E-Commerce Best Practices: How to Achieve an Environment of Trust and Security

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Abstract—This study purports to collaborate with the literature with respect to trust and security and their implications to e-commerce, as well as offers suggestions regarding business success in e-commerce. This project focuses on the e-commerce environment through the Internet. The Internet has boosted the growth of e-commerce, but the uncertainty of the Internet results in two main concerns: trust and security. E-vendors have to achieve customer's comfort, so they have to enhance trusting beliefs and trusting intentions. In addition, an e-vendor must be authentic, provide confidentiality, respect privacy, protect data and not repudiate transactions to demonstrate that the customer is protected. The findings in this research are specific recommendations in building trust and providing data security as well as e-commerce general practices concepts. By implementing e-commerce general practices concepts and addressing customer trust and security issues, e-vendors will achieve business success. The suggested recommendations to build trust and provide security are the use of privacy policies, the latest technologies in security, interaction with customers, building reputation, informing the customer of the e-vendor's safety system, linking to other trustworthy sites, offering guarantees, and third party certificates and privacy seals. As general practices in successful e-businesses, e-vendors should follow established trends: investing in customer service, helping the customer, getting personal, having variety, analysing and using old business rules, and bringing everything together with Customer Relationship Management system.

Index Terms—Data integrity, e-commerce, information security, trust.

I. INTRODUCTION

When e-commerce was fairly new in 2002, the U.S. Department of Commerce disclosed that all of the U.S. online retail sales amounted to $7 billion for the whole year, but grew to $15.7 billion in the second quarter of 2004 alone. More recently, the growth increased from $172 billion in 2005 to $329 billion in 2010, with a 14 percent compounded annual growth rate for the consecutive five years [1].

Some companies were forecasters of this growth and entered the e-commerce trend rapidly. The unique attribute of this technology is that it reduced the capital needed for new businesses. For instance, Amazon, Google, Yahoo, MapQuest, and e-Bay, all started with limited resources and the fact is that their principal assets were the technological knowledge and talents of its founders [2]. Nowadays, these

companies are widely popular and this popularity is mainly accredited to the rise of Internet based e-commerce.

No doubt that the e-commerce is growing fast and provides an excellent opportunity for businesses. Many companies want to take advantage of this opportunity, but the question is how to achieve a good e-commerce environment and make use of internet technology to boost growth. This paper briefly reviews the history of e-commerce and analyses e-commerce development. This development has been achieved by trial and error. The lessons learned from this trial and error will be used in making recommendations.

Trust and security issues have been shown to be the two major e-customer's concerns. The research acknowledges the difference between these two issues. It is necessary that the e-customer has trust, and security is provided by the e-vendor in order to build a successful e-business. As e-vendors provide security and communicate their security measures to the e-customer, this should result in building customer trust.

The mission of all businesses in a free market environment is to be profitable and earn positive return of equity and increase the value of the firm in the long run. E-commerce through the Internet offers various profit opportunities. Firstly, the potential for a larger market exists by tapping into the vast internet user base. Secondly, the Internet offers the possibility of lowering marketing and transaction costs thus increasing marginal revenue.

The future evolution of e-commerce will offer benefits and challenges to the e-vendor. At the end, this research will anticipate some possible problems resulting from the proposed solutions.

II. LITERATURE REVIEW AND HISTORY

E-commerce and the Internet are usually defined as equivalent to each other. They are commonly but mistakenly utilised as synonyms. While e-commerce is the utilisation of electronic means in making business transactions, the Internet is what has given e-commerce a greater outreach by providing a faster transmission media. E-commerce was used long before the Internet. As reference [3] shows electronic data usage to engage in purchasing and selling behavior is not new. They argue that the travel and hospitality business were pioneers in the sharing of information through electronic media for more than three decades. An example of this is the booking of reservations by airlines. As part of the airline Revenue Management System, transmission of data by electronic means was established to enable sales through a central reservation system in the early 60's [3]. Even though the beginning of the Internet goes back to the 1960's, the concept of the Internet Protocol Suite was standardised later,

and the world-wide network was only introduced in 1982.

