:

Project total Cumulative cost 7 Figure



5) Plan Risk Responses: is the process of developing options and actions to enhance opportunities and to reduce threats to project objectives. The key benefit of this process is that it addresses the risks by their priority, inserting resources and activities into the budget, schedule and project management plan as needed. There are some strategies to deal with the positive and negative risks:

➤ **Strategies for Negative Risks or Threats:**

The fourth strategy, accept, can be used for negative risks or threats as well as positive risks or opportunities. These strategies should be chosen to match the risk's probability and impact on the project's overall objectives. Avoidance and mitigation strategies are usually good strategies for critical risks with high impact, while transference and acceptance are usually good strategies for threats that are less critical and with low overall impact. The four strategies for dealing with negative risks or threats are further described as follows:

- **Avoid:** Risk avoidance is a risk response strategy whereby the project team acts to eliminate the threat or protect the project from its impact. It usually involves changing the project

management plan to eliminate the threat entirely. The project manager may also isolate the project objectives from the risk's impact or change the objective that is in jeopardy. Examples of this include extending the schedule, changing the strategy, or reducing scope. The most radical avoidance strategy is to shut down the project entirely. Some risks that arise early in the project can be avoided by clarifying requirements, obtaining information, improving communication, or acquiring expertise.

- **Transfer:** Risk transference is a risk response strategy whereby the project team shifts the impact of a threat to a third party, together with ownership of the response. Transferring the risk simply gives another party responsibility for its management—it does not eliminate it. Transferring does not mean disowning the risk by transferring it to a later project or another person without his or her knowledge or agreement. Risk transference nearly always involves payment of a risk premium to the party taking on the risk. Transferring liability for risk is most effective in dealing with financial risk exposure. Transference tools can be quite diverse and include, but are not limited to,
 - the use of insurance, performance bonds, warranties, guarantees, etc. Contracts or agreements may be used to transfer liability for specified risks to another party. For example, when a buyer has capabilities that the seller does not possess, it may be prudent to transfer some work and its concurrent risk contractually back to the buyer. In many cases, use of a cost-plus contract may transfer the cost risk to the buyer, while a fixed-price contract may transfer risk to the seller.
- **Mitigate:** Risk mitigation is a risk response strategy whereby the project team acts to reduce the probability of occurrence or impact of a risk. It implies a reduction in the probability and/or impact of an adverse risk to be within acceptable threshold limits. Taking early action to reduce the probability and/or impact of a risk occurring on the project is often more effective than trying to repair the damage after the risk has occurred. Adopting less complex

processes, conducting more tests, or choosing a more stable supplier are examples of mitigation actions. Mitigation may require prototype development to reduce the risk of scaling up from a bench-scale model of a process or product. Where it is not possible to reduce probability, a mitigation response might address the risk impact by targeting linkages that determine the severity. For example, designing redundancy into a system may reduce the impact from a failure of the original component.

- **Accept:** Risk acceptance is a risk response strategy whereby the project team decides to acknowledge the risk and not take any action unless the risk occurs. This strategy is adopted where it is not possible or cost-effective to address a specific risk in any other way. This strategy indicates that the project team has decided not to change the project management plan to deal with a risk, or is unable to identify any other suitable response strategy. This strategy can be either passive or active. Passive acceptance requires no action except to document the strategy, leaving the project team to deal with the risks as they occur, and to periodically review the threat to ensure that it does not change significantly.

➤ **Strategies for Positive Risks or Opportunities:**

- **Exploit:** The exploit strategy may be selected for risks with positive impacts where the organization wishes to ensure that the opportunity is realized. This strategy seeks to eliminate the uncertainty associated with a particular upside risk by ensuring the opportunity definitely happens. Examples of directly exploiting responses include assigning an organization's most talented resources to the project to reduce the time to completion or using new technologies or technology upgrades to reduce cost and duration required to realize project objectives.
- **Enhance:** The enhance strategy is used to increase the probability and/or the positive impacts of an opportunity. Identifying and maximizing key drivers of these positive-impact

risks may increase the probability of their occurrence. Examples of enhancing opportunities include adding more resources to an activity to finish early.

- **Share:** Sharing a positive risk involves allocating some or all of the ownership of the opportunity to a third party who is best able to capture the opportunity for the benefit of the project. Examples of sharing actions include forming risk-sharing partnerships, teams, special-purpose companies, or joint ventures, which can be established with the express purpose of taking advantage of the opportunity so that all parties gain from their actions.
- **Accept:** Accepting an opportunity is being willing to take advantage of the opportunity if it arises, but not actively pursuing it.

6) Control Risks: is the process of implementing risk response plans, tracking identified risks, monitoring residual risks, identifying new risks, and evaluating risk process effectiveness throughout the project. The key benefit of this process is that it improves efficiency of the risk approach throughout the project life cycle to continuously optimize risk responses.

The Control Risks process applies techniques, such as variance and trend analysis, which require the use of performance information generated during project execution. Other purposes of the Control Risks process are to determine if:

- Project assumptions are still valid.
- Analysis shows an assessed risk has changed or can be retired.
- Risk management policies and procedures are being followed.
- Contingency reserves for cost or schedule should be modified in alignment with the current risk assessment.

Research Structure

Sections that will be covered by this study:

- Body of Knowledge
- Problem Analysis
- Findings and Results
- Problem Solutions
- Conclusion and Recommendation

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The Impact of E-commerce risks on Vehicles sales in Saudi Arabia

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