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E-COMMERCE AND THE IMPACT OF TECHNOLOGICAL STIMULI ON CONSUMER TRUST

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ABSTRACT

Throughout human history some innovations appeared, in which e-commerce can be noted as one of them. Therefore, for firms that do business electronically, is crucial to make trust in customers, and it must be institutionalized in the firm. Because consumer's trust to seller is of success factors in e-commerce. Thus in this study, We investigated the status of technological stimuli on consumer trust in e-commerce and therefore population sample includes all sites that provide their product electronically and they are 100 sites. Data have been gathered in two steps including focal group method, eliciting secondary model and hypothesis testing and editing in the hierarchical sampling method and stochastic inter hierarchical. Since according to obtained results from kruschal Wallace test and Wilcoxon-witney-man and also single-sampled T test, for the payment system variables, security and information security, the meaningfulness is less than 5%. We Conclude that the variables have meaningful impact to increase online trust (B2C). Thus all hypotheses are accepted. Then in order to determine which independent variables have the most impact on dependent variables, we calculated independent variables standardized regression ratios, each variable that has the more standard rates has the more impact on the dependent variables. Finally, it was observed that the security variables, information security and payment systems affect on stimulating technological variables, respectively.

Keywords: *technological drivers - Security - Trust - payment intermediaries.*

INTRODUCTION

Throughout human history innovations appeared that leads to enormous changes and have resulted in large effects. One of the most important innovations is the use of computer networks and finally Internet in matters of trade and commerce. 30 year has passed, joining together four Internet Network founder. During these years mankind had such an incredible advancement, in which he, himself, didn't even imagine it. New technologies like web makes everything easy for human, but he didn't give up his try to become more convenient. E-commerce is one of these technologies that despite of its simple name, has very broader spectra of function and application. The first step in investigating a matter is having the appropriate definition of it. Although this topic is very young and there are not very new definitions of it and everyone treats that based on his/her point of view. In this paper, we will introduce some of these issues. In the e-commerce competing firms with each other have distance as just a click away. Then it is crucial for them to learn how to make trust in customers in online markets and to institutionalize it in their organizations. In this survey we find out that trust has been identified as the main barrier to achieve conducted predictions about e-commerce. Currently, different mechanisms have been extended and used to make trust in e-commerce. Customers trust to seller is of important factors in online trading merchants and directly affects on customer purchase from the website. In order to overcome the present risks and trust to e-commerce transactions, customers are willing to evaluate related information with that. Before

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providing personal information and financial transactions they want to be able to assess the reliability of the vendor and identify reliable Businesses. In the traditional world, consumer trust resulting from the combined experience of social, commercial and law interactions with business overtime can be achieved, but these methods and tools are not obtainable in the world of e-commerce. Since extending the trust between customers is created through people's direct interaction with organization and its sale agents in the traditional world, this way of making trust is very vague and ambiguous (Fukuyama, F, 1995). In this uncertain and full of risk situation for the customers, sellers should have some strategies to prove their truthfulness and help the customer to make a decision easier and more comfortable (Heen, P., Balance, G., Chan, S., Schrupp, S, 2000). For this reason, firms should design their business model, in which amplifies the seller being reliable and modifies customers perception of seller. Organizations can create effective and capable system to do e-commerce transactions by identifying vulnerable and risky points in e-commerce transactions from the customer point of view and analyzing making trust in customers and by considering trust-making procedures in their trading system. Shopping online brings a lot of opportunities including convenience, choice, competitive prices, and big mass of information for online shoppers. But difficulties in doing this Order may arise. Because of barriers about security and being reliable in e-commerce, many of e-commerce experts consider the trust as the main factor of success (Heen et al, 2000) & (Ratnasingham, P, 1998, 313-321) & (Hoffman et al, 1999, PP; 80-85) & (Turban et al, 2000, PP; 84-112). Trust is the foundation of trade, but could decrease through different ways, including user's uncertainty about the application of technology, lack of mutual` interaction and lack of attractiveness between the parties (Chen et al, 2002, PP; 35-45). But the statistics show a growing number of Internet users. Retailers and merchants are attempting to set up a website madly (www.nua.ie). In recent years it is showed that however buyers like online trading and despite of all mentioned advantages, but for their purchase they don't attack to their computers and few numbers of them attempt to buy online. Based on previous research (Hoffman et al, 1999, pp; 80-85).