The Internet is the tool which makes e-commerce grow at a geometrical rate. As a global system of connected computer networks, the Internet gives the opportunity to reach global markets with a broad audience and rapid transmission of information. According to the World Bank's World Development Indicators, in a very recent report (September, 2011), 27 percent of the world's population are internet users. Of the 214 countries included in their data, the United States is ranked number fifteen, with 78 percent of its population using the Internet. With this amount of potential customers, it is understandable that businesses rely on the Internet as a tool to expand e-commerce, hence increasing markets in the search of accomplishing their mission.

The large increase in the number of users may suggest that the Internet can be one of the reasons for the current e-commerce growth. In an analysis made by reference [4], e-commerce revenues increased at an average annual growth rate of 13 percent from 2004 to 2009. Specifically, e-commerce by retailers increased at an average growth rate of 18 percent per year, compared to the 2 percent for total retail sales from 2002 to 2009. Although, there are other reasons for growth, businesses have to understand that the proliferation of the Internet has been a great opportunity for growth for every industry in the current business environment.

In addition to increasing market size, the Internet provides low selling costs as a strong economic factor that has allowed e-commerce to increase its growth [3]. If a company wants to take advantage of the growth and low costs of the Internet, they need to adapt to the changes of the consumer and commerce environment.

Initially, the first e-commerce businesses were based on old-fashioned "brick and mortar" trade structures. The characteristic example was the placement of sales orders over the Internet or the sale of advertisement through pop-ups and banners. Nowadays the Internet has woven a tapestry of business variety, and the transactions that businesses can carry out over the Internet are basically unlimited. For example, Amazon originally intended to cut costs by eliminating storefronts and its business plan was developed after Sears catalog sales. However, the sales would be carried out over the Internet, and Federal Express or regular mail would do the deliveries. Also, the search engine firms had the intention to be like a modern telephone book, and thus creating revenue from advertisements. Therefore, to assist customers in the search process, it has been pointed out that all kinds of new business ventures are made possible because of e-commerce. For instance, through the application of data mining algorithms, businesses are not only making recommendations to customers (e.g. making a hotel booking or recommendation on a book), but through "cookies" and "clicking history", target advisement has been made possible, thus creating new opportunities [2]. These authors also mention the importance of "customer relationship management" in e-commerce, which improves the whole buying experience through individualised service that goes beyond simple advertising, to include the processes of billing or the assistance of help desks or even the use of holiday cards.

Subsequently, new types of businesses started to emerge in the e-commerce scene. As stated above, the Internet provided the means for unlimited ideas converted into business opportunities. The area is wide and ranges from the sharing of medical guidance, to the use of online-dating services. Therefore, with the unconceivable growth of the Internet, computer security became a basic necessity, accompanied with spam filters or the use of systems like PayPal that provide safety for minor transactions. Reference [5] made an emphasis over the importance of security of Internet transactions. Their research focused on the ethics in e-commerce usage. Evidently, this is an important topic for Internet users since the use of the Internet showed its dark side. For example, as it is commonly known, Napster raised important ethical issues about copyright infringement. Consequently, the rise of e-commerce has challenged the laws and ethics of society, and has created a need for the adaptation of social rules and customs, which has impacted the communication of information. The fact is that the regulations governing the Internet is extremely challenging since different laws apply depending on the jurisdiction, and companies can get their way by establishing its business outside the domestic jurisdiction. However, some countries have shown considerable progress over e-commerce regulations such as Great Britain that has developed rules for universal Internet banking.

Information is a valuable resource and some companies have realised that since they have made the gathering of information their business and focus and have specialised in the accumulation of data about customers of the web for resale to other companies that can benefit from the data received. Two of the companies dedicated to analysing data are Lexis-Nexis-Seisint and Choice Point. The original alliance of these two companies was with credit institutions, which wanted to know more about the identity, credit security, and risk of prospective customers. Some law enforcement agencies have also used the services of these companies since they needed to analyse data for terrorism purposes. Therefore, consumers have become increasingly aware of the data that is shared on the web and this has raised major privacy concerns. Reference [6] performed a research attempting to raise and answer important questions about consumer privacy and the author presented concerns over a related controversy, which is the right to privacy. This is an important topic for e-commerce since customer information has become vulnerable to theft and misuse.

