

# To Implement the Frameworks to Reduce the Risks of Fragmentness & Integrity Issues In M-Commerce through Virtual Objects (VO)

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**Abstract:** The evolution of mobile communication technology has fostered the development of new mobile multimedia applications in various domains. One of the most important applications is mobile commerce (m-commerce), which has an increasing impact in the life of the citizens, and could represent one of the many applications that contribute to the market success of the Internet of Things (IoT). Security and privacy concerns are quite relevant in m-commerce and IoT to protect financial and personal data of the citizens. One of the main issues in mobile commerce is how to ensure the security of the information needed to complete the m-commerce transaction in a distributed environment with different security frameworks. We have to consider that the protection of the m-commerce transactions must also be done to protect the privacy of the customer. In addition, the information of the m-commerce transaction can be fragmented in different files in a distributed m-commerce application, which can undermine the integrity (another security goal) of the transaction. In this article, we describe the design of a m-commerce framework, where these issues are addressed through a policy based approach, where the access to the m-commerce transaction is regulated by policies. The fragmentation and integrity risks are addressed through the concept of Virtual Objects (VO), which have been defined in the FP7 iCore project. Policies are associated to VOs and distributed across the m-commerce applications. This paper describes the main concepts of VO and the policy based framework and shows how these concepts are applied to m-commerce in various scenarios to evaluate their feasibility. We apply and demonstrate the benefits of the proposed design to specific multimedia use cases of m-commerce where different domains are involved. Such as m-commerce system can be seen a basic underlying payment system for a wide variety of multimedia applications.

**Keywords:** Mobile commerce; Security; Privacy; Internet of things; Law enforcement.

## 1. Introduction

The evolution of mobile communication technology has fostered the development of new mobile applications in various domains. One of the most important applications is mobile commerce (m-commerce), a subset of electronic commerce (e-commerce) that has an increasing impact on the life of the citizens and is seen as a powerful enabler by businesses to improve market effectiveness. Already in 2000, Varshney et al. recognized the importance of m-commerce and defined a number of mobile applications, which have become successful from a business point of view in recent years. These applications include mobile payment, mobile entertainment services, mobile download of video or music, mobile

procurements of products and services. In this specific article, we will focus on the mobile applications and related use cases of mobile payment as well as mobile procurements of products and services.

A more recent literature review on m-commerce is also provided, which identifies the main research areas to be further investigated. In particular, the authors point out the current fragmentation of architectural schemes and the lack of studies, which systematically describe the technical composition of main architectural alternatives and compare the main strengths and limitations of each. Another aspect highlighted the need to guarantee security and privacy and the potential trade-off with usability: a complex security or privacy solution may be difficult to implement in the market and it may deter customers from adopting it, therefore disrupting the business case. More details on background work related to the topics discussed in this paper are provided in the Related Work section below. The problem statement, we will try to solve in this paper include different elements, which are described in the following list:

1. Security and privacy concerns are quite relevant in m-commerce and many questions have been raised regarding mobile payments and virtual money. For example, coupons may require personal data of the consumers of the m-commerce applications. There is the need to design solutions, which do not hamper the effectiveness of m-commerce and also are able to protect the privacy of the users.
2. Because of the heterogeneity of applications, services and systems, which interact in a m-commerce scenario, there is a need to propose a common framework, which can be used to abstract and represent the assets to be searched and acquired (e.g., products), the users and the real-world objects, which participate to the m-commerce scenario (e.g., mobile terminal or a point of sale).
3. The organization and technological fragmentation of the m-commerce scenario can generate security vulnerabilities in the system because sensitive content related to an m-commerce transaction can be distributed in various components of the m-commerce scenario with different levels of trust. For example, the authors in show the potential vulnerabilities in existing e-commerce systems, which accept payments through third-party cashiers.

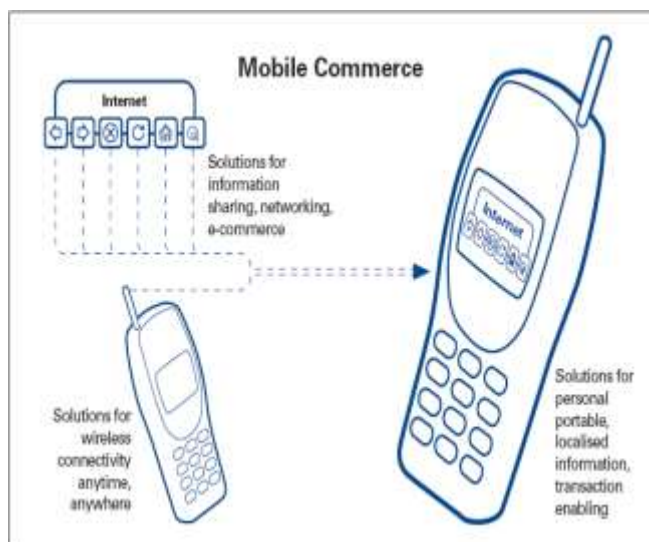


Fig 1: Mobile Commerce.