we can say that big number of customers suffer from lack of security and not to observe their privacy in doing their business. Customers consider the WWW as a world full of complexity and chaos, in which brings about lot of threats and opportunities (www.nua.ie). In general terms we can say that the most important factors which affect customers trust in e-commerce include information security risks, privacy issues and lack of trust to seller e-commerce issues. On the other hand we mentioned that e-commerce has different shapes including c2c ,c2b ,b2b . Among them b2c has the highest share meaning retailer ship. This kind of business extended by WEB and now you buy everything online.

Consumers need to share personal information (eg. email address, phone number) and their financial information (eg. Credit card secret code). Increasing number of using web as a commercial tool of b2c, has multiplied the interest to understand key issues in making relationship with customers on the internet. Based on the findings in this study will see that trust is the key to this relationship. Considering the importance and position of b2c business in e-commerce, on this base a model provided to make online trust in this domain.

PROBLEM STATEMENT

Nowaday internet has become a pilot to do powerful media and commercial deals for companies marketing. Expanding the use of information and communication technology, has affected different spheres of human life. E-commerce as one of new information age achievements changed the rules of trade game and provided magnificent advantages in business for sellers and buyers (Latifi & Kashani, 2010). Increase customer's trust will lead to increased corporate profitability.

Although commercial competitiveness through e-commerce is possible with just one click (Srinivasan et al. 2002: 41). But this isn't done easily and whatever makes the e-commerce more convenient is the importance of e-trust and trust positive outcomes comprehension leads to improve websites in order to develop and correspond with marketing strategies effectively for firms (Xiaowei Jin,). Studies show that lack of trust is of main barriers of e-sellers success and the main inhibitor factor of customer's participation in e-commerce (Latifi & Kashani, 2010). Kamrs note in 1999 has reported the most

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important barriers and inhibitors of e-commerce. Among the 10 first-ranking barriers, reliance and trust have been reported as the third obstacle (quoting Korbyt et al 2003). Frei and Mryls, 2003, in this case mention that: we expected that e-commerce became an inseparable part of people's daily life, but it didn't come true in practice. It is said that one of the reasons for this lack of success is customer's lack of trust (Frei and Mryls, 2003). The lack of trust is one of the reasons not to buy from online retailers that arise frequently by customers (Lee and Turban, 2001). Due to the elimination of the human factor in e-commerce the role of trust has increased as noticeable.

Trust in e-commerce is often not visible. In this study we try to study factors leading to make trust between firms and customers (Farrel, 2011). Statistics show that the growth of e-commerce and online shopping is on the rise. However, there are serious concerns that can act as a barrier to such development. One of these concerns is the lack of trust in the online environment which can be effective on the growth of e-commerce, retail profitability and consumer satisfaction. Although trusts an important variable, but it depends on another variable known as primary trust. In other words, primary trust is superior to trust. Primary trust means facilitating the trust, infrastructures development and improving the relations between business and consumers in e-commerce (Khazaei, 2006).

During next years, in order to decrease the risks and keeping the customers, it is supposed that primary trust and then trust are significant, respectively. Since bigger firms have much more sources, there is more need to trust in smaller companies (Farell, 2011). Trust is a continuous and low process and in order to reach it e-commerce challenges and risks should be identified. E-commerce has an important role to increase market share and consequently 2011). Tan Nya Ling et al (their income on the other hand, consumer trust, self arises from several factors. E-marketing services such as banner ads increase network traffic. These encouraging activities, in fact, don't make any positive participation for e-commerce; even one seller provides one valuable service with the best quality and price. In e-commerce customers personal information should be kept and a good managerial system should be used. The aim of e-commerce is to attract new customers, as well as, keeping the old ones through providing services with better quality (Heidar, 2005). Due to technological advancements and their help to make online trust and to convince customers to buy online and to participate in e-commerce, one hopes that the growing trend of Internet commerce continues to grow upside. However by the maturity of the internet and e-trades. Customer has more expectations from e-commerce websites and their requests to trust have increased. Technologies drivers that create trust online involved in three categories: security, privacy and payment intermediaries.

