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CONCEPTUAL MODEL REGARDING SECURITY AND PROTECTION CONSUMERS' RIGHTS IN THE ONLINE ENVIRONMENT

Abstract. *Technologies that use Internet have begun to change market rules, thus, overcoming the title of "new market space" because consumers have access to the price comparison lists of thousands of sellers and also may set a price they are willing to pay and offers to obtain or even getting the product in exchange for other products. Currently, the spread of Internet eliminates the ability of individuals who use Internet to remain incognito. In the globalization era and the information society, data security and protection in the online environment is vital for consumers and cyber navigators in the digital environment. It has been developed a research on identifying consumer's attitude regarding data protection in the online environment, among respondents between 18-45 years old, who use online environment, for searching information, or performing various transactions, or communicating online with different people. In this study, has been prepared an online questionnaire which was distributed to the respondents. The research was conducted on a sample of 183 respondents. In order to validate the proposed conceptual model, was used the confirmatory analysis, which is used most often in the case of variables measured on the same scale. The data obtained in this research, were analyzed using the statistical software SPSS Statistics, version 20.0.*
Keywords: globalization, conceptual model, netiquette, data security and protection, SPSS.

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1. Introduction

In the context of globalization era and the information society, online data security and protection are vital for consumers and cybernavigators in the digital environment. Bill Gates said, you're online or you do not exist, since most businesses are operating in the online environment.

Internet is becoming a new way of life, a new way of living in the world today. A multitude of daily activities were moved online, making it easy so we can work everyday, and with this "freedom" and the new lifestyle, there are questions about safety, anonymity and last but not least, users rights.

One in three consumers relies heavily on the Internet to gather information needed for an acquisition. Although initially the online environment was seen just as a one-way source, but information society has modified this relationship, passing it the one that creates information. This became increasingly abundant and led to a certain distancing between competitors and different markets

Along with the economic globalization, the online has become an unstable and unsafe territory for users who may fall prey to various computer traps. In this regard, the European Union has legislation for the information society.

The relationship between communication and Internet marketing field action is part of the following concepts: communication on the Internet, Internet marketing, Internet marketing communication, marketing communication online. **[Popescu, 2008]**

Technologies that use Internet have begun to change the market rules thus, overcoming "new market space" because consumers have access to the price comparison lists thousands of sellers, also may set a price they are willing to pay and get deals or to obtain the product in exchange for other products. Currently, the spread of the Internet eliminates the ability of individuals who use the Internet to remain incognito.

Low concern over online privacy, leads to a lack of willingness to provide personal information online, e-commerce rejection, or even the refusal to use the Internet. **[Wu, et al, 2012]**

Online users leave a lot of electronic traces regarding their behavior and preferences, which can be easily obtained, used, or shared with foreign visitors. **[Zviran, 2008]**

It has been developed a research on identifying consumer's attitude regarding data protection in the online environment, among respondents between 18-45 years old, who use online environment, for searching information, or performing various transactions.

2. Globalization and the online environment

Economic globalization is "defined as an evolutionary process of integration of world markets, characterized by liberalization of economic activities, investments

and trade, free flow of production factors and management" according to Shen and
Huaer (2009).

Globalization is seen more than the creation and expansion of products
across multiple geographically markets. It's not just an economic and cultural
trend, but a whole movement of ideas, lifestyles and changes that may affect
families, the workforce and the entire future of the world. **[K. Chareonwongsak,
2002]**

Online environment globalization can be defined as extrapolation the
online global community to develop areas of interest both nationally and regionally
with the ability to create links between their activities.

Built on the structure of the global network – Internet, the network
economy has in our days a spectacular development, representing the element of
maximal emergence of information society. In this context, the economic
organization – as main actor in the global economic game – has to adapt as it goes
in order to develop but especially in order to survive. **[Mircea, Ghilic, Stoica,
2011]**

According to Jenson (2008), the online environment is the space in which a
company can instantaneously communicate and in customized way with the
interested public about its work.

