



An Introduction of a Multi-dimensional Model for Effectiveness of E-commerce in Market Regulation and Pricing of Commodities and Services

A Case Study: Selected Guilds of Iran's market

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ABSTRACT

In this study, we have embarked on identification and studying seminal factors composing e-commerce in Iranian context which has the greatest impact in regulating Iranian market. Factors, studied in this research, are all based on Iranian people's cultural and societal characteristics, and Iranian market's (selected guilds of computer unions, cell-phone, clothes, and food) features. Reviewing essential strategies in order to regulate Iranian market together with studying e-commerce features illustrates the necessity of determining effective components of e-commerce in regulating Iranian market. This research, in terms of target, is of practical and fundamental type, and, in terms of methodology, is of descriptive kind correlation, and employs a combined method of surveying (face to face and online) and field study. To examine fundamental components of the research a questionnaire was prepared, and the researcher has also used tests of 'structural equation modelling' and 'track analysis' to corroborate the findings of the research. The results of the research showed that e-commerce is effective in regulating market and pricing goods through 5 factors, namely, electronic government, rules and regulations of e-commerce, the culture of using e-commerce, tools of E-Marketing tools and e-commerce technologies, where all factors enjoy enough integrity to compose a 'structural equation' pattern. Given the use of multi-layer questionnaire and mathematical concepts such as 'multi-dimensional matrixes', the results, found in research, are introduced as 3-dimentional model.

Key words: E-commerce, effectiveness, regulating market, pricing, electronic government, Laws and regulation of E-commerce, E-culture, E-marketing Tools, technologies of E-commerce.

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Introduction:

The discussion on regulating market and policies applied to balance the market in developing countries such as Iran, where imbalance and lack of stable balance is omnipresent in their markets, and government's intervention in market to establish an equilibrium between supply and demand, on the one hand, and price stability, on the other, is of great importance. Balance in market system is a result of performance between components and elements, and the presence of a regular and logical relationship between them. Simply, the market regulation is a result of suitable and sufficient supply vis-à-vis market demand and the way supply and demand balance each other.

The unique features of e-commerce such as increase in efficiency and rivalry between companies because of an online electronic market, reduction of production cycle time, increase in efficiency and effectiveness in serving customers, storage costs' reduction, marketing and selling, will lead this phenomenon to be raised more serious as an extraordinary tool in order to regulate the market and reduce the prices. Besides, making decision on entering e-commerce, especially in Iran, given what's mentioned so far and the presence of different players in business arena, seems a complicated job and demands a great deal of thinking. This article, with e-commerce features, tries to take a look at market regulation, and pricing goods and services.

The significance of the study:

The first investigations in the business context of Iran shows the need to an acute monitoring and control on points of entry and exit of goods, more monitoring over governmental tenders, the elimination of mediators in the purchase of goods/goods, needed by organizations, and more transparency regarding directives and regulations of the government. The success in schemes like paying bills via the net, inauguration of fuel cards, and online registration of the entrance exam for universities (Konkour) vis-à-vis failure in filtering social networks, all are examples of complexity and sensitivity of government's intervention in this arena. The requirement to the issuance of laws to support electronic consumer, lack of support for producers of electronic marketing tools such as applications, and the absence of 'Copy right', and also the weakness and lack of transparency in enforcement of preventive rules because of the lack of specialized judicial courts in some cases such as pyramid marketing companies is strongly felt. Of other factors which must be taken into consideration are traditional culture of sales, the existence of inadequate culture of illegality (circumventing law), and the lack of need, felt by marketers, to enter the arena of e-commerce due to their monopoly nature.

The necessity of state-of-the-art e-marketing tools in order to expand the e-commerce comprehensively as well as employing society's passive class, namely, housewives, the absence of domestic social networks and applications similar to that of foreign ones, and their occasional filtering are of their main issues. Necessary to mention, daily growth of POS systems together with high potential of other hardware and new technologies such as smart phones, smart glasses, and the absence of [monitoring] rules and regulations as well as adequate information in this regard can be deemed as menace in the future.

