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Ranking of the E-trust Factors in Electronic Transactions in the Context of B2C E-Commerce

(From the Consumers' Point of View and by Using Friedman's Ranking Method)

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Abstract:

Today, a considerable amount of commercial transactions have appertained to the electronic transactions and electronic markets, aside from or versus the traditional markets, have attracted and collected a large number of buyers, distributers and sellers with the aim of exploring commercial opportunities for trading interactions and gaining more profit. The environment of electronic markets has inherited the risks and vulnerability for its infrastructure, i.e. the internet. This high risk environment complicates the process of building trust in transactions for transaction parties. The virtual and online nature of the new environment emphasizes the importance of the term "online trust". The factors of online trust in different classes of e-commerce are different from each other depending on the type of transaction parties. In various studies the factors of trust in e-commerce transactions of type B2C have been identified and discussed. These factors can be classified in three groups of personal, corporate and trust context factors. In this research, after categorizing the electronic trust factors to five groups of personal, corporate, legal, contextual and infrastructural, and by collecting the necessary data from 10 e-commerce websites we have ranked the trust factors from the perspective of those websites' customers. According to the opinions of the customers of those websites, the priority of electronic trust factors is mixed marketing factors and e-security and privacy policy factors.

Keywords:

E-Transaction; E-Trust; E-Security; Risks; E-marketing Mix; Ranking.

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1. Introduction

Today advantages of online shopping on anyone not wearing. With this technology exchanges and development of economic and financial transactions and achieve results in time and costs, savings can be significant. Information and statistics reflect the fact that the use of online purchases is growing and the forecasts suggests that continuation of this trend. Despite the growth process which online Internet purchases using electronic payment methods as well as their undeniable benefits, still use traditional methods preferred by the buyers are. However, according to projections done in the not too distant future, the use of electronic purchasing methods in the field of competition, traditional methods will overtake the current.

The e-commerce (EC), whose simplest definition is the implementation of any commercial transaction by online mode and through internet, today is used not only as an innovative solution between buyers and sellers for the implementation of transactions by online mode, but in many countries organizations and governments represent a considerable part of their services to recipients in the circles of e-service mechanism. Therefore, the electronic government as well, which is defined as government and adjunct agencies' service provisions to citizens, in the context of the internet, is directly related with EC. The EC, as to the nature of the transaction between both parties, is represented in various classifications and includes a framework of computer programs and systems that undertake services in the internet, which are search for information, exchange management, study of rating condition, provision of rating, online payment mode, summary of report and account management. These are the foundations which insure the internet organized activities, increasing the efficiency of transacting parties. For these transactions, system security must be provided and create the necessary ground for mutual trust between the parties, trust towards the system operation, as well as trust towards the relevant product, brand or service.

In the research, trust and security are represented in detail as two key concepts of e-transactions, in case of the first the existing two basic challenges make the formation of trust between both transacting parties slightly risky. For the management of that unsafe environment, it is necessary to create security and trust in the EC system. It has been discussed about security and trust in online environment, about the 'trustor' (who is endowed with psychological, individual, experimental and cultural specific peculiarities that affect others towards the probability of the individual's trust) and the 'trustee' (in the framework of his features is virtue, capability, good will, being predictable and unanimous). In virtual environment, contrary to the real, the trustor is the customer who deals with e-transactions through website and on the opposite side the trustee is considered the given website [1].

Authors believe that the three shipping, payment and trust the main three factors are important and that have direct impact on the development of B2C. Weakness in any of the above factors reduce customer trust in online purchases is. To develop the technology, should reduce the risks to the first two factors (transport, payments) and increased trust in trying to be the third factor.

There are various methods to rank the factors affecting the choice of an individual or individuals among the existing options. The ranking of factors indicates the priority and importance of possible choices among available options. In this research, the factors affecting the electronic trust to decide to conduct electronic transactions were categorized in five groups and by collecting the customers' information from 10 e-commerce websites –based on their vote about the level of priority of each electronic trust factor- after using Friedman's ranking method, this result was obtained that from the perspective of the customers of those 12 websites, the rating or priority due to importance of each of these factors based on their level of effectiveness on electronic trust is as follows.

In any sector or environment where logical connection between all factors exists the trust topic starts at least between the two parties, the trustor and trustee.