Still, a contrasting perspective is that information can be useful to connect the people with the product, or to assist customers more successfully. This adds convenience to the purchase process and was analysed and discussed by [7]. His research also establishes a variety of objectives that raises the value of Internet transactions for customers. For instance, e-commerce has given access to a new type of information which is very useful and something that companies didn't have access to before the Internet. This is the case of the information gathered from the online auctions from e-Bay, which allows companies to know about the price customers are willing to pay for a particular product or the value that the product has for the customer. Also, businesses had gathered data about how consumers make their commercial decisions

based on click stream analysis. Furthermore, social networks have provided opportunities to know about how people relate to businesses. Therefore, information is extremely useful and valuable, and has given new opportunities for the growth of commerce. For that reason, businesses need to gather data ethically and use it for the common good.

E-commerce has created very specific benefits and some that were even unimaginable during the pre-internet era. It has become a basic instrument for successful commerce and more than a strategic issue, it has transformed into a tactical essential for effective business transactions. According to [1], the Internet based e-commerce has been credited for cutting costs, enhancing the efficiency of the value chain, exchanging of data and ideas, facilitating transactions, creating solid brands, improving customer relationships, and producing revenue. The Internet based e-commerce has outgrown the use of electronic data interchange (EDI) and one of the reasons is that EDI is a much more expensive system since it consists of a private network controlled by one large manufacturer or supplier. On the other hand, the Internet is an open medium that encourages the development and creation of large-scale transactions inside an organisation and between consumers and suppliers. The efficiency and efficacy of Internet based e-commerce has made it the focus of this paper. The value that e-commerce adds to businesses and consumers will be discussed in further detail, plus the critical success factors that contribute to the development of an e-commerce business. Also, the ethical issues that affect the trust and privacy of consumers are a prominent topic in the e-commerce literature that will be reviewed and analysed in the discussion. Lastly, it is important to mention the influence that e-commerce has on future business transactions.

III. How To Achieve an Environment of Trust and Security

A. Main Obstacles for e-commerce

The Internet has developed as a media for transmitting information to everyone, but e-commerce needs to limit the distribution of information. This leads to several failures when it comes to transactions and information sharing. In the e-commerce literature, researchers have encountered many areas of concern. However, from the customer's perspective, trust and security are the two biggest concerns, and repeatedly studied by researchers.

B. Trust

The basic definition of trust is the reliance on the integrity, ability, etc. of a person or thing. The concept of trust has been widely analysed in different areas of study. Psychologists, sociologists and economists among others define trust from different perspectives. Trust is viewed as a personal characteristic by psychologists, as a social framework by sociologists, and as an economic mechanism for selection by economists. There are diverse definitions of trust, but all point in the same direction.

From an independent point of view, researchers agree in the general concept that trust is a willingness to think

someone has certain attributes, such as justice, honesty, ability, kindness, and certainty. For the purpose of this analysis, the definition of trust is considered as the willingness of the consumer to believe the e-vendor will be "competent, predictable, benevolent and integral" [8]. A competent e-vendor can do everything that customer needs done. If the e-vendor actions (good or bad) are sufficiently consistent with customer expectations, those actions will demonstrate predictability. Customers need to believe that the e-vendor is benevolent, cares about them and has the motivation to do what is good for them. Integral means that the e-vendors have to demonstrate that they are legitimate, make good faith contracts, behave ethically, and follow through on the promises made.

These four attributes listed above are part of "trusting beliefs" that was discussed and analysed by [8] in their *Model of E-Commerce Customer Relationships Trust Construct* (see figure 1). The other part to the model is "trusting intentions," which consists of the *willingness to depend* and the *subjective probability of depending*. "Willingness to depend means that one is volitionally prepared to make oneself vulnerable to the other party in a situation by relying on the other party."Subjective probability of depending means the extent to which one forecasts or predicts that one will depend on the other party" [8]. Other authors defined and supported these two measures of trusting intentions but use different names.: "*Attitude toward a behavior* means an individual's positive or negative feelings about performing the behavior." as put forth by [9]. Subjective probability of depending is described as thus: "*Behavioral intention* is a measure of the strength of one's intention to perform a specified behavior" by them too. Finally, to these two alternative definitions, the other authors add a third one: "*Actual use* refers to an individual's actual direct usage of the given system" [9].

TRUSTING BELIEFS (The e-vendor should be)	TRUSTING INTENTIONS (The customers have)
Competent Predictable Benevolent Integral	Attitude or willingness to believe Intention of beliefs Actual use (proof of beliefs)

Fig. 1. Trusting beliefs and trusting intentions [8]

The main challenge of the Internet is to overcome the unknown. The internet history is full of examples of misrepresentation, dishonesty and thieving not only of money but also of private information. Even if a customer has the disposition to trust, the World Wide Web is still in development and as stated before, the Internet was created to spread information where everyone can have access to it.

