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DO YOU TRUST INTERNET SECURITY?

By Luis Rocha

As the old saying goes, trust cannot be bought, it is gained! Perhaps one of the main challenges for those who wish to start up and maintain a business on the internet is gaining the trust of users. Thus, to “cast out the nines”, we trailed several paths to get the following answer: do you feel safe to either shopping or moving your bank account over the internet? Why? check some of them below.

“To begin with, I split my opinion on internet security into two blocks: e-commerce and Internet Banking. Regarding e-commerce, I could state that I feel very confident shopping through companies like Submarino, Americanas.com, and Amazon.com. This last one has one of the best sites of the kind in the world. It is a lesson of how to make an efficient, well thought out site that works and makes consumers feel secure in relation to their purchase.

Amazon is practically a “template” for good practices for e-commerce. There are plenty of reasons for such trust: tradition, brand power, amount of titles, usability, respect and clearness for clients, explanations throughout the purchasing process, customization, and user-generated contents.

The key word for people to feel secure is credibility. A decisive concept for e-commerce sites. There has even been a study by the Stanford Persuasive Technology (www.captology.com) that listed several factors that either increase or reduce the perception of credibility highlighting the power of a positive experience obtained from previous visits.

The online banking universe, in turn, has some very different characteristics. competition is not as unfair, since clients cannot choose to use a site from a different bank. People must learn about the interface and trust their banking system. In general, my fears about those operations is much less than for online shopping.

I believe the banking systems have a greater commitment with perfect operation and error handling. The consequences from eventual problems can be catastrophic and I do not think bankers are willing to lose money.

I think people should never be afraid of using Internet Banking. In my opinion, readers of this magazine, by definition, should not even need to know how to get to their branches. The important thing is to pay attention to possible cheats and strange messages received via email.”

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