Analysis of administrative risk on customer confidence in e-commerce system

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Abstract: B2C e-commerce models, customers trust as a key factor and the key elements of success in e-commerce is considered by many experts know the key to success in e-business in the development and deployment of secure and trusted process for purchasers. The aim of this study is the role of administrative risks on their trust in e-commerce. It is noteworthy that, is a descriptive study, and in terms of performance and in terms of objective measurement, applied lauding the efforts that the correlation method used in the method used to assess the correlation between variables. Method of data collection in this study is a combination of library and field research methods. The population of this research are post-graduate students of Azad University of Kerman who have done online shopping at least once in 2014. To achieve the objectives of this study, a number of questionnaires were distributed among service users buy electronic pages of Azad University of Kerman city, of which 145 questionnaires were analyzed it. In this study, the hypothesis that the risk of office system is a significant and positive impact on the customer confidence in e-commerce have not confirmed.
Keywords: System perceived risk, customer confidence, e-commerce, customer satisfaction, customer loyalty, customer demographic variables

Introduction

The main objective of this study was the role of administrative risks on costumer trust in e-commerce. It should be noted that e-commerce is a term used for business through information and communication systems. Although e-commerce does not have lifetime for a long time but it has important role in our daily lives taken so that it is not easy to avoid it. One of the simplest and most efficient roles of e-commerce in the daily lives of Internet users is buying and selling goods and exchange relevant funds through smart cards.

The aim of e-commerce, which is actually a combination of techniques and business strategies is cooperation, competition and efficiency of companies. So that during the past 15 years due to the firm's capacity in areas such as trade reform and development with related companies and ultimately, expanded the scope of commerce and trade even in large and global scales.

E-commerce History

From the beginning of creation man has had experience with different business practices. At first commodity exchange was common instead of meat hunter's weapons. This system had many bugs. Maybe the hunter can not find the weapons that the meat is needed. The meats were corrupt. In some cultures, there was a popular commodity system. In a land where wheat was the staple food, meat Hunter was replaced by wheat and wheat with arms. It also had a lot of problems. Popular commodity implies the different territories. On the other

hand, there was a measure of its value and its transportation problem was undoubtedly the invention of money was the first revolution in the field of trade. It was worth it, it was easier to carry, and the Taliban were not corrupt. The benefits of using the money to the extent even a few decades ago of few people had expected another revolution. The relationship between business and technology has long existed and continues. In fact, a technical advance developed a thriving business and it was shipbuilding. In about 2000 BC, Phoenicians used the technique to build ships to cross the sea and reach to distant lands. With this development, the first open borders to trade and trade with other lands began. Now, the Internet, such as the meat is not only geographical distances, but also less time differences and other prepared the stage for the dramatic. Composition and electronic trading began in 1970. For the development and adoption of e-commerce are necessary prerequisites for this technology, including telecommunications infrastructure, legal issues and safety message to be provided.

The main purpose is for business or advanced electronic techniques and how traditional methods, namely the pursuit of money and more profits. Naturally, the role of banks and financial institutions in the transfer of money is vital. When in 1994 the Internet capabilities of your business as well as scientific and research aspects demonstrated, commercial establishments and banks in developed countries were the first institutions that work hard to make the most out of this the flow. The work of the banking is the same today. Then it quickly became clear that the Internet is an excellent platform for a variety of economic activities and banking. Banking and e-commerce in the world now as a highly specialized debate and at the same time, has become very complex and implementation of trade and economic policies of different countries requires research and careful planning.

In the history of e-commerce we find that the stock exchanges were also other institutions to quickly coordinate its activities with the progress of the Internet and were able within a short time, due to the advantages of the Internet compared with traditional methods, because high speed and accuracy, to achieve great success. E-commerce, despite the relative youth of the world and in recent years has been growing and unpredictable. This exponential growth is achieved using a tool, the Internet. However, e-commerce and is embedded in the characteristics or certain countries. For example, in 1997, the tourism industry and tourism is responsible for 20 to 30 percent of the virtual sales.

