

IMPEDIMENTS TO AND CONCERNS FOR ELECTRONIC COMMERCE

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Independent Study is submitted in partial Fulfillment Of The
Requirements
For the Degree Of
Master Of Science in Information Technology

Faculty of Information Technology and Quantitative
Sciences

UNIVERSITI TEKNOLOGI MARA

SEPTEMBER 2003

ACKNOWLEDGEMENT

First and foremost, I would like to thank my supervisor, Puan Anitawati Mohd Lokman, for her guidance, patience and invaluable inputs. I sincerely thank my family and friends for providing me with the ideas, suggestions and good advices at critical points along the way. Last but not least, a big thank you for my beloved mother for her continuous support, prayer and blessing.

ABSTRACT

E-commerce is fundamentally Internet-based buying and selling of goods and services. Normally, the functions of an e-commerce web site include the presence of an online store, a method of payment processing, shipping and order fulfilment, customer service and promotion. An online banking and financial service also falls under e-commerce. Despite numerous benefits that e-commerce has to offer, there are obstacles to the adoption of e-commerce in Malaysia. Previous surveys indicated that the main concern that consumers had for e-commerce was the risk issue that encompassed security and privacy concerns. A survey was conducted for this study to find out the main concerns that consumers have today and other challenges to the implementation of e-commerce. Although online environment of today is more secure than it used to be several years ago, the survey found that security and privacy issues remain as the biggest challenge to the growth of e-commerce.

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