RESEARCH BACKGROUND

Studying the effects of the rules relating to trust in B2C: Researchers including Lanford and Hobbs chair (2004) and Yang, Hu and Chen (2005) and Ioannidis and McKee (2006), as well as the studies of Kane Chess Skin on necessity of trust tags have referred that in following we will focus a brief description of each of the researchers in this area.

Some trust labels have been designed and made to provide surety about web trading operations and present policies in web media. An example of this is TRUSTE (Lanford, Hubscher, April-2-3, 2004). It evaluates and audits expressed privacy policies in one site, and if privacy policies have special standards it allows the site to show the truste label.

Patton and Jisang say that Studies show that privacy is the main concern of internet users. Complaints about privacy which are registered in USA federal trade commission include complaints about spams, thief identification, unwanted and continuous calls and selling information to the third party (patton and Jisang). On the other hand, Jeason and Ingham to maximize privacy strategies say that these strategies are necessary that technologic solutions and privacy act with self regulating rules and legally. Since a lot of changes exist in the country's privacy laws, to protect the client's in global e-commerce will remain as a challenge (Jeason, Ingham, 2006).

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Table 1: Research Background And Conducted Studies

AUTHORS	TOPICS	RESULTS
Lanford, Hubscher, april 2-3,2004 Yang, Hu, Chen. 2005 Lumsden, Mackay. August 14-6, 2006	Laws related to trust in e-commerce on the Web Self-regulation and labeling regulations to ensure security on the Web	Some trust labels have been designed and made to provide surety about web trading operations and present policies in web media. An example of this is TRUSTE (Lanford, Hubscher, april 2-3, 2004). It evaluates and audits expressed privacy policies in one site, and if privacy policies have special standards it allows the site to show the TRUSTE label. BBB online ha the similar privacy label, and at the ame time presents an online reliability program, in which has the mechanism to settle down internal conflicts. CPA Web Truste States are designed and created by accounting organizations in Canada and the United. This label guaranties commercial, security and privacy issues including ordering processes policies, sending time and goods return. keen's studies in USA points that when there are trust labels, it enhances customer understanding from one site reliability. It is due to the transfer of trust from the label to businessman.
Patton and jsang, 2004 Jeason and Ingham, 2006	Privacy Strategie s of Privacy	Studies show that privacy is the main concen of internet users. Complaints about privacy which are registered in USA federal trade commission include complaints about spams, thief identification, unwanted and continuous calls and selling information to the third party. To maximize the effects, these strategies are necessary that technologic solutions and privacy act with self regulating rules and legally. Since a lot of changes exist in the country's privacy laws, to protect the client's in global e-commerce will remain as a challenge.
Office of Fair Trading (OFT)	Privacy & Security	An issued report by Office of Fair Trading (OFT) of USA demonstrates that lack of mutual trust is one of the most important barriers of e-trade growth in the world, if we can't find a solution we can't use all the valuable potentials of e-commerce market.
Douglas Sabo, 2001, PP.64-67	Privacy & Security	<ul style="list-style-type: none"> • Lack of trust include the following: <ul style="list-style-type: none"> - Unknown degree of secrecy - Lack of trust in the other party's real identity and competence associated - Fear that the technology infrastructure is not sufficiently accurate to prevent unknown attacks. - Lack of trust or lack of e- insurance mechanisms.

RESEARCH OBJECTIVES

The main objectives of this research are:

Effect of technological stimuli on consumer trust.

Identify the effective structures on customers' trust.

Structural measures affecting consumer trust.

Ranking structures affecting consumer trust.

Designing optimal model of technological stimuli impact on consumer trust.

