

Gender & Association among Perceived Privacy, Security & Trust of e-Commerce

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ABSTRACT

Online purchasing behaviour has increased due to the upsizing usage of smartphones, tablets and personal computers. Moreover, the explosion of technology has also impacted consumer shopping habits or behaviours drastically over the last few years. Consequently, there is a growing concern regarding security issues and the use of information given online in terms of the privacy of personal information and the unintended uses of it. Therefore, the paper aimed to examine whether there is any significant difference in the trust of e-commerce between genders, and analyse the association of the perceived trust based on perceived privacy and security. The results demonstrated that gender difference did not support alternative hypotheses, there is no relative difference in trust of male and female customers, and a significant negative association was obtained between perceived privacy and security. Hence, the more perceived privacy and security of the e-commerce that the customers felt, the higher the trustiness level towards the e-commerce platforms.

Keywords: e-commerce, online shopping, perceived trust, security, privacy

1. INTRODUCTION

The rapid development of businesses in diverting the conventional interface to online platform has shown that businesses are going global. The change from the traditional face-to-face to online platform gives impact on the increasing number of potential customers towards products or services. This is because consumers have changed their shopping behaviours from the conventional method to the electronic commerce (e-commerce) mode. The upsizing usage of smartphones, tablets and personal computers have contributed to the increase of online purchasing behaviour. This shifting behaviour has many distinctive advantages. For instance, purchasing convenience (time saving), diversity of searchable production, economy of consumption (cost saving) are some of the attributes that are associated with the electronic commerce (e-commerce) revolution. E-commerce can be characterized as transactions on the Internet which are conducted between firms to individuals (business to customers) and firms to firms (business to business). In Malaysia, Lazada and Shopee are international e-commerce platforms that was established in 2012 (Lazada, 2020), and 2015 (Shopee, 2020) respectively. These two online players are aggressively highlighting their existence in the market by offering diversity of products and services to the consumer.

Conventional shopping is characterized by the physical contact. Lack of physical clues in the online market makes it difficult for potential customers to feel comfortable and safe as they are constantly

faced with situations where they have to establish the credibility and trustworthiness of the vendor before they can make any buying decision. There are various problems associated with online shopping including customers fear that their personal information will be passed on to third parties, or their credit card information may not be safe from hackers. Transaction security and data privacy are the major concerns among Malaysian customers in terms of their readiness to adopt e-commerce. (Wei, Osman, & Zakaria, 2010). One important reason why online consumers are reluctant to shop online is because of lack of faith that currently exists between most businesses and consumers on the web. It is difficult to help people to build up their trust in online shopping. Previous literature indicates that trust between buyer and seller is one of the conditions to ensure that the communications well. Because of the insecurity existing in transactions over the Internet, many researchers suggest that trust is an important factor affecting the success of transactions in e-commerce. (Harsandi, Purnama, & Soetomo, 2013). This study was conducted in order to examine whether there is any significant difference in the trust of e-commerce between genders and to analyse the association of the perceived trust based on perceived privacy and security.

2. LITERATURE REVIEW

2.1 Online Shopping Scenario of Development

Consumer shopping habits or behaviours have changed drastically over the last few years due to the explosion of internet technology. Shopping in physical stores previously was once the predominant way to shop, but now online shopping is becoming a preferred way to shop by consumers around the world (Katawetawaraks, 2011). Moreover, Katawetawaraks states that online shopping has been widely accepted as a way of purchasing products and services as it has become a more popular means in the internet world (Katawetawaraks, 2011).

Despite consumers' continuation to buy from a physical store, the users or buyers feel very convenient to shop online. It is due to online shopping saves crucial time for modern people because they get so busy that they cannot or unwilling to spend much time shopping in the physical store (Rahman, Islam, Esha, Sultana & Chakravorty, 2018). This shifting behaviour has many distinctive advantages. For instance, purchasing convenience (time saving) and diversity of searchable products and services. Thus, online shopping has introduced e-commerce (electronic commerce) as one of the platforms for a consumer to purchase products or services directly from the seller through the internet. The Internet-based or Click and Order business model has replaced the traditional business model. Globally, e-commerce constituted about 2.29 trillion-dollar market (John, 2018). This is due to the fact that more people than before are using the web to shop for a wide variety of items such as shoes, clothing, bags and many more. Now people have multiple options to choose their products and services while they are shopping through an online platform (Rahman, Islam, Esha, Sultana & Chakravorty, 2018).