In addition, the mobile terminals themselves can be represented as VOs and their features (e.g., processing power, bandwidth, presence of video camera) or dynamic information (e.g., location) can be represented as attributes of the VO and the collection and distribution of information can be tailored to the features of the mobile terminal.

The framework is based on the sticky policy approach proposed, where policies can be attached or “stick” to data to define allowed access rights and obligations as it travels across multiple parties or domains or mobile terminals, enabling users to improve control over their personal information. In our proposal the framework combines the concept of sticky policies with the concept of VO/CVO, which are created and managed with their associated policies and access rights to ensure data protection and privacy. We validate the proposed framework through the implementation and description of the workflow based on a voucher based use case. While security includes various functions: Availability, Confidentiality, Integrity, Authenticity, Non-repudiation and so on, in this article we will focus only on the Confidentiality of the data distributed in the m-commerce applications and how it relates to the authorization of the users to access resources.

The main objective of this article, is to show how the integration of well-known concepts (e.g., sticky policies, object oriented data encapsulation, semantic searching) can mitigate the challenges of heterogeneous applications and data in m-commerce scenarios and how the main actors can be represented in the framework. The structure of the article is following: Related Work Section provides an overview of the related work. Mobile Commerce Section provides a description of the operational scenario for m-commerce, the related m-commerce objects and requirements. iCore Framework Section describes the architecture of the iCore framework and how the concept of sticky policies is applied. A Voucher Use Case and Workflow Section and e-Ticket Use Case and Workflow Section describe two use cases related to a voucher and an e-ticket. Comparison

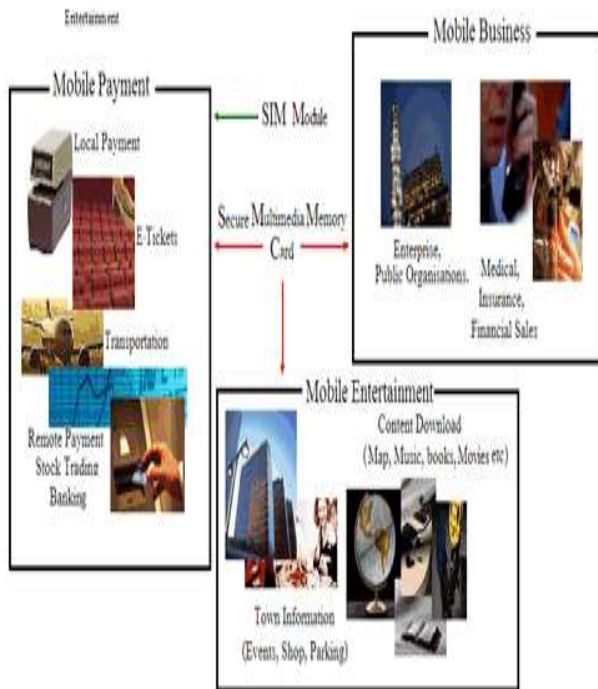
with Other Frameworks for Secure M-Commerce Section describes the implementation of the proposed framework for the use case described in Sections iCORE Framework and A Voucher Use Case and Workflow. Finally Conclusions and Future Developments Section concludes the article and describes future developments.

## 2. Related Work

The purpose of this section is to provide an overview of existing studies in m-commerce, which address the same or similar issues, which are identified in the previous section. The importance of trust in m-commerce has been highlighted, which identifies the need to build customer trust but also underlines the complexity of the process both from a technological and business point of view. Consumers accessing and using m-commerce application face higher security and privacy risks because of the data transaction in a wireless environment and because of the nature of the distributed environment. The approach proposed is based on Analytic Network Process (ANP) from the Multi-Criteria Decision Making (MCDM) approaches and fuzzy logic from Artificial Intelligence (AI). By considering interrelationships among the trust factors, ANP is employed for selecting the appropriate website for mobile commerce. Another paper, which uses fuzzy logic in mobile commerce.

The identification of the main trust indexes in mobile commerce is proposed is: (1) third party privacy seals, (2) privacy statements, (3) third party security seals, and (4) security features. A number of methods such as functionality, encryption devices, and digital signatures authorization can be used to improve consumers’ security in wireless communication and m-commerce. The proposed approach is similar to what proposed in this paper even if the technologies are different, because our framework also tries to address the fragmentation of the m-commerce transaction in addition to the security aspects.