RESEARCH METHODOLOGY

To provide conceptual frame work, definitions and perspectives;

E-marketing services such as banner and ads and increase network traffic. These encouraging activities, in fact, don't make any positive participation for e-commerce; even one seller provides one valuable service

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with the best quality and price. In e-commerce customers personal information should be kept and a good managerial system should be used. The aim of e-commerce is to attract new customers, as well as, keeping the old ones through providing services with better quality (Heidar, 2005). Due to technological advancements and their help to make online trust and to convince customers to buy online and to participate in e-commerce, one hopes that the growing trend of Internet commerce continues to grow upside. However by the maturity of the internet and e-trades, Customer has more expectations from e-commerce websites and their requests to trust have increased. Technology drivers that create trust online involved in three categories: security, privacy and payment intermediaries.

Security: Since the advent of the security on the Internet there were problems, but they became intense in recent years with the increasing growth of the Internet. When a consumer buys on the Internet, there is a threat to his personal safety. These threats have major impacts on end users, websites, e-commerce, and even Internet service providers (Rezaei & Ebrahimi, 2010).

E-commerce security mainly deals with two issues: commercial network protection, a safe transaction between trade and customer. In b2c trade a deal is a critical issue which should be treated and managed correctly (Heidar, 2005). To create and enhance the security in e-commerce sites different software approaches which are possible through technologic advancements such as encoding, digital signatures, virtual private networks and safe protocols to transfer data on the internet can be exploited. When security enhances in trade sites, customers face less threats or perceived risk decreases.

Users' information security: confidentiality is considered as a concern among users. Most of users concern about firms that gather their personal information. Because firms may divide their information incorrectly. In response to consumers concern, many companies apply confidential approaches. Concerns about online trades' security and confidentiality affects customers purchase behavior. A high level of security and confidentiality in purchase experience affects consumer's online trust behavior, because it reduces the present risk in information exchange (Rezaei & Ebrahimi, 2010).

Payment intermediary: he is the only participant in an e-commerce trade that has the qualification to evaluate the merchant (Patton & Jsang, 2004). Payment intermediaries can help the consumer through decreasing "previous action risk", i.e., in an online trade when consumer is in damage, they stop the trade in that state and don't finish it. Payment intermediaries can help the new merchants to overcome making primary trust. Escrow services are one form of Payment intermediaries, using in e-commerce. They get sales from the buyer, when buyer received the merchandise they transform money to the seller. Credit cards companies are in influential situation, because e-commerce relies upon them about payments, then they can abolish their services about cheating merchants. Payment intermediaries can reduce online trades risk (Patton & Jsang, 2004). perceived risk has negative relationship with trust, i.e., the less risk, the more perceived trust we have (Corbitt et al, 2003). Then the presence high and accepted level of technologic stimuli can reduce the risk in a B2c site, increasing customers trust to e-commerce site.

DATA COLLECTION TOOLS

Used materials and information are extracted from update sources, valid magazines, new Latin books and internal sources including books, articles, scientific magazines, dissertation and related research with the topic which are treated correctly. Latin sources will be brought from the Elsevier, Springer, IEEE, McGraw Hill and Emerald sites.

The first step

Focal group is for the primary model analysis, which research questions are extracted from the primary model and finally are used to inscribe secondary model.

Focal group is a qualitative data collection method, in which one or two researcher or some participants get together and discuss one determined topic. As Basch (Basch, 1987) demonstrates focal group is to collect deep and qualitative data about people's point of view from problems, ideas, emotions of related definitions with social different phenomena. The strategy of focal group in trade was used since 1920. And during recent decades and specially 1980s was used in social studies extensively. Since 1920s,

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marketers found out that hearing customers requests and applying that increases sales. This method is used in marketing and related issues. Despite of researcher's enthusiasm to this method, in this case the first book was written in 1946 by Merton et al in Colombia university. Researchers from England, France, Italy and USA from anthropology, sociology, psychology, education and advertisement helped this issue. As well as interview, focal group quite structured till rather unstructured. Focal group data can be analyzed quantitatively and qualitatively.

Second step

We analyze data by extracting secondary model, providing hypothesis after primary model modification and analysis and extracting secondary model and providing research hypothesizes for field testing the secondary model and validating it from closed questionnaire with high standard and using statistical appropriate models, in which extracting contents of secondary model are conducted through content analysis. It should be mentioned sampling method and determining the sample mass and used statistical models and reasons for choosing them are investigated in statistical sample and population section detailed.

