E-COMMERCE, DIGITAL NATIVE YOUNG CUSTOMERS AND WEB RISKS

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ABSTRACT
The Internet is the greatest public space of the world. At the same time it is a new territory with rules and laws not enough completed. Today Internet is the first form of communication and the main market in the world. All the information across the world are faster than before and people are participating in the process of the information passing from a passive role to an active one.

The security of e-commerce in the process of ensuring authorized and correct transaction without risks is one of the most critical issues in implementing the role of new market opportunity. The return of investments in technology could be very fast but the necessity of an electronic universal law for the digital world it’s a requirement for all the commercial world.

The other way round internet must be safer for customers, clients and digital native customers, the young technological i-generation with easy access on internet and no consideration of risks and no attention on internet safety. This research illustrates the problem between ecommerce development and the difference of knowledge of customer. The digital divide between new i-generations teachers, parents and the fundamental role of institutions.

Keywords: ecommerce, internet security, risks security seal, Digital native, participation gap

INTRODUCTION
The Internet is the first form of communication and the main market in the world, at the same time Internet is the greatest public space of the world, with citizens, streets, shops, center-interest development and suburbs it’s a new territory with rules and laws not enough completed. New media are faster than before and people are participating in the process of the information passing from a passive role to an active one talking writing and using any sort of new form of communication(newsletter, blog, mailing list, social network) taking distance
from the analogical world. The new social space is un-material-un-territorial, virtual, digital but always a part of this world. What is legal off-line is legal on-line.

The Internet is the greatest public space of the world. From many parts, at the beginning of his history, it was considered a no man’s land, not enough completed without rules. Today Internet is the first form of communication, the first media utilized for communication and the best market of the world. This process is not made by the simple operation of putting an “e” before every content like e-business, e-commerce e-marketplace, e-book e-culture and so fort... this process need an appropriate analysis of his complex nature. All the information across the world are faster and easy to find than before and the active participation of people in the process of information give a new and not passive role. World wide web is un-material-un-territorial, virtual, digital but always a part of our analogical world. The most important consideration fixed by law is always that what is legal off-line is legal on-line and the same for illegal behaviour. The investments of production in technology is one of the most important part of the budget for companies and today it’s impossible to have a role in markets without an internet site without considering the dimension of the company but just looking on the presence in the market. This shop-window in the main street of the world, a virtual street, is the best investment to show products to people. A web-site it’s a sign of presence, the best way to reach the consumer without difficulties and it must designed by an appropriate professional webmaster considering the business and properly the target audience of the company which need start selling product and services professionally, efficiently, quickly and profitably. This process is always accompanied by a massive structure of marketing advertising and public relations effort. So the site must be well designed, accurately convey details about the products, with the possibility to allows customers to safely and securely place their order and pay by a credit card system or other payment method in order to prevent fraud using adequate system of protection and precaution increasing credibility among potential customers. This online picture is the base to consider an online business but the main questions to ask are: who is the consumer? Who is the person on the other side of the world?, What’s his or her age? In which place we have to consider concluded the contract?, What’s the law to apply?, What Court is able to decide in case of the breach of the contract. All this problems are well resolved in the analogical world but what about the digital world. This perception is the first step to help ecommerce to be a sure and safety system of commerce a convenient way for customers to interact with an entrepreneur over the internet. In the medieval age the absence of an international law respected by merchants in trading relations
was a big problem and they study a system of feedback for each other. They decided to follow self-made uses and rules for markets and commercial transactions and they were able to develop an unwritten market code respected to be a part of the system. This complex of often unwritten uses and behaviours took the name of *lex mercatoria*. After hundreds of years in this historical moment of digital development of markets we have the same necessities, fears, lack of certain of medieval merchants and customers. The safety and the respect of laws in the digital markets is target of ecommerce system. It’s often impossible to know who is the person on the other side of the personal computer, who is chatting, who is connected, who is writing email or asking for products or information. This is the most important point to believe in the developing of online system of commerce, protecting and helping customers, old or young to trust in the system created by new technologies. For a professional solution and a safety development of Internet ecommerce an international electronic law is always remarked as a necessity. As often happen with a new toy, also in this case with technology, we started using this new technology postponing question and answer on a second moment. In the analogical world everything is faster than law and politician intentions and we started using this new toy without considering incoming problems, without codes and without knowing risks. Actually, the web landscape is crowded, uncertain, full of thousands of web sites and companies, sometimes false, constant fighting to find space and to catch the attention of customers, interested in improving their position and developing on-line activities. On-line visibility it’s a mirror of investments, an important part of the brand. Having a good position in the research of search-engine on line is an important commercial solution to arrive before others and to take a correct position in on line market, before other competitors in respect of a new marketing strategy. More than 80 percent of all web surfers want to find easily something online: products, information, services, websites, specialized content. One of the top filed of investment on line is the optimization of search engine capacity, optimization of listing to receive the best ranking placement possible on the major search engine. A typical web consumer will not search for s lot of time and will visit just the best positions of the research on the search engine, to have an idea or to make a comparison for price purposes. The best position on the search-engine results is like a shop in the main street and the investments in this direction are fundamental for the return of image and results. The target is changed and marketing strategies are always oriented on reaching customers in an easy way passing from new form of personal connection and points of contact sometimes clean as a requested and solicited email, sometimes not from unsolicited bulked email and any sort of malware. Any sort of marketing tool is used to take position on the on-line list,
cleaning the on-line reputation and postponing not good references about the product or service or passed information about the company and its history. It is difficult to cancel from the electronic memory of the world wrong information or bad information as new digital native i-generation will see in the future considering the role of social network in their life and the amount of information and personal detail charged on line to be a part of the system and chatting with friends. The possibility for companies to use a software as a reputation cleaner to postpone bad information or to eliminate inconvenient information for their market it’s a good possibility but a very dangerous result for customers who believe in the quality of the information, without considering the accuracy of the information, the creator of the information and the quality of his article because people always evaluate the quality of a given peace of information after consuming it. On the web, marketing one-to-one and customer satisfaction, are keywords to take position in on-line markets and to win competitors by investing money in technological resources. Having a direct contact with the customer is one of the first point of winning strategy, offering services, especially online. Another important and winning strategy is following a product during his life, a guaranty of quality and a strategy to keep in touch with the client during the process of life of a product, gadget or appliance or service. This kind of online services could do the difference between companies and help the consumer to decide for a product instead of another, for a brand instead of another and create a strategy of trust for the company that start a commercial history beside the customer with an exchange of experience and a sort of control of his satisfaction. All this online tools are powerful way to catch someone’s attention and to build credibility, they generate interest in products and services in an informal way.