The customization and personalization of the user’s profile is another important factor in m-commerce, which can also be addressed by the policy framework proposed in this paper. As described as, customization refers to the capability of a mobile site or a portal to modify itself or to be customized by users so as it is personalized to one’s own needs and wants. Information regarding a user’s mobile setting enables the automatic adaptation of the mobile interface and the potential content (e.g., products), which could be of interest to the customer. Customization reduces information load by filtering unnecessary information, thus alleviating the constraints of the limited visual display. The policy based framework proposed in our paper can also be used to support customization, because set of policies can be associated to the profile a single customer. While, the focus of our paper is more on the support for security and privacy, customization is a future development, which will be addressed by the authors in future papers.



**Fig 2:M-Commerce Applications.**

In this context we identify the following needed functions and mechanism:

- *Confidentiality* of the information created, distributed and stored in the m-commerce system, which can be composed by different networks cannot be fully trusted from a confidentiality point of view. As a consequence the proposed framework must protect the data even when it is transported over untrusted systems or networks.
- *Authenticity* of the m-commerce object refers to the user's ability to verify the originality of the m-commerce object the user purchases.
- *Privacy* of the user as the information provided by the user to complete the m-commerce transaction must not be disclosed to any unauthorized party.
- *Access rights* as the framework should provide the capability to regulate the access to the information stored in the m-commerce systems on the basis of the characteristics of the user.

### 3.i Core Framework

#### 3.1 iCore architecture and components

iCore architecture is a solution designed and developed for speeding up the creation, deployment, execution and back drawing of new IoT services and applications. These applications have also the advantage to exploit and leverage the adaptation capabilities offered by the platform in terms of virtualization, aggregation and abstraction properties. Application that have strong requirements

regarding adaptation to changing situations (self-x properties and context awareness) can largely benefit from the iCore cognitive capabilities in order to execute and achieve their tasks. iCore architecture defines a programmable framework with three levels of abstraction and virtualization that application can use to control and make use of real world objects and internal platform functionalities. These levels are from top to bottom:

- A way to invoke or query for Services programmable in the platform, as specific to supported Application Domains automatically taking into account corresponding Real World Knowledge (RWK) towards the platform-internal service instance specification.
- A run-time management and execution environment that efficiently manages using System Knowledge (SK) and executes the requested pool of service instances as a composition of so-called Composite Virtual Objects (CVOs), connected to an
- Abstraction of Real World Object data (via sensors and actuators) with functional enrichment, though so-called Virtual Objects (VOs).

The approach that we follow for this design derives from the FP7 iCore project. The iCore project is dealing with the Internet of Things and has as a goal to mitigate the issue of heterogeneity between different objects and technologies while in the meantime maximizing the exploitation and provision of IoT objects. iCore is based on the principle that any real world object and any digital object that is available, accessible, observable or controllable can have a virtual representation called Virtual Object. A VO is primarily targeted to the abstraction of technological heterogeneity of the related real world object (e.g., a sensor) and includes a semantic description of the functionality. The iCore project proposes a framework where VOs can be aggregated in Composite Virtual Objects offering enhanced and more resilient services in accordance with the application requirements, which can support a service level. The structure of the iCore framework based on three levels (VO, CVO and Services) is described in Figure 3. The iCore framework can be accessed at different levels and by different types of users. The iCore levels are used/created in a hierarchical structure, that means each overlying level uses services offered by the underlying level, but iCore also provides open interfaces to external business actors to each of the levels for direct access to the information as explained below.

Three main levels are identified:

1. Service level where users can access services provided by the iCore framework. The services can be generic or specific for a domain. The services can be composed and orchestrated to provide higher services. For example a service can be health monitoring of elderly patients in their house.



Fig 3: Overall iCore cognitive control & Management IoT Architecture.

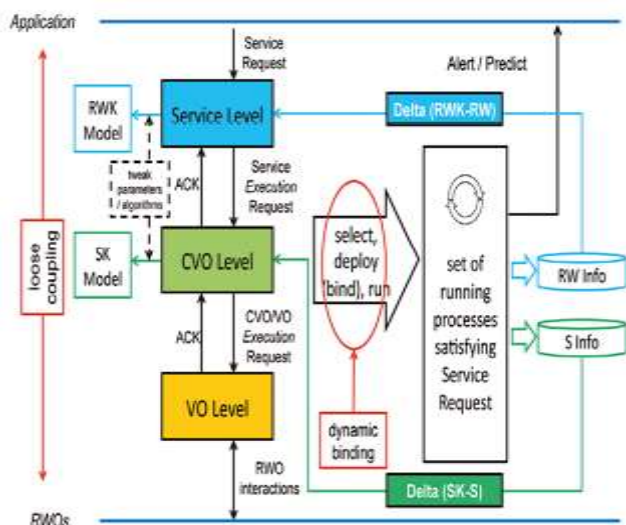


Fig 4: An Clear iCore cognitive control & Management IoT Architecture.

