BITS 2523 – Cyberlaw & Security Policy
Assignment 1 (10%)

Name : Wan Mohammad Faisal Bin Sammio

Class : 2-BITZ

1. <u>E-marketplace in Malaysia: Challenges and Solutions (Mukhtar16)</u>

Mohamad Alif Fikri bin Mukhtar, Muhammad Asyraf bin Ashaari, Ahmad Ridzuan bin Abd Rahman and Dr. Abd Razak Che Husin wrote a journal article titled " E-marketplace in Malaysia: Challenges and Solutions " with the aim to investigates the challenges in e-commerce and mapped into solutions to make e-commerce more secure. The authors initiate the journal article by introducing the growth of the Internet and its user has resulted in the creation of a new transactional environment known as e-commerce. Based on the article the e-commerce or e-marketplaces, such as online auction sites, are becoming popular and enable a large number of buyers and sellers to meet in virtual space and engage in business transactions. The important element of e-Commerce transaction is C2C (consumer to consumer) where consumers exchange goods and services directly with other consumers. Online auction sites have become one of the most popular methods of transaction in C2C.

The authors continued the article with definition of e-commerce and e-marketplaces. Based on the article, the authors start with the e-commerce first. According to Turban, E. and King, e-commerce is the process of buying, selling or exchanging products, services and information via computer networks, mostly the Internet and Intranets. E-commerce can be done by anyone with a partner, across the boundary of time and location. AirAsia is one of the most well-known examples of Malaysia e-Commerce success, a Malaysian born low cost carrier (LCC) airline was established in 2001, has managed to leverage e-Commerce as a main distribution channel and reach US$0.789 billion revenue in 2008. Next continued with the e-marketplace. E-marketplace is a virtual place where buyers and sellers meet and conduct various types of transactions according to Turban, E. and King. E-Marketplace is also known as a virtual market where buyers and suppliers meet to exchange information about product and service offerings, and to negotiate and execute business transactions.

The most awaited main points from the authors are the challenges in e-marketplace. The first point is product originality. The explaination of product originality is the genuinity of the product is the most wondering about by the consumer. Some cases reported that the products being sold is not original and raise doubts of the purchaser to the buyer. Those seller who placed fake products need to be identified and being banned from performing any selling in the future. Secondly, the authors point is false claimed price. Every buyer has their own budget to buy the item. There are a few of sellers gain greater profit by set the price higher than the market price. The trend in the e-marketplace is the price mentioned to be after the certain amount of discount from the actual price. However, the price is actually placed higher than the

market price. Major reasons for companies to use e-Marketplaces are to lower purchasing price or run more efficient purchasing operations (for purchasers) or establish new markets or reduce sales risks (for suppliers). The third point is cheated images. A few examples of the cheated images are the advertising use in the weight-loss product and also the condition of the used items. The images may have been altered with using image editing software and the images show the condition which not be true. As example of the weight loss product, the image of a model person after consumption of the product may have been smaller or slimmer as to show the significant effect of the product However, this is not really the result of the product. Fourth point is fraud transaction and delivery. The authors reveal that there are several cases of fraud, when a purchaser made the payment to the bank account, they will never receive any news from the seller after the transaction. Upon investigation, the bank account number is not belong to the seller and the seller actually asked someone else to open a bank account with offering some token of money. The scammer might have the access to the account via the ATM card. This is the same method with the phone number used, it may belong to someone else. The scammer will do a variety of ways to ensure they will not be traced after the transaction. Fifth point is privacy and security. The personal data of buyer must be private and not disclosed to any party. I am totally agreed with this matter. Moreover, Malaysia has implemented personal data act on 2010 which is Personal Data Protection Act (PDPA) to protect individual's personal data in commercial transactions. The last point of challenges in e-marketplace is the warranty. Basically, the products that bought online will come together with user guide and the customers have to register with them, keep any proof of purchasing, usually the products will be delivered with the receipt or bill.

Now, the authors moved their points to the solution of the challenges. Every problem has a solution. First and foremost is electronic transactions law. The Digital Signature Act 1997 has enacted to protect digital signatures. The content of the current act was strengthened to support upcoming use, as the result of the Digital Signature (Amendment) Act 2011. Besides, consumer protection. Consumer Protection (Electronic Trade Transactions) Regulations 2012 has also been introduced to build consumer's confidence to shop and do online transaction, these guidelines have carried out certain requirements on online merchants and online marketplace operators, which will give positive impact to the growth of e-commerce in the country. In addition, privacy and data protection. The Personal Data Protection Act 2010 covers the private sector only and government agencies are exempt. The Personal Data Protection Act 2010 closely mirrors the principles in the European Union directive, with some variations that appear to adopt parts of the APEC Privacy Framework. Moreover, the authors continued with online content regulation. The Communications and Multimedia Act 1998 established the Malaysian Communications and Multimedia Commission (MCMC), which is empowered to regulate the information technology and communications industries. The Act empowers the Commission with broad authority to regulate online speech, providing that "no content applications service provider, or other person using a content applications service, shall provide content which is indecent, obscene, false, menacing, or offensive in character with intent to annoy, abuse, threaten or harass any person". Not only that, Cybercrime and cybersecurity. The Computer Crimes Act 1997 prohibits 4 categories of activities related to unauthorized entry into computer systems, which are Section 3 the acts committed with intent to secure

unauthorized access to programs or data stored in any computer, Section 4 the acts committed with intent to secure unauthorized access to programs or data stored in any computer in order to commit an offence involving fraud or dishonesty, Section 5 the acts committed with the knowledge that the act will cause unauthorized modification of the contents of any computer and Section 6 the wrongful communication of any password, code or means of access to a computer to any person who is not authorized to receive the same. Next point is online dispute resolution and domain-name regulation. Three sections have been incorporated into Malaysia‟s Communication and Multimedia Act to deal with the regulation of domain names. The section are Section 179, Section 180 and Section 181. Last point is the customer service. Any service an e-commerce retailer can provide to ease the cognitive costs of shopping online increases the customer‟s perceived value of the product. I am very amazed because this article is not only presents the challenges but also the solutions to the problem.

As a conclusion, the authors conclude that today's businesses must always strive to create the next best thing that consumers will want because consumers continue to desire their products, services and others to continuously be better, faster, and cheaper. In this world of new technology, businesses need to accommodate to the new types of consumer needs and trends because it will prove to be vital to their business' success and survival. The authors believe e-commerce in Malaysia is continuously progressing and is becoming more and more important to businesses as technology continues to advance and is something that should be taken advantage of and implemented. Well, this article is very useful to the public and I strongly recommend anyone to read this article as it will be useful to us in the future.

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Assignment 2 (10%)

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2. <u>E-marketplace in Malaysia: Challenges and Solutions (Mukhtar16)</u>

What makes a good poster?

- Important information should be readable from about 10 feet away
- Title is short and draws interest
- Word count of about 300 to 800 words
- Text is clear and to the point
- Use of bullets, numbering, and headlines make it easy to read
- Effective use of graphics, color and fonts
- Consistent and clean layout
- Includes acknowledgments, your name and institutional affiliation

For the higher resolution poster, I have provided it in pdf format.