# **Table Of Contents**

| ABSTRACT   | . i             |             |                   |           |                  |
|------------|-----------------|-------------|-------------------|-----------|------------------|
| ACKNOWLE   | DGEMENT         |             | ii                |           |                  |
| DEDICATIO  | NS              | iii         |                   |           |                  |
| TABLE OF ( | CONTENTS        |             | iv                |           |                  |
| LIST OF TA | BLES            | vi          |                   |           |                  |
| LIST OF EX | HIBITS          | vii         |                   |           |                  |
| LIST OF AP | PENDIXES        |             | ix                |           |                  |
| CHAPTER 1  | - INTRODUC      | CTION       | 1                 |           |                  |
| 1.1        | Consumer Conf   | fidence in  | E-Commerce        | 1         |                  |
| 1.2        | Objective       | 4           |                   |           |                  |
| 1.3        | Purpose and Sig | gnificanc   | e of the Study    | 4         |                  |
| 1.4        | Research Idea   | 5           |                   |           |                  |
| 1.5        | Research Mech   | anism       | 5                 |           |                  |
| 1.6        | Sampling Desig  |             |                   |           |                  |
| 1.7        | Data Collection |             |                   |           |                  |
| 1.8        | Scope and Limi  |             |                   | 7         |                  |
| 1.9        | Organization of | the Stud    | ly 7              |           |                  |
| CHAPTER 2  | :LITERATUR      |             | IEW 8             |           |                  |
| 2.1        | E-Commerce G    |             | 8                 |           |                  |
| 2.2        | E-Commerce in   |             |                   |           |                  |
| 2.3        | Global Happen   |             |                   | 14        |                  |
|            |                 |             | Dialogue (GBD)    |           | - I (UNCITD AI)  |
|            | 14              |             |                   |           | e Law (UNCITRAL) |
|            |                 |             | Economic Coope    |           | opment (OECD) 14 |
|            |                 |             | ganization (WTO)  |           |                  |
|            |                 |             | nomic Cooperatio  |           | 15               |
|            |                 |             | the Internet (OB) |           | 16               |
| 2.4        |                 |             | al and Cultural A | spect. 17 |                  |
| 2.5        | How does E-Co   |             |                   |           |                  |
| 2.6        | Setting Up E-Co |             |                   |           |                  |
| 2.7        | Standardization |             |                   | 10        |                  |
|            |                 |             | Standardization   | 19        | 20               |
|            |                 |             | Pages Need Stan   |           | 20               |
|            | 2.7.3 Charac    | ieristics o | f The Standard    | 23        |                  |

