Chapter 1.7
An Overview of E-Commerce Security and Critical Issues for Developing Countries

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ABSTRACT

Deficient information and communication technologies (ICT) infrastructure, lack of awareness on e-commerce issues, network payment and secure transaction services present enormous challenges to developing countries. For e-commerce to be a viable tool for trade in developing countries (DC), a “secure infrastructure” which makes possible the electronic exchange of financial transactions is a necessary prerequisite. There has been significant research on e-commerce security, although most of these studies have focused on developed countries. Less attention has been paid to underdeveloped countries that face different circumstances due to the above challenges. From technological perspectives, this work discusses important issues of e-commerce security for developing countries in regards to lack of fraud repression and justice in those countries.

INTRODUCTION

When the Internet broke with its military origins and its use for interconnecting researchers among university campuses, it offered all kind of services (Tiako, 2003a) such as multimedia from where one can read newspapers, listen to radio, purchase products, etc. Almost all countries in the world adopted the Information Technology and Communication over the Internet. It is the most effective means and economic way to get information, to be trained, to advertise, to buy products and services at lower prices.

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In order to buy goods or services over the Internet, e-commerce transactions are qualified as business-to-business (B2B) when they involve companies, business-to-consumers (B2C) when transactions are between companies and consumers. The transactions are also qualified as private-
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