

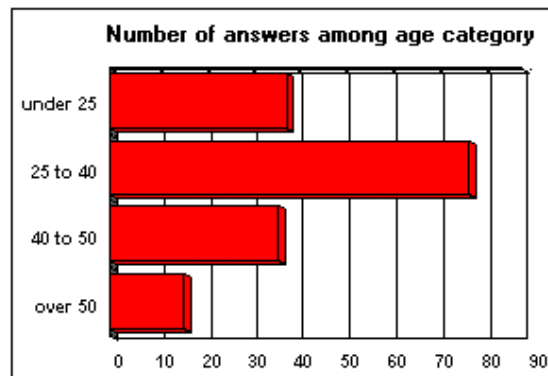
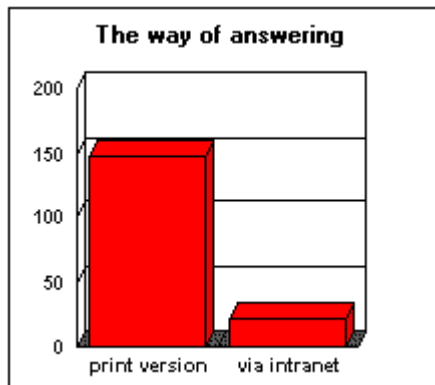
Survey – Report

From Monday the 9th of August until Friday the 13th 1999 survey sheets were spread out among 400 employees of a Portuguese company belonging to the IT-sector . The sheets were not only laid out on central points of the building, but were also accessible in the company's intranet.

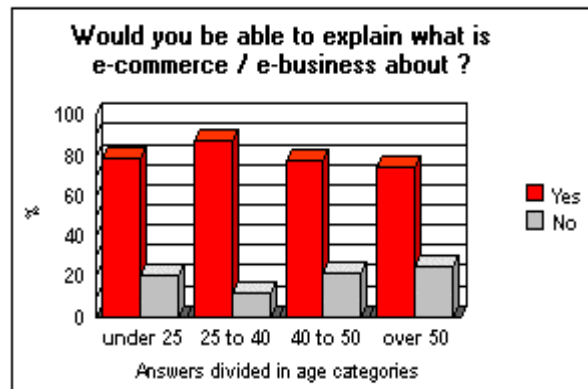
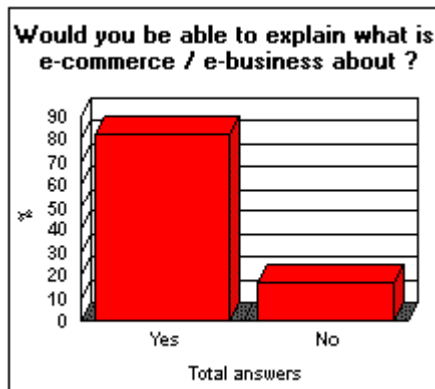
The topic of the survey was about the acceptance of e-commerce and its paying methods. Besides a short introduction and description the sheets contained five questions about this subject. Furthermore the age categories (under 25, 25-40, 40-50 and over 50) of the interviewees were required in order of being able to demonstrate adequate conclusions after the evaluation.

In the Portuguese company were laid out around 700 printed sheets. During the week of the survey 170 employees responded, mainly using the printed sheets.

Only 22 people were using the company's intranet where a digital sheet of the survey was also available.

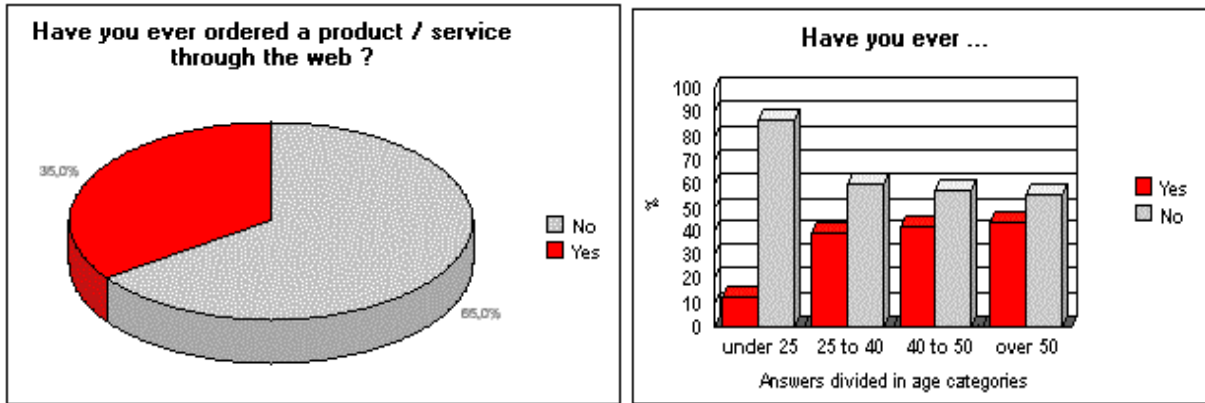


The first question about the ability of being able to explain what e-commerce and e-business is about was answered in all age categories with almost the same result. 83 % of all the interviewees were able to explain what e-commerce and e-business is about.



The question regarding to the acceptance of online-shopping was answered as followed: 65 % of all employees have never ordered a product / service through the web for their private use.