1. CVO level where users can search and retrieve information for a specific CVO. CVO is composed by VOs and additional so called service logic. For example, an insurance company can retrieve the data of a car.
2. VO level where users can search and retrieve information for a specific VO, which can be either a digital object or a proxy for a real world object.

Each level uses similar components for semantic searching, authentication, authorization and access to VO/CVO and services. These functions, which can be implemented as internal or system services in the iCore framework are:

The *Registry* is the entity that has the responsibility of holding the references to the VOs/CVOs and the services available in the iCore framework. The registry provides the function of semantic search, which can be used by users and applications to identify the VOs/ CVOs/services they need on the basis of the category and the attributes. The iCore registry is based on

similar concepts to OWL-S described in [12] but it is extended to VOs and CVOs as well.

The *Authentication and Authorization* block in the diagram includes both the authentication service and the authorization service. The design of the specific authentication service is out of scope of the iCore framework and any authentication mechanism (e.g., sign-on) can be used, but the identity of the authenticated user must be registered in the iCore framework. Note that a user can be either a person or an application. The Authorization service is linked to the Usage Control function as the user must be authorized to perform specific operations, which can be defined with an Access control mechanism.

The *Usage Control* function regulates the access to VOs, CVOs and services. Depending on the level of access of the user, the access control function can allow or deny a transaction in the iCore framework (e.g., a m-commerce transaction). The role of the access control function is to store the mapping between role and access rights, grant access rights to VOs/CVOs and services and to maintain the association between the keys used in the sticky policies model (see next section) and the access rights.

#### 4. Policy enforcement

In iCore we adopt an event-based usage control model to manage authorizations and obligations using enforcement mechanisms. Enforcement mechanisms follow an Event-Condition-Action (ECA) structure. When the event specified in the Event part of a mechanism is observed and the Condition part evaluates to true, the Action part is executed.

Events are signalled by Policy Enforcement Points (PEPs) distributed at multiple layers of the iCore framework. An event is signalled by PEPs whenever a usage control relevant activity is executed or is about to be executed in the framework. We support therefore two types of events: actual and tentative events. The objective of these two event types is to allow the specification of detective and preventive mechanisms. Detective mechanisms are ECA specifications that simply react to the actual events and execute additional actions in response to these events. Preventive mechanisms react to tentative events, before a usage control sensitive activity is executed in the system, and may allow, inhibit, modify, or delay this activity. The Condition part of a mechanism may contain complex expressions combining propositional, temporal and cardinality operators. We also support reference to identity attributes and context information obtained at runtime to allow dynamic context-aware policy decision.

Mechanisms in the iCore framework are specified and communicated together with virtual objects using a similar concept to sticky policies. The idea is that when the VO is created, a set of usage control mechanisms is attached to this object in an encrypted format in order to regulate future rights and duties of this object during its lifecycle. The usage control function in the iCore framework is capable of decrypting the attached mechanisms and evaluating these mechanisms at runtime to ensure the usage control policies are respected. The

Usage Control function regulates the access rights and duties of VOs, CVOs and services. Depending on the level of access of the user, the usage control function can allow, deny, modify, or delay the execution of an activity in the iCore framework (e.g., a m-commerce transaction). In addition to controlling the execution of activities, the usage control function can trigger the execution of additional actions in order to enforce duties and regulate the compliance of the framework to security requirements derived from law enforcement issues and regulations. The role of the usage control function is to manage policies specified by means of enforcement mechanisms that govern the use of VOs/CVOs and services. The usage control function is also responsible for managing encryption keys used to protect the enforcement mechanisms in a similar way to sticky policies. The policy enforcement inside the iCore framework can be seen in Figure 3, along with the basic iCore components, and relevant iCore actors.

**5.A Voucher Use Case and Workflow**

**5.1 Description of the voucher use case**

In this use case, a merchant makes available on the iCore framework a number of vouchers for purchasing bottles of wine with a special price. The merchant is using a portal from his/her business computer to access the iCore framework over Internet. Once the vouchers are registered, an iCore user using the iCore application for mobile devices, searches for vouchers and in the end purchases the wine voucher. Finally the user that bought the voucher goes to a retailer that offers the product and uses his/her voucher in order to get the bottle of wine he/she had already paid for. The use case of a voucher has been chosen because it involves different type of entities in the m-commerce domain.