Table of Contents Page iv

Appendix

| 3.1 Executive Summary 25 3.2 The Respondents 25 3.3 Demographic Description 26 3.3.1 Gender 26 3.3.2 Age 27 3.3.3 Education 29 3.3.4 Occupation 30 3.3.5 Organization 32 3.3.6 Internet Access 33 3.3.7 E-mail Account 34 3.4 Correlation Among Variables 35 3.5 Web Page Selection 37 3.6 Payment Mechanism 39  CHAPTER 4 - CONTENTS @ WEB SITE 41 4.1 Descriptive Analysis 42 4.1.1 Information About Merchant. 42 4.1.2 Contact Details 43 4.1.3 Product Description 43 4.1.4 Information Currency 44 4.1.5 Privacy 44 4.1.6 Delivery Options 45 4.1.7 Support Information 46 4.1.8 Warranty Details 46 4.1.9 Cancellation of Order 47 4.1.10 Security 47 4.1.11 Reliability 48 4.1.12 Others 48 4.1.13 Overall Summary 49 4.2 Correlation Between Items 50 4.3 Factor Reduction 50 4.4 Reliability Analysis 58 | <b>CHAPTER</b> | 3 - CONSUMERS @ SHOPPING   | 25        |
|--|----------------|--|-----------|
| 3.2 The Respondents 25 3.3 Demographic Description 26 3.3.1 Gender 26 3.3.2 Age 27 3.3.3 Education 29 3.3.4 Occupation 30 3.3.5 Organization 32 3.3.6 Internet Access 33 3.3.7 E-mail Account 34 3.4 Correlation Among Variables 35 3.5 Web Page Selection 37 3.6 Payment Mechanism 39  CHAPTER 4 - CONTENTS @ WEB SITE 41  4.1 Descriptive Analysis 42 4.1.1 Information About Merchant. 42 4.1.2 Contact Details 43 4.1.3 Product Description 43 4.1.4 Information Currency 44 4.1.5 Privacy 44 4.1.6 Delivery Options 45 4.1.7 Support Information 46 4.1.8 Warranty Details 46 4.1.9 Cancellation of Order 47 4.1.10 Security 47 4.1.11 Reliability 48 4.1.12 Others 48 4.1.13 Overall Summary 49 4.2 Correlation Between Items 50 4.3 Factor Reduction 50 4.4 Reliability Analysis 58                         | 3.1            | Executive Summary 25   |           |
| 3.3 Demographic Description 3.3.1 Gender 26 3.3.2 Age 27 3.3.3 Education 29 3.3.4 Occupation 30 3.3.5 Organization 32 3.3.6 Internet Access 33 3.3.7 E-mail Account 34 3.4 Correlation Among Variables 35 3.5 Web Page Selection 37 3.6 Payment Mechanism 39  CHAPTER 4 - CONTENTS @ WEB SITE 4.1 Descriptive Analysis 42 4.1.1 Information About Merchant. 4.1.2 Contact Details 43 4.1.3 Product Description 43 4.1.4 Information Currency 44 4.1.5 Privacy 44 4.1.6 Delivery Options 45 4.1.7 Support Information 46 4.1.8 Warranty Details 46 4.1.9 Cancellation of Order 4.1.10 Security 47 4.1.11 Reliability 48 4.1.12 Others 48 4.1.13 Overall Summary 49 4.2 Correlation Between Items 50 4.3 Factor Reduction 50 4.4 Reliability Analysis 58   |                | •  |           |
| 3.3.1 Gender 26 3.3.2 Age 27 3.3.3 Education 29 3.3.4 Occupation 30 3.3.5 Organization 32 3.3.6 Internet Access 33 3.3.7 E-mail Account 34 3.4 Correlation Among Variables 35 3.5 Web Page Selection 37 3.6 Payment Mechanism 39  CHAPTER 4 - CONTENTS @ WEB SITE 41 4.1 Descriptive Analysis 42 4.1.1 Information About Merchant. 42 4.1.2 Contact Details 43 4.1.3 Product Description 43 4.1.4 Information Currency 44 4.1.5 Privacy 44 4.1.6 Delivery Options 45 4.1.7 Support Information 46 4.1.8 Warranty Details 46 4.1.9 Cancellation of Order 47 4.1.10 Security 47 4.1.11 Reliability 48 4.1.12 Others 48 4.1.13 Overall Summary 49 4.2 Correlation Between Items 50 4.3 Factor Reduction 50 4.4 Reliability Analysis 58  |                | •  |           |
| 3.3.2 Age 27 3.3.3 Education 29 3.3.4 Occupation 30 3.3.5 Organization 32 3.3.6 Internet Access 33 3.3.7 E-mail Account 34 3.4 Correlation Among Variables 35 3.5 Web Page Selection 37 3.6 Payment Mechanism 39  CHAPTER 4 - CONTENTS @ WEB SITE 41 4.1 Descriptive Analysis 42 4.1.1 Information About Merchant. 42 4.1.2 Contact Details 43 4.1.3 Product Description 43 4.1.4 Information Currency 44 4.1.5 Privacy 44 4.1.6 Delivery Options 45 4.1.7 Support Information 46 4.1.8 Warranty Details 46 4.1.9 Cancellation of Order 47 4.1.10 Security 47 4.1.11 Reliability 48 4.1.12 Others 48 4.1.13 Overall Summary 49 4.2 Correlation Between Items 50 4.3 Factor Reduction 50 4.4 Reliability Analysis 58  |                |  |           |