A glance at Iran's economic situation in late 80s and early 90s shows it undesirable, the example of such are: 9% reduction of economic growth rate from 2005-2011, doubling life costs from 2008- 2012, exceeding point-to-point inflation over 40%, from May 22th to June 22th, and increasing unemployment rate to 15%.

According to the above mentioned issues on the significance of market regulation and e-commerce, this research will address the analysis of the main factors shaping significantly e-commerce in Iran. The factors which have been studied in this research all have been selected based on cultural and societal features of Iran and Iranian market(selected guilds of IT and cell Phones, clothing and food unions in selected provinces). Based on the sufficient studies conducted in this field and also the interview with experts, e-commerce affects through 5 major factors on Iran's market regulation and pricing goods and services:

1. Electronic government (by examining variables such as electronic allowances, electronic control of goods, establishing price-announcing sites, the use of statistic tools of e-commerce, electronizing tenders and electronic signature)
2. Rules and regulations of e-commerce by examining variables such as copyright, protection of privacy, tax on online payment, rules to monitor online sales, laws to control applications, laws to monitor social networks, laws to support smart cards of city services.
3. Electronic culture by examining variables such as shopping online, electronic trust, consumers and shoppers online culture, people's shopping habits, people's priorities to visit websites.
4. E-Marketing tools by examining variables such as online marketing, different types of websites, new ways of sales such as dynamic pricing, and customers clubs.
5. E-commerce technologies by examining variables such as smart phones, smart cards, GPS, hardware locks, POS system.

Literature review

The basic design of the study was based on the writer's experience, her expansive studies, interview with experts in terms of e-commerce and its management in Iranian context and with university instructors who were specialized in psychology, sociology, mathematics, economics, and IT. So, it can be claimed that the writer has collected most qualitative data through the interviews, and she has also strived to find solid reasons for the qualitative results. The concepts, used in this article, are as follows:



E-commerce: Sanayei (2002) defines e-commerce as trade in an electronic context. From Zargar's point of view (2001) e-commerce is all dimensions and process of marketing which can be done through internet and web technology. From EU's vantage point, e-commerce is trading electronically (1998) and any kind of business in which both stakeholders interact electronically with each other instead of having physical and face-to-face interaction.

Effectiveness : Peter Drucker (2002) defines 'effectiveness' as doing the business adequately and as an ability to determine a suitable objective in bid to reach organizational targets.

Market Regulation : Regulating market is defined as the intervention of government in economy through non-price tools such as subsidising some goods, monopoly controls, information for the customers such as 'labels' and qualitative standards of products(Thomson 1998). Also, according to management encyclopedia of University of Pensilvania (2009), a regulated market is a kind of market in which the government has both supply and demand controlling forces under its control, and can also decide on the prices.

Pricing: according to Kotler, the price is a value that customers probably pay for a service or product. Simply, pricing means deciding on the price of a service or commodity. Pricing is a process which must continuously be repeated.(Shipley 2001)

Electronic Government: This concept refers to the use of IT for exchanging information among people, organizations, market itself and other governmental department. This study, however, reveals that electronic government was taken so serious in 2004-2005, but in upcoming years, strategic schemes were, to some extent, put aside, because of which, in terms of electronic government index, Iran has not occupied a suitable place among other countries and even among countries in the region (Shah Ghasemi 2013). This weakness in implementing electronic government has led to increasing corruption in governmental departments. Iran

Ranked 136 out of 175, the corruption perception index, referred to in the report of 'Transparency International' in 2014 adequately proves this.

Rules and Regulations of E-commerce: the first provision of e-commerce rules writes, "these laws are set of rules and principles are to facilitate simple and safe exchange of information in electronic media through new communication systems". 'Law of e-commerce' was passed by Iran's parliament in January 7, 2004. Later, rules and regulations in order to enforce them were passed. But, after 12 years on, these rules and regulations have yet to change.

