Study and Explain the Relationship between Trust, Creating Privacy and Security Mechanisms of E-Commerce

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Abstract— Lack of trust in online transactions is one of the main reasons for poor communications and the versatility is adoption of for e-commerce. Particularly in developing economies and the emergence of transnational, The challenges ahead require that policies regarding privacy and security mechanisms to be provided E-business environment to all countries in the world And awareness in corporate margins And bring confidence to the scenes of their trade Text entered into this business. Everyone to benefit from its advantages. In this paper the relationship between confidence and Establish privacy and security mechanisms for e-commerce development Answer to the challenges ahead.

Index Terms— Trust, Privacy, Security, E-Commerce.

1 INTRODUCTION

INTERNET growth worldwide spider web on land, it has become a small village and the most powerful element defines a digital communications infrastructure. In this paper, along with a variety of tools made, the inventor also developed and tailored to the specific definition has a new icon. Societies at the beginning of the third millennium with a consensus decision of the United Nations in accordance with the terms of the Declaration and Plan of Action defines the information they were called as a citizen. According to experts, the main indicators of its citizens were a specific process applications such as lesson plans in each country’s education classes but riding on global standards for the training of appropriate climate prediction and design of a citizen that he should be familiar with electronic life in the digital age. (Bahram Ranjbarian, 2008) E-Citizen training is specific training to learn to live in an information society using modern technology in an electronic city. He / She trained how to use the Internet and electronic communications limited and extensive media used to communicate between themselves and the people around on their own. He / She learns how to pay your phone bills, utilities, Internet and even electronically or via SMS. How to route traffic control system using satellite tracking is accurate, concise and easier to select the appropriate destination. How to book and plan your day by using systems planned like applications and adjust the time and date and the program regularly and do everything in its time, a citizen who sees e-learning in an e-government e-participation in elections and may contribute to the fate of their country. But the essential thing in the world to create online trust and security mechanisms has certain to link the virtual world of the modern human and we all know that in the passing of the pioneer-
such as confidence building and creating privacy and security mechanisms related not only to draw attention to the world of e-commerce customers will try to prove that the business wants to survive must also embrace the above-mentioned. (Hossein Khanifer, 2004).

3 History Expression

E-commerce is not a new concept and the use of electronic technology in conducting business affairs and business goes back to the previous years. The combination of electronic commerce and in 1970 began in the major companies to form a computer network so they can exchange business information between itself and other manufacturers. This method is Electronic Data Interchange or (EDI) was called. Another method for exchanging e-commerce and e-business transaction that will create an electronic bridge between commercial while e-commerce with less volume of information that was not necessarily in the same format and the deals are exchanged between people. EDI standard format specified purpose commercial massive data exchange between commercial centers were created. On October 26, 1993, President Bill Clinton, America, signed a Federal guidelines require that the minimum possible time, e-commerce for buying and selling goods brought into action in America. Ecommerce its beginnings more than a simple notification was not trading. Everyone would have their own products to advertise on the Internet using WEB pages. Development of e-commerce companies that made it possible to carry out their business transactions in electronic format and according to above 5 percent of the 500 companies in 1996 were exploited to the advantage of electronic commerce. The main deterrent was now turning to the use of the security features on the internet at that time there was still no accepted standard for secure commercial transactions over the Internet. Relationship between technology and business goes back many years. Indeed, a trade boom began technical progress. Around 2000 BC, Fenighian used ship building techniques to be first to get past the lands around the Mediterranean Sea, with these advances for the first time in world history discrete geographic borders to do business and trade with people from other ethnic groups. "Electronic commerce" concept is not new, but in recent years has grown increasingly unpredictable and the main factor which "Internet", Internet super highway of information, communication network among hundreds of millions of computers around the world has a very low background. Usually the money from any community groups:

1) Military, for research in various fields.

2) Traders and companies.

Network systems for each of these groups were fascinating. Military groups due to communication problems at the time of nuclear war and the business group are to find a very attractive market for customers with low cost. The result was that both groups helped to advance the project so that it becomes the exclusive mode and a comprehensive project to provide its services to all people on earth about 800 million people are now using the Internet for about 10 to 20 percent of their monthly is added to this sum. As noted, one of the groups that contributed to the advancement of internet trade group that created a concept called e-commerce. In recent years this fact has been granted to all enterprises, electronic commerce, national interests will have a lot of them, Iran also saw the formation of several websites that we have designed for this purpose. The main things that put technology at our disposal can be pointed to the possible privatization of the service, to do the best possible service to our customers and also have an integrated management system.