Initially to define e-commerce, Downing and Liu (2014) highlighted e-commerce as a buying and selling platform that became the regular way of conducting business. The popularity of e-commerce is evident with the success of leading companies such as Amazon and Alibaba. With more consumers become increasingly familiar with the internet and its benefits, e-commerce is becoming popular and getting preference among a group of consumers seeking the better value proposition regarding information, convenience, cost and choice.

Then, Chaffey (2015) further defines electronic commerce as a social and economic activities between participants, while computer devices and the internet are used. It is in line with a study by Turban, King, Lee, Liang, and Turban (2015) that defines e-commerce as a form of business that is conducted in the online environment, while the internet behaves as a unified platform that connects buyers and sellers. In short, e-commerce can be characterized as transactions on the Internet which are conducted between firms to individuals (business to customers) and firms to firms (business to business).

Recently, Tekin, İnce, Etlioğlu, Koyuncuoğlu, and Tekin (2018) in their studies further refer e-commerce as the activities of buying or selling of goods or services via the internet, and the transfer of money and data to execute the said transactions. However, with the rapid development and penetration of mobile devices, despite all the changes and upgrades, the concept of e-commerce in definition remains essentially the same (Kakalejcik, Bucko & Ferencova, 2018).

2.2 Perceive Trust in Online Shopping

According to the Oxford English Dictionary, trust is defined as follow: (1) to rely on or have conviction about the quality or attribute of a person or an object; (2) to accept or approve of something without

investigation or evidence;(3) an expectation about something;(4) attribute of reliable value; honey, credibility, loyalty (Oxford, 2020).

Initially, many studies have been conducted in the past in the area of trust in relation to e-commerce. The concept of trust has been widely conceptualized by numerous researchers in the past. However, a consensus has not yet been agreed among researchers as to the most universally acceptable definition of trust. For example, a study by Mayer, Davis, and Schoorman (1995) defined trust as "the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trust. Then, Jarvenpaa and Sha (1998) further define trust as one of the elements or factors that pose a threat to the establishment as well as the successful operation of e-commerce. Moreover, it is hard to help people to build up their trust in online shopping. People purchase products and services mostly based on their level of trust in the products or services, and sellers either in the physical store or online shops. Online trust is the basic and essential element for building a relationship with customers (Mittal, 2013).

Different from online shopping, conventional shopping is characterized by the physical contact such as seeing, touching the product and also a direct face-to-face interaction with sales persons and agents. This enhances and promotes consumer trust as the buyer feels more comfortable with the buying process or transaction than online shopping. Thus, it is not easy to build up consumer trust over e-commerce business activities. Therefore, trust and perceived benefits seem to be the critical conjectures of consumer behaviour toward online shopping (AlDebei, Akroush, & Ashouri, 2015). This atmosphere of uncertainty poses a serious challenge for online vendors as they need to acquaint themselves with the factors that establish and promote consumer trust in e-commerce.

Thus, in conclusion relating to this study, trust is measured as a set of beliefs held by a consumer as to certain characteristics of the supplier, as well as the possible behaviour of the supplier in the future. In line with this reasoning, the literature has identified various dimensions in trust. Of these dimensions, perceived honesty and benevolence have most often been associated with consumer trust.

2.3 Security in Online Shopping

Security is one of the fundamental factors that influence consumers' willingness to purchase from online vendors (Inegbedion, Obadiaru, & Bello, 2016). The security of online systems and technology is definitely a concern for both consumers and vendors.

Meanwhile, perceived security has been defined as the protection against the threat that creates "circumstances, condition, or event with the potential to cause economic hardship to the data or network resources in the form of destruction, disclosure, modification of data, service denial, fraud, waste as well as abuse (Solove & Citron, 2017). As to date, Bhatt and Parmar (2020) has defined perceived security as the subjective probability with which consumers believe that their personal information (private and monetary) will not be viewed, stored, and manipulated during the transit and storage by inappropriate parties in a manner consistent with their confident expectations. Thus, the study will basically focuses on the technical aspects of perceived security that ensure the integrity, confidentiality, authentication and non-recognition of transactions.