E-Culture: "culture or civilization in its very ethnography meaning is a very complex collection including education, beliefs, art, law, rituals and customs, as well as all abilities and habits that a human, as a member of a society, acquire them. (Taylor1871). Introduction of internet to Iranians with expansion of its use and its use being epidemic such as other emerging phenomena has experienced a lot of twist and turn. According to statistic revealed by 'World Internet Stats', the users of Facebook in the Middle east are as many as 23 million people of whom 46% are Iranians, that is, the number of Iranians using Facebook are some 11 million people. Also, according to statistics published by the system of management of 'penetration quotient of the internet, in Iran, there are around 40 million internet users, and, given the population penetration quotient of the internet by the end June in 2013 was estimated 54.18%. Unfortunately, unlike the speedy growth of the internet users, the culture of the internet use has not been well established, the example of such is the management of great deal of products related to e-commerce which is still traditional, done by the marketers. While people widely try to buy rare or illegal products from the net, the government also strives to implement its policies through filtering and coercion, so the result is people's resistance against those policies. The high percentage of Anti-filter use in Iran is a sheer proof to this.

E-Marketing Tools: There are a variety of tools on the net which can be of help in e-commerce such as websites, social networks, and applications, given a great number of Iranian are active in social networks. For example, in 2013, Facebook, filtered by the government hosted around 11 million Iranians And also, according to a survey conducted by 'research center of Majlis', 48 hours after wee-Chat was filtered, 41% of 4.5 million members equipped their mobile phones with anti-filter.

Technologies of E-commerce(E-tech): besides the growth of electronic marketing tools on daily basis, every day new technologies, from smart phones to controlling tools and security cameras are offered which are of great help to e-commerce via internet. The entrance of these technologies to the market, obliges the government either to facilitate their use or manage the way users apply them. With the expansion of technologies such as smart phones, digital glasses and watches, a need to rules and regulations related to them is felt. Hardware locks have increased the level of trust to electronic transactions, POS systems have led people to use e-commerce expansively, and also influenced E-culture and, finally, the growth of technology and its availability has encouraged people and business people of different guilds to use these new technologies besides other technologies.

BACKGROUD OF STUDY

The results of research conducted by Chung (2008) to develop a model in order to implement e-commerce successfully for middle size companies and to provide comparative results for two countries, the research comparing differences and providing comparative strategies, examined 19 influential factors on e-commerce success and, finally, concluded that transparency factors, communication routs, customers' and suppliers' pressure as well as governmental supports had the greatest impact on implementing e-commerce successfully in Australia. Influential factors in Singapour include the size of the company, preparation and transparency. Finally, a model emerged in which creativity and organizational personality was deemed as necessities for implementation of successful e-commerce.



Nikolava (2006) examined the possibility of retail selling through e-commerce. His findings show that preparation of an organisation(its size relevant and desirability) and external influential factors(the intensity of interdependency of industries and the rate of public use of e-commerce) are the most important factors in using e-commerce comparing to other factors such as the growth of the market, market expectation, and advertisement in the industry.

Shokat Fadayi et al (2011) has examined prioritization of technical obstacles in industries related to agriculture. The results illustrate the administrators of agricultural-related industries, in terms of technical indices, are of the idea that the most important obstacle in implementing e-commerce in this field is that the government and other related organizations are not technically able to prepare a ground for the companies to easily and with trust enter this arena. Hedayati et al (2013) has studied an innovative model of pricing electronic goods in network based markets. With the growth of e-commerce through the net during past decade, most companies have changed their way of interaction with the customers. In this research, Hedayati et al, have tried to introduce a 'pricing model' to companies involved in e-commerce. Shahiki Tash and Jalalvand (2013) studied possibility and effectiveness of e-commerce in improvement and promotion of competitiveness of businesses in industry section through Fuzzy A.H.P approach.