In e-environment the trust concept is represented as 'e-trust' formulation. E-trust is the tendency to adopt a position of vulnerability by the consumer towards the internet seller, to which is related the positive expectations of the seller's subsequent behavior (Ayass 2008) [2]. In the e-environment, trust is definitely related with information security. In a simpler word, trust is considered as the core of security.

In the circles of this research, an attempt was made through developing a conceptual model to study and evaluate levels of importance of factors in EC field which influence on trust in e-transactions. For this reason five important groups of factors have been used, which as to existing sources in official researches, were considered as trust factors towards e-transactions. There have been used the information between interacting parties of online respondents. Respondents consisted of 12 companies that deal with EC, which sell products by online mode, supply computer services and relevant secondary parts. The results summarized by data analysis of online surveys.

This study is conducted with the aim of evaluating the factors of trust in electronic transactions on the e-commerce platform. Today, the e-commerce -whose simplest definition is stated as the accomplishment of any type of trading affairs in online form and through the internet [2] - is not only considered as a modern solution for conducting online transactions between the buyers and the sellers, but also in many countries, organizations and governments a large part of their services are offered to the clients in the form of some ways based on electronic service providers.

2. Statement of the Problem and Research Questions and Methodology

The start of the issue of trust in a background or interconnected environment begins between at least two parties i.e. the truster and the trustee. In the electronic environment, the trust is referred to as the electronic trust. The electronic trust can be defined as the consumer's willingness to accept the vulnerability against an Internet marketer, based on positive expectations regarding the future behaviors of the seller. In the electronic environment, the trust is completely connected and dependent on information security, in clearer words the trust is considered as the core of security.

In this study, we attempted to evaluate the amount of importance of the affecting factors in both parties' trust to electronic transactions on the e-commerce platform, by designing a conceptual model. In this conceptual model, five categories of the important factors of e-commerce in the aspect of trust, which in the present official resources and studies are regarded as the factors of trust in the electronic transactions, were taken into consideration for evaluating the factors of trust in the electronic transactions by using the required information of transaction parties in an online statistical society consisted of 12 e-commerce companies that sell online goods and computer services, internet services and related accessories. The resulted findings were derived from the analysis of collected data by using online survey which is based on the structural equation model for confirmation or rejection of hidden and revealed factors of trust with the help of Lisrel software. These results confirmed the main hypothesis of this study stating that "there is a significant positive relationship between the electronic trust and the intention to conduct an electronic transaction on the e-commerce platform". Also, five other hypotheses of the study which stated the influence of effective factors of electronic trust and had a basic role in the online business to make trust building behavioral intentions in the both parties of transaction, were nearly verified.

Evidences suggest that the major cause for lack of tendency in consumers to buy through the internet is related to issues such as security, personal privacy, reliability of the companies and the advancement of technology used in the website. The internet trust is considered to be one of the effective factors in success of the e-commerce and influences on the protection and survival of long term relationships between the customer and the company. The existence of trust in electronic transactions not only complies the high expectations of buyers in establishing a satisfactory deal, but also the lack of trust, perceived risk and mutual interdependence in the majority of internet transactions are resolved. Also the higher the amount of trust in consumers, the more their willingness to purchase online will be. The companies by gaining of high confidence of their customers would facilitate the maintenance of their long term relationships with them.

According to the stated issues, the necessity of conducting this research seems trivial and the main question of this research regards to the fact that each of the main factors affecting the customers' trust in the e-commerce has which priorities and importance compared to the other factors from the customers' point of view.

In this study, after proving the existence of some relationships between the effective factors of trust, the ranking of each factor were determined due to its amount of importance and influence comparing to the other factors based on the magnitude of meaningful number derived from the model. It was revealed that according to the opinions of customers and consumers of the online companies under study, who have had at least one previous online buying experience from those e-commerce websites. Based on analysis of the data obtained from the online questionnaires by using the structural equations model, the effective factors of electronic trust to the e-commerce according to their amount of importance from the online customers' point of view and experts in this field are as follows:

- The perceived quality from the incorporate electronic marketing variables and perceptions of EC companies Multi Channelization Coordination (MCC)
- The perceived capabilities and potentials of the Trust on the vendor such as benevolence, honesty, integrity, competence, etc. and pervious experiences of the customers about the advantages like satisfaction and adhesion of the past dealers, reputation and quality of the vendor services, etc.
- The perceived quality of information systems or infrastructure of technical quality , financial and payment ,infrastructures of the vendor and the perceived quality of information security and privacy policies
- The perception of professional certificates (electronic trust signatures, insurance of the exchanges, certificates of authenticity, letters of appreciation, approval and appreciation notes in the social networks, amount of likes and recommendations in the social networks affiliated to the corporate's website link or its products) and support or warranty and the introduction of a well-known and reliable third party
- Perceptions from the development strategies, policies and guidelines of the corporation considering the market competitors and product improvements and perception of EC government general or public master programe in IT context

3. The Theoretical Framework of Research

The research literature part of this study has been arranged mainly based on the topics of trust in the e-commerce, in which the terms of online shoppers as the truster and online seller as the trustee are taken into account and regarded usually. Although each electronic transaction is an interactive and at least two sided process and this at least two sided interaction leads to the mutual independence of terms of online buyer as the truster and also online seller as the trustee. In other words, the online buyer and seller can also gain the place of truster and trustee in cross form.

Figure 1 shows the theoretical model of this study which has been presented for better understanding of the concept of trust in the environment of e-commerce and the relationships between them. In order to develop this model, the theoretical arguments as well as conducted studies in the field of electronic trust has been used. In general, the models that consider

the process of trust building and formation tend to study the effect of factors such as technology, quality of interactions, information quality, functionalities of the company, behavioral characteristics of the consumers and institutional trust. The Institutional trust is a term used for the concept that the environment in which the electronic transactions are conducted, will automatically guarantee the trustworthiness of the people who are involved in this situation [6].

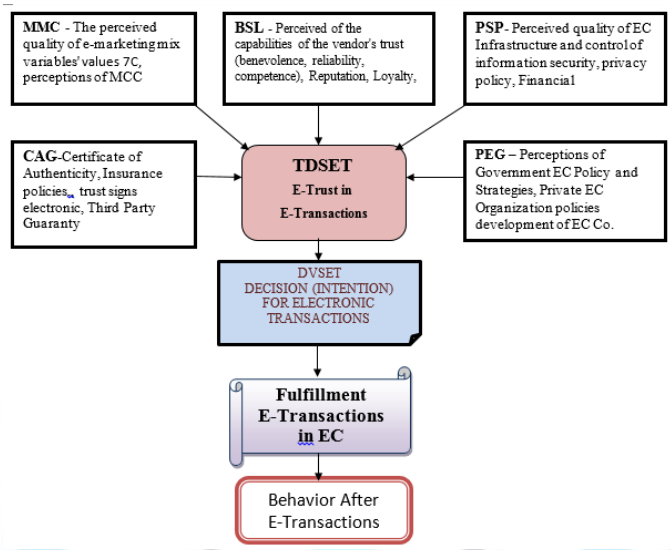

Figure1: Research Conceptual framework

Many researchers have acknowledged the reputation of internet marketer and also the available information about the signatures of trust, trust building professional certificates and verification or guarantee of a third party as the effective factors in the formation of customer's trust to the online seller.

4. Research Methods and Statistical Society

In this study first, in order to collect the information about the theoretical foundations of research the library method was used. Then for conducting the field researches, the method of online survey was used. Since the aim of this study was to explore the relationship between latent factors of the trust and also we needed to describe the details of information, an approach combined from both qualitative and quantitative methods was selected for this study. In this regard, before the collection of information of questionnaires in the form of online survey, an interview with the experts of this field was arranged. The results of this primary interview were the reliability assessment of questionnaire, as well as the decline of indices of both dimensions in order to facilitate the analysis of information. Then at the next step, the main data of the research were collected and the collected data were analyzed.

The statistical framework of this research was consisted of users or customers who made a minimum of one successful online shopping of goods from the electronic stores among the 12 companies in our study. The researcher assumes that everyone who was able buy goods from an internet store for the first time, would conduct his/her second online shopping only when he/she has enough expertise about the issues of internet shopping of goods and its process. According to the online nature of the survey, the number of respondents to this questionnaire did not have any limitations and could include all the people who during the two year period of the study, conducted an online shopping for the second time. The number of questions in this questionnaire was 62.

