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**Fall**

**ECOM-101: E-Commerce 12053**

**#3 Assignment**

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1. What is a payment gate-way also discuss how does it Works.

A payment gateway is Internet payment service providers that provide both a merchant account and the software tools needed to process credit card purchases online.

* How does it work? For example **PayFort** is a payment gateway:
1. The customers place an order on merchant website.
2. PayFort “the payment gateway” processes transaction details via SSL encryption to the acquiring bank.
3. The acquiring bank will then send authorization requests to the card scheme and issuer.
4. The issuer validates your customer’s information and checks their credit card fund availability.
5. The acquiring bank deposits the funds into your merchant account.

\* Reference: PayFort | <http://www.payfort.com/onlinecardpayment>

1. Name the three most vulnerable points in e-commerce environment and also discuss why these points are so vulnerable and what is the solution?

There three vulnerable points in e-commerce transactions:

# Server # Clinet # Internet communication

These are the 3 main points of vulnerability when dealing with e-commerce. During any of the above levels something may go wrong. For example if I’m going to use my credit card for purchasing something these are some risks that might happen (credit card theft, security breach or Wi-Fi listening wire tap …etc.)

Some solutions are:

* Protecting Internet communications (encryption)
* Securing channels of communication (SSL, S-HTTP, VPNs)
* Protecting networks (firewalls)
* Protecting servers and clients
1. What are the factors that Influence Consumers’ Buying Behavior also mention Stages in the Buying Process?

Some of the factors that influence consumers’ buying behavior are:

|  |  |
| --- | --- |
| Factor | Percentage of respondent |
| Price | 95% |
| Free shipping | 90% |
| Trusted seller status | 75% |
| No tax | 60% |
| Online coupon availability | 58% |
| Return Policy | 55% |
| Customers loyalty / reward program | 35% |

There are 5 stages in the buying process:

1. Awareness of need | There must be a need to purchase something
2. Search for more information | After recognition the need the consumer search for more information depends on his need.
3. Evaluation of alternatives | After collecting the information, its time for evaluating the possible alternatives.
4. The actual purchase decision | Now the consumer will choose the best choice depending on his need after his evaluation to the alternatives.
5. Post-purchase contact with the firm | After purchasing and trying the thing he purchased the consumer evaluate his choice, whether he made the right decision or not.

\* Reference: The 5 stages of Consumer Buying Decision Process | <http://theconsumerfactor.com/en/5-stages-consumer-buying-decision-process>

1. Discuss the 10 most Important Website Attributes.

A website should be designed to be easily used by others for that the websites must have such features:

1. Websites design should be responsiveness and have zooming and scrolling functionality to be easily used by mobile users.
2. Search box. | To make it easy for the people to search through the website.
3. Simple and clear navigation. | To easily reach different pages.
4. Simple and high quality graphic and white spaces. | For easy scanning
5. Fast loading pages.
6. FAQ (Frequently asked questions), contact information, and live chat.
7. Few steps to purchase. | We need to make it easy and fast process for another possible purchase.
8. Security. | Security is an important element to gain trust.
9. Social sharing. | For social integration
10. Product comparison.
11. What do you understand by motivation also discuss Maslow’s Hierarchy needs.

Motivation is a reason a person is acting in certain way it’s also the desire a person have to accomplish something and Maslow stated that people are motivated to achieve certain needs. When one need is fulfilled a person seeks to fulfill the next one, and so on. Maslow developed the hierarchy of needs, which includes five motivational needs.

1. Physiological needs | Are the physical requirements for human survival, if not met the human body will not function properly. Such as (Air, food, water… etc.)
2. Safety need | Is the safety procedures and requirement for protecting the humans (Personal security, financial security, Health…etc.)
3. Love and belongings | Interpersonal need and involve feeling of belongingness and define the individual ability to from and maintain emotionally relationship. (Friendship, family…etc.)
4. Esteem needs | The need to feel respected, it’s the typical human desire to be accepted and be valued by others.
5. Self-actualization | A person’s full potential and his realization of that potential.

\* Reference: #1Maslow's Hierarchy of Needs by Saul McLeod | <http://www.simplypsychology.org/maslow.html>

#2 Maslow's hierarchy of needs from Wikipedia | <https://en.wikipedia.org/wiki/Maslow%27s_hierarchy_of_needs>