We can mention other related research as Baghayi (2006), Rahim niya(2013), Kafashpour(2010), El Saeed (2005) and chai (2002)

Methodology of the Research:

We started Library based research reading resources available including books, articles from authentic magazines, and information at different websites, and then, according to aforementioned studied we came up with the primary framework of a model. After that, we interviewed a large number of experts. Necessary to mention, while doing primary studies and interviewing experts. we learned that complex features of Iranian society, its specific social, cultural, and economical texture does not let international patterns to be implemented in this context. Since our goal in this research is the analysis of actual results and introducing new practical ways for using e-commerce in Iran, we came up with the idea of inauguration of a new model specific to Iran only. The results collected from interviews with experts, through questionnaires, simultaneously both online and face-to-face, and in Statistics Society included managers, decision makers, marketers, business guilds from computer, mobile, food, to clothes unions in different provinces.

The type of study is 'developmental' and 'applied' one, and since in this research, we describe and study what really is, so the suitable method, used in this research is 'descriptive'. Since in descriptive researches, features of the society in question is studied and examined in a scrutinizing way, this research is a descriptive one in which a combination of face-to-face, online survey, field study, and library research including internet, books, etc. has been deployed. Given the researcher is trying to establish a relationship through integration, so it can be concluded that the research is of analytical nature. The researcher, to analyze the results, has also used statistical software such as STATISTICA 10.2, SPSS 20.0, LISREL 8.8. It is noteworthy that information is analyzed qualitatively and quantitatively.

Sampling and Estimation

Based on years of experience, the researcher has endeavored to define the framework of statistical society in such a way that its analytical units, are valid enough to be used in a test for conceptual pattern of the research. Therefore, given the items mentioned above and general picture created from target society of this research, the exact definition of statistical society is defined as follows:

All decision-making managers and sellers of 3 guilds, namely, IT, food, and clothes, familiar with e-commerce, in 2013, who were involved in production, distribution, service and after sale service. clearly, with regard to the condition and internal nature of statistical society's framework, it is possible to divide the society into two distinct and even congruous groups, and it is also possible to consider both levels of management and monitoring, on one side, and service and sales, on the other, as the levels of 'Statistical society'.

To this end, some statistical reports and data banks, based on statistical society's definitions, were received which showed all members of units composing the society are as many as 14578 of which 128 people (.01%) are placed in managerial and decision making posts and 14450 people (99%) are sellers and service providers.

In this stage, given a preliminary sample of 12 members $\hat{\mu} = 45.1$ و $\hat{\sigma} = 18.28$ and considering the volume of the society $N = 14578$ people consists of managers and sellers of guilds and Mashad's market, the $\alpha = 0.05$ and with confidence coefficient of 0.95 percent we conclude:

$$n_0 = \left(\frac{1.96}{0.05} \cdot \frac{18.28}{45.1} \right)^2 = 252.4$$

$$n = \frac{252.4}{1 + \frac{252.4}{14578}} = 248.15 \approx 249$$

Therefore, the size of necessary sample equals $n=249$ people. Now, given the accidental sampling method with classification and the way of proportionate dedication, the size of selected sample of each class will equal:

Managers and guilds and Mashad's market

Population Size $N_1 = 128$, sample size estimation $n_1 = 2.19 \approx 3$

Final sample size $n_1 = 93$

Sellers of Mashad's market

Population Size $N_2 = 14450$, sample size estimation $n_2 = 246.81 \approx 247$

Final sample size $n_2 = 244$

Conceptual Model and research hypothesis:

With regard to aforementioned items, and in order to introduce a comprehensive model, first, 5 main hypotheses were posed:

Hypothesis 1: E-government has a significant role in regulating market and pricing goods and services.

Hypothesis 2: rules and regulations of e-commerce has a significant role in regulating market and pricing goods and services.

Hypothesis 3: E-culture has a significant role in regulating market and pricing goods and services.

Hypothesis 4: E-commerce tools has a significant role in regulating market and pricing goods and services.

Hypothesis 5: Technologies related to e-commerce (E-tech) has a significant role in regulating market and pricing goods and services.