Since the main objective of this research was to rank the effective factors that influence trust in the transactions on e-commerce platform of type company with customer, and its statistical society also included all the expert people who during the two year period of the study have conducted internet shopping of goods for the second time, therefore in order to prioritize the indicators the Friedman ranking method was used.

5. Trust in E-Business

In the traditional environment there were some factors effective on trust building some of which could not be experienced in the new virtual or electronic or cyber or internet environment. Among those, two factors can be stated as follows:

1- The ability to physically sense the traded goods in traditional commerce, whereas in the e-commerce this is not possible.

2- In traditional business in order to finalize the interactions to carry out an exchange, the exchange parties usually shake each other's hands after cloture, and this handshaking is a sign of trust and acceptance of the exchange, whereas in e-commerce this is not conceivable.

Trust is not a new research topic in computer science, spanning areas as diverse as security and access control in computer networks, reliability in distributed systems, game theory and agent systems, and policies for decision making under uncertainty [7]. The concept of trust in these different communities varies in how it is represented, computed, and used. The trust is noteworthy from various aspects of bilateral relationships. For example in social relationships on the

context or subject of friendship, trust is the master key for their construction, protection, continuity and conservation. But in the economic relationships the trust has different aspects and levels. First and foremost the mutual trust of both correspondents to each other, the next step is the trust to the discussed goods or services, and the third step is the trust to the mechanism of payment or ponying up the price of the commodity or service, and in the next steps the subjects of trust in logistic services, support, insurance or warranty are of main concern. Also on the context of trading activities in the internet environment, the novel aspects of trust such as applied infrastructures, protecting the privacy of online users, quality of the online services, electronic business and marketing models, etc. are considered.

Trust on the e-commerce requires trust on the internet regarding the following four aspects:

- Technical aspect including the condition of the infrastructure, the quality of internet bandwidth, internet service quality, the quality of e-commerce websites.
- Credit and quality aspect of the information, including validity, being up to date, being reliable, usefulness and satisfactory capabilities.
- Management and handling aspect including the condition of access security, protection of privacy, etc.
- Public aspect including the amount of technological acceptance and culture of information technology, or ease of access to the information technology.

Status of the Internet infrastructure is consisted of factors such as the utilized technology, the speed of access, availability, bandwidth and security of the available infrastructure

In fact, rather than a mechanism for trust in B2C E-Commerce to reduce production risks, we need to find sources of risk. So we need to talk about risk sources. Research on trust in B2C E-Commerce can be divided into two perspectives are some of the researchers specifically to aspects such as performance technology, trusted Web site, safety certificates, emphasize the confidentiality of personal information. On the other hand, some researchers from the angle of non-trust in their analysis of technology and believe that consumer trust to shop online, with many factors, including ethics, credit institutions, economic and political line and policy environment, and so is the influence . As was stated the necessity of trust, the need for a risky environment, and is inconclusive. E-Commerce environment since the electronic environment (virtual) and those with uncertain and risky environment facing, so when you finally have an online shopping to buy their trust and eventually to the system to accept the risk of buying. With low risk, increases trust in people. Marketing researchers and sell goods and services, these are trying to identify environmental risks and elevated them to increase the amount of buyers will increase purchases online. Risk sources in recent years, attention has researchers and scholars in different divisions this has been done and different. Including specialized and non specialized risks, systemic, non-system, financial risks, risks personal privacy, payment risks, transport risks, fraud risks in the communications and so on. In the model under a general classification of the factors that create risks on the trust and consequently are effective in B2C commerce are divided into four sections: 1 - Technique, 2 - Rules 3 - transport, 4 – Payment.

The e-commerce has several categorizations based on the nature of exchange parties and is consisted of a range of software and systems which are in charge of services such as searching through information, management of transactions, checking the credit status, credit granting, payments in online form, report generation and management of accounts on the platform of internet. These systems are referred to as the integrated e-commerce systems and are consisted of two main parts of front office and back office. They provide the main infrastructure for internet based activities and the goal of using them is to provide a new method to facilitate and accelerate the conduction of trading affairs by resolving the usual limitations in time and space and increasing the performance of exchange parties. For these transactions, it is necessary to establish the security of systems and to realize the needed backgrounds for building an amount of trust between the parties as well as the trust in system's performance and trust to the goods or brand or related services. This phrase contains the concept of electronic management of commerce in the new environment.