The key point is that for organisations, "trust [is] equal to revenue, even on line" as described by [8]. Organisations should advance toward establishing trust, if they want to engage in e-commerce. The main objective for the e-vendors is to provide an environment where internet customers can trust and feel secure enough to share information, cooperate and purchase. The customer wants the e-vendor to behave and act in the consumer's interest, by being "honest in transactions, and both capable of, and predictable at, delivering as promised" as indicated by [8].

C. Security

Although e-commerce is widely accepted, customers still fear providing sensitive information. General information, such as preferences for products, is freely given, but customers are very uncomfortable providing credit card or social security numbers. In a survey about e-commerce barriers, one study found the 70 percent of those surveyed do not buy on the Internet because they are worried about security [10]. That percentage should have decreased since 1998, but it is likely that a significant number of potential customers remain uncomfortable making purchases on the Internet.

Traditional e-commerce provided security trough the use of closed networks; however, the vulnerability of the Internet results in new security issues [11]. Customers will not share information if they feel the information will not be safe. The anonymity of the Internet makes customers feel that no one is accountable for the customer's security.

Reference [9] came up with a model which specifies the *perceived strength of control* as a basic condition to guard customer information and gives rise to five main requirements, mainly; (1) *authentication,* (2) *nonrepudiation,* (3) *confidentiality,* (4) *privacy protection and* (5) *data integrity.* These five requirements are described as follows: *Authentication*: customers need to know that the e-vendor is who they claim to be; *Nonrepudiation*: when the transaction is made, neither of the parties should repudiate the participation in the transaction; *Confidentiality* is assured by restricting the information being shared only to the parties involved; when the e-vendor protects information from disclosure without permission, they use *privacy protection*; and *Data integrity*: the e-vendors have to ensure that the data is encrypted, fulfills their privacy policy, and their website has a third-party certificate or uses digital signatures [9]. Reference [12] acknowledged the important of the protection of privacy with their statement "Privacy concerns prove to be a strong factor that may influence e-commerce use".

Customer trust has been damaged because of highly publicised security failures, like hotmail's password-breach in 2009. In addition, customers are not well informed about the technology used to protect information. Technologies and applications to protect information are poorly understood even by customers with training and technical knowledge [12]. Therefore, customers have to rely on the e-vendor, which creates a trust issue. "Security control for confidentiality, reliability, and protection of information is therefore, a crucial prerequisite for the functioning of e-commerce" [9]. Thus we see that it is critical that the organisation provides a secure environment for the customer.

IV. DISCUSSION/ANALYSIS

This research establishes the importance of customer's concerns about trust and security issues and the responsibility of the e-vendor in addressing those concerns. Reference [11] remarked on the need to achieve optimal trust. The level of trust is optimised when it matches the level of risk. When the e-vendor uses the website to inform and advertise, customer risk is minimal and a lower level of trust is all that is needed.

Yet, when the e-vendor requires sensitive information, like credit cards numbers in a sale, the risk increases and the level of trust needed also increases. Since e-commerce requires a high level of risk, the e-vendor has to provide an environment where the customer has to have a correspondingly high level of trust.

Trust needs to be proven and requires some time to be established. However, security calls for anticipation and prevention of risks. While the e-vendor's purpose is to build trust, the purpose of security is to maintain that trust. E-vendors should protect the customer and assure the flow of the information will not be compromised. By encouraging trust, the e-vendor will prevent the destruction of existing goodwill. Building trust and providing security are directly related. Nevertheless, each has a different approach in accomplishing them.

A. Building Trust and Providing Security

Some recommendations in the e-commerce literature are presented as practices to be implemented in order to provide a trustworthy and secure environment in e-commerce.

To demonstrate integrity and data integrity, e-businesses should indicate they have privacy policies or third-party seals [8]. Another way to demonstrate data integrity is to let the customer know that they use the latest software technologies that assure a responsive environment, manage security and provide trust [12]. By doing this, the e-vendor will increase the consumer belief that the e-vendor ethically uses the collected information. Therefore, customers will demonstrate trusting intentions by being willing to share sensitive information with their e-vendor.

