



## THE SECURITY OF SHOPPING ONLINE

Ruzimurodov Ulmas Farxodovich<sup>1</sup>

Sultonov Abbas Fozil ugli<sup>2</sup>

Gulomov Ilhom Akramovich<sup>3</sup>

*Tashkent State University of Economics*

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### ABSTRACT

Customers are more and more deciding to use various types of services via Internet. They make very often different types of purchases. E-commerce is becoming more and more popular and developed. Unfortunately, according to customers, online shopping is not free from problems. Customers are afraid that the ordered goods will not be sent to them, will not meet their expectations, or will be destroyed during transport. An important aspect is also the payment method for this type of shopping. Customers often prefer to pay more to use the option of payment on delivery to avoid losing money if the ordered goods do not be delivered to them. This article summarizes the characteristics of online Shopping and the current development of the main safety problems, and make online shopping related security measures and transactions.

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<sup>1</sup> Mater of Tashkent State University of Economics, Tashkent, UZB

<sup>2</sup> Mater of Tashkent State University of Economics, Tashkent, UZB

<sup>3</sup> Mater of Tashkent State University of Economics, Tashkent, UZB

## **INTRODUCTION**

With the development of the Internet, online shopping as a consumer fashion, gradually become a popular shopping channel for consumers. From the Uzbekistan Internet Network Information Center data show that: in 2020 Uzbekistan's online shopping market transaction size of 2,500 million, representing a doubling in 2018. In 2021 market size of online shopping will be over 430 billion sum. Online shopping population is also substantial growth in 2020, bought online at least once a number of historic Uzbek netizens exceeded 100 million people, reaching 108 million, an increase of 46%. The e-commerce industry is in the early stages of development in Uzbekistan. As of April 2021, the number of internet users is estimated at 22.6 million – 19.4 million mobile internet users and 3.2 million fixed broadband internet users - in a country with 34 million people. And in 2021, used the online shopping of Internet users is nearly 2 million people. Online shopping has become the fastest growing and most relevant to the interests of users of network applications. At this stage consumer take online store, online store and online auction model of online shopping, it is a new personal consumption patterns.

## **ONLINE SHOPPING**

Online Shopping, that is, to retrieve product information via the Internet, and purchase order issued through the electronic purchase request, and then fill in the personal check or credit card account numbers, manufacturers shipped by mail order or home delivery by courier. The main characteristics of online shopping merchants and customers and do not meet product information through the network to make money in electronic form and spread in the network.

## **ONLINE SHOPPING ADVANTAGES COMPARED WITH TRADITIONAL SHOPPING**

Online shopping as a new business model, and the traditional shopping patterns are very different. And each new business model, in its emergence and development process, need to have the appropriate environment, online shopping is no exception. In recent years the rapid development of Internet, people are more demand on the network are provided for the online shopping environment for the development and space. Online shopping and traditional business model is also very obvious differences, both have their own advantages and disadvantages.

- *Firstly, the Internet are many kinds of merchandise in the stores, no shops open area restrictions.*

It can contain a variety of products at home and abroad, fully embodies the network without geographical advantage. In the tradition of the store, regardless of how much space their shops, the goods it can hold is limited, and for the network, it is the platform for the display of goods, is a virtual space, as long as there is a product they can, through network platform on display, you can put all kinds of world famous brand all on top, displayed on top.

- *Secondly, the shopping and low cost.*

For a network of commodity buyers, they selected, compared to each of the commodities, just visit a different site, or select a different channel to connect in a very short

time, and can be served directly from the merchant is responsible for, replacing the traditional trouble of shopping in the hard work, time and cost significantly lower cost. As for the traditional shopping is concerned, it cannot be achieved.

- *Third, the commodity information updated quickly and easily.*

As long as the new product photos, presentation materials uploaded to the Internet, or product information, price changes, buyers can see the latest product information, and it immediately updated in the global unity. In traditional commerce, buyers want to see new products, we must wait until the business to get goods onto the shelves before we can see. Modify the information or adjust the price of goods, especially in the larger context of a unified regional changes, in the more traditional shops on the timeliness of the underdogs.

