

*Barriers to E-Services:
Concerns Over Trust*

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In Brief

- ✧ Current uses of the Internet
- ✧ Reasons for non-use
 - ✧ Concerns over trust, security and privacy
- ✧ Ways to build to build trust

Current uses of the Internet

- ✧ Just about everything
- ✧ Information gathering
- ✧ Conduct transactions
- ✧ Participate in web forums, blogs, etc.

- ✧ Easy to access and convenient



Reasons for Non-Use

✧ Lenhart Report

- ✧ No need to use it
- ✧ Concern over content
- ✧ Worries about fraud/identity theft
- ✧ Expensive

✧ Hart- Teeter Survey

- ✧ Reported trust and privacy concerns regarding use



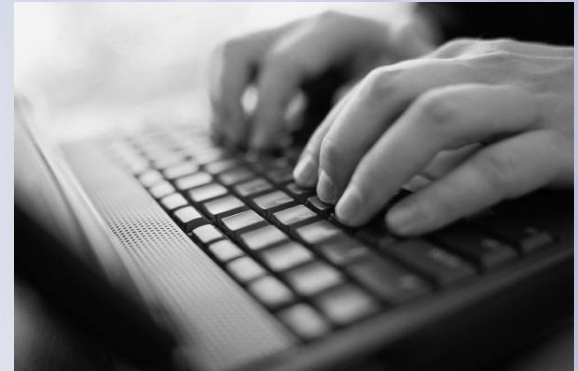
Definition of Trust

“ The quantified belief by a trustor with respect to competence, honesty, security, and dependability of a trustee with a specified context” (Grandison, 2007).

- ❖ Deals with trusting the site and that the provider has proper security measures in place

Trust Concerns

- ✧ Concerned with risks
- ✧ Collection of personal information
- ✧ Ability to deliver promises
- ✧ Rectification of dissatisfaction



E-Gov versus E-Commerce

	E-Government	E-Commerce
Access	- Serves the entire population; making universal access to e-government challenging	- Able to choose their customers
Structure	- Less centralized decision making; makes it difficult to implement new government services	- Innovation and implementation of new ideas is easier
Accountability	- Required to provide services in the public's interest	- Decisions made in company's best interest

Trust Building Methods

✧ Trust Management Tools

“A unified approach to specifying and interpreting security policies, credentials, relationships which allow direct authorization of security-critical actions”.

✧ Examples

- ✧ Credentials
- ✧ Certificates





More Trust Building Methods

- ✧ Seven methods
 - ✧ Branding
 - ✧ Seal of Approval
 - ✧ Trustable User Interface
 - ✧ Trusted Subproviders
 - ✧ Reputation
 - ✧ Insurance
 - ✧ Economic Incentive

Legislation to Protect Privacy

✧ Privacy Act of 1974

- ✧ Regulated the collection, maintenance, use, and dissemination of federal information in order to protect the privacy of any identified individuals

✧ E-Government Act of 2002

- ✧ Required agencies to post privacy policies on their sites

✧ Fair and Accurate Credit Transactions Act of 2003

- ✧ Implemented the National Fraud Alert System by credit reporting agencies so consumers can place a fraud alert

✧ OMB privacy assessment requirements

- ✧ Requires federal managers to undertake a privacy analysis for each IT system in development or under procurement

Concluding Thoughts

- ✧ E-Services likely to be innovative in the future
- ✧ Success of e-services dependent on user to adopt and trust technology
- ✧ Providers can do their part to ensure secure and protected access
 - ✧ Users have to enlist trust