4 Review of the Literature and Theoretical Framework

In general, electronic commerce is to provide facilities for customers in order to increase the speed and efficiency in providing services to the local and the process of inter-branch and inter-bank around the world and provide customers with hardware and software that use them do not require any physical presence in the bank, and etc. in every hour of the day (24 hour) through secure communication channels and business processes by ensuring your own, in other words, electronic commerce using advanced software and hardware technologies based on network and telecommunications and information exchange and financial resources that can be used to electronically eliminating the need for physical presence in client locations to business. Most research conducted in connection with the study of social trust are placed in trust activities related to social impact on clients, we've researched the company aims to conduct activities related to social responsibility, what affects customers' trust and organizational trust was then expressed as a mediator and moderator in fact indirectly to influence corporate purposes of activities related to social responsibility on loyalty. In this direction, we used the model in an article called Social influence on the development of e-commerce companies. In this model, social trust, create privacy, security mechanisms are considered as independent variables and dependent variables considered are the development of electronic commerce. (Kropanzo and Babsel, 2005)

What is the definition of trust? Much of the literature related to trust either online or non-online, there is no general agreement about the actual definition of trust. This is due to the lack of agreement on a definition of trust is a multidimensional concept and it is difficult to define. This problem is due in part to our everyday expressions and variables, such as reliability and trust or confidence and trust. Some believe that trust is associated with the behavior. Nielsen says: True confidence is achieved through the conduct of the company's operations with customers. Olson explains: According to the behavior of others, they rely on others to feel that trust is a cognitive choice. If we select our cognitive Lavishes believes that what people have confidence in what areas and under what conditions and do make this choice based on what they consider good reasons and evidence of reliability. Trust changes over time, but it is unclear how much of this change. Literature are conflicting views about whether to build trust over time is difficult or slow or whether trust can be created quickly at
first, however, all agree that a seller’s trust, but that trust is precisely what acts have not yet fully understood. According to the definition of trust, confidence or no-confidence debate whether two concepts are completely separate or that the two are a continuum of the final level (Chain)? Rutter and Vershel argue that these two concepts are basically the same concept. But the two units are located at the end of a continuum concept. New investigators are typically distinguished between trust and distrust. (Khalili Araghi, Maryam, Yaghin Lou, Mehrangiz, 2004).

5 TRUST, CULTURE AND GLOBALIZATION

In the era of globalization, where relevant, through electronic technologies of communication between agents (people or systems) are important trust is even more pronounced and other factors should be considered in establishing and maintaining trust because networked agents can be placed anywhere in the world, “the range and scope of their interactions must be considered in the whole world. Thus, the mutual dependency of the current process only increases the demand for the trust as a precondition for cooperation (Miztal, 1996). Dealing and interacting with strangers is part of the globalization process. But this approach is problematic because it is typically interactive and confidence is rarely strangers and unknown persons or things. Representative of a foreign person is unknown. Space that is culturally defined as unknown in outer space is separated from the familiar world. The whole world is familiar with the elements of those traditions that are twin-concept (Beck, 1994). Local environments of the world are done through the related electronic technologies. Removal and Space Technology (Tapskut, 1997) But if a yield gap - the space, our attention is focused on the complex relationships between local environments) at the same time (and distance interaction (communication attendance) (Giddens, 1990). He concludes that the yield gap - the space in modern societies, the use of expert systems in networked mixed mode communication between different social backgrounds and different areas “at ground level as an overview networking (ibid).

Risk and understanding privacy in e-commerce

Perceived risk is the risk and uncertainty in a shopping environment, where consumers might consider buying it in relation to the serious consequences of a mistake or wrong decision. In relation to perceived security threats that caused the condition, location, or events related to economic problems or network resources in the form of destruction, disclosure, modification of data, denial of service or fraud, waste and abuse (Chen and Barnes 2007). Trust can reduce the level of risk perceived in the electronic exchanges. In terms of perceived risk, a website can be trusted on-line consumers increases by reducing environmental risks and enhance security. In terms of privacy, consumers may expose private data networks that are for their reliability and validity and is known, consumer concerns about the safety and privacy of data and helps to increase trust (ibid.). In an Internet environment, the physical environment than expected, the danger is much less trust due to the fact that there is a major problem in evaluating the product or service that cannot be seen or touched, no tangible evidence of the quality of the product and there is no face to face interaction with sales staff. Risk and danger plays an important role in consumer behavior and the value is used as a factor in explaining information-seeking behavior and purchasing decisions of consumers. Results of experimental studies suggest that risk and perceived risk, reduces the tendency of consumers to purchase goods and services via the Internet (Martin and Camaro, 2008).

6 SECURITY AND PRIVACY

Many people when talking about online reliability are presenting issues such as security and privacy. Security concerns can be a major barrier in online shopping consumers. Although security is an important issue in relation to the trust is not enough to secure an online store. Even if there is a complete system for completely secure transactions, consumers do not need to buy online. Agrees is healthy: we believe that only a secure technology infrastructure necessary infrastructure and trust levels alone are not sufficient for interactive online instant online literature says that major security concern over privacy issues. Thus, for example, consumers are more concerned about how the company will deal with their private information such as email address and telephone number so what type of encryption is used for interaction.