How online sales have increased, it is expected that in future the share of
consumers who would make purchases online will increase significantly. The
advantage is the free access to any type of product, but also to minimize the time
purchase.

Steinfield and Whitten's researches (2006) highlight another globally
advantage of the electronic commerce such as lower costs for companies to reach
to potential consumers (an example to support the ideas Amazon.com, that during
the years managed to increase coverage, reaching to 150 countries in which it sells
books).

Merino and Vargas (2012) provided an overview of globalization
perceived by the consumers. They found some reluctance of citizens in terms of
economic globalization. Reservations are based on the account of fears, real or not.
Within these we can mention the fear of having equal incomes and free trade that
could lead to job loss. According to the two researchers, the attitude is divided,
with citizens pro but also against globalization.

We can say that Internet was a factor in the globalization process. With the
development of Internet has grown at the same time also the global market. In the
21st century, information was the key word in all areas, so online had a rapid
development, in determining consumers to inform themselves and to interact more
in everyday life but mostly on the professional perspective. Consumers choose to
use Internet for several reasons.

For example, when the consumers are interested in a product, they look for
the features and facilities offered by it and how they can buy without paying taxes.
[Nourbakhsh, et al., 2012]

If initially was considered a mean of communication, entertainment and relaxation meanwhile, meanwhile has become a way of getting information and more comfortable for doing shopping. So they prefer to consult online whenever they want to inform themselves related to products that they wish to acquire or to compare them with others in the same category.

But the consumer's choice is not about the technology's performance but about consumer's perceptions and behavior. Lawrence and Vuzlsteke (2010) noted that the penetration of the online environment, meaning Internet in Europe is 43.7%, while in the United States is 72.5%, this leading to a more rapid growth of the online commerce in America.

2.1. The online consumer

Consumer's behavior reflects the conduct of the end user of goods or services to purchase and / or use them. **[Balaure, et al 2002, pp 179-180]**
Any consumer behavior is influenced by various social and personal cultural factors (age, stage of life cycle, occupation, financial situation, personality, self-concept, lifestyle and consumer values).
Even if in the last decades consumers have a positive attitude towards the idea of buying online; this attitude can not be generalized as a regular shopping behavior.
[Wiedmann et al., 2010]
Online has become increasingly more attractive since consumers have observed a number of advantages such as: home delivery within a short time prices reduced to a certain, large range of products, transactions fast absence of queues and saving time and in some cases returning a product and repayment of money. The globalization and changing legislation at EU level but also globally allowed users to acquire more freedom and confidence.
If we look from another perspective we can see that over time the consumer has become sophisticated and educated. He knows what he wants, where to look, is very well informed with regard to changes of the legislation, is aware of his rights and the safety of their data.

2.2. Risks in the online environment

Consumers always associate a certain degree of risk when they buy. The perceived risk by a consumer has according to Jahankhani (2009), a function of two variables: the consequences of this decision and the feelings felt about this action.
[Theodosios Tsiakis, 2012]
The consequences of the purchase can often be positive if the product meets the expectations or negative if the consumer wants to change the product for various reasons (size, color, layout, etc.). These are in a direct linked to feelings arising from the purchase and also influence the future purchase decision in that store. Wu (2010) argues that trust in the online environment is the credibility that the user feels from the other entity (the website) when they interact.

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Consumers' confidence may sometimes be more important in the electronic commerce than in traditional commerce.

A consumer may consider about a future product that he will purchase, that it will be weak, not as good as he expected to be or at least different than anticipated. So, a consumer should take into account possible changes in future acquisitions.

Noteworthy is the fact that the most important factors that help gaining confidence and perception of risk are the quality of information security system for payment and the store's reputation. These results have practical importance for traders who want to open an online store causing them to gain customer confidence and reduce risks perceived by consumers in this site has extensive information about product, payment mode transparent reimbursement and fast delivery, through service and high quality call center with extended, the website looks good and clear arrangement of products and services on the site, etc. Another factor could be confidence in online transactions can be done from anywhere, 24 hours a day 7 days a week, both on site and after the product delivery (payment can be made even in a period after the product was delivered) and create consumer distrust of the fact that the seller does not fulfill its obligations .