SAMPLING METHOD, POPULATION

For this research population is all sites which supply their products electronically. They are 100 sites, including all sale realms such as: car, foodstuff, audio gadgets, sport and etc.

SAMPLE MASS AND SAMPLE ESTIMATION METHOD

First step: because population classes are limited to constitute Focus Group, we can consider each class as one population and society and following formula determines the sample mass which is a function of required precision amount and population scattering.

$$n = \frac{NZ^2 a/2 \delta^2}{d^2(N-1) + Z^2 a/2 \delta^2} \quad (1)$$

Second step: After extracting the secondary model and writing hypothesizes to test them we use determined statistical tests; sampling model is hierarchical and simple random inter-hierarchical, in which based on following model sample mass is determined:

$$n = \frac{(N \cdot p \cdot q \cdot S^2)}{(N \cdot d^2 + p \cdot q \cdot S^2)} \quad (2)$$

Where

N: statistical sample mass

S²: error constant= (1.96)²

D: desired probable precision=5%

N: sample mass

P: estimated ratio of any feature in society (acceptance or refusal probability=5%)

Q: not presence of feature=5%

DATA ANALYSIS TOOLS AND METHODS

Amos statistical analysis software is used to agent analysis calculation and structural equations model. Covariance structures analysis or SEM means different variables analysis that shows variables simultaneous effects in one structure based on theory. Through this method we can investigate theoretic models acceptance in special populations.

RESEARCH HYPOTHESIS

Hypothesis1: Payment systems have direct and meaningful effect on increasing online trust (B2c).

Hypothesis2: Security has direct and meaningful effect on increasing online trust (B2c).

Hypothesis3: information security has direct and meaningful effect on increasing online trust (B2c).

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HYPOTHESES ANALYSIS

Data analysis:

Hypothesis1: Payment systems have direct and meaningful effect on increasing online trust (B2c). Because for Payment systems the average is 3.7607 and testing significance level is less than 0.05, then the null hypothesis is rejected and we conclude that respondents to this question that Payment systems have direct and meaningful effect on increasing online trust (B2c) gave very much or much answers. On the other hand, Payment systems have meaningful effect on increasing online trust (B2c) statistically. Table 2 single sampled T test results to investigate effects of Payment system on increasing online trust (B2c)

Table 2: Results of one sample t-test to assess the effect of variable pay systems, to enhance online trust

Test amount-3				Standard deviation	average	number	variable
Difference of variable average With test amount	Significance level	Freedom degree	t				
0.7606	0.000	38	5.196	0.9143	3.7607	39	Payment systems

Hypothesis2: Security has direct and meaningful effect on increasing online trust (B2c). Since for the security variable significance level is less than 5%, the null hypothesis is rejected, we conclude that respondents to this question that security has direct and meaningful effect on increasing online trust (B2c) gave very much or much answers. On the other hand, security has meaningful effect on increasing online trust (B2c) statistically.

Table 3: wilcoxon-witney-man test results to investigate security variable on increasing online trust(B2c)

Significance level	wilcoxon-witney-man statistics	Ratings average	number	group	variable
0.000	45.00	24.50	30	pros	security
		5.00	9	cons	

Hypothesis3: Information Security has direct and meaningful effect on increasing online trust (B2c). Since for the Information Security variable the average is 4.000 and test Significance level is less than 0.05 the null hypothesis is rejected, we conclude that respondents to this question that information security is effective on increasing online trust (B2c) gave very much or much answers. On the other hand, information security has meaningful effect on increasing online trust (B2c) statistically.

Table 4: single-sampled T test results to investigate the effect of information security on increasing online trust (B2c)

Test amount=3				Standard deviation	average	number	variable
Difference of variable average With test amount	Significance level	Freedom degree	t				
1.000	0.000	38	6.602	0.9459	4.000	39	information security

Kroskwalace test results:

1) For the payment systems variable, Significance level is less than 5%. Therefore there is meaningful relationship for this variable between clusters statistically. In this case we made a binary comparison and concluded that cluster 4 has significant difference with others. Since cluster 4 is different from others we can say that people who are active in office stuff(cluster 4) they answered the questions very much and believe that payment systems has high effect on online trust.