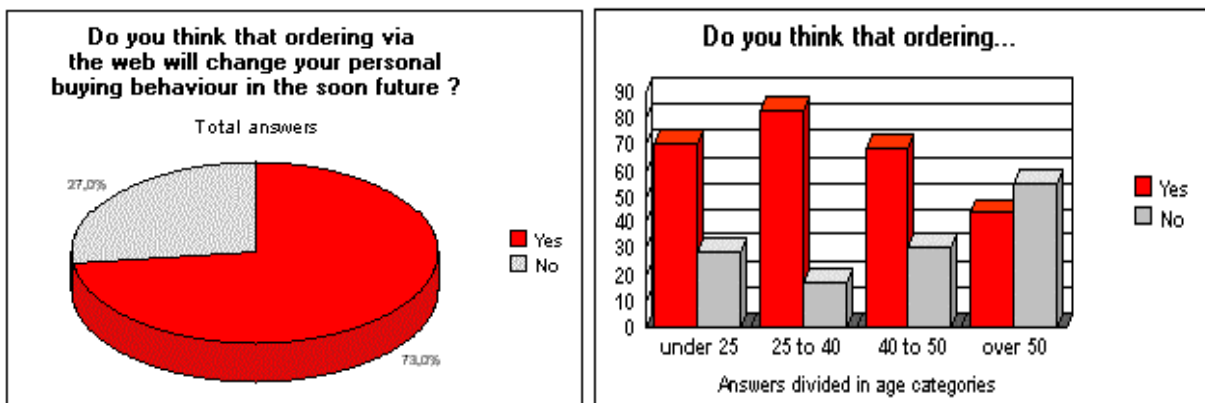
In the category of under 25 years old have only 13 % already ordered a product / service through the web. No big difference was shown in the other age categories.



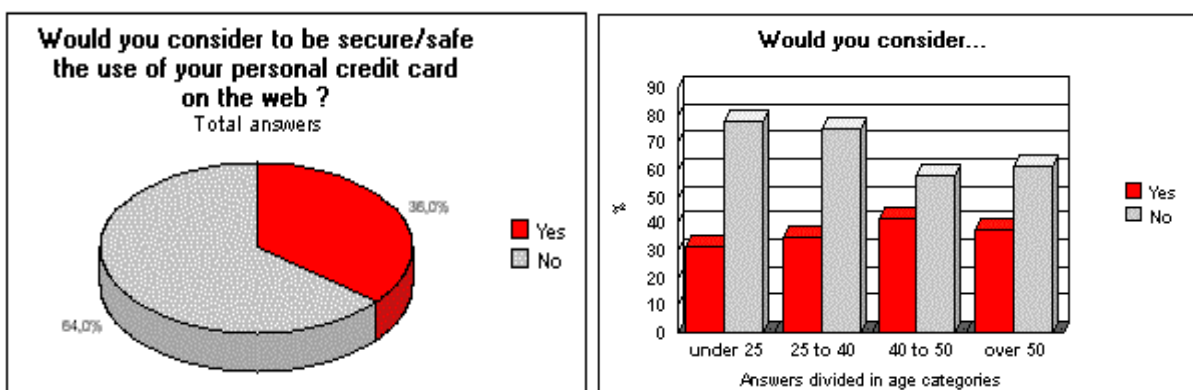
73 % of all the interviewees think that ordering via web will change their personal buying behaviour in the soon future.

In the category of over 50 years only 44 % suppose this is going to happen.

On contrary to the category of the employees between 25 an 40 years old where 83 % think it will change their buying behaviour.



Only 36 % of all the interviewed employees considered the use of personal credit cards on the web to be safe. In every category of age the doubts were almost identical.



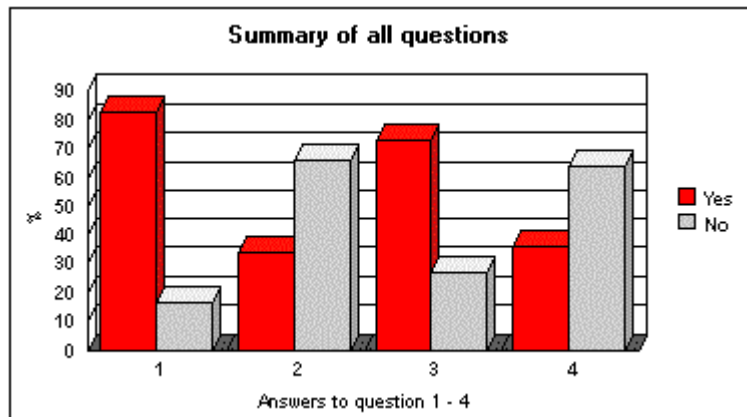
The answers pointed out that users despite doing online-shopping, online-banking etc. are not at all satisfied with the current security standard in web-based commerce.

The below listed questions and the given answers represented in the graph, will show an overview of the survey.

1. Would you be able to explain what is e-commerce / e-business about ?
2. Have you ever ordered a product / service through the web for your private use ?

3. Do you think that ordering via the web will change your personal buying behaviour in the soon future ?

4. Would you consider to be secure / safe the use of your personal credit card when buying / paying for products / services on the web ?



The survey and its answers demonstrated not only the general information standard of the employees in this field but also the acceptance of online-ordering for private use, where according to the answers in particular the younger generations think that online-shopping will change their personal buying behaviour in the soon future.

Furthermore it pointed out the lack of trust in security, especially by using the credit card on the web. No doubt, the lack of user confidence in electronic business transactions is the greatest hindrance obstructing the growth of e-commerce.

"To date, the biggest impediment to Web commerce has been the potential risk of sending your credit card number or other transaction data over an inherently unsecure network..." PC Magazine

More and more effective security standards which trying to protect personal data appear. Among the most widely-used security technologies are SSL and RSA. Secure Electronic Transactions (SET) is an emerging industry standard introduced by several credit card companies.

The survey also demonstrated the that only a small part of the interviewees preferred to use the digital forms placed in the intranet of the company. Though survey information and the link to the forms in the intranet were sent short before the survey started.