The return of investments in technology could be very fast even without a unique law system for international transaction in e-commerce, but on the other hand internet there must be an open-source technology to find information, a service offered from the society to citizens without being afraid from technology. An important part of the population of the world in this century doesn’t yet reach the minimum power in material things and is now compelled to pursue the rest of the world in a crazy race of technology which is lost at the beginning. The result of this race without winners is called digital divide, which is a picture of the problems of the populations of the world divided not just in rich a and poor but also in connected and unconnected in digital and not digital users.

Technology, access, digital power, i-generation are new topics in the vast problem of democracy that on the on line world is called e-democracy that generate digital divide and social exclusion as a complex part of the discussion of social participation and people outside
the digital world and every form of access. The real benefit of the diffusion of online culture is the increasing of participation starting from the developing of digital capability that can lead to stronger democracies. An important distinction is made by the level of capabilities internet surfers. A site must work well also for people using a slow internet connection, it must be clear and easy to use. Depending on the target audience the capabilities could be different and the time to spend on the web could be less. This will be the result of the involvement of people in culture movements, blogs, other sources of information and discussion, a long path called participatory culture.

In the new form of communication mediated by technology (CMT) there is the replace of the direct experience with a sort of mediated perception. In the electronic space there is not physical contact but virtual contact transferred and oriented by an online mediator. Digital media have modified the growth of new generation called Digital native for the different confidence with technology which is very familiar and a form of natural expression very far from old generation. The participation of new generation on a free creation using intellectual property tools protected by copyright will be the new technological world between generation.