And the primary Model was designed as



Fig 1: Primary Model of the research

The primary test revealed, given the complexity of the society in question as well as persisting of experts on interrelated influences of all alternatives, mentioned before, on each other, the model shown above is not as effective as expected. So, the introduction of 20 complementary sub-hypotheses is needed (the impact of each alternatives on 4 other alternatives) and the increase in layers of questions as well as dimensions of matrix of the answer is felt. To this end, the first idea, applied to solve this issue, placed the answers in rows and columns of the 3-dimensional matrix (fig.2) with elements of the form A_{ijk} .

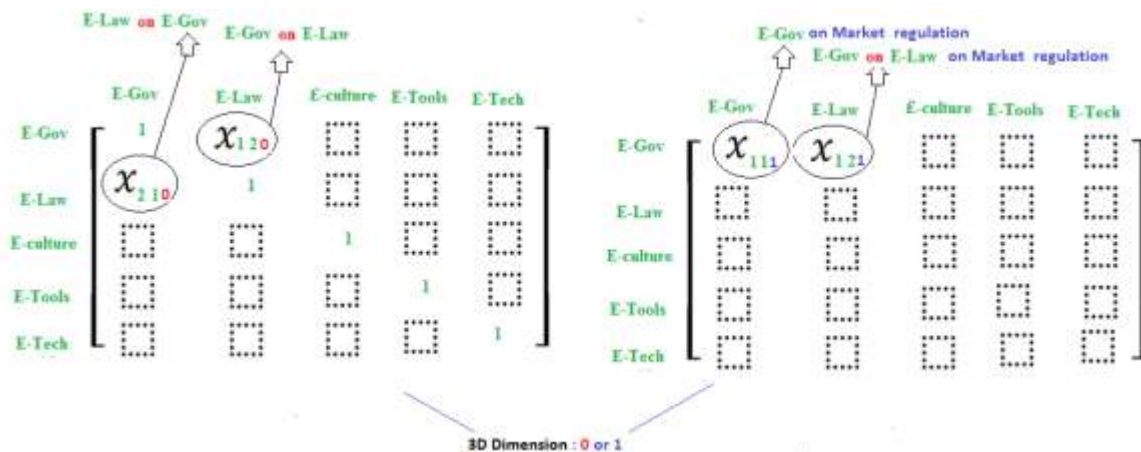


Fig 2. Making 3D Matrix

Since market regulations, as mediator, are in connection with all factors, so it was transferred to third dimension and top of the pyramid to stay intact from the impacts of 5 factors on each other, and remain dependent on the final result only. For example, assuming the value 1 for e-gov and 2 for e-rules, matrix element A_{12k} can be considered as influence of e-gov on e-rules and A_{21k} can be deemed as influence of e-rules on e-gov. Index k can be assumed as 0 or 1. If 0, only the influence of two factors will be examined, if 1, the influence of two relations on regulating market is examined. So, A_{120} and A_{121} are, respectively, the influence of rules on government independently and the influence of rules on government as well as on regulating the market. Necessary to mention, in effect, the matrix in question is a matrix with more than 3 dimensions. As an example, the fourth index can be used for IT or clothes guild which may create elements such as A_{2111} which shows the influence of rules on government and through which on regulating the market. Finally, researcher introduced a 3-dimensional model, with the use of concepts of multi-dimensional matrices and the theory of graph (fig. 4)

Analysis of the results:

Main Hypothesis

The measurement of main hypotheses of the research: in this part, first, the results obtained from testing main hypotheses of the research separately are shown in the following table:

Table 1: results of main hypotheses

Hypothesis	Path coefficient	deviation	t
1. E-government has impact on regulating market and pricing goods and services.	58.21	3.99	14.60
2. rules and regulations of e-commerce has impact on regulating market and pricing goods and services.	74.62	5.12	14.56
3. E-culture has impact on regulating market and pricing goods and services.	76.96	5.23	14.72
4. E-commerce tools has impact on regulating market and pricing goods and services.	21.25	1.45	14.62
5. Technologies related to e-commerce has impact on regulating market and pricing goods and services.	41.11	22.7	14.86

According to the table, drawn above, the value of all t-value ≥ 1.96 , it means the related route quotient for all hypotheses are meaningful. Since, the values of route quotient are positive, it is clear that all alternatives of e-commerce have a direct influence on regulation of the market and on pricing goods and services. In this research, to make sure about the validity, experts ideas about that was received, and also the reliability of the questionnaire was approved through Cronbachs Alpha.