To demonstrate benevolence, competence, honesty and predictability the e-vendor must interact with customers [8]. E-vendors should offer pre-customer, existing and post-customer support, being available to customers' requests and problems through phone, e-mail or instant messaging. Interacting with the customer will provide evidence of positive attributes; assurances in supporting, willingness to depend on the e-vendor; and strengthen the perception that the company is authentic.

Advertising the e-vendor's good reputation will induce purchases. E-vendors should inform the customer of the e-commerce company's system safety [9]. This will improve both trusting beliefs and trusting intentions. One satisfied customer brings more customers. So, one of the best forms of advertising is to offer an excellent product and service tied to security.

The old saying, "You are known by the company you keep" applies here. E-vendors must show they are surrounded and linked to other good companies [8]. By including links to other sites with good reputations on their website, companies will provide a good impact in the trusting beliefs of the customer and assure more purchases.

The e-vendor should increase trusting beliefs by providing guarantees or third-party certificates of reliability of the site, thus creating willingness to depend. E-vendors should explain how they control their system to improve customer knowledge and create enhanced actual use of the system [9]. Guarantees also will strengthen the perception of confidentiality and privacy protection [8].

B. General E-Commerce Best Practices

E-commerce through the Internet represents a vast opportunity to increase sales, but there are rules for the achievement of this goal. Business procedures should be based on best practices that enhance the position of the organisation. As a mature sales method, e-commerce has evolved through time and improved the reach of the market by trial and error. Several practices have been implemented, considered and discarded based on the response of the customer. The following recommendations derived from the development of e-commerce were compiled from different author's studies of customer service.

E-vendors, like vendors in general, invest in customer service to increase volume. Customer service problems decrease customer satisfaction [1]. For example, technological advances provide a huge opportunity to improve customer service and as such e-vendors need to invest on it. Developments in the customer service will provide good responsiveness to customer problems increasing loyalty and customer satisfaction. Customer satisfaction will enhance the possibility of customer return. Spending money on customer service will increase sales.

E-vendors direction should aim to helping customers. Reference [13] states that nine out of ten people have problems when they attempt on-line transactions. Web sites must be designed to provide a smooth navigation experience. This should include efforts to prevent problems while completing transactions. However, businesses cannot prevent all problems. For this reason, e-businesses should establish a backup plan to respond to problems.

Businesses provide assistance such as phone support to help people with predicaments. However, it is very important that the company follows up to see if the problems are being solved and verify that the solutions are working. Also, a problem database needs to be maintained to prepare responders for common problems.

Companies should spent money on training customer's support. For example, Dell Computers and Microsoft have included online and telephone procedures to personalise customer service. However, their customers hang up telephones, leave chat rooms, and drop online shopping carts when they feel frustrated with the e-commerce system [14]. Training is of primary importance to successful customer service, not only about the product, but also in dealing with unhappy customers.

Reference [13] suggests, *get personal*. Old businesses were based on face-to-face contact with the customer. This personal contact kept the commercial relationship alive. In the impersonal internet environment, new e-commerce businesses should replace physical contact with innovative ideas. Loyalty programs can be one of the replacements. This marketing tool offers the opportunity to fix in the customer's mind the company's product, thereby enhancing the commercial relationship. For example, Wal-Mart encourages loyalty by offering credit or money cards that give reward points and gasoline discounts as a recompense for spending. The customer will be more responsive if businesses built trust into the customer's mind and award them for that trust. In addition to building trust, a study found that programs to encourage loyalty makes it possible for businesses to adjust

their responsiveness to the actual level of market demand [15].

Another form of getting personal was to provide online interactive services. This service offered the backup the customer needs in problem situations. However, in recent times, problem solving services went back to phone interaction. Phone customer service assures the backup needed without compromising the personal interaction. Phone services provide greater human interaction than online services, hence enhancing the comfort level of the customer.

Another method of getting personal is to sample the market through surveys. The customer-provided data, such as preferences, should be used to improve product and personalise services to match customer demands. For instance, an e-vendor with a ground delivery system may include a faster air delivery system if, by surveys, customers expressed urgency in obtaining the product. Businesses should first offer the right product or service that competes in convenience and a wide selection before trying to compete in price [13].