The definition of e-commerce

E-commerce business activities use of computer networks, particularly the Internet. E-commerce is a trade without paper. E-commerce sales by exchanging information and data necessary to transport goods, with less effort and banking transactions will be further accelerated. Companies to communicate with each other, the current restrictions would be easier and faster to communicate with each other done. Its vendors with customers can be one to one with each client. In other words, the general name for a range of e-commerce software and systems that provides services such as searching for information, mobility management, credit status, credit, payment on line, reporting and account management on the Internet to undertake. These systems provide basic infrastructure of Internet-based activities. The use of e-commerce, is offering a new way of doing business.

Through this method, traders are able to shape their products and services to all buyers in the world all the time and independent of geographical boundaries and nationalities present.

Many people have a unique e-commerce sales via the Internet know, but it's only a small part of e-commerce, and this is now swept a wide range of different aspects of business. Simply commercial and financial activity between the organizations and individuals included is the scope of e-commerce. Another method for e-commerce electronic exchange of information and electronic trade, which is a bridge between the business centers, has created. E-business with less volume of information that is not necessarily the same as ordinary people exchanged, deals. E-commerce at the beginning of its creation was nothing more than a simple notification and anybody could trade their products using web pages on the Internet ad. Another method for e-commerce electronic exchange of information and electronic trade, which is a bridge between the business centers, has created. E-business with less volume of information that is not necessarily the same as ordinary people exchanged, deals. E-commerce at the beginning of its creation was nothing more than a simple notification and anybody could trade their products using web pages on the Internet ad.

Research topic

Report, and Jaworski (2003) with regard to the beginning and end of the exchange of four different types of e-commerce) company traded company),) customer transactions with companies ((exchange company with customers) and (customer transaction with the customer) in space cyber have identified.

In exchange client with an e-commerce company purchased electronically from suppliers, customers or intermediaries, and thus to satisfy the needs and demands of their own. In this type of e-commerce consumers often gather information or buy products and services such as books, music, computer software, air tickets, hotel reservation and etc. will pay.

Customers trust as a key factor and the key elements of the success of e-commerce B2C model is considered by many experts as the key to success in e-business in the development and deployment of secure and trusted process for the buyer to know.

Urban et al (2000) suggest that customer confidence is based on taking the decision to buy on the Internet.

Despite the importance of trust in e-commerce concept and its dimensions are somewhat unclear.

Paul Sutherland (2002) establishes the three dimensions that include personal trust, institutional trust and trust among personality, have determined. Trust personality as psychological personality characteristics that lead to customer confidence. Trust watchdog to customer confidence in e-commerce trust infrastructure required personal notes due in cyberspace. Despite the increasing use of the internet in e-commerce store and buying the things Vastqbal much less spread of the internet for people to buy products and services from institutions and organizations that may not have provided facilities manager application. Perhaps one of the biggest barriers of electronic commerce in the lack of trust of the people on the one hand Vnaashnayy institutions in this field is a reliable mechanism.

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To say that trust is the most important cornerstone of e-commerce and e-business without any kind is doomed to failure. But really trust what it means? Trust is a multidimensional concept and it is difficult to define. The reason for this problem is partly related to our daily expressions and variables, such as reliability and trust, and trust is. Some believe that the behavior associated with Astatmad real trust with customers can be achieved through practical treatment. According to the behavior of other people trust them; they trust others feel that knowledge is an option. Many factors affect the development and maintenance of confidence that they can be important to system security, ease of use and perceived risk mentioned system. Without the security that the customer can rely on the business it purchased there in cyberspace. And certainly it will affect the system's ease of use for the customer is always complicated and confusing system was and is hated. Human nature was always looking for ease in doing it. This issue is important and not the hard way that if you have a great website with great functionality to your website is so simple that whatever the customer wants into Speed easily achieved. On the other hand we know that in spite of the risk is always there and never trust a hundred percent confidence there is the risk perception of the system will be one of the factors affecting the business. Analysis of data is a multistep process in which data is collected through the use of instruments in the sample (community) statistics is provided. In short, coded, classified and then processed in the context of the establishment of links between this analysis and data to be provided in order to test the hypothesis. In this process, the data from both the conceptual and empirical aspects are refined and various techniques of statistical inference and generalizations play an important role in their future. Scientific data analysis as the basis of any scientific research is the basis by which all research activities to achieve the results, controlled and directed.