| 3.3.3 Education 29 3.3.4 Occupation 30 3.3.5 Organization 32 3.3.6 Internet Access 33 3.3.7 E-mail Account 34 3.4 Correlation Among Variables 35 3.5 Web Page Selection 37 3.6 Payment Mechanism 39  CHAPTER 4 - CONTENTS @ WEB SITE 41  4.1 Descriptive Analysis 42 4.1.1 Information About Merchant. 42 4.1.2 Contact Details 43 4.1.3 Product Description 43 4.1.4 Information Currency 44 4.1.5 Privacy 44 4.1.6 Delivery Options 45 4.1.7 Support Information 46 4.1.8 Warranty Details 46 4.1.9 Cancellation of Order 47 4.1.10 Security 47 4.1.11 Reliability 48 4.1.12 Others 48 4.1.13 Overall Summary 49 4.2 Correlation Between Items 50 4.3 Factor Reduction 50 4.4 Reliability Analysis 58  |                |  |           |
| 3.3.4 Occupation 30 3.3.5 Organization 32 3.3.6 Internet Access 33 3.3.7 E-mail Account 34 3.4 Correlation Among Variables 35 3.5 Web Page Selection 37 3.6 Payment Mechanism 39  CHAPTER 4 - CONTENTS @ WEB SITE 41 4.1 Descriptive Analysis 42 4.1.1 Information About Merchant. 42 4.1.2 Contact Details 43 4.1.3 Product Description 43 4.1.4 Information Currency 44 4.1.5 Privacy 44 4.1.6 Delivery Options 45 4.1.7 Support Information 46 4.1.8 Warranty Details 46 4.1.9 Cancellation of Order 47 4.1.10 Security 47 4.1.11 Reliability 48 4.1.12 Others 48 4.1.13 Overall Summary 49 4.2 Correlation Between Items 50 4.3 Factor Reduction 50 4.4 Reliability Analysis 58  |                | · ·  |           |
| 3.3.5 Organization 32 3.3.6 Internet Access 33 3.3.7 E-mail Account 34 3.4 Correlation Among Variables 35 3.5 Web Page Selection 37 3.6 Payment Mechanism 39  CHAPTER 4 - CONTENTS @ WEB SITE 41 4.1 Descriptive Analysis 42 4.1.1 Information About Merchant. 42 4.1.2 Contact Details 43 4.1.3 Product Description 43 4.1.4 Information Currency 44 4.1.5 Privacy 44 4.1.6 Delivery Options 45 4.1.7 Support Information 46 4.1.8 Warranty Details 46 4.1.9 Cancellation of Order 47 4.1.10 Security 47 4.1.11 Reliability 48 4.1.12 Others 48 4.1.13 Overall Summary 49 4.2 Correlation Between Items 50 4.3 Factor Reduction 50 4.4 Reliability Analysis 58  |                |  |           |
| 3.3.6 Internet Access 33 3.3.7 E-mail Account 34 3.4 Correlation Among Variables 35 3.5 Web Page Selection 37 3.6 Payment Mechanism 39  CHAPTER 4 - CONTENTS @ WEB SITE 41  4.1 Descriptive Analysis 42 4.1.1 Information About Merchant. 42 4.1.2 Contact Details 43 4.1.3 Product Description 43 4.1.4 Information Currency 44 4.1.5 Privacy 44 4.1.6 Delivery Options 45 4.1.7 Support Information 46 4.1.8 Warranty Details 46 4.1.9 Cancellation of Order 47 4.1.10 Security 47 4.1.11 Reliability 48 4.1.12 Others 48 4.1.13 Overall Summary 49 4.2 Correlation Between Items 50 4.3 Factor Reduction 50 4.4 Reliability Analysis 58   |                |  |           |
| 3.3.7 E-mail Account 34  3.4 Correlation Among Variables 35  3.5 Web Page Selection 37  3.6 Payment Mechanism 39  CHAPTER 4 - CONTENTS @ WEB SITE 41  4.1 Descriptive Analysis 42  4.1.1 Information About Merchant. 42  4.1.2 Contact Details 43  4.1.3 Product Description 43  4.1.4 Information Currency 44  4.1.5 Privacy 44  4.1.6 Delivery Options 45  4.1.7 Support Information 46  4.1.8 Warranty Details 46  4.1.9 Cancellation of Order 47  4.1.10 Security 47  4.1.11 Reliability 48  4.1.12 Others 48  4.1.13 Overall Summary 49  4.2 Correlation Between Items 50  4.3 Factor Reduction 50  4.4 Reliability Analysis 58   |                |  |           |
| 3.4 Correlation Among Variables 35 3.5 Web Page Selection 37 3.6 Payment Mechanism 39  CHAPTER 4 - CONTENTS @ WEB SITE 41  4.1 Descriptive Analysis 42 4.1.1 Information About Merchant. 42 4.1.2 Contact Details 43 4.1.3 Product Description 43 4.1.4 Information Currency 44 4.1.5 Privacy 44 4.1.6 Delivery Options 45 4.1.7 Support Information 46 4.1.8 Warranty Details 46 4.1.9 Cancellation of Order 47 4.1.10 Security 47 4.1.11 Reliability 48 4.1.12 Others 48 4.1.13 Overall Summary 49  4.2 Correlation Between Items 50 4.3 Factor Reduction 50 4.4 Reliability Analysis 58   |                |  |           |