In this model each of the sectors to reduce certain elements of risk or can have trust that can be used as examples of intelligent techniques including advanced tools for electronic product coding RFID, rules and regulations governing the strong and comprehensive Insert cover digital and electronic documents and supporting electronic transactions, secure and intelligent and comprehensive system for the distribution or transportation to destination entirely the buyer, and the system safe and secure and reliable electronic payment for money or funds transactions (electronic banking) cited. Although each of the components of the structure of E-Commerce at various levels, non-negligible role in E-Commerce processes are functioning. But electronic banking since the core E-Commerce operation covers the top and fundamental role in the trust is to enjoy the parties.

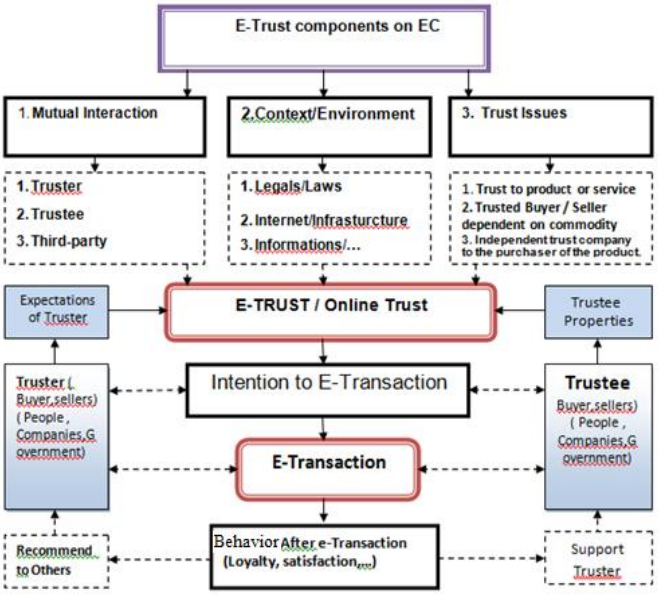

Figure2: Illustration of trust components in virtual environment or E-Trust [1]

Figure 2 which is developed by the researcher shows in E-Business the constituent components of E-Trust. The individual the factors (parties of trust and third party), factors related to trust environment and issue or reason of trust, are the major factors of E-Trust, as well as in the figure is represented the relation between components of trust and decision making in E-Transaction.

6. Trust, Risk, Privacy and Security

Security and trust in electronic commerce, two elements are related to each other. If e-commerce system components can be trusted to draw customers with high immunity against all kinds of hazards have been. E-commerce system security, privacy issues (information and resources to hide and prevent unauthorized disclosure of information or resources), accuracy (to prevent unauthorized data changes), accessibility (the ability to retain the use of resources and information systems by authorized users) access control (decision-making process about any request access to information and system resources) will pay: Access control includes authentication authenticity (Ensure claimed by an entity identifier in the system) and also allowed Biology (determined by applying a user authorized system security staff to protect information resources against unauthorized use) is. **Privacy**: Ideal spatial and conceptual thinking within the social norms, legal and technical issues Relationship had a close and means to protect the borders "personal territory" is a person. Interpretation of the territory, including personal residence information, private information, trade and finance, physical condition and is physically. Trust in a complex social and psychological phenomenon is not widely trusted as a major reason for consumers not to purchase from online stores known. Actually trust an important factor in economic development and social progress are. Emergence and the emergence of trust in connection with two important factors is the first and second risk is controlled. If no risk in business transactions and customer relationships are not, we can tell when people are doing work that results is given and definite, there is not trust. So risk requirement and is the foundation of trust, plus an effective control can boost trust in people. A different definition of trust is available for the following two cases are mentioned:

1. Behavior- based trust occurs when a person is choosing a path, and thus doubt his election could be good or bad, we assume that losses from bad results over the profit from the result is good. Now if someone wants to choose this path in fact a choice based on trust has done, otherwise he has no confidence in advance.

