

Consumer Information on the Electronic Superhighway

With the advent of the information superhighway, possibilities for consumer information seeking have multiplied. A search on the Internet and commercial on-line services showed many sources available. Information overload is frequently a problem and the consumer still needs to evaluate the information available. There also is the concern that not all consumers have equal access to the information.

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The world is a buzz with talk of the "information superhighway". But what is it? The information superhighway is the term used to describe a computerized communications system that can deliver limitless streams of interactive television, movies, educational programs, and information services into every household. The segment that is the most attainable at this time is the world wide computer network which makes vast amounts of information accessible through the Internet or World Wide Web.

Access to computer based information is available through commercial on-line services and through the Internet. Currently over 5 million people use one of the commercial services. The average cost for a moderate user is \$20 to \$30 per month, about the same as cable service (Graham, 1994). The Internet is a world wide system linking university, government, and commercial computers. About 20 million people are estimated to use the Internet with that number increasing by 15% a month (Tetzelli, 1994). The Internet is free to individual users as it is supported by the many institutions involved.

What do people do on-line? Common uses are electronic mail (e-mail), bulletin boards, discussion groups, shopping for goods and services, and seeking information from a variety of sources about a multitude of topics. The commercial services and the Internet differ in some of the types of services and information provided.

E-mail enables individuals to correspond with persons who have computer 'addresses' all over the world. It is available on the Internet and from the commercial services. Bulletin boards and listservs enable persons who are interested in a certain topic to correspond with others who are interested. They also may be used to post information or list items available free or for sale.

Through electronic shopping that is available from

commercial on-line services, the consumer can order airline tickets, send flowers, buy stocks and financial products, mail-order from Land's End, purchase computer software and hardware, shop at an on-line bookstore, or send personalized greeting cards (Folk, Cude, Kratzer, Schuchardt & Maynes, 1994). Although the Internet and on-line services have attracted hundreds of companies anxious to set up shop, many consumers do not yet trust the idea of ordering products and paying bills on-line. Concerns include wanting to deal with someone they know and that sensitive financial information will fall into the wrong hands (Sandberg, 1995).

Commercial on-line computer services and the Internet provide access to much information. This information is similar to the material available at the local library, but quicker and easier to access. For example, America On-Line Newsstand has many magazines available including *Consumer Reports*, *Car Buying Services*, *Barron's*, *Time*, *Atlantic Monthly*, *National Geographic*, and *The Smithsonian*. Full text articles from more than 40 newspapers also are available (Graham, 1994).

The Internet accessed through the World Wide Web, gopher, or Mosaic offers a patchwork of information on credit, autos, air travel, and fraud. The Federal Trade Commission Consumerline offers the full text of more than 140 consumer and business publications on topics such as credit, investments, health and fitness, telemarketing, homes and real estate, products and services, and automobiles. Additional areas that have existing independent information agents include employment exchanges, as well as resume services and career counselors, legal information and legal experts, travel services including airline tickets, rental cars and restaurant directories, and financial information including stock quotes and advice.

Contrary to Snider's predictions, most of the information is provided by product sellers with few comparative product

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ratings (Snider & Ziporyn, 1992). Problems include locating information quickly, sifting out irrelevant and outdated information, and verifying independence and quality of available information. For instance, when the keyword 'consumer' was entered in a gopher search, 1346 entries were listed including the Federal Register, college course listings, seminar announcements, etc. (Folk, et al., 1994).

Future Possibilities

A future possibility is 'intelligent networking'. Users have found that there is too much useless information available, and that valuable information is too hard to find. New software is being developed to enable the user to program a wireless personal data assistant to automatically search the Internet for items of interest to the user (Hill & Carlton, 1994). Eventually, the user may send out a request for a product, and sellers could submit bids with specifications. The 'intelligent agent' could select the products which meet minimum criteria. However, the user still has to make the decision without advice from independent rating source on 'best buy' as Snider envisions.

Implications for Consumer Educators

Some of the implications for consumer educators include equity, privacy, security, and what the role of the consumer educator should be in providing and evaluating the information available. Also, will consumers have equal access to electronic information? There are concerns about creation of an 'information underclass' i.e. poor, rural residents, older adults.

One of the questions is who will pay, and will communities, especially in remote, rural areas, be a part of the infrastructure. There is a need for a coordinated development of infrastructure for the information highway, which would be open to all users, open to all service providers, open to all network providers, and open to change. Government and consumer groups need to find ways to foster the openness, while maintaining industry's incentives to invest and deliver services (Kleinrock, 1994).

Electronic readers need a way to be sure information is reliable, current, and complete. Consumers bombarded with electronic information need education to synthesize information and make appropriate decisions. The con artists are already at work on the network. Several scams have been reported, so it is essential that consumers be able to critically evaluate the offers made. Just as in the regular market place, the information producers have advantages that consumer providers are just beginning to catch up.

Problems with privacy and security also are of concern. New methods are being developed to enable the consumer to pay by credit card safely, but consumer educators need to continue to remind users to protect credit card numbers. New software is being developed to make cash transfers a means of payment. Another privacy concern is the ease with which marketers can compile information about consumers from the

goods and services they purchase on-line.

The electronic highway presents consumer educators with the opportunity to provide information to a large number of consumers. But there is also the responsibility to help consumers use the 'highway' wisely, and to remember that the majority of the consumers do not yet have access to that information.

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