Online Security Communication

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Security Messages about Credit Card Use

• 92% of Americans (Oct. 2000) believe “security of credit cards” poses very serious or somewhat serious problems for the Internet

• 68% of Net users are concerned about hackers getting their credit card numbers
  Miller, Leslie. “In the Internet We Trust.” USA Today 21 August 2000, p. 3D.
Key premise: regardless of technical security measures in place, security messages must communicate security such that consumers will enter their credit card numbers online.

Of the 500 most visited websites, 388 accept credit cards: all of their credit card security statements have been collected for analysis.

Key questions about credit card security messages:

• What assurances do they provide?
• Do they explain technical terms (e.g., SSL, encryption)? If so, how?
• Do they acknowledge any risk at all?
• Do they provide any guarantees (e.g., zero liability)?
• Do they provide any training on how consumers can increase their perceptions of security?
“Virtual Orality: How eBay Controls Auctions without an Auctioneer’s Voice”

(In press at American Speech)

Linguistic rules of live auctions

• Rule 1: auction $\rightarrow$ description + opening bid search + bid calling + sale + (epilogue)
• Rule 2: auction sale $\rightarrow$ (introduction) + auction
• Rule 3: introduction $\rightarrow$ [(welcome to buyers) + (description of sale) + (conditions of sale) + (order of sale) + (peripheral practicalities) . . . ] (where square brackets denote relatively free order choices)

eBay’s Non-Auctioneer Adaptations*

- Sellers, not auctioneers, provide item descriptions (honesty enforced through Feedback Forum)
- Seller sets minimum bid rather than auctioneer finding a minimum bid “Dutch auction” style
- Instead of “Sold!”, eBay e-mails, “Congratulations—this auction successfully ended.”
- Feedback Forum makes the auction “epilogue” much longer online

*all replace functions controlled orally offline

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Communication security lesson of eBay’s “virtual orality”:

When websites replace or supplement functions that are conventionally controlled orally (e.g., teaching, medical advice), they need to mimic the oral style that provides control and safety for offline interactions.