2. A sign of trust is that the degree of spatial uncertainty in the result there. This is a sign of trust in a kind of optimism and hope are so outgoing. Although some believe that the concept of trust, not a computational concept, and only certain people in social relationships such as love, find meaning, but against a variety of computational models to measure the amount of trust or trust survey is available. In each case the different values of trust levels are considered. For example can range from zero to a continuous or discrete set {very trusted, trusted, non-trusted, highly cited non-trusted}. Concept of trust is raised in a different context in which it comes to trust, trust leads actually means. This concept is called the field of trust or trust category. Number of individuals with regard to various measures in transactions or business processes to be useful for e-commerce categories have achieved, most notably include: the B2C (Business to Consumer), B2B (Business to Business) , C2C (Consumer to Consumer) , dealer administration B2C.

Factors affecting the increasing trust in electronic transactions or reduce its stakes in various models of e-commerce with little differences, like the majority are. Since the factors in the B2C model among other models are common. Therefore, in this paper we discuss the type of B2C e-commerce pay its share to the most is retail. B2C business in a deal the product manufacturer (the seller) and buyer on the other side (final consumer) is located. Success in this model depends on the customer experience that is offered. Customer services should be provided that purchases are accustomed to traditional.

7. Online Trust in E-Commerce

Trust is considered to be one of the vital components for any trade or commerce. Commerce in the electronic environment also requires mutual trust for both parties is an electronic transaction. In the e-commerce due to the characteristic of lack of possibility for both parties to meet face to face and also lack of possibility to physically sense the traded goods during transaction, the terms of trust has a more important role compared to the traditional trading environment. In fact, trust facilitates to convert the modern virtual or cyber space to a new environment for business activities and marketing affairs. Based on the results of researches conducted by many of the researchers [4], nowadays one of the major obstacles of widespread use of e-commerce among the customers is the lack of some basic sense of trust amongst most of the companies that their product or services are offered in cyber environment. In fact, customers or consumers do not have sufficient trust in the companies that provide and offer their products or services in the internet environment to make decision to take part in electronic transactions.

Online trust is a multi-faceted and context-dependent construct that involves cognitive, behavioral, psychological, cultural, uncertainty and risk factors, among others. Perceived trust can be built and reshaped before, during and after the online transaction (Pennanen, 2009) [5].

In this research, an attempt was made through developing a conceptual model to study and evaluate levels of importance of factors in EC field which influence on trust in e-transactions. For this reason five important groups of factors have been used, which as to existing sources in official researches, were considered as trust factors towards e-transactions. There have been used the information between interacting parties of online respondents. Respondents consisted of 12 companies that deal with EC, which sell products by online mode, supply computer services and relevant secondary parts. The results summarized by data analysis of online surveys, which are based on structural equation modeling (SEM), will approve or reject the implicit and explicit factors of trust and were obtained using the Lizrel software computer program.

The other five versions of the survey have been also proven, which refer to the influence of the affecting factors over e-trust, that play a basic role in the decision-making endowed with behavioral trust of two parties during transactions by online mode.

8. Ranking of the Priority of E-trust Factors

Customer preferences about the discussed factors for E-Trust in E-Transactions on the E-Commerce Context. Ranking of the electronic trust factors was accomplished by using the values of effectiveness coefficient of factors as well as Friedman's method of ranking in the designed conceptual diagram. The ranking of trust factors has been previously accomplished by utilizing TOPSIS and AHP methods, but we did it by using the effectiveness coefficients of factors as well as Friedman's method. (at least in Iran and in the present context)

Thus in the customers' viewing angle the overall importance amount of each of the components of conceptual model for this study is in the order of the above table, which is also approximately similar to the prioritization index and rankings derived from the analysis of data in Table 1.

On the other hand we can obtain the rank of customer's preferences with Friedman rank test. Friedman rank test is a nonparametric test to compare three or more groups that are affiliated with at least a grade level measurement are to be used. It can test the online data (or relative) to be applied, but when calculating these data, it is considered the rankings. Friedman test for nonparametric equivalent of a repeated measures analysis of variance F test dependent. The analysis of variance for repeated data necessary to assumptions such as normal distribution, equality of variances and does not adjoin scale. Thus, the repeated measures analysis of variance to reject one or all of these basic assumptions, the Friedman test was used.

