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**Examining Privacy Concerns and Ecommerce Adoption in Developing Countries:  
The Impact of Culture in Shaping Individuals' Perceptions Towards Technology**

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**Biographical Sketch for Zareef Mohammed**

Zareef Mohammed holds a BSc. in Business Computing (London Metropolitan University), and an MSc. in Management Information System with a concentration in Information Security Management (Nova Southeastern University). Zareef Mohammed is currently pursuing a PhD. in Information Systems with a concentration in Information security. Amongst the courses taken were information privacy, risk management, information security, which are the basis for his research. Zareef has done previous research within the area of information privacy, whereby he had applied to IRB twice, and was approved for data collection on both occasions. With regards to research, Zareef has published at Americas Conference on Information Systems (AMCIS) and SIGSEC Workshop in Information Security and Privacy at the International Conference in Information Systems (ICIS).

**Biographical Sketch for Gurvirender P. Tejay, PhD.**

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