### **THE SECURITY RISKS OF ONLINE SHOPPING**

- *False Information.*

The most typical is to set up a fake Web site on the Internet or send e-mail, under the guise of promotional activities on behalf of prizes requires account number and password through the mail, or leave the site to the specified bank account number and password input; lawless elements may also now place the name of the bank suggested a possible threat to the emergency user account to induce the user to provide account and password. Other shopping sites have a lot of false information, summarized as follows:

Trap one: cheap temptation. On the site, if the number of products to the market price of half or even lower prices, then we must be vigilant of, think about why it is so cheap, especially the brand-name products, as well-known brand products in addition to second-hand goods or defective goods, formal channels is not possible to purchase the brand and the market price difference so far.

Trap two: high prizes. Some illegal websites, web pages, often the temptation to use huge sums of money or prizes to attract consumers to browse the web, and buy their products.

- *Fishing Type of Trap.*

"Phishing," typically use fraudulent e-mail and fake web sites to carry out fraud, deceived and victimized tend to reveal their financial data, such as credit card numbers, account user names, passwords and social security number and so on. Fraudsters will usually disguise themselves as well-known banks, online retailers and credit card companies and other trusted brands fraud. "Phishing," the main trick is to fake some of the company's Web site or e-mail, and then tinker with the program code which, if the user to enter their personal links to important information and requirements, the data will be transferred to the fraudster hands. "Phishing" is divided into the following five:

Firstly, to send email to users in the trap of false information to lure the scammers send spam in the form of a large number of fraudulent messages, these messages as a consultant, winning in the mail and other content to lure users fill in the financial account number and password, or a variety of pressing reasons to request recipients to visit a web page to submit the user name, password, ID number, credit card number and other information to steal user funds.

Secondly, create fake online banking, online stock site, the user account password for the implementation of fraud theft criminals have set up the domain name and web content and real online banking systems, online securities trading platform is very similar to the site, to lure the user to enter account password and other information, then through the real Internet banking, online securities system or fake bank savings cards, securities trading card theft of funds; also use cross-site scripting, web server program that is on the use of legal loopholes, some of the site to insert malicious HTML site code mask used to identify sites that can live in true and false of important information, the use of Cookies to steal user information.

Third, the use of false e-commerce fraud is to establish such criminal activities are often e-commerce site, or in the more well known, large-scale commercial goods on the website of false sales information, criminals received after the victim's shopping money disappeared.

- *The credibility problem.*

Credibility problems caused by an important reason is that information asymmetry, it has two meanings: one is purchase orders submitted to cancel without reason, that buyer loyalty. On the other hand, is a business not to release the false trade, sales information, the credibility of the business. Web businesses to provide product information, product quality assurance, after-sales service of goods and traditional malls, like whether to buy goods and whether the schedule can get the goods, etc., are issues of concern to online consumers.

- *The Treaty of Unequal Fair Deal Treatment.*

Fair deal for consumers buying goods or receiving services enjoyed access to quality assurance and reasonable price, accurate measures, such as the right to fair trading conditions. "Consumer Protection Law," the first paragraph of Article X: "Consumers have the right to fair trade. For consumers to truly enjoy the right of fair trade to give a legal guarantee."

However, as online shopping transactions using the network as the media, trade The two sides cannot negotiate face to face directly, or even part of the trading activity, without any contacts and exchanges between buyers and sellers to complete the purchase process. This use of form contracts to the network business has brought convenience to escape responsibility. Transactions online retailers can use their dominant position, previously drawn in their favor, the format is not conducive to online consumer articles, such as the exemption clause, does not guarantee the return or exchange provisions of the statutory time limit of short duration and the terms of the transaction risks for the irrational distribution. Internet consumers in terms of the transaction process is extremely difficult to make changes to the consultation, in the event of disputes, online retailers consumers could defense negates the standard terms, so that consumers cannot be guaranteed the right to a fair deal.