In e-commerce business activities, due to the internet technology developed, internet payment has recently become the prevalent way for purchasing goods from the internet. Internet payment increases consumptive efficiency, at the same time, as its virtual property has reduced internet security (Mittal, 2013). However, internet shopping may bring potential risks for the customers, such as payment safety which includes the integrity, confidentiality, authentication and non-recognition of transactions. It is also highlighted in the study by Katawetawarak (2011) who mentions that the major reason that impede consumers from online shopping include unsecured payment, unwanted products, spam or virus, bothersome emails and technology problems. Moreover, security seems to be a big concern that prevent customers from shopping online (Laudon and Traver, 2009). This is due to their worries that the online store will cheat them or misuse their personal information, especially their credit card (Comegys et al., 2009).

Therefore, as mentioned above that the web merchant can provide third-party verification to e-commerce web site. While this privacy and security strategies are used, business should be aware of such major problems which lead to dissatisfaction in online shopping. Since the payment modes in online shopping are most likely made with a credit card, customers sometime pay attention to the seller's information in order to protect themselves. Besides that, if the e-commerce website can provide the information about the customer services, location of the office, contact telephone number, and a help button on the website, customers could also increase their trustiness as they can feel that the online retailers truly exist (Mittal, 2013).

2.4 Privacy in Online Shopping

Perceived privacy is defined as the possibility that online companies collect data about individuals and use them inappropriately (Jarvenpaa and Toad, 1996). Thus, with regard to the definition of perceived privacy, personal information is always of great concern. This is because, in comparing with traditional offline privacy, online privacy is more difficult to protect.

Furthermore, privacy in online shopping has been defined as an individual's ability to control the terms by which his personal information is acquired and used. Specifically, privacy is linked to a set of legal requirements and good practices with regard to the handling of personal data, such as the need to inform the consumer at the time of accepting the contract what data are going to be collected and how they will be used (Flavián & Guinaliú, 2006). The concept of privacy is in itself not new and it has generally been defined as an individual's ability to control the terms by which his personal information is acquired and used (Westin, 1967; Galanxhi-Janaqi and Fui-Hoon Nah, 2004).

The challenges in perceived privacy in online shopping or e-commerce business activities is when the customers are reluctant to enter their personal information when the sites ask for it. It is because they are concerned about the interception and misuse of information sent over the internet and how their data is used. That is also the reason why many consumers still refuse to accept online shopping. Consumers are worried that their private information may be abused or stolen after shopping online (Jun & Jaafar, 2011).

There is a growing concern regarding security issues and the use of information given online in terms of the privacy of personal information and the unintended uses of it. People who are worried about online privacy are more likely to decide not to purchase products and services online for privacy reasons (Zviran, 2008). Where the internet is concerned, privacy affects aspects such as the obtaining, distribution or the non-authorized use of personal information (Wang et al., 1998). New technologies growing capacity for information processing and its complexity, have made privacy an increasingly important issue (Heylighen, 2002). Consequently, consumer distrust is increasing according to how their personal data is being gathered and processed. If vendors can guarantee that consumer private information will be kept with utmost secrecy, as well as not disclosing it to any third party, this will go the extra mile in building sustainable trusting relationships.

3. METHODOLOGY

The survey sample comprised a set of students from Universiti Teknologi MARA, Seremban Campus. The collected questionnaires were 149. 42 were invalid questionnaires resulting in 107 usable questionnaires (23 males and 84 females). The questionnaire contained four sections which were respondent's background on personal and e-commerce experience, perceived privacy, perceived security and perceived trust. The 5-Likert scale items for the perceived privacy, security and trust were selected from Flavian & Guinaliu (2006) as display in Appendix 1. However, the questionnaire was modified specifically on the trustiness of the e-commerce of two popular online shopping platforms in Malaysia which are Lazada and Shopee.

Data were analysed by using IBM SPSS version 20. The reliability of the items in the measurement by the Cronbach alpha test was conducted. Values of α above 0.7 indicates an appropriate internal consistency (Abraham & Barker, 2014). The background on personal and e-commerce experience of the respondents were analysed in terms of frequency and percentage. To examine whether there is any significant difference in the trust of e-commerce between genders, the non-parametric two independent samples which is the Mann-Whitney U test was used. Kolmogorov-Smirnov Z test was also applied for the robustness of the results.