References [13] and [1] agree on the belief that customers look for variety. E-vendors must fulfill that need. Currently, offering a wide variety of payment choices is one of the trends. Credit and debit cards, electronic checks, among others, are being offered as forms of payments, thus facilitating the completion of the transaction. One way to add variety in a product line of small companies is to consider "drop shipment". By transferring customer orders to the manufacturers or the wholesaler, the product is shipped from them directly to the customer. In this manner, the e-retailer will not need to worry about stocking and inventory processes and can provide a wider selection of products. In an article about the cosmetic e-commerce industry, a study presented Makeup.com as an example of drop shipper and provider of warehousing for smaller cosmetics e-companies [16]. On the other hand, big companies can maintain large variety of products using their brick-and-mortar warehousing when introducing online selling.

"Predict, model, and adapt: Profile your most profitable visitors, use them to predict others, and keep fine-tuning the estimate" is how [13] put it. Businesses must analyse online purchases and use that information about customer preference. It is not enough only to produce a report. They have to use it. They must recognise online prospects from their current customers.

Business rules for adapting apply to e-business too. The old methods are highly valuable, although one needs to be flexible in applying them. Reference [17] states that SWOT [Strengths, Weaknesses, Opportunities and Threats] Analysis (see figure 2), is a key component in strategic planning for businesses. The e-vendor can apply the SWOT matrix to analyse their web site, or more specifically to the phone support follow up process. The e-vendor can adapt to the customer's needs by finding strengths, weaknesses, opportunities and threats.

E-vendors will improve service by implementing another old technique, Customer Relationship Management (CRM). CRM is an efficient tool to bring together all the recommendations. The e-vendor relationship with the customer increases by blending the online experience with the functionality of CRM [1]. The effect of this blending will

enhance e-commerce transactions by improving quality, distribution, and post-service.

Fig.2. SWOT analysis in a 2x2 matrix.

V. LIMITATIONS AND IMPLICATIONS FOR THE FUTURE

Although this research offers a path to follow in building trust and assuring security, there are some limitations too. The first limitation is that building trust needs time. E-vendors need to keep their promises and take care of the customer to build and maintain trust. E-businesses need to be persistent in the implementation of best practices and stay on track. The way up is slow but losses can very quickly destroy the built up goodwill.

Even though time is basic in building trust, time creates a new problem: the need for continuing development. With time, businesses will not only increase trust, but also e-commerce will evolve. This e-commerce evolution implies that consumer's behavior and trends may change. In addition, as e-commerce is trying to improve security, so also the hackers keep getting better. For this, businesses are responsible for preventing hacking by maintaining a fast rate of safety development. Future researchers should focus in updating recommendations and e-vendors need to be flexible in adapting to the changes to assure business success.

VI. CONCLUSIONS AND RECOMMENDATIONS

E-commerce and the Internet are commonly misused as synonyms. But while e-commerce is the use of electronic media to share information and make transactions, the Internet is a tool that provides e-commerce a greater outreach. The use of the Internet is one of the reasons for e-commerce growth, but it causes insecurity with customers. Customers are mainly concerned about trust and security. E-vendors have to enhance trusting beliefs and trusting intentions, and strengthen the perception of authentication, nonrepudiation, confidentiality, privacy protection and data integrity to achieve the customer's comfort. In that manner, customers will be more willing to purchase because they do not need to be worried about their personal information. E-businesses must provide a trustworthy and secure environment if they want success.

In order to provide this trust and secure setting, e-vendors should implement some specific practices. Therefore, e-vendors should use privacy policies, new software technologies for protection, interact with customers, build reputation, and let the customer know what safety processes are in place, link to other trustworthy sites, offer guarantees, third party certificates and privacy seals.

The specific practices to reach trust and security are of main importance, but e-vendors should not forget the following general practices established in the development of e-commerce. First, invest in customer service. Second, help the customer, provide smooth navigation on the web site, prevent and solve transaction issues, and have the employees trained to manage those issues. Third, get personal: establish loyalty programs, provide phone support and personalise product and customer services. Fourth, have variety: offer different payment choices, and use drop shipment or mix brick-and-mortar with online selling to provide a wider selection of products. Fifth, analyse and use business rules: apply old business methods with a flexible approach that fit with the customer's needs, analyse the data and use that analysis to adapt. Finally, bring everything together by using Customer Relationship Management. The general recommendations to build trust and provide security should provide the required environment to achieve business success.

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