The research conducted by Doerfel and Barnett (1999) showed that in e-commerce the purchasing decision shall take into account many factors as it is risky and the trust is the most important factor that determines the consumers to undertake such a transaction.

Also, transactions can be done otherwise than we are used to, so the virtual money appeared, counted as points that subsequently acquires material value. **[Dong Hee Shin, 2008]**

Most of the times, these virtual money is used to provide price discounts for the purchase of a product or a product itself, without paying any money differences but there are situations that can be used as money that can buy and trade (Bitcoin - crypto-currency). Confidence in such coin regrows in a lesser extent, leading to pay for his bill in certain locations as restaurants and some coffee shops.

Trust is defined as a global knowledge of the buyer, that the seller, the product and the company will meet the obligations understood by the buyer.

Doerfel and Barnett (1999) argue that the trust, the perceived risk and the benefits influence the buying decision of the consumer.

Online vendors should reduce or eliminate the perception of a potentially risk. Methods such as returning the money if the product does not correspond to what the consumer ordered, or exchanging the product helps lower the risk perception. Online stores should create a positive image in the consumer's mind because they come back and make future purchases.

Earp and Baumer, 2001, noted that the consumers do not read privacy policies. Only 54% of respondents indicated that they read the Privacy Policy at the first visit on a website, 66% indicated a higher confidence level in the website if the privacy policy was present. This could suggest that most of the Internet users are

assured of the presence of a privacy policy, but are less concerned with the specific provisions.

Basically privacy policy can reduce the risk only when rules are read, but in a situation where these are not presented in an understandable manner users will be off interest to examine them. An appropriate presentation and easier to read language ensure an increased level of reading by the consumers, also gives them a clearer sense of confidence.

Weak consumers' concerns over privacy restricts not only the development of electronic commerce, but can also affect the validity and completeness of the consumption databases, which can lead to inaccurate targeting of a consumers' category, wasted efforts, and frustrated customers. **[Wu, et al, 2012]**

Consumers realize that providing personal data can be beneficial. Many know the detailed and accurate information will result in higher quality of services, more relevant messages and promotions.

New technologies advance and consumers are aware that their online behavior is monitored and information are being collected with or without the user's consent through cookies, cache, registration processes in an application or by creating an account that can increases their concern on voluntary disclosure of supplementary information. **[Joinson and Paine, 2007]**

3.   Legislation and regulations to protect the consumers' rights

Along with economic globalization, the online has become an unsafe environment for the users who use it frequently, so the European Union felt the need to create appropriate legislation and environmental imperative cyberspace.

According to BEREC report 2011 **[irg.eu, 2011]**, the online environment should be able to access and distribute any information to the EU citizens but also should take into account certain categories of people that have disabilities. "Any consumer with a disability should benefit of the same choices of the providers and electronic communications services as that the majority of consumers."

Also, there is provision for minors; they have restricted access to the online environment, in order not to endanger the physical, mental and moral state. EU Code of rights in the online environment wanted to support consumers to protect and inform regarding how data can be safety, also about rights and obligations. First of provisions that should be mentioned, is the prohibition of incitement to hatred on grounds of sex, race, religion, or on account of any reason unintentionally.

In the EU code of rights of the online environment are provisions that target the traders. For example, "retailers must allow consumers the seeking to purchase goods online in another Member State to the public information on access conditions". This provision implies the action of consumers residing in other Member States, which is trying to access online services, then providers must not impose less favorable terms of access to the service. In other words, the European online globalization is prepared from legally point of view for an expansion.