The ordinal logistic regression (Polytomous Universal Model (PLUM) procedure) was used to examine the association of the perceived trust based on perceived privacy and security. Ordinal regression is a statistical technique that is used to predict the behaviour of ordinal level dependent variables with a set of independent variables. Goodness-of-Fit in ordinal regression applies a Pearson's chi-square statistic. It is to test whether the observed data were consistent with the fitted model. The null hypothesis was that the data is fit. This paper relied on chi-square even though it is sensitive to empty cells, yet it is a very useful for models with a small number of categorical explanatory variables. Pseudo R² is suitable when estimating models with a large number of categorical predictors, as there are often many empty cells exist.

4. RESULTS

The results for the normality tests by Kolmogorov-Smirnov and Shapiro-Wilk were consistent. The significant p-values show that the data were not normally distributed. They are common normality results

for Likert-scale types of data. Table 1 shows the frequency and percentage of e-commerce experience background by the respondents. Half of the respondents (54.2 percent) did not do online shopping once to twice a year. It is followed by Moderate shoppers who shopped 3 to 4 times annually (22.4 percent) and active shoppers who shopped 5 times onwards (16.8 percent). Most of the respondents spent in average below RM100 a month (62.6 percent).

Table 1: Frequency and Percentage of e-Commerce Experience Background

Items	Frequency	Percentage
How many times you do shopping in a month?		
1 -2	58	54.2
3-4	24	22.4
5 and above	18	16.8
How many times do you shopping in a year?		
1-2	20	18.7
3-4	31	29.0
5 and above	56	52.3
Approximate budget in a month?		
Below RM100	67	62.6
RM101-RM200	31	29.0
RM201-RM300	7	6.5
RM301 and above	2	1.9

The Mann-Whitney U test is 911.5 with p-value 0.655 concludes that there is no significant difference in e-commerce trustiness between males and females. The result is also supported by Kolmogorov-Smirnov Z test which indicates insignificant p-value (Z=0.255, p-value= 0.96).

Reliability Statistics provided by Cronbach alpha is 0.811. This reflects high reliability of the measuring instrument in the Likert scale items. Table 2 shows a model fitting information for the ordinal regression. It provides -2 log-likelihood values for the baseline and the final model, and a chi-square to test the difference between the -2LL for the two models. The statistically significant chi-square statistic ($p < .000$) indicates that the final model gives a significant improvement over the baseline intercept-only model.

Table 2: Model Fitting Information

Model	-2 Log Likelihood	Chi-Square	df	Sig.
Intercept Only	91.079			
Final	54.709	36.370	8	.000

Table 3: Parameter Estimates

	Estimate	Std. Error	Wald	df	Sig.	95% Confidence Interval		
						Lower Bound	Upper Bound	
Threshold	[Trust = 1]	-8.017	1.612	24.726	1	.000	-11.177	-4.857
	[Trust = 2]	-7.021	1.471	22.775	1	.000	-9.904	-4.138
	[Trust = 3]	-2.812	1.263	4.954	1	.026	-5.288	-.336
	[Trust = 4]	1.918	1.217	2.483	1	.115	-.467	4.303
Location	[Privacy=1]	-3.433	1.914	3.217	1	.073	-7.184	.319
	[Privacy=2]	-3.697	1.236	8.950	1	.003	-6.120	-1.275
	[Privacy=3]	-1.539	.840	3.354	1	.067	-3.187	.108
	[Privacy=4]	-.155	.865	.032	1	.858	-1.850	1.540
	[Privacy=5]	0 ^a	.	.	0	.	.	.
	[Security=1]	-.292	2.920	.010	1	.920	-6.016	5.432
	[Security=2]	-4.575	1.538	8.845	1	.003	-7.590	-1.560
	[Security=3]	-1.356	1.275	1.132	1	.287	-3.854	1.142
	[Security=4]	-1.611	1.297	1.543	1	.214	-4.152	.931
[Security=5]	0 ^a	.	.	0	.	.	.	

Link function: Logit.

a. This parameter is set to zero because it is redundant.