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Table 5: Kroskwalace test results to investigate the payment systems in clusters

Significance level	X ₂	Freedom degree	Ratings average	quantity	Cluster number	variable
0.036	14.972	7	16.38	4	1	payment systems
			7.67	3	2	
			20.20	5	3	
			32.08	6	4	
			24.38	4	5	
			9.50	4	6	
			20.30	5	7	
			20.12	8	8	

2) For these circuit variable, Significance level is higher than 0.05. Therefore there is no difference between clusters, statistically.

Table 6: Kroskwalace test results to investigate information security variable in clusters

Significance level	X ₂	Freedom degree	Ratings average	quantity	Cluster number	variable
0.607	5.435	7	18.12	4	1	Information security
			22.33	3	2	
			21.10	5	3	
			24.08	6	4	
			19.25	4	5	
			14.62	4	6	
			26.90	5	7	
			15.06	8	8	

3) For the information security variable, Significance level is higher than .05. Therefore there is no difference between clusters statistically

Table 7: Kroskwalace test results to investigate security variable in clusters

Significance level	X ₂	Freedom degree	Ratings average	quantity	Cluster number	variable
0.534	6.045	7	18.25	4	1	security
			16.50	3	2	
			24.30	5	3	
			28.00	6	4	
			16.88	4	5	
			18.38	4	6	
			21.00	5	7	
			15.25	8	8	

Model:

Technologic stimuli lead to increase online trust (B2C).

- 1) Payment systems (Internet Payment Service), credit cards, smart cards lead to increase online trust.
- 2) Users information security (using cookie), using users saved data, keeping users personal information leads to increase online trust.
- 3) Security (SSL), web provider security, operating system security leads to increase online trust.

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In this model technologic stimuli variables depends on Payment systems, Users information security and security. Now we want to investigate the relation between independent variable of Payment systems, Users information security and security by the Technologic stimuli variables. For this reason we use multiple regression models.

It is our desirable model.

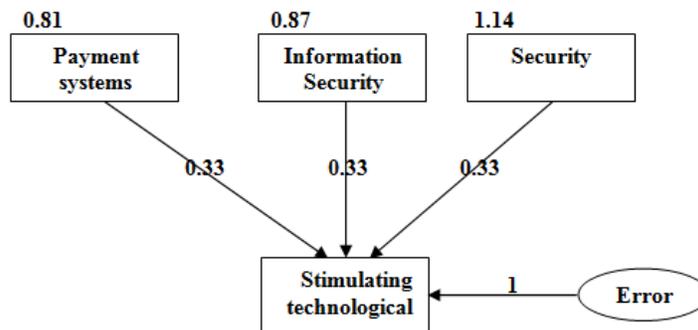


Figure 1: Independent variables and the dependent variable in the model

In this graph, 81% representing Payment systems variable variance and 33% showing regression rate between payment system and Technologic stimuli. Other provided quantities can be compiled in this way. If we show Payment systems by X_9 , information security by X_{10} and security by X_{11} and dependent variable of reliability by Y , according to regression rates, the linear regression model given to the data, will be as follow:

$$Y = 0.331X_9 + 0.330X_{10} + 0.334X_{11}$$

By using this model, every desired quantity of Technologic stimuli can be predicted using Payment systems, Users information security and security variables.

For this model the statistics is $\chi^2 = 72.515$, freedom degree is 3 and significance level is 0.000. Since significance level is less than 0.05, we find out that regression model is suitable.

Quantities of NFI · RFI · IFI · CFI & GFI are provided in following table, the nearer to 1, the more suitable is the model. As we see, quantities showing that the model is selective.