7 A REVIEW OF STUDIES

The following are mentioned in several of the studies have been done.

<table>
<thead>
<tr>
<th>Scholar</th>
<th>Year</th>
<th>Target</th>
<th>Model</th>
<th>Population</th>
<th>Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ozcelik, et al</td>
<td>2008</td>
<td>Investigation led efforts to create a positive atmosphere of trust with organizational performance</td>
<td>Test</td>
<td>229 Entrepreneurs and owners of businesses in Canada</td>
<td>Led efforts to create a positive atmosphere of trust and firm performance, revenue growth, have a positive correlation.</td>
</tr>
<tr>
<td>Hifferman, et al</td>
<td>2008</td>
<td>Relationship marketing and assuring privacy impact on bank performance</td>
<td>Test</td>
<td>221 Relationship managers and branch managers in banks</td>
<td>Relationship between the level of privacy and trust management performance positively and strongly dependent on the financial performance of the bank has branches.</td>
</tr>
<tr>
<td>Jamali, et al</td>
<td>2008</td>
<td>Development and implementation of security mechanisms</td>
<td>Test and measurement</td>
<td>250 Employees operating in Beirut, Lebanon</td>
<td>Difference between the interest rates of e-commerce.</td>
</tr>
<tr>
<td>Doug Bra</td>
<td>2005</td>
<td>Relationship between the compo-</td>
<td>Test</td>
<td>62</td>
<td>Due to the limited sample size, there is a relation-</td>
</tr>
</tbody>
</table>

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8 Research Hypotheses

Therefore, the original hypothesis, we expressed it: There is a relationship between confidence, create privacy, and security mechanisms ecommerce development. This means that having three confidence measures, creating privacy, and security mechanisms ecommerce, e-commerce will expand in the community. The first sub-hypothesis stating that there is a relationship between the creation of privacy and ecommerce development. This means that whatever field of privacy can be provided will contribute equally to the development of ecommerce. The second sub-hypothesis that there is a relationship between the security mechanisms and the development of e-commerce with increased security mechanism for social interest in e-commerce can be increased. The sub-hypotheses three and four, there is also a relationship between corporate social responsibility of business and consumer confidence as well as the trust and loyalty of customers.

9 Materials and Methods

Based on the purpose of the present research, the application of the present study is based on data collection and research on a subset of the descriptive survey research is the correlation.

10 Data Collection Tool (Information)

In the present study, data collection, and data from the instrument and organizational documents with the study of physical and digital libraries and Web Search to collect data on literature research and collect information and data is used to design the questionnaire used was a questionnaire regarding several articles and given them the questions were presented in two parts, the first section contained questions regarding demographic data and responses collected their second section contained questions to measure variables of the research model. Initially, 34 questionnaires were distributed and analyzed in order to measure the reliability of the questionnaire was used to measure the reliability of the questionnaire was changed several times and the final distribution was made.

Validity and reliability of measurement instruments

Validity study is based on content validity. Reliability in this study is the use of internal validity by comparing, it is an internal method to compare the present study, Cronbach's alpha coefficient of Cronbach's alpha for internal reliability through comparison is used.

| TABLE 1 |
| CRONBACH'S ALPHA WAS CALCULATED FOR VARIABLES |
| Variable | Questions | Coefficient calculated |
| All the variables | 18 | 0.824 |
| | 22 | 0.747 |
| Privacy Policy | 6-1 | 0.723 |
| Organizational Trust | 12-6 | 0.821 |

11 Methods of Data Analysis

The present study describes the data and descriptive statistics to analyze data and test hypotheses and inferential statistics were applied using SPSS software.

12 Variables and Their Types

Here we have a dependent variable that is the development of electronic commerce, three independent variables that include building trust and creating privacy and security mechanisms, the effects of these variables on the dependent variable itself are examined.

Operational definitions:

And providing hardware and software to customers who use them do not need to be physically present at the bank and at any hour of the day (24 hour) through a communication channel, safe and reliable operation guide of your choice. E-commerce is defined as facilities for customers in order to increase speed and efficiency in providing services to the local as well as inter-process and inter-banking subsidiaries throughout the world. Reliable means of creating a sense of well-being and sense of security along with others for the sake of privacy, which refers to a space where others are present. Security mechanism is a mechanism to protect the personal assets of the system.

Population

The population of this research, customers and employees of Shiraz Melli Bank branches in the year 2011 has been considered.

