The Evolution of e-Commerce Towards Protection of Consumers

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Abstract
The internet will emerge as a new platform for marketing of products and services that will displace and rebuild existing economy. It will affect organizational structure; require different skills for negotiation, new regulatory and legal framework, electronic money, taxation and many other things. The evolution of e-commerce will have profound impact on competition, mobility of enterprises, effect on consumer behavior, changes in the way the work is defined and managed. The net will enable businesses to save time on product design, design according to the individual customer specification, order and delivery of components, tracking sales and getting feedback from customers. In this paper we analyze in detail as how the evolution of e-commerce will have greater impact towards protecting the consumers.

Keywords
Consumer protection, digital certificate, digital signature, secured payment gateway, e-commerce, Consumer behavior.

I. Introduction
Protecting consumers by the evolution of e-commerce is given utmost importance for which many companies are trying to work on as how to set a standard and there by are involved in creating an environment as how to go about in doing it.

II. Few Areas to be Looked Upon Regarding the Usage of Internet/E-commerce
Whenever consumers are involved in shopping related activity online they have the fear complexion within them selves as not to disclose any confidential information to a online store where they are shopping because they are not sure whether their data will be safeguarded or not. By which people are feared to use the Internet when they do shopping related transactions online as they are not sure about as whether their data will be safe. Ultimately they land up in buying fewer items only instead of buying majority of item which they were intending to buy owing to security concerns. So there by these concerns should be looked upon and the necessary education/training be provided to consumers as how to do online shopping on a safe basis.

III. Consumer Protection in e-Commerce
A common website by name www.econsumer.gov [4] is available as a portal for complaints to be recorded by them online. In some well developed countries like United States of America there is a separate commission available by name Federal trade commission which will take care of the day to day activities involving e-commerce.
Other than USA, Australia, China and U.K are other major countries who have paved their way towards the usage of Internet. These countries are also expanding their market base by their widespread involvement of Internet.

IV. Some Trusted Seals to Look for
There are some trusted seals to look for like the third party assurance seals [5] which aims to give security to their web sites when they are involved in developing it. These seals can give the assurance to the consumer when they are using their website there by telling them as how to go about protecting it and there by it helps them to increase their revenue sales too to a greater extent.

V. Forums to Look for
There are some forums which are available at the international level like International consumer protection and enforcement network whose aim is to go for safeguarding consumers there by they can disseminate their information worldwide and there by see as which information is of beneficial to them that information they can disclose it to others rest they can discard it. There are some more forums available in major countries like In USA they have a forum by name stay safe online and in UK they have safe buy.

These countries by having a forum will help them in educating their consumers as how to do safe transactions on the internet. In some developed countries like Australia, they have a separate website by name Cybersecurity which tells their customers to do secure transactions on the net.
Finally, in India recently the bankers have introduced several consumer protection steps to ensure safe online transactions, which are verified by Visa: during an online purchase the consumer will enter their 16 digit credit card information with CVC code, after providing that the website URL will be redirected to Visa website which will ask for 6 digits pin which ensures safety online transaction.

Fig. 1: World Internet Usage

Now by 2010, about 23.9% of people using Internet across the world and this percentage are getting increased day by day. In India about 6-8 persons are per 100 people using internet [1]. Refer Figure 1.0 above which shows the World internet usage. Earlier all around the world shop in small petty shops in their street corner for their immediate requirement. Their expectations are verified by Visa: during an online purchase the consumer will enter their 16 digit credit card information with CVC code, after providing that the website URL will be redirected to Visa website which will ask for 6 digits pin which ensures safety online transaction.
A. Citibank
If consumer holds a Citibank card doing online transactions all payment transactions will be redirected to Citibank site asking for I-pin which ensures consumers safety.

B. ICICI Bank
ICICI debit card online payment asks for internet banking account user name and password, then ask for transaction password and there after ask for 3 grid values to be entered, which can be entered only by the card holder, thereby ensuring maximum security for online transactions. Let us explain the steps involved here.

After logging in ICICI internet banking, user will click Fund Transfer menu link in left pane below account summary. Now user will select any of the 3 options and clicks continue. After clicking continue as shown in fig. 5, the user may add a new payee or select an existing payment from the selection list. After selecting the payee, the user will click “Make a Payment”.

An ICICI Bank [6], personal account holder who uses internet banking account will be provided a user name and password, for security purpose ICICI has given a Virtual keyboard from which the user enters the password.
Now the user will verify the amount to be transferred and enter the transaction password for additional security [3].

![Debit Card Grid Digit Entry Page](image)

Fig. 8: Debit Card Grid Digit Entry Page

After entering the transaction page, for additional security ICICI internet banking fund transfer ask for debit cards grid and their numbers randomly. A User who is having his debit card on his hand only can enter the details and complete the transaction securely. All Internet banking users should follow a hard and fast rule, that they should not disclose their account information, user id, login and transaction passwords and should not give debit card to others. ICICI bank has tried to protect the customer by using technology as much as they can.

VI. Conclusion

To help safeguard the issues concerned with consumers facing problems towards protecting their transactions online, proper awareness and training should be given to consumers as how to go about in doing their transactions online on a safer basis. Now a days there are several concerns involved in major countries like USA UK as mentioned in the paper who are providing the necessary training & awareness to consumers in protecting their transactions online. These authorities should take the proper initiative in educating their consumers so that they will end up in doing the right kind of transactions when they are shopping online.

References


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