

Modeling the Explanation of the Components Influencing on Customer Trust in Electronic Commerce

Ali Akbar jowkar

Assistant Professor, Faculty Member of Department of Business Administration of Payame Nour University, Tehran, Iran

Mehran gholami

Faculty Member of Department Accounting and Business Management of Islamic Azad University of Andimeshk and Phd Student Department of management Payam-e Nour University, Iran

Abstract – Along with the increase in goods trade and services through Internet and World Wide Web, trust creation has become very important in electronic commerce. Trading through Internet is associated with some risks that the most important is lack of trust between the seller and the buyer which refers to lack of physical presence of the seller and the buyer in the business location, lack of possibility to check the goods and the sale location before the purchase takes place or buyer's lack of access to goods just at the time of purchase. Therefore, creating trust in customers by itself is influenced by various factors. Therefore, the aim of the current study is the identification and explanation of factors influencing on customer trust in electronic commerce. The current study is done on the basis of a practical research goal and how to obtain the required data that is a descriptive correlation research type. The statistical society of the research includes some of the customers of online stores in the country. The sample size in this research equals to 384 people and sampling is done through simple random method. The data collecting tool for this research is questionnaire that we used the experts and professors' opinions to determine its validity and Cronbach alpha coefficient to determine its stability. To analyze the data in this study, we used Kolmogorove and Sminov tests, Confirmatory Factor Analysis and SPSS and LISREL software. According to the findings of research, the company features and the website substructures have the most influence on the customer trust in electronic commerce and other variables also (personal features of customers and the interactions between customer and company) have influenced significantly on the brand equity.

Index Terms – Customer trust, electronic commerce, brand, invisible assets.

1. THEORETICAL BASIS

In the knowledge-based economy age, the companies' value creator activities are not dependent to their visible assets, but the companies' ability in the application of invisible assets forms their main power in creating values. The fast development of information technology has led to the emergence of a phenomenon called electronic business. The emergence of electronic business changed the method of

traditional businesses (Bashiri, 2012). The electronic business is a powerful concept and flow that has changed today human life. Electronic business is one of the objective indicators of the information and communication technology revolution in the realm of economics. This type of business is developing fast due to the abundant advantages and interests it provides for human. We can definitely claim that electronic business has eliminated many traditional business restrictions and has not only changed the shape and appearance of traditional business, but the content of the business; a change based on any action and opinion in the realm of economics. The virtual markets, passages and shops have not occupied any physical place and it is possible to visit and walk in them in each moment and from each part of the world, without leaving the house; the choice and purchase order of goods in the virtual shop-windows in unknown points of the world, being advertised on virtual web, is provided through online payments. One of the most important invisible assets of companies especially in electronic commerce zone is the trust issue. According to a research, about 80 percent of assets in the world large companies and economical firms are invisible assets and moral spiritual values (Khodadad Hoseini, 1388). One of the main reasons for the significance of this concept is its strategic role in obtaining competitive advantage in the market. Actually, customer trust in companies is considered as an asset for the company that increases the cash flow in business. In other words, the more the customer trusts in products and services of the company, the more interests the company obtains on the consumer side. Therefore, continuous observation and control of this concept is an essential step in its effective management. In the current study, regarding the increasing spread of information technology and the application of online services in daily affairs like electronic commerce in the country, we investigate the effective factors and components in creating and maintaining customer trust in the electronic commerce field.

1-1 Electronic Commerce

Today, the Internet has become a major venue for business and corporate marketing. E-commerce, one of the new achievements of the information age, has greatly changed world trade. It has changed the rules of the game and has created amazing advantages in business practices (Delon, 31: 2004). E-commerce in the general sense is the acquisition of customers and traders for trading by automating transactions, exchanges, communications, and interactions by communicational and computer technology in pursuit of economic goals. Kolkata and Robinson (2000) defined e-commerce as a deal through digital media. The main feature of this type of business is the facilitation of business processes, the elimination of unnecessary and unprocessed processes in business affairs and reducing costs by improving and improving coordination, reducing administrative costs, especially the cost of correspondence, as well as improving market access and increasing diversity for customers.

Meanwhile, new communication technologies such as the Internet, Extranet, e-mail, and mobile phones are instrumental in the development of e-commerce. In the other definition, e-commerce is a form of business-driven business, which may include product, service or product information. An important feature of e-commerce is the fluidization of business practices and the cost of doing business. Studies show that the use of e-commerce creates 21 to 70 percent savings in the cost of various activities (Rahman Serasht, 91: 2009). E-commerce also offers many benefits to customers, such as increased customer choice, the possibility of twenty-four hours Purchase and quick access of customers to the required information (khodad Hosseini et al, 2009).