Sampling and sample size method

In the present study, we used single-stage stratified random sampling with proportional. Since the population is equal to 100 bank customers and an employee strength of 125 people, as a result: Then the sample is proportional to:

\[
\frac{n_1}{N} = \frac{125}{225} = 0.55, 0
\]

\[
\frac{n_2}{N} = \frac{100}{225} = 0.45, 0
\]

In this case, the sample size for each stratum was determined as follows.

\[
n_1 = 0.55 \times 94 = 51.7 \approx 52
\]

\[
n_2 = 0.45 \times 94 = 42.3 \approx 43
\]

Thus, the clients of the employee 54 people and 43 people were randomly sampled.

13 Hypothesis Test

1- There is a relationship between confidence, create priva-
cy and security mechanisms by developing e-business e-commerce.

**TABLE 2**

**RESULTS OF CHI-SQUARE TEST BETWEEN THE THREE MEASURES AND THE DEVELOPMENT OF E-COMMERCE**

<table>
<thead>
<tr>
<th>Amount</th>
<th>Degrees of freedom</th>
<th>Significant level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chi-square</td>
<td>3.669</td>
<td>3</td>
</tr>
<tr>
<td>Number</td>
<td>97</td>
<td></td>
</tr>
</tbody>
</table>

Based on the above table, the chi-square test of significance level is greater than 0.05, it follows that there is a significant correlation between the three measures and the development of e-commerce.

2- There is a relationship between trust and e-commerce development.

**TABLE 3**

**RESULTS OF KRAMER CORRELATION BETWEEN TRUST AND E-COMMERCE DEVELOPMENT**

<table>
<thead>
<tr>
<th>Amount</th>
<th>Significant level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kramer</td>
<td>0.88</td>
</tr>
<tr>
<td>Number</td>
<td>97</td>
</tr>
</tbody>
</table>

Cramer’s coefficient of correlation (0.88) indicates the relationship is very strong and positive relationship between trust and e-commerce development among respondents.

3- There is a relationship between the creation of privacy and e-commerce development.

**TABLE 4**

**RESULTS OF THE GAMMA CORRELATION BETWEEN PRIVACY AND E-COMMERCE DEVELOPMENT**

<table>
<thead>
<tr>
<th>Amount</th>
<th>Approx. T(b)</th>
<th>Significant level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gamma</td>
<td>0.826</td>
<td>3.134</td>
</tr>
<tr>
<td>Number</td>
<td>97</td>
<td></td>
</tr>
</tbody>
</table>

Correlation coefficient gamma (0.826) showed a strong, positive relationship between privacy and e-commerce development is among the respondents.

4- There is a relationship between the security mechanisms and the development of e-commerce.

**TABLE 5**

**RESULTS OF THE GAMMA CORRELATION BETWEEN SECURITY MECHANISMS AND THE DEVELOPMENT OF E-COMMERCE**

<table>
<thead>
<tr>
<th>Amount</th>
<th>Approx. T(b)</th>
<th>Significant level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gamma</td>
<td>0.751</td>
<td>2.694</td>
</tr>
<tr>
<td>Number</td>
<td>97</td>
<td></td>
</tr>
</tbody>
</table>

Correlation coefficient gamma (0.751) is positive, indicating a strong relationship between the security mechanisms and the development of e-commerce among respondents.

**14 FINDINGS**

There is a relationship between confidence, create privacy and security mechanisms by developing e-business e-commerce. This means that having three confidence measures, creating privacy, and security mechanisms ecommerce, e-commerce will expand in the community. The first sub-hypothesis stating that there is a relationship between creation and development of e-commerce privacy. Privacy is provided background means that the same amount will contribute to the development of e-commerce. The second sub-hypothesis of the security mechanisms and the development of e-commerce are related. Security mechanisms can be increased by increasing public willingness to participate in e-commerce. The sub-hypotheses three and four, there is also a relationship between corporate social responsibility of business and consumer confidence as well as the trust and loyalty of customers.

**15 COMPARISON WITH OTHER FINDINGS**

Findings of other studies mentioned in the literature on the subject to confirm this finding.

Summary: Results show the confidence building and create conditions privacy and security mechanisms Ecommerce be seen in public willingly embrace it will be rising. The only way out of stasis and most businesses are still considering three criteria stated. Electronic commerce revolution is the effectiveness of the method. To all aspects of e-commerce vendors the opportunity to supply the world market with their goods to more than 32 million buyers can compete with the lowest cost. The Internet is growing rapidly. Any change in society requires a transformation in the structure and rules and traditions to be suitable to accept this change. E-commerce as well as developments in the areas of business and information which, by way of buying and selling goods and information transfer institutions has changed. For the development and adoption of electronic commerce, it is necessary to provide the prerequisites for the development of this technology, including the prerequisites, it can be noted that the telecommunications infrastructure, legal and safety issues, as well as messaging and electronic data interchange.

**REFERENCES**
