



Trust and Risk in Internet Commerce

L. Jean Camp

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As Internet-based commerce becomes commonplace, it is important that we examine the systems used for these financial transactions. Underlying each system is a set of assumptions, particularly about trust and risk. To evaluate systems, and thus to determine one's own risks, requires an understanding of the dimensions of trust: security, privacy, and reliability.

In this book Jean Camp focuses on two major yet frequently overlooked issues in the design of Internet commerce systems—trust and risk. Trust and risk are closely linked. The level of risk can be determined by looking at who trusts whom in Internet commerce transactions. Who will pay, in terms of money and data, if trust is misplaced? When the inevitable early failures occur, who will be at risk? Who is "liable" when there is a trusted third party? Why is it necessary to trust this party? What exactly is this party trusted to do? To answer such questions requires an understanding of security, record-keeping, privacy, and reliability.

The author's goal is twofold: first, to provide information on trust and risk to businesses that are developing electronic commerce systems; and second, to help consumers understand the risks in using the Internet for purchases and show them how to protect themselves. Rather than propose a single model of an Internet commerce system, the author provides the information and insights needed by merchants and consumers as they develop the Internet for commerce.

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