Table 8: structural equations model qualification indexes

GFI	CFI	IFI	RFI	NFI	model
0.540	0.841	0.842	0.674	0.837	Selective model
0.000	0.000	0.000	0.000	0.000	Independent model

Now we want to determine that which Independent variables have the most effect on the dependent variables. For this reason we calculate the standardized regression coefficients of Independent variables, each variable has higher standard rate has more influence on the dependent variables.

Table 9: variables rating based on standard ratios

rating	standard ratios	
3	0.339	Payment systems
2	0.350	information security
1	0.405	security

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As we see security, information security and Payment systems affect on the technologic stimulant variable.

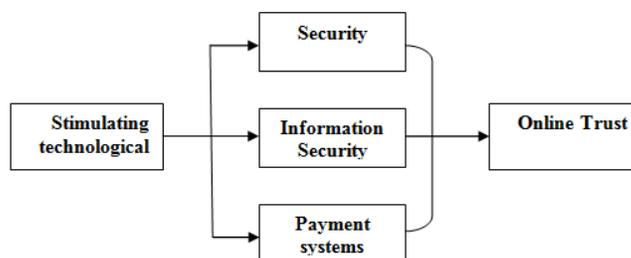


Figure 2: research conceptual model

SUMMARIZING AND CONCLUSION

According to provide hypotheses and obtained results from tests, here is our conclusion:

Hypothesis1: Payment systems have direct and meaningful effect on increasing online trust (B2c). Because for Payment systems the average is 3.7607 and testing significance level is less than 0.05, then the null hypothesis is rejected and we conclude that respondents to this question that Payment systems have direct and meaningful effect on increasing online trust (B2c) gave very much or much answers. On the other hand, Payment systems have meaningful effect on increasing online trust (B2c) statistically.

Hypothesis conclusion:

Iran's present payment system:

- 1) Online payment through SHETAB network
- 2) Using payment medias like ZARINPAL and
- 3) Buy postage, payment after delivery of the goods at the buyer's.
- 4) A system based on trust between seller and buyer, so that they receive money at first and then they send goods.

Because of problems in cases 3&4 and also Iran's present situation, cases 1&2 are the best one. Some recommendations are provided:

Online payment through SHETAB network: Because of bank's strict laws to provide online sale port to the sellers, enough guarantees are given to sellers by the banks and always seller is trace able. The main problem is how to familiar users with bank trust procedure to salesman and having enough securities by the bank to follow up buyers complaints from salespeople always and everywhere. Using localized payment is local version of payment system can pay a role as a media, in this way that they don't deliver one's money until they sure that he/she sends the merchandize. To process of trade.

Hypothesis2: Security has direct and meaningful effect on increasing online trust (B2c).

Since for the security variable significance level is less than 5%, we conclude that this variable has meaningful effect on increasing online trust (B2c).

Hypothesis conclusion:

Necessity of getting SSL certificate to enhance security rate and also increasing customers trust and reliance to seller website.

SSL is a standard protocol to encode exchanged information between website and visitor. In this protocol all received information from visitor and sent to him and by decoded keys and after sending to the final destination. This protocol is suitable for those websites that get information like ATM card, user's personal information or their account secret codes. To use this protocol we need a special IP and one known and valid SSL.

Using a valid web service provider which is uptime and reliable is suitable for website. Cheap service providers don't have necessary quality.

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Hypothesis3: information security has direct and meaningful effect on increasing online trust (B2c). Since for the Information Security variable the average is 3.7607 and test Significance level is less than .05 the null hypothesis is rejected, we conclude that respondents to this question that information security is effective on increasing online trust (B2c) gave very much or much answers. On the other hand, information security has meaningful effect on increasing online trust (B2c) statistically.

Hypothesis conclusion:

Generally when one user connects to one seller website, some information are received from user, depending on website activity. Such as:

Computer specifications or connection device (such as Mac Address),(cookies)

How a user connects to website (browser type)

User email address (IP address)

Information about a page accessed by user

How to call or connect user (e.g: name, address, email. phonenumbr)

User's financial information

How user's information is saved?

How to use cookies?

How the user's information is stored and protected?

How To Find The information stored is used?

What user information is available to other users?

What is user data to third parties?

How users can disclose information from vendor websites are banned?

How users can have access to your personal information or modify them?

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