Demographic analysis

After giving a description of the figures and tables to better understand the nature of the society in which the research was conducted and to learn more about the variables, the analysis of statistical data, it is necessary to describe the data. The statistical description of data, a step towards recognition of the pattern is the basis for explaining the relationship between the variables used in the study.

Survey respondents in terms of gender

gender	relative frequency%	relative frequency%	Valid percent
Male	84	70	70
Female	36	30	30
Total	120	100	100

Table 1: Educational level of the sample group

As can be seen, 70% of the study was male and 30% was female samples. The most common the sample are men.

Survey respondent's age

Age	relative frequency	relative frequency%	Valid percent	Percentage of Cumulative
Less than 30 years	42	35	35	35
Between 30 and 40 years	37	31	31	66
Between 41 and 50 years	19	18	18	84
Over 50 years	22	16	16	100
Total	300	100	100	--

Table 2: Survey respondent's age

As can be seen, 35% of respondents less than 30 years, 31% of respondents 30-40 years, 18% of respondents 41-50 and 16 percent of respondents have more than 50 years. The most common age range in this study, the range is less than 30 years.

Normality Test Data

In order to determine the normal distribution of data, the Kolmogorov - Smirnov test was used. The null hypothesis in this case, we choose the normal data and 95 percent used the Kolmogorov-Smirnov test. The results of this analysis are presented in Table 3. As can be seen for all variables, significantly higher than 05/0 is the test that assumes normality of the data is confirmed. Another way is to look at the table and Kolmogorov-Smirnov Z value. If the value is smaller than +1.96 and larger than -1.96, with 95% confidence, we conclude there is no difference between the observed frequencies and expected. In other words, there is a normal distribution. Therefore, the normal proof, parametric tests seek interest.

H0: normal distribution of data (data come from normal society).

H1: not normal distribution of data (the data are not normal population).

Variable	P value	Statistics Z	The amount of error	conclusion
Ease of use systems	0.938	0.992	0.05	H_0 Not be ruled out
Loyalty	0.279	0.804	0.05	H_0 Not be ruled out
Perceived risk system	0.538	0.775	0.05	H_0 Not be ruled out
Customer Satisfaction	0.558	0.875	0.05	H_0 Not be ruled out

Table 3: Test data normality (Kolmogorov - Smirnov)

Considering the factors research

To evaluate each of the components we use one-sample t-test.

One sample t test. The test is determined significant differences between the amounts of test is called a variable with a constant value is used. The most important thing in one-sample t-test, is select value test that should express the point. In this study, according to the intended range of responses, the test is considered the number 3. If the average response for each variable component is 3% more than the number of components it would be desirable, otherwise the test population, variables will be in good condition. H0 and H1 test the assumptions for the assessment of public opinion using the sample mean, by equation (1) expressed.

$$\begin{cases} H_0 : \mu x \leq \mu_0 \\ H_1 : \mu x \mu >_0 \end{cases}$$

That is according to the listed $\mu_0 = 3$.

In this case, according to the index value p (P-Value) provided, will decide. If the amount is less than the test (α) and the ends of the confidence interval "mean difference test value" is positive, H0 is rejected, otherwise there is no reason to reject H0 is. This study is intended to test the level of 0.05.