The Code is an important source of information for consumers, so in what follows will be presented some provisions that we considered important and are well known to any user of the online citizen of the European Union. Its goal is to give consumers the right to behave like a normal agreement and the only difference is that they have to give the product possibility if she changes her mind. Usually you can return the product within 7 days of receipt, but in some cases depending on whether the supplier does not fulfill its obligations period is extended to 3 months.

Distance Selling Directive also provides that, if the a right of withdrawal is exercised by the consumer, the supplier is obliged to reimburse the sums paid by the consumer free of charge as soon as possible and at least within 30 days. The only charge that may be paying consumer because of the exercise of his right of withdrawal is the direct cost of returning the goods. 25

Another directive requires Member States to take measures to exempt the consumer from paying any consideration in cases of unsolicited supply - as if the goods or services that were not ordered by the consumer. The absence of a response from the consumer can not be the consent. If payment was made by card directive requires Member States to ensure if there are appropriate measures to enable the consumer to request cancellation of payment in case of fraudulent use of his card and, in case of fraudulent use, the amounts to be returned to them paid or incumbent. 33

In addition consumer is guilty of negligence when providing card details on the Internet or unsecured pages (https). E-commerce directives want the member states to be in close contact and as their legal systems to allow creating links to a "single digital market".

To achieve this, the Commission presented a number of initiatives, such as moving to a single market for online payments, modernizing the rules of e-signature, being sure of their cross border recognition and releasing a digital code that will summarize consumer online rights giving them confidence that they can get a fair online deal. **[Richard Jones and Dalal Tahri 2011]**

4. Methodological research

The research conducted in this paper aims to identify the main factors that have the ability to influence the users' attitude regarding the data protection in the online environment. The research purpose is to show the interaction between different attributes, such as the disadvantages encountered in the online environment regarding the protection of consumers' rights, the existing strengths, and the perceived safety of users regarding the ability to influence their attitude on the protection of personal data.

In this study were taken into account a number of influence factors such as:
- Perceived advantages: the existence of personal data security systems, the existence of protection systems of the bank accounts, the existence of safety systems procurement menus in the online environment, the existence of privacy

policies, terms and conditions of the access to different sites, the existence of security in the online communication;

• Disadvantages: the existence of cookies, the possibility of taking over the personal data, the possibility of finding the user through IP address;

• Perceived safety level: confidence in online activities, confidence in the protection of personal data of consumers' confidence in the existing legislation on transactions conducted online, the trust in the overseeing communication systems and transmission of information in this communication environment.

The main objectives in this study aim to determine the impact that each of these factors have on the behavior of online user.

The research regarding consumers' attitude on data protection in the online environment was held in Bucharest, between December 14, 2013 - January 20, 2014, among respondents between 18-45 years that use the online environment either to search different information, or to perform various transactions, either to communicate with people in the virtual environment.

In this study was designed a questionnaire, which was composed of 15 questions according to the purpose of research, which was distributed to the respondents.

The research was conducted on a sample of 183 respondents.

In order to validate the proposed conceptual model using the confirmatory analysis, which is most often used for variables measured using the same scale.

In this case, the variables were measured on the 7 steps on the Likert scale.

The data obtained for the research were analyzed using the IBM SPSS Statistics 20.

5. Results

An important aspect that has been analyzed in the research covers the period from the last acquisition online conducted. This will illustrate the users' experience in this environment and the frequency with which individuals appeal to this mean of trading. Thus, the research revealed that 31.1% of respondents conducted online transaction in the last 2-3 weeks before developing the research. On the other hand, 24.6% of respondents noted that online acquisitions were held a month ago while 11% of respondents have undertaken online acquisitions, either one week ago or a few days before the survey. We can conclude that online respondent's shopp with some regularity, depending on their needs and desires.