**6.Voucher Scenario: creation of the voucher VO**

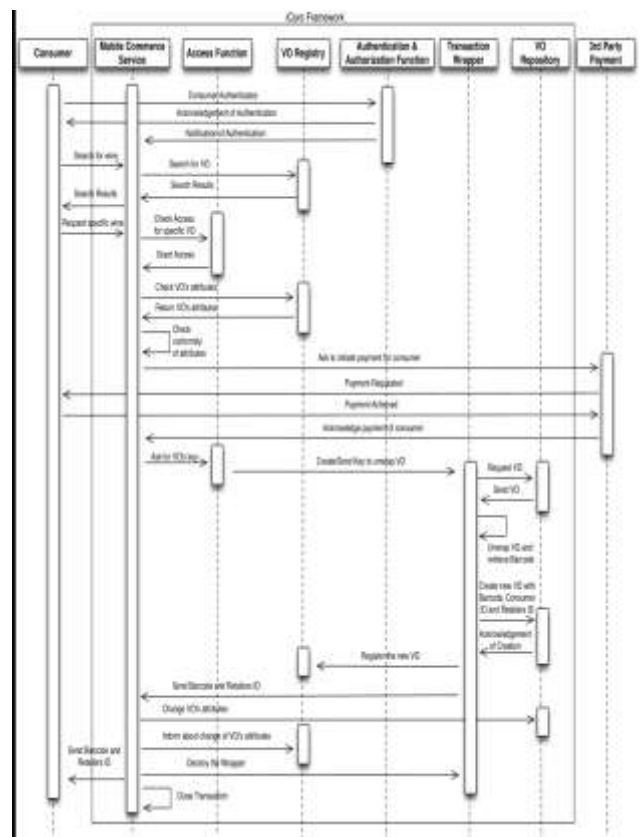
The workflow of the scenario is presented in Figure 3. The merchant that wants to make a number of bottles of wine available on the iCore framework authenticates through the iCore framework using a dedicated web-portal. The authentication itself is not in the scope of this paper and as a result we consider it as a normal secure authentication process. Along with the authentication, the merchant receives the appropriate authorization according to his/her role.

After authenticating, the merchant requests the creation of the wine vouchers and indicate the voucher’s attributes. Such attributes are time life of the voucher (i.e., how long the VO will be valid for), the amount of bottles of wine that are available under the specific conditions (i.e., number of available VOs), the price of the bottles of wine, in which store the consumer can collect the wine, the description of the wine and so on.

After the merchant specifies the desired attributes of the voucher, the VO creator function will contact the access control function in order to request the policies that are bound to the already specified attributes. Beyond the access rights imposed by the merchant, additional access rights can be applied by the iCore framework on the basis of policies required by the government or regulatory bodies. In this particular case where

the voucher is for a bottle of wine, a policy will be enforced which only allows this voucher to be purchased by a person older than 18 years old.

The policies are defined and they are enforced by encrypting the VO with the keys corresponding to a specific level of access. The VO is then stored in the iCore Repository. After storing the VO, the Registry is updated. Thus, the registry contains a reference to the VO’s actual location and in the mean time shows all its attributes. Finally, the merchant receives the positive feedback that the procedure was successful and the whole transaction is terminated. Once the retailer receives the confirmation, s(he) can proceed with the transaction and handle the bottle of wine to the consumer. Then the retailer will need to inform the iCore framework of the successful interaction. The iCore Repository will have to be updated with the new VO attributes, indicating that the VO has now been redeemed by the consumer. After updating the repository, the registry will also have to be updated accordingly. Finally the whole transaction will terminate. The VO Product can be deleted or flagged for successful m-commerce transaction.