| 3.5 Web Page Selection 37 3.6 Payment Mechanism 39  CHAPTER 4 - CONTENTS @ WEB SITE 41  4.1 Descriptive Analysis 42 4.1.1 Information About Merchant. 42 4.1.2 Contact Details 43 4.1.3 Product Description 43 4.1.4 Information Currency 44 4.1.5 Privacy 44 4.1.6 Delivery Options 45 4.1.7 Support Information 46 4.1.8 Warranty Details 46 4.1.9 Cancellation of Order 47 4.1.10 Security 47 4.1.11 Reliability 48 4.1.12 Others 48 4.1.13 Overall Summary 49  4.2 Correlation Between Items 50 4.3 Factor Reduction 50 4.4 Reliability Analysis 58  | 3.4            |  |           |
| 3.6 Payment Mechanism 39  CHAPTER 4 - CONTENTS @ WEB SITE 41  4.1 Descriptive Analysis 42  4.1.1 Information About Merchant. 42  4.1.2 Contact Details 43  4.1.3 Product Description 43  4.1.4 Information Currency 44  4.1.5 Privacy 44  4.1.6 Delivery Options 45  4.1.7 Support Information 46  4.1.8 Warranty Details 46  4.1.9 Cancellation of Order 47  4.1.10 Security 47  4.1.11 Reliability 48  4.1.12 Others 48  4.1.13 Overall Summary 49  4.2 Correlation Between Items 50  4.3 Factor Reduction 50  4.4 Reliability Analysis 58   |                |  |           |
| ### CHAPTER 4 - CONTENTS @ WEB SITE   41  4.1 Descriptive Analysis   42  |                |  |           |
| 4.1 Descriptive Analysis 42 4.1.1 Information About Merchant. 42 4.1.2 Contact Details 43 4.1.3 Product Description 43 4.1.4 Information Currency 44 4.1.5 Privacy 44 4.1.6 Delivery Options 45 4.1.7 Support Information 46 4.1.8 Warranty Details 46 4.1.9 Cancellation of Order 47 4.1.10 Security 47 4.1.11 Reliability 48 4.1.12 Others 48 4.1.13 Overall Summary 49 4.2 Correlation Between Items 50 4.3 Factor Reduction 50 4.4 Reliability Analysis 58   | -              | Tay mone in the management of the money is a second of the money in the money is a second of the money in the money is a second of the money in the money is a second of the money in the money is a second of the money in the money is a second of the money in the money is a second of the money in the money is a second of the money in the money is a second of the money in the money in the money is a second of the money in the money is a second of the money in the money in the money is a second of the money in the money in the money is a second of the money in t |           |
| 4.1 Descriptive Analysis 42 4.1.1 Information About Merchant. 42 4.1.2 Contact Details 43 4.1.3 Product Description 43 4.1.4 Information Currency 44 4.1.5 Privacy 44 4.1.6 Delivery Options 45 4.1.7 Support Information 46 4.1.8 Warranty Details 46 4.1.9 Cancellation of Order 47 4.1.10 Security 47 4.1.11 Reliability 48 4.1.12 Others 48 4.1.13 Overall Summary 49 4.2 Correlation Between Items 50 4.3 Factor Reduction 50 4.4 Reliability Analysis 58   | CHARTER        | 4 CONTENTS @ WED SITE  | 44        |
| 4.1.1 Information About Merchant. 4.1.2 Contact Details 43 4.1.3 Product Description 43 4.1.4 Information Currency 44 4.1.5 Privacy 44 4.1.6 Delivery Options 45 4.1.7 Support Information 46 4.1.8 Warranty Details 46 4.1.9 Cancellation of Order 47 4.1.10 Security 47 4.1.11 Reliability 48 4.1.12 Others 48 4.1.13 Overall Summary 49 4.2 Correlation Between Items 50 4.3 Factor Reduction 50 4.4 Reliability Analysis 58  |                | •  | 41        |
| 4.1.2 Contact Details 43 4.1.3 Product Description 43 4.1.4 Information Currency 44 4.1.5 Privacy 44 4.1.6 Delivery Options 45 4.1.7 Support Information 46 4.1.8 Warranty Details 46 4.1.9 Cancellation of Order 47 4.1.10 Security 47 4.1.11 Reliability 48 4.1.12 Others 48 4.1.13 Overall Summary 49 4.2 Correlation Between Items 50 4.3 Factor Reduction 50 4.4 Reliability Analysis 58  | 4.1            |  |           |