Table 1 - Last transaction online conducted

	%
2-3 weeks ago	31.1
A month ago	24.6
2-3 months ago	22.4
6 months ago	10.9

A weekago	7.2
Less thanaweek ago	3.8
Sum	**100.0**

Source: Statistical survey conducted by the authors

Another important aspect that has been analyzed in the research refers to the areas where most users realize online purchases. Thus, 42.7% of respondents declared that most of their buying were conducted online, for purchasing various items of clothing from specialized websites. 33.2% of the respondents mentioned that they buy lately in the online, fast moving consumer goods, while 11% of them have purchased bricolage products needed for improvement of living space.

There were respondents who lately purchased flight/ train/bus tickets through online services(9.3%) and respondents who may purchase products and financial services (2.7%). Of all respondents, 1.1% of them mentioned that the last time they bought online the following services: educational services, medical services or software services.

Table 2 - The main areas in which users have been trading online

	%
Clothing	42.7
Consumer goods	33.2
Bricolage articles	11
Transport services	9.3
Financial products and services	2.7
Other	1.1
Sum	**100.0**

Source: Statistical survey conducted by the authors

Another important aspect that has been analyzed in the research refers to the currency in which transactions were online conducted. This illustrates the respondent's confidence in the online environment because carrying out transactions in currencies other than the national currency involves certain risks related to the exchange rate. Thus, 72.2% of respondents said that they conducted online transactions, in local currency, 15.3% of the respondents mentioned that the transactions were conducted in Euros, while 12% of consumers started shopping using dollars. By analyzing in detail the aforementioned it has been observed that most developed cart currency were held for the purchase of clothing or transport services.

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Table 3 - Currency transactions were conducted online

Currency	%
RON	72.7
EUR	15.3
USD	12
Sum	**100**

Source: Statistical survey conducted by the authors

Considering all the aspects analyzed in the research undertaken, we wanted to find out what is the degree of user's satisfaction, since each component participating in conducting online transactions e. Thus, in our analysis it was observed that users were satisfied in large part by how the transaction was online conducted. Thus, most of them have mentioned that they were satisfied in how their data were protected in the online environment, even during the execution of transactions have not been provided all necessary information related to online data protection. Moreover the respondents said that they were satisfied and the ease with which transactions were conducted online, the exchange being made in a very short time.

The conducted user satisfaction analysis has a very important role because as we can see from the results, an online purchase tend to influence the online transaction that it will be held later. Thus, if a user expresses a high degree satisfaction regarding all its transactions in the online environment, it will create a positive image on transactions conducted in the online environment, and will run further other acquisitions in this environment. On the other hand, if the user is not satisfied of: the way in which information are provided in the online environment, the way the transaction is conducted or assistance during the execution of the transaction, all that will determine the user to a negative attitude and will create a negative image related to this environment. Because of this, companies dealing in online trading products should take into account all these aspects and to identify which are the most important components influencing the image respondents regarding transactions they conducted.

Table 4: User satisfaction regarding all transactions in the online environment

Variables	Average
User satisfaction regarding ease of conducting transactions	3.2
User satisfaction with data security platform used	4.1
User satisfaction regarding the information provided about data protection	2.9
User satisfaction on how the transaction was made	4.1

Source: Statistical survey conducted by the authors

Regarding the need to protect the data in the online environment, respondents unanimously agreed that it is necessary to have systems to protect the privacy of users and enable them to conduct transactions in maximum safe conditions.

Regarding the frequency of the online transactions, most respondents noted that are performing very often online transactions.

Nevertheless, they are preventive, and take into account a number of attributes such as:

Table 5 - Factors that are taken into account by respondents when carrying out a transaction

FACTORS	%
Possibility of achieving certain complaints	6.0
Identifying the service provider	13.1
Security systems regarding how to run the transaction	28.4
Security of personal data systems	42.1
Privacy Policy of the website	10.4
Total	**100.0**

Source: Statistical Survey conducted by the authors

As far as that goes, the systems introduced to increase users' confidence in the online environment, most respondents consider necessary to implement systems: illustrating the security level of the personal data on the website (35.5%), to supervise the conduct of transactions (32.8%) or to record the user's unauthorized data acquisition (10.4%).