**Figure 4: Consumer access to the VO voucher.**

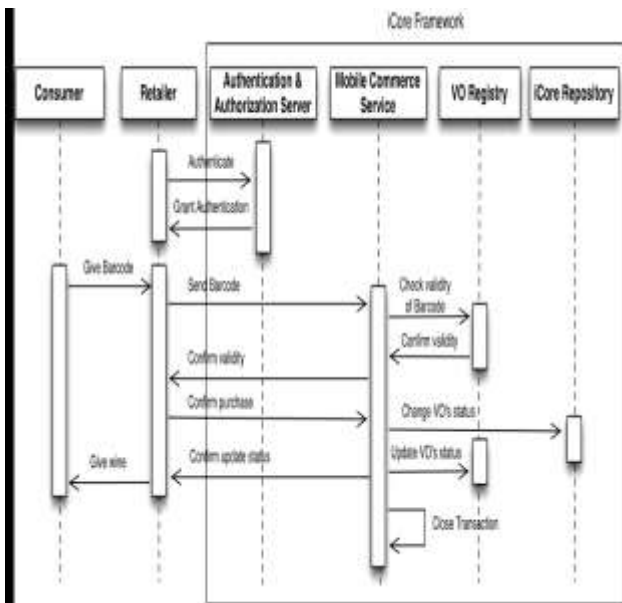


Fig 5: Voucher Scenario: retrieve the physical item at the retailer.

This scenario could also be achieved with a non-human retailer. For example, there could be a vending machine that has a barcode reader and then, upon receiving the barcode, performs the same tasks as described above.

In this case, the iCore VO container in the iCore execution environment described in [5] is used to interface the vending machine, both as a sensor function to read the barcode and the driving license of the consumer and as an actuator to provide the bottle of wine. The driving license of a similar ID card is used to identify the customer when specific authentication attributes are needed.

In another variation of this use case, the consumer could store on mobile devices (e.g., a smartphone) the VO Product itself as an encrypted object. Then the consumer could simply provide the VO Product to the vending machine to complete the transaction.

In all these use cases, the consumer, retailer and the merchant can all interface different ICT infrastructures and domains furnished with the iCore framework. The VO registry is fully distributed among the different instances, but VOs can be securely moved or copied across untrusted domains or connections because they are encrypted. Figure 6 describes more in detail the inter-domain transaction between the retailer and the consumer domains. The picture is also based on the sticky policies concept described as previous with the iCore access control function, which includes the function of Trust Authority.

The systemic functions of iCore represented by the VO registry and the access control function are distributed across domains and they are connected through trusted channels. The VO can instead be transmitted through untrusted communication channels or they can be stored in untrusted domains like a mobile phone, which is not equipped with an iCore interface.

Once the VO is received by a user (e.g., the vending machine), the VO registry will provide the level of access to the VO and the access control function the correspondent key to get access to the VO data through a transaction wrapper.

Finally, it should be pointed out that the last step towards the user (delivery of product, confirmation of creation or receiving the barcode) happens only after the iCore system is updated correspondingly. This procedure is necessary in order to avoid situations where a malicious user can take advantage of a logic flaw and trick the system.

6.1 e-Ticket Use Case and Workflow

In order to illustrate the workflow and internal operations of the iCore framework in regards to the policy enforcement, we describe another case of an m-ticket use. We use complex, but nonetheless real-life scenarios, in order to demonstrate how different challenges are dealt with, how pseudonyms are used, how CVOs work, how delegation from a user to another is performed, how policy enforcement is applied and finally how law enforcements can search for illegal activities, while in the meantime protecting the citizens' privacy.

6.2 Description of the e-Ticket use case

An iCore user wants to buy a ticket for a football match from his/her mobile device. Moreover, he/she would like in parallel to make his/her travel arrangements to the stadium and, as a result, combines the stadium

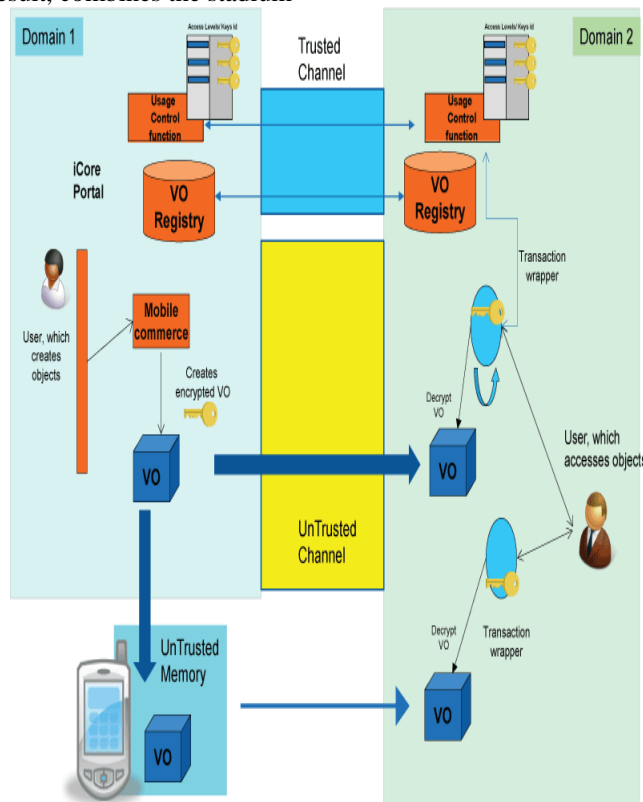


Fig 5: The Use of Security policy For Regulated Frame Work.

ticket with a train ticket. Finally, the user also buys a voucher for a beer, which he/she can pick up at the stadium's bar. The tickets and the voucher are different VOs, combined together in a CVO.