Table 2. reliability of the questionnaire

Scale	Cronbach's Alpha	N of Items
E-Government	.877	8
E-Laws	.842	9
E-culture	.834	8
E-Models	.839	7
E-tech	.885	10
Market Regulation	.754	3

Secondary Hypothesis:

Results and inductions related to main hypotheses have already been illustrated, in this section the results of secondary hypotheses tests were introduced, which are going to be based on structural equation similar to main hypotheses. Given the secondary hypotheses were numerous to summarize them, the information related to hypotheses are shown in the form of structural equations (fig. 3) and the model (fig. 4). For all path coefficient related to secondary hypotheses t-value>1/96, so all quotients at are meaningful, and secondary hypotheses are accepted at level of 0.05. It is noteworthy that all values are positive, that is to say, they directly affect related factors.

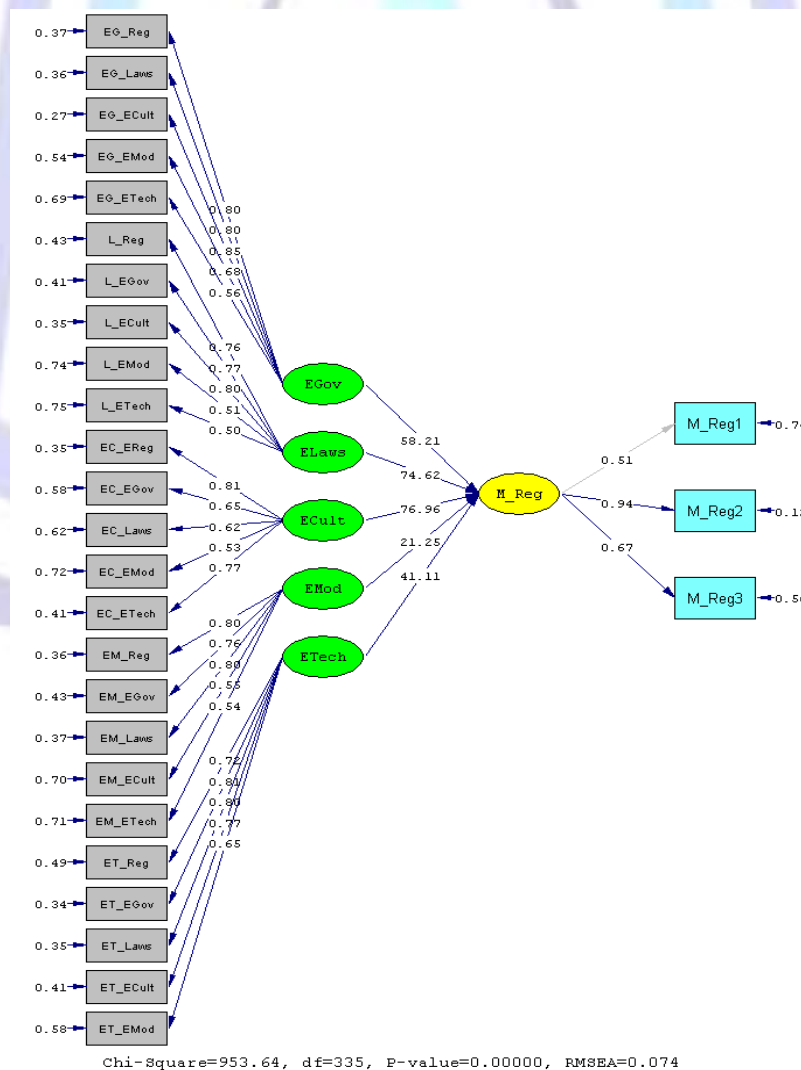


Fig. 3: Standardized quotients of research model

Introduction and analysis of last model of research :