As we said for companies strategies, in online world there is a difference to bring into relief between different types of consumer and customer. We have to distinguish who is the receiver, the addressee of the information and his grade of ripeness. Adults, old people, astute digital native and not digital kids read, at the same time, a mitigate information and it could be easy or not to understand the asymmetry between reality, commercial suggestion, marketing communication.

An interesting analysis is to remark the different of access on the web between generations, and more in the same generation between digital native and not digital native, between boys and girl, between parents and sons.

It’s interesting to read the results of an interesting research about data: an important American research (Cyberatlas, 2002) showed the Internet was already the first instrument of information and communication for the new generation (12-17 years old), 81% used email for communication with friends and relatives, 70% used chat line. This research shows that in USA the Internet was the first form of communication at the beginning of the century. In the research of Mediappro (2006) the result was that in Quebec 90% of “cyberkids” used Internet like Intranet like a sort of private net, and they don’t use mobile phones. In Italy as Japan, the other way round, the mobile generation (98%) preferred form of communication is mobile telephone (mediapro, 2006) and it’s used by “cyberkids” for normal communication (14 years old) and in the version smartphone for Internet (15-29 years old) Censis 2007.
The result of the open technological world with multiple possibility of access are multitasking and multiple identities for new i-generation. Every sort of new media give the possibility of a new form of private personality a sort of new identity mediated by technology: more related to what I would like to be and not to what I am. For the first time in history of the world we have a Digital generation of Digital Native able to do follow many things at the same time, able in changing identity in virtual spaces not accepting the reality. They use a multiple identity changing the space of connection, they have an identity for social network, an identity for friends, another in a blog, one more for the avatar in second life, methods to escape from the real unaccepted identity.

The risks for the i-generation related technologically to the world without knowing problems about: risks, safety, identity, privacy, social network identity-theft are a lot. Without the control of parents the new buyers go to e-marketplaces to buy stuff, gadget, sports dress and anything of interest, meet people without a certain identity, give and receive information, sometimes dangerous, always controlled during the participation by internet marketing system one-to-one. The weak-consumer, is always controlled in browsing by the theft of interest with the help of malicious software (malware) created to follow online the consumer, to catch information, visited sites, hobbies, interests, important information to sell using cookies, metatag, troyan horses.

Systems that work to record private information from the computer, used to commit crimes, used for marketing one-to-one, to send bulking email, to record the time of the connection. In this way all private information are on disposal of crackers and hackers. These perpetuators can use the information to commit crimes: blackmails, identity theft(using credential of a person to open the home banking system for buying, selling, open new credit cards, transfer money in other parts of the world).

The possibility to feel unsafe during the visit of a site, during the research of services and information it’s the real wake point of ecommerce. A site have to be perceived with credibility, as a safe area with the accuracy of information and the possibility to offer secure transactions, protecting personal data closing to the possibility that data being compromised or inadvertently made available to the internet population or dangerous hackers. All this problems become bigger in protecting personal data of minors, and minor guardianship need a particular treatment.

During the connection on the web we don’t have the impression of a control, we don’t have the perception of danger for our personal details, our time of navigation, our interests, our documents, our work.
This behaviour fill ourselves un-safe, we don’t know the reason of this control. Sometimes it could be only for safety territorial programs as fighting terrorism, sometimes it’s only because of commercial reasons as marketing, that find on the web a specially way to catch information. It’s impossible to know if our information, credential, interests are stolen for commercial uses, for identity theft, for social uses but the main problem is that we don’t know who is the person we are connected with, his or her real identity.

A part from the problem of what people, especially young people, do when they are connected, there is a growing interest about the fact that we don’t know the identity of the person who is connected on the other side of the net, the sex, the age, or if we are chatting with more than one person and their intention. The risk is that without any kind of protection our personal information could be recorded and used in different ways. Most security measures involve data encryption and password. In this new field there is the possibility to commit crimes, also new forms of crimes, with the advantage that the internet behaviour could be not discovered from anyone. Is difficult to show that exactly in that moment there is one person instead of another one, connected at that computer we cannot be sure about the identity.

More in general there are many measures to defend security of information and documents, but we have to distinguish systems of protection in analogical systems of safety like: locking closets, using keys to defend documents, change disposition and places; and systems called digital measures like: introducing a password, using token, badge to enter in a place or in a file, using Biometry systems to recognize people.