1-2. Customer Trust in E-Commerce

Trust is a complex concept that has been extensively investigated. There are many definitions of trust. The multiplicity of trust definitions in the theoretical texts of the subject may be due to two reasons: first, trust is an abstract concept. And sometimes synonymous with credentials, reliability or assurance. Second, trust is a multifaceted concept Which has different dimensions of perception, sensory and behavior (Latifi and Momen Kashani, 2010). Trust is one of the most important structures in the analysis of exchange relationships; for example, in the relationship of commitment-trust in marketing literature, Variable trust is effective, which creates confidence in the relationship of interactions between the parties (Morgan and Hunt, 1994).

According to Webster's culture, trust depends on individuals, objects, dependable dependency on the attribute, ability, power and integrity of an individual or object. Variable trust is effective, which creates confidence in the relationship of interactions between the parties (Morgan and Hunt, 1994). According to McNeight and Chorani (2002), trust means belief,

and willingness to trust. Rousseau et al (1998), Trust is a psychological state, according to which a person accepts a degree of probable vulnerability according to expectations of his own intentions. (Van, 2009), trust is the belief that one's promise is reliable and the other side will act in its exchange of obligations. Chen (2012) It is also believed that trust is a reliable service provider that acts on its own. (Gefen, 2000), trust in Internet services, ie acceptance of possible damages along with the sense of security.

Customer trust as the basis of the success of e-commerce, has found widespread acceptance, as in various studies, lack of trust is one of the major barriers to the lack of e-commerce development. McNeight (2002) In an economic relationship, three factors of constructing trust with the buyer are structural guarantees (security of the sales environment and advertising), The degree of reputation (name of the seller) and the quality of its delivery. rosta and colleagues (2009), It also considers trust as one of the vital components of e-commerce and they believe that trust creates the social space that organizations can operate in that space.

The trust of the customer means the confidence of the exchange partner and in the online environment, the risk of trust is greater than the physical space exchanges. (Karimi, Sepandarand, Haghshenas and Farzaneh, 2012). Therefore, many experts, gaining customer confidence has always been one of the primary goals in establishing long-term relationships with customers in e-commerce. Trust is considered as an important component in the study of marketing relationships. Trust is the background and precondition of many business transactions, because it can reduce the uncertainty created by affiliation with others. Trust is a vital and important factor in many business activities. Especially when the trustee is dependent on the trusted party and has little control over him (Panahi Vanhani, 25: 1393). Therefore, it can be said that in a world where customers' loyalty to products and services is decreasing, the strongest way to protect a competitive position is to have relationships based on trust and trustworthiness with customers. Meyer et al. (1995) combined the three elements of trustworthiness into an organizational trust fabric model. These elements are merit (ability), integrity and benevolence. According to this model, trust depends on the perceptual interaction that is on merit (ability), Integrity and benevolence are generated by the perceptualist. This trust is also influenced by the inner will of the individual to trust others (McNeight, 35: 2002)

2. BACKGROUND RESEARCH

Many studies in the field of e-commerce have looked at the issue of trust in particular. Because in the online environment, the risk is greater than the trust in the physical space (Karimi, 135: 2012). The following is a summary of the results of research conducted in the area of customer confidence in e-commerce in Table 1.