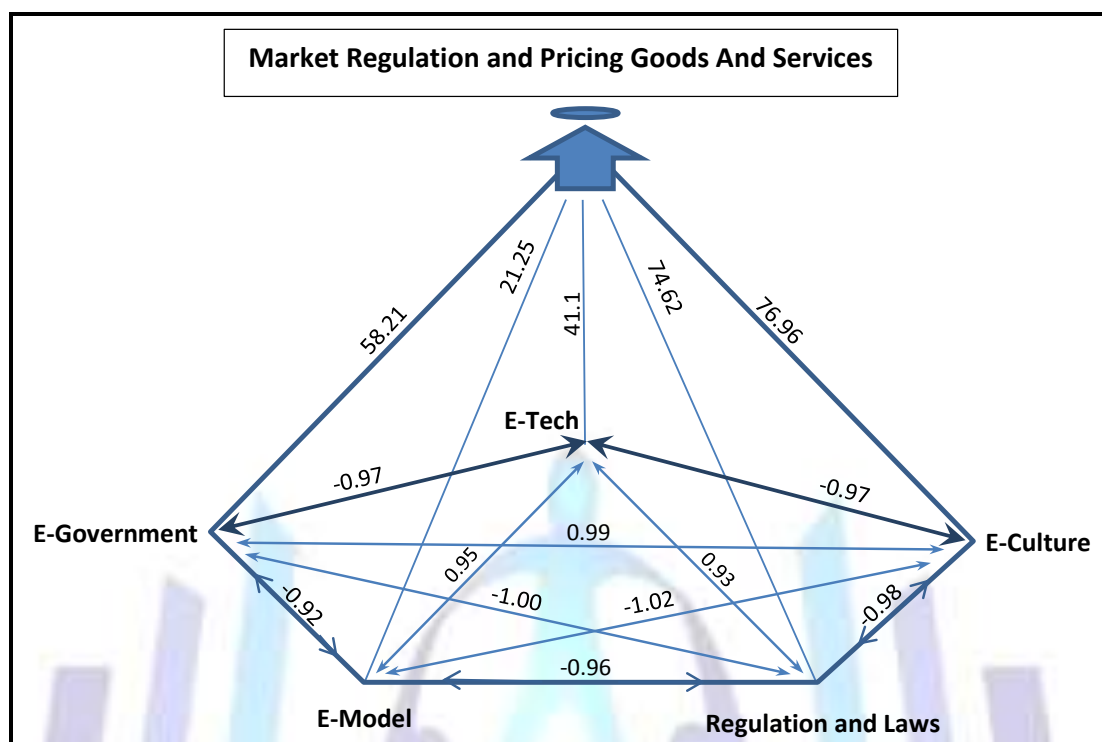


Fig.4- A 3-dimensional model of the research

Indexes of 'goodness of fit' in table 3 has shown that the proportion of the model is measured for fitting data and their placement in a suitable area shows the good fit of models to data.

χ^2/df	Goodness of fit Index (GFI)	Root mean square error of Approximation
2.802	0.990	0.074

As it is seen in the table above all indexes are placed in desirable area because: $\chi^2/df < 3$, $GF > 0.9$, $RSMEA < 0.085$. It means, one can consider to fit the model to the data collected desirable and acceptable. To examine the correlation of factors of study, the results of the study in table '4' illustrates that for all integration quotients $p\text{-value} < 0.05$, so all correlation coefficient at level 0.05 are strongly meaningful. It means all factors in the research, to conclude a pattern for structural equations are ready, enjoy enough integration.

Table 4- The table of integration between influential factors on regulation of market.