In our scenario, it turns out that the user will not be able to attend the football match, so he/she decides to give the stadium ticket, the train ticket and the beer voucher to a friend. In iCore, this transaction is seen as a delegation from one user to another to use the CVO he/she had already purchased. In order to perform the delegation, both users need to be connected to the iCore framework, in order to update the CVOs details in the registry. However, the actual transfer of the CVO between the users can be done directly from one mobile device to another, using Bluetooth for example. The inspector is also an iCore user, with different access rights. When given a VO, he verifies the unique code by searching for it in the iCore registry and seeing the status of the VO. Upon the correct verification, the VO has its status changed, both in the iCore registry and in the user's mobile device.

In order for a user to use the iCore framework, (s)he will have to be registered first. As a result, all the transactions and purchases done under the same identity, can lead to having the user profiled and his/her privacy compromised. In order to avoid this and to implement privacy-by-design, we have introduced the use of pseudonyms, where a user has one pseudonym per context, making it difficult to link different identifiers across service contexts.

A pseudonym is a subset of the user's true identity that only reveals the absolutely necessary information, needed for a transaction to be completed. Moreover, attributes that are considered personal or sensitive, like age, are only partially revealed, as indicated in the project ABC4Trust and decoupled from the real identity. The pseudonym reveals in our case only that the user is an adult, without giving his/her true age. Finally, the pseudonym cannot be linked back to the real user by a third party, and even in the case of a security breach, the access to the user's identity would be harder to reach.

### 7. Automatic enforcement of a predefined policy

The first diagram, in Figure 7, presents the case where an event triggers a predefined policy, which is then automatically enforced. In particular the delegation of the CVO, as described in the previous sub-section, cannot be fully completed due to the age limitation of the consumer B. In order for the user to buy a beer, (s)he should be above the national allowed age limit. This policy is not only performed during the purchase of the beer coupon, but also during the transfer from one user to another. As a result, if the second user does not meet the age requirement, (s)he would be still able to receive the other two VOs (stadium and train ticket), but the VO linked to the beer will stay with the original user.

The workflow is the following:

- Both users need to be connected to the iCore framework. This connection is achieved through the corresponding interface, here named m-commerce service.
- After being connected, user A delegates user B to use the CVO. The delegation is performed using a Bluetooth connection, without the use of the iCore framework. However, after the local delegation, both users contact the iCore framework in order to confirm and register it.
- The m-commerce service receives both requests and proceeds with the change of the CVO owner. The first step is to inform the registry (in particular the CVO registry) of the user change.
- The PEP is triggered by this event (change of owner) and performs checks in case a specific policy will need to be enforced. The check is performed in each VO independently.
- When the check arrives at the beer voucher, the age policy needs to be enforced. As a result the PEP informs the PDP of this activity. The PDP will then check with the registry if user B meets the required age limit.
- The registry responds to the PDP that the user does not meet the age requirement and as a result the PDP denies the delegation of the specific VO to user B. This VO will not change status and will have user A as owner.
- The registry performs all the modifications and informs the m-commerce service. The former informs both users on the delegation status and as a result they can also see the representation of the VOs locally on their mobile device.

### 8. Detection of a suspicious event

The iCore framework enables the monitoring of transactions, in search of various search patterns, that may result in criminal activities. For example, in our scenario it may be of the authorities' interest to observe users that decide to delegate the ticket of an anticipated football match only a few hours or minutes before the start of the match, as this may be an act of black market transaction. However, it must be pointed out that the monitoring of the transactions is done without knowing the identity of the users and is supported by the enforcer user role. The latter can only be revealed in case a court order is issued and thus the iCore administrator must conform to such orders.

The workflow in such case is the following :

- The procedure until the independent check on each VO is exactly the same as described in the previous subsection.
- When the PEP detects a potential misbehavior, as already defined by the law enforcements in the policy database, it informs the m-commerce service. In this use case, the event is triggered as the delegation of the stadium ticket VO is exchanged only a few minutes before the beginning of the match. As a result the authorities may have to deal with a case of black market purchase.
- The m-commerce service, which acts as the interface to the iCore framework, immediately notifies the law enforcer. In this notification, all the relevant information is included. Such information is the pseudonyms of the users, the values of the tickets (event, seats, price, etc.), accompanied VOs, etc.
- As the act itself (the delegation) is not directly forbidden by any policy, the procedure inside the iCore

proceeds as planned. In the meantime the law enforcers have all the necessary data in order to investigate the case. If the case is proven to be illegal and a court order is issued, the law enforcements can formally ask for the full details of the transaction.