There are also respondents who consider that provides concrete data regarding the service provider (8.2%) or the implementation of systems to prevent user locating (5.5%) or viewing transactions carried out previously by him (7.7%) can result in increased user's level of confidence in the transactions carried out in this environment.

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Table 6 - Systems that may lead to increased level of trust experienced by users regarding the transactions carried out online

| Systems that may lead to increased level of trust experienced by users regarding the transactions carried out online	%
Systems which prevent locating users on online	5.5
Systems which prevent viewing the previous online transactions made by the user	7.7
Systems that provide user information regarding service provider	8.2
Record systems that take unauthorized user data	10.4
Systems that supervise the entire process of transaction	32.8
Systems that illustrate the security level of personal data	35.5
Sum	**100.0**

Source: Statistical Survey conducted by the authors

5.1. The conceptual model proposed

Over the years there have been developed a number of models on consumer's attitude regarding purchases in the online environment. Wu (2003) has shown in his conducted research that consumer attitudes to all transactions in the digital environment is influenced by both users' demographic characteristics as their perception on the benefits that can be obtained. In addition, their lifestyle puts its mark on user's attitude. On the other hand, consumer behavior influences the rate of acquisitions online conducted. So, the consumer shows a positive attitude towards online purchases, the more it will influence to carry out acquisitions in this environment.

Mazaheri et al (2012) indicated that the ability to make purchases in the online environment is influenced by both users' attitude towards the website that you access and the services from them. Godwin (1991). The data security and their protection play a very important role in shaping their attitudes. The proposed conceptual model has considered only some of the variables that have the ability to influence users' attitude toward conducted online transactions. The model aims to identify how the advantages, disadvantages and information security perceived influence consumer behavior in the digital environment.

The proposed conceptual model is:

Conceptual Model Regarding Security and Protection Consumers' Rights in the
Online Environment

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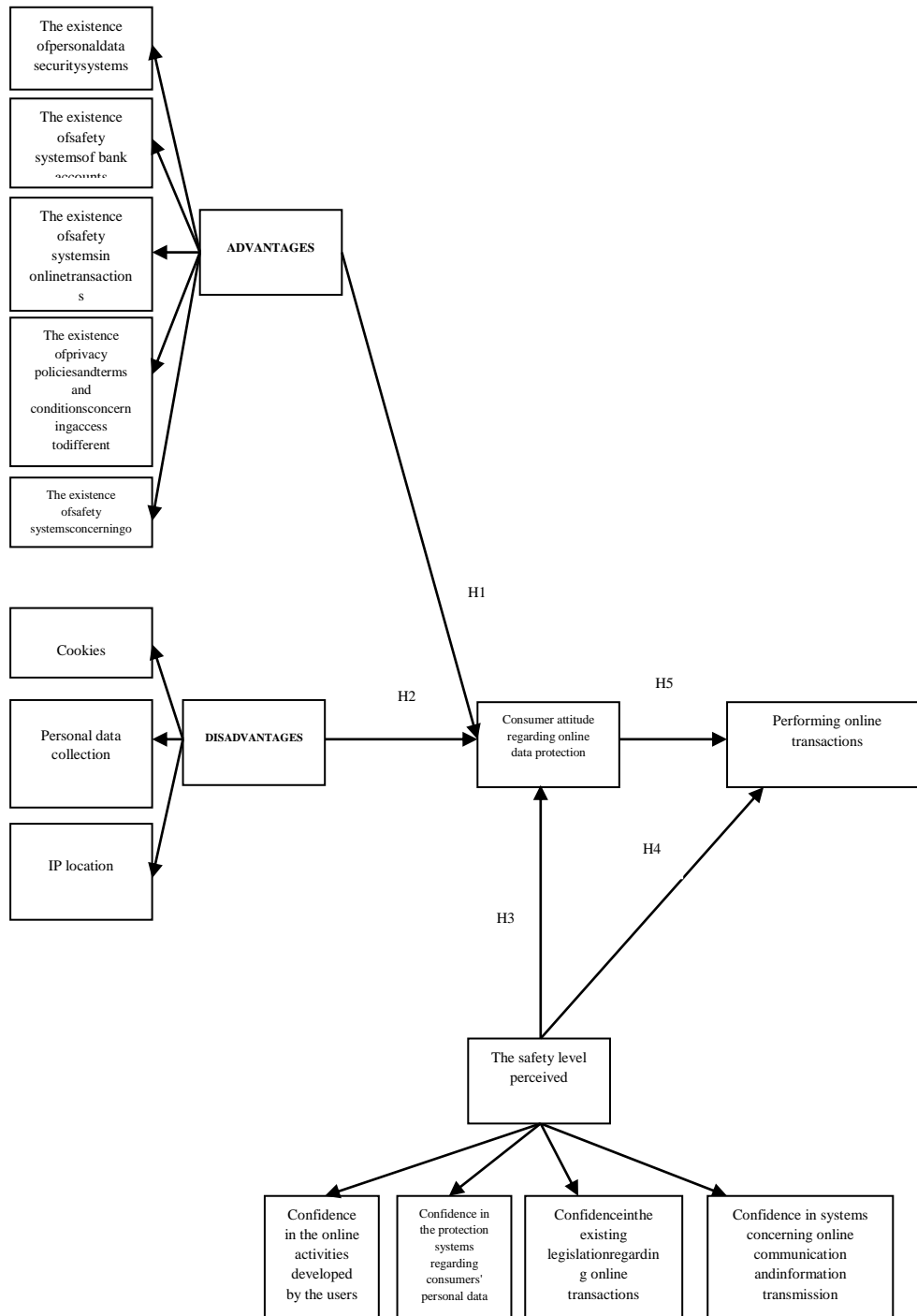
Figure 1 - Proposed conceptual model
Source: Conceptual model extracted by the authors.