Table 1. Previous research

| Results | research fellow | |
|---|--|----|
| The impact of different sources of trust, that is, consumer characteristics, company characteristics, website infrastructure and interaction with consumers, they assessed the dimensions of trust, ie competence, integrity and benevolence. And found that consumers are more likely to buy online in high-confidence consumers. | Oliouira et al. (2017) | 1 |
| In the multidimensional axis process model, identifying the factors affecting the build-up of product dimensional trust (product features that enhance the buyer's trust, such as: Popularity of brand, quality, availability and product diversity and exchange Features such as payment methods and after-sales services that make the exchange of products reliable. | Lalintouren et al. (2017) | 2 |
| After-sales service for the product, as well as the availability of specific policies Consider the purchase of purchased goods or services in increasing the confidence of customers in e-commerce. | Wingartner et al. (2015) | 3 |
| Normal status, information quality, website technical techniques, structure guarantee, Ease of use, usefulness, features of pleasure comprehension, beautiful appearance of the website, customization of products and services, Providing knowledge and skills to the customer has a positive impact on the trust of the customers and the third party and the feedback mechanism. | Oyoy and the CIA(2008) | 4 |
| Brand Factors (Fame), Website Factors (ease of use, control, usefulness, website fun) Positive and customer factors (experience, perceived risk, Internet awareness) have a negative effect. | Qing Yun and Colleagues (2009) | 5 |
| The quality of web information, website experience, security has a positive role in increasing customer confidence and privacy has a negative role. | Takur and Sami | 6 |
| Quality of information, perception of security, privacy, reputation, familiarity, tendency to trust, Awareness of the Internet has a negative effect on the customer's electronic trust and economic and social influences | Kim and colleagues (2008) | 7 |
| Individual, organizational, interactive, external environment and variables related to system trust | Zhiang Feng (2005) | 8 |
| Trust can be considered as an intermediary variable to increase the emotional commitment of online banking recipients. | Saidnia (2011) | 9 |
| The findings confirm the direct effect of efficiency on the quality of the system, the quality of information and the quality of services. Also, the results show the direct effect of perceived security on the quality of the system and the quality of services | Asgari Heidari (1394) | 10 |
| Web-based and perceived security has an impact on trust and satisfaction, as well as the cost of satisfaction, but the cost of trust did not work. | Turkesty, (1394) | 11 |
| Maleism / Womenism affects customer confidence in online shopping through customer perception of the company's reputation Customer perception of the size and credibility of the company also affects customer trust in online shopping. | Nejadshokohi and doaei (2014) | 12 |
| Confidence in the system, the influence of the economy-social, self-efficacy, individual dimensions and website dimensions have the most positive impact on the trust of customers. And perceived risk has a negative effect on trust, but its impact is not so great Not significant. In addition, organizational dimensions and interactive dimensions do not have a significant impact on customer confidence. | Kamali Dehkordi and Khalili Berkoyi (2012) | 13 |

2-1. Research operational variables

In this research, factors that may affect the customer's trust and satisfaction in the field of e-commerce are divided into four main sections:

1. Customer Characteristics:

Consumers are different and these differences can affect the confidence of online consumers. Friedman has pointed out that people can participate in similar virtual online interactions and again completely distinct judgments about whether the

interactions are trustworthy or not. From the standpoint of the trusted person, there is an expectation that the other party (trusted) will be self-honest, Openness, merit and compassion and stability, and does not behave opportunistically. In the event of a breach of trust from the other party, the trustee will suffer a serious injury or serious injury. Therefore, the expectation of a trusted person regarding the positive behavior of the trusted person should be accompanied by the possibility of harm to the trustee due to a breach of his trust. Vulnerabilities and expectations are a trusted variable characteristic (Gifen, 725: 2000). Personality factors that affect the level of customer confidence in online shopping can be divided into two broad categories: a. Individual attitude: The concept of attitude has been used in many consumer behavior studies and in most of its related models. The attitude is the main predictor of acceptance and is defined as a general assessment of a person from a concept (Peter, 2010) And is the determination of a person's positive or negative behavior and includes his differing beliefs about the consequences of that behavior. Akbari et al. (2015) believe that in online stores, internal factors such as attitudes, habits and perceptions affect the willingness of individuals to make online purchases. And thus provide consumers with a positive and positive attitude toward online shopping in a competitive market.

B. Individual Trust in Online Shopping: Customers' intention to buy online refers to their willingness to buy from online stores. Typically, this factor is measured by the customer's desire to buy and repeat it. The desire of customers to buy online examines a series of questions about the likelihood of customer return to a sales website.

It is believed that the attitude of customers affects the intention to buy online and eventually affects the transaction. The attitude of customers to online purchasing is a multidimensional one and is also conceptualized in thematic literature in many ways. In the first dimension, this construct assumed the customers of the Internet as a shopping channel The second dimension refers to the customer's attitude towards a particular online store, such as the amount of shopping attraction from a particular store (Yoshagi, 22: 2015).

2. Company Characteristics:

One of the customer's preferences in choosing a product is a credible and identifiable brand name. In many markets, the brand creates a special identity for the product owner and links them to a specific group of people. The fact is that brand names, such as capital, technology, and raw materials, contribute to creating added value for an organization and hence, brand management has become one of the most important roles of today's executives (Bashiri and Yousefi, 2012). Generally, brand is an important relational tool in the company's customer relationship management suite. Brands are credible signs that cause So companies are honest about their product and handle complaints that they are asking. Brand credibility is defined as

the credibility of product information in a brand and its creation requires a consumer perception of the ability and willingness to deliver the goods / services promised (Nateq, 42: 2005). In the case of online shopping, the perceived reputation of a vendor indicates that it is significantly related to the seller's confidence in the seller. At the same time, consumers are exposed to the facts created by the company and it is possible Consciously or unconsciously affect attitudes and beliefs, and these remnant effects in the minds of customers may be affected by the company's restructuring of the company's mental image and its brand recognition.