| 4.1.3 Product Description 43 4.1.4 Information Currency 44 4.1.5 Privacy 44 4.1.6 Delivery Options 45 4.1.7 Support Information 46 4.1.8 Warranty Details 46 4.1.9 Cancellation of Order 47 4.1.10 Security 47 4.1.11 Reliability 48 4.1.12 Others 48 4.1.13 Overall Summary 49 4.2 Correlation Between Items 50 4.3 Factor Reduction 50 4.4 Reliability Analysis 58   |                |  | 42        |
| 4.1.4 Information Currency 4.1.5 Privacy 44 4.1.6 Delivery Options 45 4.1.7 Support Information 46 4.1.8 Warranty Details 46 4.1.9 Cancellation of Order 47 4.1.10 Security 47 4.1.11 Reliability 48 4.1.12 Others 48 4.1.13 Overall Summary 49 4.2 Correlation Between Items 50 4.3 Factor Reduction 50 4.4 Reliability Analysis 58   |                |  |           |
| 4.1.5 Privacy 44 4.1.6 Delivery Options 45 4.1.7 Support Information 46 4.1.8 Warranty Details 46 4.1.9 Cancellation of Order 47 4.1.10 Security 47 4.1.11 Reliability 48 4.1.12 Others 48 4.1.13 Overall Summary 49 4.2 Correlation Between Items 50 4.3 Factor Reduction 50 4.4 Reliability Analysis 58  |                | •  |           |
| 4.1.6 Delivery Options 45 4.1.7 Support Information 46 4.1.8 Warranty Details 46 4.1.9 Cancellation of Order 47 4.1.10 Security 47 4.1.11 Reliability 48 4.1.12 Others 48 4.1.13 Overall Summary 49 4.2 Correlation Between Items 50 4.3 Factor Reduction 50 4.4 Reliability Analysis 58   |                |  |           |
| 4.1.7 Support Information 46 4.1.8 Warranty Details 46 4.1.9 Cancellation of Order 47 4.1.10 Security 47 4.1.11 Reliability 48 4.1.12 Others 48 4.1.13 Overall Summary 49 4.2 Correlation Between Items 50 4.3 Factor Reduction 50 4.4 Reliability Analysis 58   |                |  |           |
| 4.1.8 Warranty Details 46 4.1.9 Cancellation of Order 47 4.1.10 Security 47 4.1.11 Reliability 48 4.1.12 Others 48 4.1.13 Overall Summary 49 4.2 Correlation Between Items 50 4.3 Factor Reduction 50 4.4 Reliability Analysis 58  |                | F -  |           |
| 4.1.9 Cancellation of Order 47 4.1.10 Security 47 4.1.11 Reliability 48 4.1.12 Others 48 4.1.13 Overall Summary 49 4.2 Correlation Between Items 50 4.3 Factor Reduction 50 4.4 Reliability Analysis 58  |                |  |           |
| 4.1.10 Security 47 4.1.11 Reliability 48 4.1.12 Others 48 4.1.13 Overall Summary 49 4.2 Correlation Between Items 50 4.3 Factor Reduction 50 4.4 Reliability Analysis 58   |                |  |           |
| 4.1.11 Reliability 48 4.1.12 Others 48 4.1.13 Overall Summary 49 4.2 Correlation Between Items 50 4.3 Factor Reduction 50 4.4 Reliability Analysis 58  |                | •  |           |
| 4.1.12 Others 48 4.1.13 Overall Summary 49 4.2 Correlation Between Items 50 4.3 Factor Reduction 50 4.4 Reliability Analysis 58  |                | •  |           |
| 4.1.13 Overall Summary 49 4.2 Correlation Between Items 50 4.3 Factor Reduction 50 4.4 Reliability Analysis 58   |                | •  |           |
| 4.2 Correlation Between Items 50 4.3 Factor Reduction 50 4.4 Reliability Analysis 58   |                |  |           |
| 4.3 Factor Reduction 50 4.4 Reliability Analysis 58  | 4.2            | •  | 50        |
| 4.4 Reliability Analysis 58  |                |  | 50        |
|  |                |  |           |
| 01/4DTED = 001/01/10/01/4 DE001/4TVD + T/01/   | 4.4            | Reliability Analysis 58  |           |
|  | OUADTED        | FOONOLUGION & DECOMMENT  | 247/24/   |
|  |                |  | DATION 63 |
| 5.1 Conclusion 63  |                |  |           |
| 5.2 General Recommendation 64  |                |  |           |
| 5.3 Specific Recommendation - Web Page Approval 64   |                |  |           |
| 5.4 Specific Recommendation - Web Page Design 65   |                |  | 9         |
| 5.5 Recommendations for Further Research 70  | 5.5            | Recommendations for Further Research   | 70        |
|  |                |  |           |
| Bibliography 71  | Bibliograp     | hy 71  |           |
| 'Hard' References 71   |                | 'Hard' References 71   |           |
| 'Soft' References 73   |                |  |           |