Helped by the new generation of software, by the responsibility of software companies and a new attention of governments on this topics, parents have a new technological form for protecting the digital native generation by filters. New software of parental control used during connection and new small consumers are more protected going on internet and parents could be more relaxed about the presence on the web of their children.

They play a concrete role to protect children from harmful online contents but they are often used and requested from “cyberparents”, very close to Digital Native generations. Other kind of filters are located directly to the server but in this case they ensure a standard level of protection without considering the age of the consumer or his level of cyber experience. The activity of control is delegated to a software that help is work by keyword or blacklist sites to block the access to particular contents. A new search engine just for kids help them in searching on the web, answering questions after an evaluation of contents considered appropriated.
The difficult point is to help kids to have skills and enough tools to spend, live safety, their time online and to consider themselves what is wrong and what is good without the supervision, if not possible, of parents, teachers, relatives but very important at the beginning of online impact.

The educational system is utterly confused about the impact of technology in learning. Giving computer to a student or a son is not a solution to be on time.

The best way to find solution for reducing safety risks it’s a mix of all the forms of social participation between institutions which are: education(familiar and school), technology development(markets and science), social norms and law. The first solution is to give, as a responsibility of the society and of the government, the skills to the digital native and new generations to defend themselves on web and to recognize a correct information from a wrong one. Second approach is to give, at the same time technological skills to parents and teachers, often related to old mechanism of learning that needs to have the same step of technologies, to help them to walk in technology as a part of their time without being afraid from what is considered new. Follow every form of netiquette(net-etiquette) as a based rule of the technological society and teach technological rules as a material in schools. Sharing digital technologies impact between cyber-kids, parents, teachers, police, companies and work together in the same direction. Ask for international rules in online education, society, economy and markets starting from a medium level of knowledge, a model of shared and distributed governance, administrated from adequate institutions.

A necessary step for e-commerce to develop in safety technological way, protecting customers, protecting the sites content, the name of the entrepreneur and years of analogical credibility built in off-line market work and personal capability in the analogical market made looking people in face and concluding affairs in handshake, something which is impossible on web, or a new serious approach on commerce on the web for a young entrepreneur is determined by a certified code of rules. The new frontier for e-commerce respecting on line consumer to create a safe area of protection is made by the participation and subscription of a code of norms for international ecommerce. The symbol to demonstrate on line to be a part of a safety project of respecting the customer and the consumer, on every age, is the presence of an international recognised seal on the site. A symbol of international ecommerce authority to help the consumer to recognize a safety area in searching on line. An evidence of the policy adopted by the company, about the accuracy of information, contents, protection, applied rules. This idea could be very important for feedback, a service at disposal of the people. A label of quality a sort of seal of guaranty for consumer and customer. They are symbols of the
level of quality or accuracy of the information, products or service and help the buyer to consider safety what is offered on line. A good solution and a prove of reliance to protect minors from harmful content on websites. This sort of certification it’s an index of serious content and of adhesion to a code of norms in respect of predicted standard. A program of continuous and constant control of contents necessary to decide if a site deserves the label with a system to contest the site in case of problems and advertising for every kind of fraud or violation of the code with an appropriate different colour of the seal on the site. The creation of a special panel composed by consumers, the government authority, the commercial authority and technological experts for the case of important decisions in ecommerce is always promised and could be a great way of mediation to avoid crowd Courts.

**CONCLUSION**

In the past world wide web was considered as a very short experience, a sort of videogame, now we talk in the measure of a market and an information media, a strong part of our life, our digital life is spent in a digital world. Considering this public as a no man’s land without rules and risks is dangerous especially concerning that new generations, called Digital Natives- the i-generation- are faster customers and actively engaged with their parents, which are new “pupils” about what’s going online. Parents and teachers need the help of institutions, they don’t have enough instruments to fight digital- educational war. This dynamic gap of Internet knowledge is the first problem that our generation need to resolve or reduce as an important part of the wide problem of Internet safe. The web is an incredible instrument for creation, intellectual property, copyright education, ecommerce, public administration, but it has to be developed in safety.

There are no easy answers for our digitally mediated life or for the participation gap but it’s necessary to consider new solutions for the future digital age from this point of no return.

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