

E-Commerce Design and Development

ITS 330

Trust Paper

Do some research in the library (or at least the ACM Digital Library, accessible from the Library page on the Marist site) and using other scholarly sources about e-commerce trust systems. With this background, research and evaluate three or more commercial credit card processing services.

When your research is complete, write a paper (ten pages or so; be complete but don't write me a novel) documenting your results in pictures and prose. Formally site all sources.

Begin with a section on trust.

1. Trust 30 points
 - a. What are the main aspects of trust that you discovered in your research?
 - b. What trust factors are employed? Relate this to the various aspects of trust you discovered in your research and also those that we covered in the first class. In case you don't remember: Factors that may influence trust include...
 - i. Web Merchant
 1. Image: visual, financial, Verisign (and similar) certificate seals
 2. Visibility in general – is the company “known”
 - a. Reputation
 - b. Position in search rankings and SEO issues
 3. Technology – “status-conferring” aspects to adapting certain technologies
 - ii. End User
 1. Comfort with technology
 2. Prior experiences
 3. Perception of the web site in question
 - a. cognitive trust
 - b. Human trust decisions, based on affective (irrational) reactions

Then, for each service, include the following sections:

1. Costs 10 points
 - a. Setup costs
 - b. Transaction fees
 - c. Other (likely hidden) costs

2. Integration Technology 10 points
 - a. How do you program it?
 - b. Can you integrate it behind the scenes...
 - i. How?
 - c. ... or do you have to send the customer to the processing company's site?
 - i. Can this be hidden from the user?

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3. Security Technology *20 points*
 - a. Is it secure?
 - i. If so, how do you know?
 - ii. If not, why not?
 - b. What encryption algorithms are used?
 - c. How much of the credit card number is stored?
 - d. What are the Data Governance issues?

4. Administration *10 points*
 - a. How do you set it up and get started?
 - b. What testing facilities are there?
 - c. How do you process the transactions into your bank account?
 - d. Are there any restrictions?
 - e. How much control do you have?

5. Reviews from other (hopefully reputable) sources. *10 points*

6. Your overall impression and a well-reasoned recommendation. *10 points*

Feel free and encouraged to add more to your analysis.