### 9. Advantages of Proposed Framework

The proposed framework is able to mitigate some of the security identified by Wang, et al. In particular, the iCore framework can support the payment completion invariant described in previous, where the information of payment of an Item must be preserved among the participating parties in the m-commerce scenario: Merchant, Shopper and Cashier. With reference to the challenges described in previous one, the proposed framework is able to mitigate: Diversity in the adversary's roles, where merchant, shopper and cashier can mimic each other's role. Roles are clearly specified in the iCore framework for all the authenticated and authorized parties and the access to the data (i.e., VO) for reading, modification and deletion are clearly defined in the sticky policies associated to the VO. Confusion in coordination, where the merchant, shopper and cashier can have a partial view of the overall transaction. As described in Mobile Commerce section, the iCore framework regulates the creation and access to the VOs and the overall transaction is controlled by the iCore framework. In addition, the iCore framework is able to protect the privacy of the users because the users profile is stored in VO as well, with their own sticky policies. In the authors describe a framework for m-commerce with special focus on security requirements. The framework is based on a credit model to resolve the security issue of mobile agent based electronic transactions. Protection against malicious agents is implemented using a credit assessment model, which basically evaluates the reputation of an agent, which wants to execute an m-commerce transaction. In this article, the credit assessment model is basically implemented with the authentication and usage control mechanism described in Policy Enforcement section while does not address the protection of the data of the m-commerce transactions or delegation of rights from an user to another, which is instead described in this article. The past authors describe the application of access control models to the m-commerce context in similar way to this article. Both papers also share the same objective to provide design solutions for m-commerce where distributed organizations and individuals want to work together and share their information but they also need to protect their privacy and sensitive information and establish proper protocols for access and sharing activities. The previous authors propose a combination of role-based, group-based, task-based access control (RGT-based access control) to address the different needs of the user. The RGT-based access control is complemented by authentication and authorization functions and it is integrated in an overall layered framework for m-commerce similar to the one presented in 5 A Voucher Use Case and Workflow section of this article, even if the concept of VO/CVO is not presented. While the models proposed in the two papers are very similar (based on access control), this paper introduces the following concepts :

- The encapsulation of data in VO is not presented in previous one, even if the concept of a virtual environment where access control could be enacted is presented.
- Policy Enforcement mechanism can be used to enforce policies in additional to access control rules.
- This paper presents also the case of delegation of access control.

The application of RBAC to the e-commerce context is presented in, where an object-oriented approach is also introduced, which is very similar to the iCore framework, because VO/CVO is basically stored as objects. This article introduces a more sophisticated usage control framework than the RBAC model.

A framework based on RBAC with policies is also presented in Shao L, Qin A, Zheng X, Zhang J (2012) Improvement and Implementation of RBAC Access Control Model. International Conference on Management of e-Commerce and e-Governme , where an extension of RBAC is used to define User Group Role (UGR) for e-commerce applications. The framework is implemented using XACML Policy language in combination with RBAC.

The proposed architecture is very similar to the framework presented in this article as PEP and PDP components are also used. The model proposed in does not support delegation as discussed in this article and it does not use an object oriented model, but this could be easily extended.

In contrast to the XACML policy language that only supports attribute and propositional operators, the language we adopt in our framework has more expressiveness and supports temporal, cardinality, and event operators. Simple policies that can be expressed using our language like "block and account after 3 failed logins" cannot be expressed using XACML.

### Conclusions and Future Scope

In this article we addressed important issues in m-commerce related to the lack of security and privacy of the customer through a policy based framework. In addition, we addressed the heterogeneity of m-commerce technologies and the fragmentation of m-commerce transactions through the concept of Virtual Object (VO), which can encapsulate all the m-commerce transaction data. These concepts have not been proposed or used in limited way in previous m-commerce studies. We have evaluated the proposed concepts and framework in practical scenarios, which involve different domains to verify their feasibility. Future work will focus on the verification and validation of the proposed architecture using modelling and simulation methods and prototypes implemented with standards languages and tools (e.g., XACML). In addition, we will investigate the possibility to apply the policy based framework to the customization and profiling of the customer to enhance m-commerce efficiency and security.



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