### **SOLVE THE NETWORK SHOPPING SAFETY COUNTERMEASURES**

- *Enhance Consumer Awareness of Self-protection*
1. Safeguard Legitimate Interests.

Online shopping, in the amount of the transaction larger circumstances, it is best to industry and commerce administration departments to understand the credit and other related information businessman, pay no attention preservation after consumer vouchers, problems should be timely complaints.

2. The means of Payment Choose Safe.

If use credit payments, it is best to use dedicated an account, not inside card store too much cash. Meanwhile in reduce or eliminate the use of public facilities such as Internet cafes, in case the user information leakage. Every time a new password after shopping promptly.

**ENSURING THE STORAGE AND ACCOUNT PASSWORD CONFIDENTIAL**

User use IE browser Internet process, in various web sites, login often need to enter your user account and password, IE will let users online use account and password saved in temporary folder, so that the next time login same network, users can be sealing side quickly logged in. However, this will give the safety of users brings the enormous hazard. In order to protect the user accounts and passwords, need to delete these files. In Windows, password protection files usually adopt extension ". Called PWD ", "documents. Password" This kind of password file extensions will be online, when the object of theft, burglary get password files could be cracked files after the user name and password. In order to protect the safety of password files, can put these file extensions to the other.

- *Perfect online shopping laws and regulations improve the real-name system.*

1. The State Administration for Industry research and drafting of the "Network behavior of commodity trading and related services Interim Measures (Draft)" provides an entry system, is engaged in commodity trading through the network and the service behavior of a natural person, it should be trading platform to provide network services to operators, and submit their name and address of the real identity information. With registration requirements, according to the law for industrial and commercial registration.

2. Mandatory third-party guarantee system to promote online shopping. Online shopping, the current system of third-party guarantees are loan guarantees and the seller to deliver the two forms of credit guarantees. Should be compulsory for promotion is guaranteed payment delivery. Currency trading platform is delivered as a third-party secured a third-party transaction, transactions collected money for the parties to the transaction, thereby preventing the two parties to deal directly online fraud that may arise.

3. Build online shopping online shopping credit economy is the credit economy because credit is the foundation of all online shopping, online shopping and credit almost soul. Consumers feel there is the risk of online shopping, one very important reason is the lack of standardized credit mechanism.

- *Strengthen the network of consumer information network storage system.*

For consumers worried about credit card security issues, laws and regulations on credit card holders should strengthen information protection. Online shopping businesses must provide strict protection of credit card information. Credit card banks and online shopping business owner must take ultimate responsibility. If consumers shop online due

to credit card information stolen by the losses, banks and online shopping businesses will share the responsibility for the loss caused by the network of consumers. The network of consumers and businesses to pay the network the information can only parties to the transaction on the provision of online shopping, and as part of the shield or deletion, protection of parties to the transaction payment information secure.

- *Improved technology to establish operating characteristics of the Internet to adapt to the regulatory approach.*

In order to ensure the safety of shopping, maintaining the interests of shoppers, shopping sites such as data encryption to take a third-party payment, cash on delivery and measures. Through the regional monitoring network interconnection and methods of online shopping unified supervision, remote monitoring is difficult to solve, improve regulatory efficiency and intensity.

- *Promote industry self-regulation, the formation of e-commerce with the international credit service system.*

In the United States and Europe, the integrity evaluation system for e-commerce is more developed, and the results of the evaluation marks given to the integrity of the corresponding Web site. The United States over ninety percent of online shoppers think the integrity of the site is very important sign, 3 / 4 of online shoppers have faith only in the purchase of goods on the site logo.

### **CONCLUSION**

Uzbekistan needs to improve online shopping system because common population of Uzbekistan very often faced with online frauds and above some advanced ways had been shown. Internet shopping is gradually become people daily shopping way, for its problems existing in the development is becoming the focus of attention. As long as cultivate good network safety consciousness, the application of advanced network security technology, introducing advanced management idea, perfect legal laws and regulations, and believe that network shopping can be in domestic more vigorous steadily.

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