Evaluate the ease of use of the system components

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H0 and H1 test the assumptions for the assessment of public opinion using the sample mean, by equation (2) expressed:

Number	Mean	SD
120	3.65	0.727
T-statistics	Degree of freedom	The level of significance
15.56	119	<0.0001
The mean difference and the amount of test	95% confidence interval for the difference between the mean and the test	
	Lower bound	upper bound
+0.65	+0.57	+0.73

Table 4: T-test results to determine the average ease of use of the system components in the sample population

As shown in Table 4 between the sample and value test there is, according to the results table of contents, p-value obtained, the smaller the error level α= 0/05 It is also obtained bounds confidence interval for the difference between the community and value positive test, so H0 is based on the fact that the population mean is equal to or smaller than the number 3, at 5% is rejected. So we can say: the component system ease of use in society is desirable.

Evaluation of customer loyalty component

Number	Mean	SD
120	3.46	0.712
T-statistics	Degree of freedom	The level of significance
11.62	119	<0.0001
The mean difference and the amount of test	95% confidence interval for the difference between the mean and the test	
	Lower bound	upper bound
+0.46	+0.52	+0.68

Table 5: T-test results to determine the components of customer loyalty average in the sample population

As shown in Table 5 between the sample and the test there is, according to the results table of contents, p- value obtained, the smaller the error level α= 0.05 It is also obtained bounds confidence interval for the difference between the community and the positive test, so H0 is based on the fact that the population mean is equal to or

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smaller than the number 3, at 5% is rejected. So we can say: components of customer loyalty in the society are desirable.

Evaluation of perceived risk of the system

Number	Mean	SD
120	2.48	1.36
T-statistics	Degree of freedom	The level of significance
-6.573	119	<0.0001
The mean difference and the amount of test	95% confidence interval for the difference between the mean and the test	
	Lower bound	upper bound
-0.516	-0.67	-0.36

Table 6: T-test results to determine the mean component of customer satisfaction in the study

As shown in Table 4-9 between the sample and value test there is, according to the results table of contents, p-value obtained, the smaller the error level α= 0/05 It is also obtained bounds confidence interval for the difference between society and value test is negative, then H0 is based on the fact that the population mean is equal to or smaller than the number 3, at 5% level is confirmed. So we can say: components of customer satisfaction in the society are not desirable.

Evaluation of system security components

Number	Mean	SD
120	2.34	0.727
T-statistics	Degree of freedom	The level of significance
-5.38	119	<0.0001
The mean difference and the amount of test	95% confidence interval for the difference between the mean and the test	
	Lower bound	upper bound

-0.34	-0.52	-0.33

Table 7: T-test results to determine the average system security components in the sample population

As shown in Table 7 between the sample and value test there is, according to the results table of contents, p-value obtained, the smaller the error level α= 0.05 It is also obtained bounds confidence interval for the difference between society and value test is negative, then H0 is based on the fact that the population mean is equal to or smaller than the number 3, at 5% level is confirmed. So we can say: the components of the system security are not desirable.

Evaluate the components of consumer confidence in e-commerce

Number	Mean	SD
120	2.54	1.35
T-statistics	Degree of freedom	The level of significance
-5.97	119	<0.0001
The mean difference and the amount of test	95% confidence interval for the difference between the mean and the test	
	Lower bound	upper bound
-0.46	-0.62	-0.31

Table 8: T-test results to determine the average consumer trust in e-commerce in the sample population survey

As shown in Table 8 between the test sample and there, according to the results table of contents, p- value obtained is smaller than the level of α= 0.05 It is also a confidence interval obtained bounds for the difference between society and the test is negative, then H0 is based on the fact that the population mean is equal to or smaller than the number 3, at 5% level is confirmed. So it can be said: customer trust in e-commerce in the community is not desirable.

