Abstract

Prof. Dr. Rasha Abd ElAziz Youssef Shalaby

An Experimental Study to Measure Electronic Cash Perception

Although the advantages of Electronic Payment have been obvious to the public, it has not been widely accepted. At the same time, there are many secured electronic payment techniques available in the market. Yet they are not implemented! Accordingly, we should not start by proposing methods for application we should rather measure the customer’s awareness, perception, & experience with the available electronic techniques. Then decide on whether the increased awareness of the electronic payment techniques & the security methods applied would enhance the customer’s appreciation for any of them. This paper aims at measuring the customer’s perception regarding e-cash, reasons for perceived risks concerning the ecash, customer’s perception regarding Internet security, customer’s awareness of different electronic payment methods, customer’s perception regarding these different methods, their expectations from such systems, & their experience with them, and finally, their perception regarding the real cash & its future. A survey has been administered to focus on the Arab Academy for Science Technology; Maritime Transport