		E-Government	Rules and regulations of E-commerce	E-Culture	E-Marketing tools
Rules and regulations of E-commerce	quotient	-0.99			
	p-value	0.000			
E-Culture	quotient	0.99	-0.98		
	p-value	0.000	0.000		
E-Marketing tools	quotient	-0.92	0.96	-0.99	
	p-value	0.000	0.000	0.000	
E-Tech	quotient	-0.97	0.93	-0.97	0.95
	p-value	0.000	0.000	0.000	0.000



Results and Suggestions:

The objective of this research is to offer a model for effectiveness of e-commerce on the regulation of the market and pricing goods and services. Having interviewed experts, the researcher recognized main factors of e-commerce, and, subsequently, designed a model for it. In final stage of research, through detailed examination of collected answers, the research offers practical suggestions in order to help implementation of a model.

1. Considering all 5 factors discussed before, there is a meaningful difference between managers' and sellers', of different guilds point of view. Comparing managers averages of each factor to that of guilds' sellers show that for factors of the rules and regulations of e-commerce, tools of e-marketing and technologies of e-commerce the averages outnumber guilds' sellers. So, from guilds managers' point of view, these factors are located on a higher position. In contrary, the level of other factors, from guilds managers' point of view, is lower than the intended level of guilds' sellers. The results of this part illustrate the lack of belief among managers to the effectiveness of e-culture and e-gov on regulating the market and pricing goods and services shows that serious measures must be taken in this regard. While appointing the managers, the selection of managers, who highly believe in building e-culture, is recommended, or, at least, if any weakness is seen in this part (e-culture) the development of organizational culture and necessary training seem useful.

2. The findings of the research prove that the belief to influencing culture of using e-commerce on e-gov from customers' side has been assessed as weak. They are of the idea that governmental processes is not necessarily influenced by cultural changes. In this regard, to design e-gov processes, a great attention must be paid to cultural features of the society, and the government, through trust building, had better show its affectability from culture.

3. The results of the research showed that the rules are always key factors in e-commerce in regulating market. In effect, this factor is more effective when either simultaneously the culture related to e-commerce is established or people's (customers) comments and tastes are taken into consideration; otherwise, people's culture may make the rules ineffective.

4. The results of research illustrate that technology is an influencing factor in e-culture. Changing or overhauling part of culture is possible through new technologies. It is recommended that officials strive to build an e-culture through making new laws while using new technologies.

5. As for effectiveness of the rules on e-commerce tools in this research, the repliers believe that, given the increase of online-selling sites, the presence of the law of 'online support' for website is obligatory. Regardless of the expansion of the internet use and online activities in the country, specialized courts and lawyers are measures need to be taken in this regard to protect producers' and consumers' rights.

6. The measurement of influence of the area of profession on repliers' point of view shows that individuals' professions have a meaningful impact on their point of view concerning all five factors; for instance, for e-gov, those are in other professions rather than IT scored the highest average of 73.8. those active in IT field scored the average of 43.8. The highest average for the factor of culture was 71.7, scored by those active in other professions. Those active in IT profession scored the factor of e-marketing tools with the average of 43.9. In the end, again, those active in IT profession scored the technology of e-commerce with the average of 41.4, highest score among other professions. Studies show, however, IT people think the cultural influence is so low, other guild think it is a strong factor. In all replies, effectiveness of government and culture are regarded integrated, and other guild believe the government influential in regulating the market. Given point of views of different guilds which are meaningfully different from each other, the necessity of advertisement and specialized training in e-commerce for all guilds is felt.

7. Most repliers are of the idea that most websites are more of formalities, and neither sellers and nor even people do believe in their effectiveness. So the issuance of supportive and encouraging rules to raise the rate of their use is recommended.

8. The gender of interviewees is influential on their point of view towards 'rules and regulations' ($p < .05$) and also to some extent, on their point of view towards government, but not on other factors. By the way, in both cases men see the government and rules more influential than women, which is a reason showing men are more active in the society than that of women.

Suggestions for future studies:

Those interested in examining more of this research either can do research into cultural factors, which can be welcomed by people in terms of using e-gov services or try to find the reason that Iranian websites failing to be influential. Given meaningful effectiveness of the technology on culture, a need to examine the technologies of e-commerce, which can influence the culture of using e-commerce, is felt.

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