Study of the diagrams research and analysis of results

In inferential statistics to prove or disprove hypotheses and finding the special relationship between the variables of the following tests were used: confirmatory factor analysis (CFA) structural equation modeling (SEM)

Since the study and analysis and multivariate time instead of studying the two variables (each time an independent variable with the dependent variable considered), methods for their particular needs, one of the strongest and most appropriate methods of analysis social and behavioral sciences. In order to test the hypotheses of structural equation modeling (SEM) was used. One of the new concepts in structural equation discussions between latent (hidden) variables are obvious. The latent variables (LVs) are the variable that is not directly measurable and qualitative kind. Also, due to the immeasurable hidden variables to solve this problem as a significant change in the structural equation variables (MVs) or defined indicators that are easily measurable. Another point that the latent variables are divided into two types: external and internal. The first divided into two categories: structural models (internal (and measurement (outer) were divided. Or internal structural models of relations between latent or hidden form these relationships are actually derived through literature and theoretical support. For each of the latent variables in the model of an external structure should be defined. These models, in fact, the relationship between latent and manifest variables held the parameters in it. Interesting point is that every one of their models by measuring the theoretical framework and existing theories are constructed. The scientists believe that if they do not have theoretical models of measurement support, structural model vague and there is the possibility of experimental study theories.

Table 1 and Table 2 reform the model in estimating the standardized coefficients and explain the basic model and standard coefficient estimates show that reforms in the state:

1. The variable system security, ease of use and perceived risk exogenous system (independent), respectively.

2. The variables of customer confidence in e-commerce, released satisfaction, customer loyalty and brand equity are endogenous.

The chart numbers or factor divided into two categories:

1. The first category as the equations of the relationship between latent variables (oval) and apparent variables (rectangles), respectively. The equations so called factor loadings.

2. The second groups of structural equations that are hidden and hidden relationships between variables are used to test the hypothesis, called coefficients.

All the factor loadings less than 0.5 should be excluded from the model and model regardless of these indicators and the estimated correction.

Load factor indexes of 17, 3, 8 and 9 to less than 0.5 is customer satisfaction, these indicators are not valid and are excluded from the model. The remaining parameters in the model were necessary because the load factor improved reliability they have more than 0.5 (Table 2).

Table 3 confirmatory factor analyses and structural equation model in significant absolute value coefficients (t-value) shows the virtually all measurement equations and structural equation model using statistic t, the test. According to this model, the path coefficients are significant at the 95% confidence level.

To analyze the structure of the questionnaire and importance of the discovery of the structure of factor loadings were used. All loadings validity of the remaining indicators were necessary because the factor loadings were greater than 0.5

Test the hypotheses

Effects	theories	Beta	t-value	The coefficient determination) R^2	The results of hypothesis	The direction of relationship
Direct	Perceived risk System -> customer confidence in e-commerce	0.066	1.577	0.229	Reject	Meaningless
	Ease of use of the system -> customer confidence in e-commerce	0.173	7.806		Confirmed	Direct
	Security System -> customer confidence in e-commerce	0.374	2.286		Confirmed	Direct
	Customer confidence in e-commerce -> Equity	0.455	8.748	0.308	Confirmed	Direct
	Customer confidence in e-commerce -> customer satisfaction	0.463	16.236	0.214	Confirmed	Direct
	Customer confidence in e-commerce -> customer loyalty	0.528	17.803	0.493	Confirmed	Direct
	Customer satisfaction -> customer loyalty	0.279	7.162		Confirmed	Direct
Indirect	Security System -> customer confidence in e-commerce -> Equity	0.062	2.197	Indirect effects	Confirmed	Direct
	Security System -> confidence in e-commerce customers -> customer	0.052	2.174		Confirmed	Direct

satisfaction					
Security System -> customer confidence in e-commerce -> customer loyalty	0.074	2.201		Confirmed	Direct
Customer satisfaction -> customer loyalty> Equity	0.038	2.370		Confirmed	Direct
Perceived risk System -> customer confidence in e-commerce -> Equity	0.036	1.434		Reject	Meaningless
Perceived risk System -> confidence in e-commerce customers -> customer satisfaction	0.031	1.415		Reject	Meaningless
Perceived risk System -> customer confidence in e-commerce -> customer loyalty	0.043	1.424		Reject	Meaningless
Ease of use of the system -> customer confidence in e-commerce -> Equity	0.204	6.774		Confirmed	Direct
Ease of use of the system -> confidence in e-commerce customers -> customer satisfaction	0.173	6.462		Confirmed	Direct
Ease of use of the system -> customer confidence in e-commerce -> customer loyalty	0.245	7.324		Confirmed	Direct