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The proposed conceptual model aims to identify how the recorded advantages in the online environment regarding data protection to consumers, the disadvantages existing, and the security perceived by users, all this have the ability to influence attitude on how users are data protected in this medium.

In developing the model we started from the idea that attitude on consumer protection in the online environment is influenced by a number of factors. According to the results from the analysis undertaken was observed that the level of perceived safety has the ability to influence the attitude of the users regarding data protection in this environment. Moreover, all the results of the study note that the disadvantages perceived, negatively influence user attitude, from all that taking personal data has the greatest impact.

Regarding advantages of online users on data protection respondents considered that most important elements are: different privacy policies and protection systems for transfers. Since the model is established it can be seen that the respondents 'attitude on data protection in the online environment directly affects respondents' intention to carry out online transaction in the future.

The developed model

The conducted research has illustrated the importance of data security for respondents in activities that they develop. So whether we are talking about online banking activities or just purchase or online communication, respondents want their data to be safe and private. In addition, there was willingness to be part of a safe environment, which then leads them to achieve and further transactions.

Also in the research was observed that the disadvantages perceived negatively influence consumer behavior regarding online data protection. Thus the existing cookies offer the possibility to locate and taking over personal data, have a strong impact on user behavior in this medium of communication. Because of this, many times, a range of users are reluctant to their undertaken actions, focusing on the actions carried out using traditional methods.

Conceptual Model Regarding Security and Protection Consumers' Rights in the
Online Environment

