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On-Line Shoppers: "Just Looking, Thanks"

March 1996 / [News & Views](#) / On-Line Shoppers: "Just Looking, Thanks"

Steven J. Vaughan-Nichols

Security concerns, clunky interfaces, and other factors continue to stymie Internet commerce. The result: On-line users see the Web primarily as a channel for information gathering rather than for actually buying products.

According to an ongoing survey of over 23,000 Internet users done by Georgia Tech and the University of Michigan, one major obstacle to on-line purchases is security. As people learn more about the Internet, they grow less inclined to trust it with their financial transactions.

The survey, called the Hermes Project, found that people are less likely now than they were just six months ago to post credit-card information on-line. The reason most often cited is security concerns: 60 percent of those surveyed agreed somewhat or strongly that security concerns are a primary reason for not buying.

This doesn't mean businesses aren't selling products over the Web, however. Robert Olson, president of Virtual Vineyards (Los Altos, CA; <http://www.virtualvin.com>), says "the bulk of our orders come over the Web."

But the Hermes Project indicates that far more Net surfers use the Web for information gathering ([see the chart](#)). "Security is always an important consideration, whether you're buying from a mini-mart on Main Street [or on] the Internet," Olson says. "An electronic-payment system will make it more difficult for bad retailers to steal from users by making all transactions more traceable." The Hermes Project report indicates that a major marketing push by a nationally known bank or credit-card company is required to push network commerce into the mainstream.

Experts contend that virtual businesses need to pay attention to other factors as well. Officials at Intuit (Menlo Park, CA), which offers (or will offer) electronic bill-payment services through on-line services, banks, and the Internet, say the fees that banks charge users for electronic-payment services are a bigger factor in stifling on-line banking than security concerns. They add that once the fees come down, the number of users paying bills electronically will start to increase.

Others say that the interface design of Web sites is a much greater inhibitor to Internet commerce than security. Unlike paper catalogs, which all look approximately the same, the interfaces that users encounter when purchasing products electronically vary widely, Virtual Vineyards' Olson says. "Web marketers need to settle on a common format," he adds. And some companies' Web interfaces for buying products are downright clunky.

"The problem with the Web is that it's not always a very efficient shopping experience," says Andrew Singleton, president of Money.Com (Cambridge, MA), a provider of financial-information services on the Internet. He says that a colleague recently compared how long it took to buy a product over one company's Web site compared to using the telephone to buy the same product. "It took 10 minutes to poke through the Internet catalog and order the product, but it took only 2 1/2 minutes to do it over the telephone," says Singleton. "Most people aren't concerned about security; they are concerned about convenience."

Still, vendors believe it's only a matter of time before attitudes about electronic commerce change. "Once secure transactions become more prominent, the Web will be for people of this century what the Sears Roebuck catalog was for consumers in the last century," says Robert Marczak, president of Marczak Business Services (Sharon Springs, NY, (800) 573-872 1; <http://www.reu.com>), an Internet marketer. Marczak says that people laughed at the Home Shopping Network when it first came out, but it's now a

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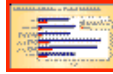
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