In this test the null hypothesis states that the distributions of the observations are the same recurring measurements. Or in other words, the distribution is caused by repeated measurements of the same peer group or between groups on the dependent variable, there is no difference. Friedman statistic calculation χ^2_r show that it is possible using the following equation can be done in two ways:

$$\chi_r^2 = \frac{SS_{br}}{\frac{k(k+1)}{12}} \qquad (1)$$

A place where SS_{br} square between the distribution and k is the number of categories or distribute the ranking is done about it.

$$\chi_r^2 = \frac{12}{Nk(k+1)} \sum (T_g)^2 - 2N(k+1) \qquad (2)$$

Where N = number of subjects, k is the number of categories or distribute the ranking is done about it and T_g are collecting ratings have g groups. SS_{br} value is obtained from the following equation:

$$SS_{br} = \frac{\sum(T_g)^2}{N} - \frac{(T_{all})^2}{N_a} \quad (3)$$

In this regard, N_a all groups Total Votes and T_{all} Total Votes are allocated to participants. The value of this test statistic with the critical value of chi-square distribution table with k-1 degrees of freedom at the desired confidence level, which is usually 95%, to be compared. If χ^2_r is greater than the critical value table, the null hypothesis cannot be verified. According to the above description of Friedman ranking on the results of this study are as follows:

Table1: Ranking according of Friedman Test

Ranks	Factors	Descriptions	Mean Rank
1	CAG	Certificate of Authenticity, Insurance policies, trust signs electronic, Third Party Guaranty	4.57
2	PSP	Perceived quality of E-Commerce Infrastructure and control of information security, privacy policy, Financial	3.42
3	MMC	The perceived quality of e-marketing mix variables' values 7C , perceptions of MCC	3.18
4	BSL	Perceived of the capabilities of the vendor's trust (benevolence, reliability, competence), Reputation, satisfaction and loyalty of the previous customer	1.97
5	PEG	Perceptions of Government E-Commerce Policy and Strategies, Private E-Commerce Organization policies	1.86

Table 2: Test Statistics Friedman Test

N	3440
Chi-Square	7048.304
df	4
Asymp. Sig.	.000

According to the above table, there are significant differences between the five factors as significant level of trust or Asymp. Sig is less than 0.05 respectively. Effectiveness in the table is arranged from large to small.

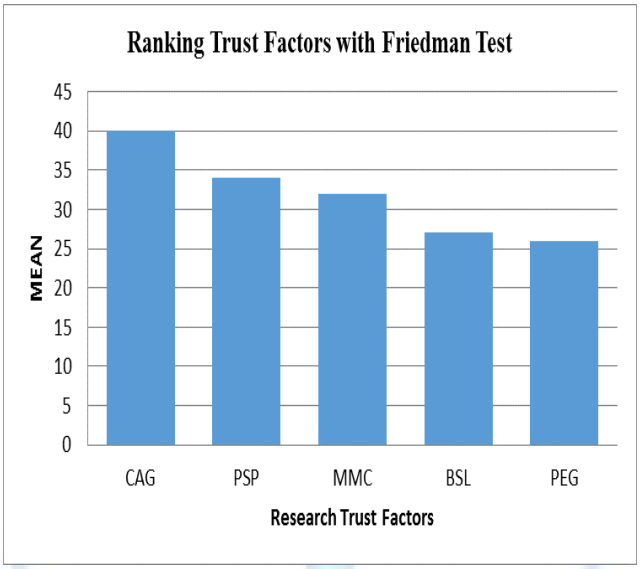

Figure3: Ranking Trust Factors with Friedman Test

It should be noted that this ranking has been performed only between five trust factors. And may result in different models is the correlation coefficient. It is also available in other model parameters and the impact of factors affecting the trust.

9. Conclusions

In the result of the survey it was revealed, that as to the opinions of the customers and consumers who were subjected to investigation, in order to make decision to implement an e-transaction, regarding their priorities, the factors affecting over e-trust are the following:

1) Features of trust structure

2) Security and privacy policy

3) Customer perceptions, regarding to government and adjunct agency supportive steps and policies in the field of EC

4) The factors of e-marketing-mix and multichannel coordination

5) Factors of e-trust signs and third party warranty

The influence of e-trust factors were also studied on the cyclic performance of companies, which pay attention to those factors and it was revealed, that taking into consideration the EC factors affect positively over the company's activity. Apart from that, trust, as a capital of companies that deal with EC and for the purpose of using it more profitably, a plan of continuously evaluating mechanism of e-trust readiness level was represented to companies that deal with EC, where the version of evaluating the five factors of e-trust of this research were implemented, as creation, preservation and loss prevention means of e-trust for such companies.

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