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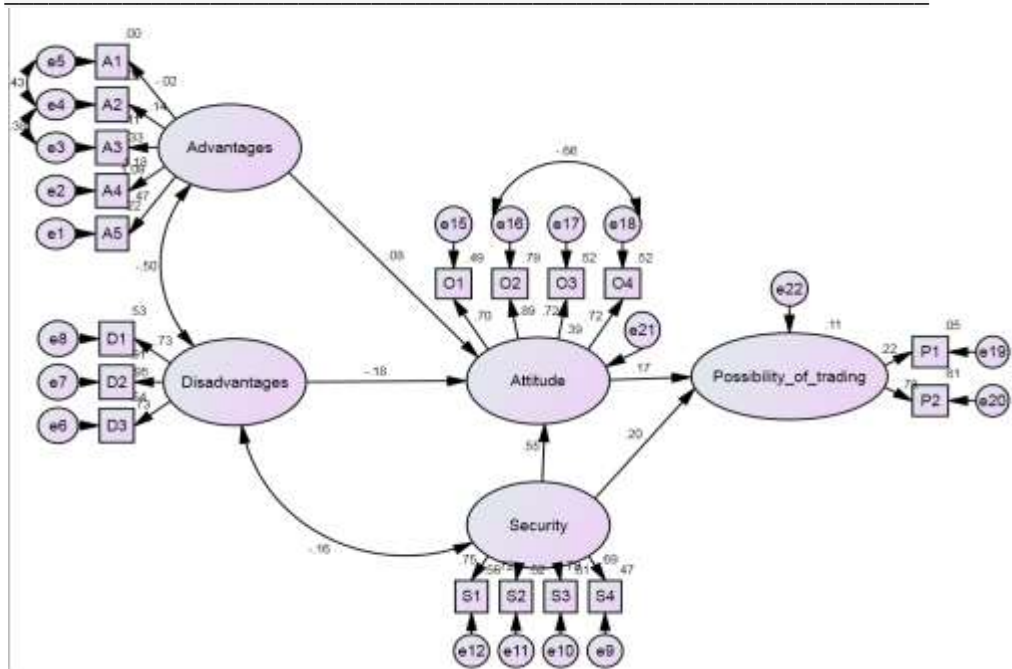
Figure 2 - The model developed
Source: Conceptual model extracted by the authors.

Regarding the indicators examined in the model, it should be noted that
some values were quite good, while others are slightly below the normal. In this
case, the value of chi squared is 324. 004, the 125 degrees of freedom , with an
associated probability of less than 0.05, which tells us that the value of chi squared
/ degrees of freedom (Cmin / DF) has value 2.592 <3. This shows that the model is
accepted. Absolute indicator RMR (root mean squared residual) value of 0.093
obtained <0.1, which indicates that we are dealing with a pretty good model that is
able to reproduce the evolution of the observed data. GFI indicator (index of
goodness of fit) obtained 0.839, a value close to 0.85, which indicates the presence
of a pretty good model. This indicator is dependent on the number of collected data
and the complexity of design. Small numbers of respondents in the research
achieve slightly lower values for this indicator. AGFI is an indicator of GFI
adjusted it gaining value 0.780.

6. Research findings

The research has provided us with an overall picture of related to the
attitude of users regarding online date protection. From the study we could observe
the impact that various factors encountered in the online environment on consumer

behavior. Thus, we observed that, as the user is safer of his activities carried out in the digital environment, the more open he is to perform online transactions.

This research provides valuable information even for companies that operate in the online environment. Thus, taking into account the above, they can organize their work in the enterprise, emphasizing on the most important attributes considered most important among consumers. Considering all these aspects we believe necessary that in the future must be carry out other studies highlighting the main factors that have the ability to influence consumer attitudes regarding data protection online.

Regarding the research limitations it should be noted that the present study was conducted on a small number of respondents (183), which allows us to extrapolate data from the researched community. To have a complete picture of those investigated; further research must be conducted to confirm the above results. Regarding the factors considered in the conducted analysis, it should be noted that besides these, there are others who have the ability to influence in the same way users perspective and attitude regarding online data protection. Therefore we believe necessary to conduct further studies to take account of several other factors that have influence the online consumer behavior. The researches that will take place later will have the aim at enhancing the above, and we are going to get to a much wider image on this field.

As future research, following the results, is important the approach that aims the ways of response of the online consumers for the infringements on consumers' rights online.

Acknowledgement

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