Table of Contents Page v

### List Of Tables

| Table 2.1: Commonly used Cryptographic Algorithms                         | 21 |
|---|----|
| Table 3.1: Survey Responses   | 26 |
| Table 3.2: Cross-tabulation of Gender - Willingness to buy Online         | 27 |
| Table 3.3: Cross-tabulation of Age - Willingness to buy Online            | 28 |
| Table 3.4: Cross-tabulation of Education - Willingness to buy Online      | 30 |
| Table 3.5: Cross-tabulation of Occupation - Willingness to buy Online     | 31 |
| Table 3.6: Cross-tabulation of Organization - Willingness to buy Online   | 32 |
| Table 3.7: Cross-tabulation of Internet Usage - Willingness to buy Online | 34 |
| Table 3.8: Correlation Matrix   | 36 |
| Table 3.9: One-Tail significance level of Correlation                     | 36 |
| Table 3.10: Major Correlation Among Variables                             | 37 |
| Table 4.1: List of Items and Variables                                    | 41 |
| Table 4.2: Ranking - Information About Merchant                           | 42 |
| Table 4.3: Ranking - Contact Details                                      | 43 |
| Table 4.4: Ranking - Product Description                                  | 43 |
| Table 4.5: Ranking - Information Currency                                 | 44 |
| Table 4.6: Ranking - Privacy  | 44 |
| Table 4.7: Ranking - Delivery Options                                     | 45 |
| Table 4.8: Ranking - Support Information                                  | 46 |
| Table 4.9: Ranking - Warranty Details                                     | 46 |
| Table 4.10: Ranking - Cancellation of Order                               | 47 |
| Table 4.11: Ranking - Security  | 47 |
| Table 4.12: Ranking - Reliability   | 48 |
| Table 4.13: Ranking - Others  | 48 |
| Table 4.14: Ranking - For the Combined Item                               | 49 |
| Table 4.15: Major Correlation Components                                  | 51 |
| Table 4.16: Correlation Among Items                                       | 52 |
| Table 4.17: Communality of Variables                                      | 54 |
| Table 4.18: Component Matrix  | 55 |
| Table 4.19: Comparison of Variance Explained by each Factor               | 55 |
| Table 4.20: Component Matrix (after rotation)                             | 56 |

#### MBA Thesis

| Table 4.21: Component Score Coefficient Matrix                       | 57 |
|--|----|
| Table 4.22: Covariance Matrix For Estimated Regression Factor Scores | 58 |
| Table 4.23: Summary Statistics For Items                             | 59 |
| Table 4.24: Item-Total Summary Statistics                            | 60 |

### List Of Exhibits

| Exhibit 3.1: Gender Willingness to Buy Online                        | 27 |
|--|----|
| Exhibit 3.2: Age Breakdown   | 28 |
| Exhibit 3.3: Age - Willingness to Buy Online                         | 29 |
| Exhibit 3.4: Education - Willingness to Buy Online                   | 30 |
| Exhibit 3.5: Occupation Breakdown                                    | 31 |
| Exhibit 3.6: Occupation - Willingness to Buy Online                  | 31 |
| Exhibit 3.7: Organization Breakdown                                  | 32 |
| Exhibit 3.8: Organization - Willingness to Buy Online                | 33 |
| Exhibit 3.9: Internet Usage - Willingness to Buy Online              | 34 |
| Exhibit 3.10: Type of E-mail Account                                 | 35 |
| Exhibit 3.11 E-mail Account Held - Willingness to Buy Online         | 35 |
| Exhibit 3.12: Selection of Web Page                                  | 38 |
| Exhibit 3.13: Choice of Payment Mechanism                            | 40 |
| Exhibit 4.1: Bartlett's Test of Sphericity                           | 53 |
| Exhibit 4.2: Scree Plot  | 53 |
| Exhibit 4.3: Relationship - Original Variables and Extracted Factors | 57 |

# List of Appendixes

Code Book Survey Form