Goodness-of-Fit by the Pearson's chi-square statistic is 35.006 with p-value 0.996 (deviance $\chi^2=31.003$, p-value=0.999) indicates that the observed data are consistent with the fitted model. The null hypothesis is that the data is fit. Pseudo R² in Cox and Snell, Nagelkerke, and McFadden are 0.288, 0.342 and 0.183 respectively. For instance, the Nagelkerke pseudo R² values indicates that perceived privacy and security explain a 34.2 percent proportion of the variation of trust.

The Parameter estimates are shown in Table 3. The threshold coefficients are just the intercepts. There are only two statistically significant p-values at 95 percent confidence level. The coefficient for privacy=2(disagree) is -3.697, which means a negative association between disagree item in privacy and trust. In other words, for every one-unit increase in privacy=2(disagree), the trustiness in e-commerce decreases 3.697 unit. This association is adjusted for security. The coefficient for security=2(disagree) is -4.575, indicates a negative association between security=2(disagree) and trust. Every one-unit increase in security=2(disagree), the trustiness in e-commerce decreases 4.575 unit.

The test of the parallel lines assumption was fulfilled as the p-value is above 0.05, which means the test is statistically non-significant and the assumption has not been violated. The details statistic is shown in Table 5.

Table 5: Test of Parallel Lines

Model	-2 Log Likelihood	Chi-Square	df	Sig.
Null Hypothesis	58.522			
General	46.163 ^b	12.359	24	.976

5. CONCLUSION

This study was motivated by the need to have a clear understanding whether gender differences in the trustiness of e-commerce exist, and whether there are associations among perceived privacy, security and trust. The results of the gender difference did not support the alternative hypotheses, but the results do provide the evidence that there is no relative difference in trust of male and female customers. Perceived Privacy and security were hypothesized to have an association on consumer trust in e-commerce. Elements that were found to have a significant negative association on consumer trust in e-commerce are disagree items in both perceived privacy and security. To simplify the understanding, it can also be concluded as the more perceived privacy and security of the e-commerce that the customers felt, the higher the trustiness level towards the e-commerce platforms. Thus, each individual e-commerce or retailers should contribute in improving customer's trust by providing a high security and privacy platform. This study has attempted to shed some light on the psychological-based of the consumer trust in e-retailing. It is believed that the findings of this study form the basis of trust in e-commerce and are thus applicable to all e-retailers. However, additional factors such as quality of the product or service, and customer service may come into play for building higher trustiness bridge of the customers, and therefore, recommended for future research.

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Appendix 1: Questionnaire Items for Perceived Privacy, Security and Trust

Label	Items
PP1	1. I think this web site shows concern for the privacy of its users
PP2	2. I feel safe when I send personal information to this web site
PP3	3. I think this web site abides by personal data protection laws
PP4	4. I think this web site only collects user personal data that are necessary for its activity
PP5	5. I think this web site respects the user's rights when obtaining personal information
PP6	6. I think that this web site will not provide my personal information to other companies without my consent
PP7	7. This web site does not send e-mail advertising without the user's consent
PS1	1. I think this web site has mechanisms to ensure the safe transmission of its users' information
PS2	2. I think this web site shows great concern for the security of any transactions
PS3	3. I think this web site has sufficient technical capacity to ensure that no other organization will supplant its identity on the internet
PS4	4. I am sure of the identity of this web site when I establish contact via the internet
PS5	5. When I send data to this web site, I am sure that they will not be intercepted by unauthorized third parties
PS6	6. I think this web site has sufficient technical capacity to ensure that the data I send will not be intercepted by hackers
PS7	7. When I send data to this web site, I am sure they cannot be modified by a third party
PS8	8. I think this web site has sufficient technical capacity to ensure that the data I send cannot be modified by a third party
PT1	1. This web site does not make false statements
PT2	2. This web site is characterized by the frankness and clarity of the services that it offers to the consumer
PT3	3. I think that the advice and recommendations given on this web site are made in search of mutual benefit
PT4	4. I think that this web site is concerned with the present and future interests of its users
PT5	5. I think that the design and commercial offer of this web site take into account the desires and needs of its users
PT6	6. I think that this web site knows its users well enough to offer them products and services adapted to their needs