Table 9: Results of structural equation modeling for examine the relationship between variables.

|t|>1.96 Significant at P<0.05, |t|>2.58 Significant at P<0.01

Hypothesis 1: Security system affects customer confidence in e-commerce.

H_0: Security system had no significant effect on customer confidence in e-commerce.

H_1: Security system has a significant impact on customer confidence in e-commerce.

Results and conclusion

Table 9 shows that the calculated effect on customer confidence in e-commerce system security is equal to 0.374. Due to the fact that value t-statistic is outside the critical range (greater than 1.96), the 0.95 claim likely to happen based on the „security of customer confidence in e-commerce has a significant effect" is confirmed. With regard to the positive beta coefficient can be said that the security of customer confidence in e-commerce direct and positive effect.

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Hypothesis 2: ease of use, customer confidence in e-commerce system is effective.

H_0: ease of use had no significant effect on customer confidence in e-commerce.
H_1: ease of use has a significant impact on customer confidence in e-commerce.

Table 9 shows that the effect is calculated on the ease of use of customer confidence in e-commerce are equal to 0.173. Due to the fact that amount of t-statistic is outside the critical range (greater than 96.1), the 0.95 claim likely to happen based on the "ease of use of consumer confidence in e-commerce has a significant effect. Has been approved with regard to the positive beta coefficient can be said that the ease of use of consumer confidence in e-commerce direct and positive effect.

Hypothesis 3: The perceived risk of customer confidence in e-commerce system is effective.
H_0: perceived risk of customer confidence in e-commerce system does not have a significant impact.
H_1: perceived risk system has a significant impact on customer confidence in e-commerce.

Results Table 9 shows that the effect of perceived risk is calculated on customer confidence in e-commerce system is equal to 0.066. Due to the fact that amount of t-statistic is in the critical period (between -1.96 to +1.96) likely to 0.95 researcher's claim that „consumer confidence in e-commerce system", the effect of perceived risk significant will be rejected.

The coefficient of determination for variable customer confidence in e-commerce is 0.229 against all three variables, so the system security, ease of use, and the risk of the overall administrative system able 22.9% of the variability in customer confidence in e-commerce explain. According to the index of the ease of use of the system can be said of the other two variables (regardless of sign of the coefficient, the greater beta). And share business risk is less than other systems.

Hypothesis 4: customer trust in e-commerce impact on customer satisfaction.
H0: customer trust in e-commerce does not have a significant impact on customer satisfaction.
H1: customer trust in e-commerce has a significant impact on customer satisfaction.

The Table 9 shows that the effect is calculated on customer satisfaction customer confidence in e-commerce are equal to 0.463. Due to the fact that amount of t-statistic is outside the critical range (greater than 1.96), the researcher's likely to 0.95 claims that „consumer confidence in e-commerce" has a significant impact on customer satisfaction is confirmed. With regard to the positive beta coefficient can be said that consumer confidence in e-commerce impact on customer satisfaction Introduction The purpose of this study, the role of administrative risk in e-commerce is on Atmadmshtryan is noteworthy Khtjart a term used to trade through information systems, communication is used. Although e-commerce for a long time and significant life pass but the important role in our daily lives has been undertaken so that it is not easy to avoid. One of the simplest and most efficient role in the daily lives of Internet users, e-commerce, buying and selling goods and exchange relevant funds through smart cards.

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