3. Customer and company interactions:

Participating in a business-to-business relationship in e-commerce leads to a customer affiliation with the Web vendor in providing services and products. While the benefits and ease of use of the website encourage the customer. On the other hand, it's worth taking in to assess whether it loses what it earns. In digital stores, online trust deals include one-to-one relationships (between buyer and seller). Trust occurs when the buyer believes that the trading partner will behave in good faith and in an acceptable manner. Although acceptance of trust involves accepting specific risks (Delon, 39: 2000). One of the things that affects customer interactions and customer care is security. Security is the most important factor for users to buy goods and services on the Internet. If users find that the security of their Internet experience is not being sufficiently provided, they probably will not trust the commercial web site. Without trust, the relationship between buyers and sellers on the Internet will not be created or continued. Therefore, in order to protect our Internet customers, we need to know how to create security and what keeps it in the e-commerce environment. Security is made up of two things: 1. Securing the use of the network to transmit important information. 2. Feel secure in engaging with the company (or with the service provider). Therefore, to ensure security, e-commerce companies must convince users that the network is a trusted place to engage in and we need to prove that the interaction with this company is safe and secure. commercial operations. The first one can be done by informing users about the security features that are available on the network, for example, Digital certificates, secured and reliable service providers. However, providing users with emotional security (the second one) has wider implications, including protection from crime, privacy violation, and errors. Hence, companies must convey the fact that they are implementing technologies and procedures that prevent computer crime, they are always loyal to the principles of privacy and that their systems are reliable because they always allocate enough resources to correct the effectiveness of any errors that arise.

4. Website Infrastructure:

The website infrastructure is the ability to use a website on a general basis, including ease of use, the quality of site design is the level of avoidance and user satisfaction (Flavio et al.,

2006). The information that sites provide are divided into two categories: 1. Information about goods that is provided by the seller to the customer, for example, answers to common questions or information on how to order products to be requested. In the event of high quality of product information and service provided by the seller, a long-term relationship is established between the buyer and the seller. 2. Technical characteristics of the site and how it is designed to play an important role in customer satisfaction. It is imperative that the buyer easily searches the site to quickly access the desired information. Generally, ways to effectively influence the trust of website infrastructure are divided into two different structures:

a. Quality of service:

Quality is part of the concepts that have different meanings in business literature and can be viewed from different aspects. But from a customer's point of view, quality is one of those characteristics and product attributes that affects the ability to create customer satisfaction. The quality of service refers to the level of user satisfaction from the service of the website, including the provision of online services (Services such as ease of ordering and feedback in response to customer complaints) and offline support (Services such as quick delivery of products or the rapid provision of services to customers) (Delon & McLean, 2004; kalifeh and Liu 2007); Santos (2003) considers the quality of e-services to include perceptions, judgments, and customer evaluations of the quality of services provided by a virtual market.

Zaythema (2004) also defines the quality of electronic services as a hospital, which helps a website to buy, sell, and deliver effective and efficient goods and services. This definition determines the quality of the electronic service from the pre-purchase stage (Use of product information, ordering information and personnel information support) starts up to the post-purchase stage (Delivery, customer support, completion and post-dispatch) continues (Rajabi et al., 1392). In fact, the quality of e-services is the most important factor that can encourage customers to use specific e-services (Fascenette & Coez, 2006).

Researchers have studied the various dimensions of the quality of electronic services. As an example, Cristobal and others (2007); Web design, customer service, credit, order management, fascinate and queas (2006); graphic quality, layout, selection attractiveness, Information, ease of use, technical quality, dependability, job advantages and emotional benefits. Young and Fang (2004); Responsiveness, dependability, Credibility, competence, accessibility, appropriate behavior, communication, information, responsiveness and website design. Parasuraman et al. (2006); Efficiency, Usability, Evolution, Privacy, Responsiveness, Compensation, and Connectivity.

B. Customer Satisfaction:

Customer Satisfaction is the result of a consumer's perception of products, services, and a comparison of its performance with expected performance. Customer satisfaction can be the product's performance in accordance with customer expectations. Customer satisfaction is the customer satisfaction level of support for receiving and sending orders for goods or services, after sales services, The cost of goods or services, the quality of website content, the speed of the website, the reliability of the website, the ease of use of the website, financial security, personal secrets (Lee, 2007). In examining electronic satisfaction, it should be noted that electronic satisfaction is achieved by a set of factors and conditions. Hayes and Sizminsky (2000), Shopping convenience, product related factors, site design and finance are factors that affect the e-commerce of the parties. Lee and Turbon (2001) Support agents for receiving and sending orders, customer service, pricing (including basic purchase costs, ongoing product acquisition costs and upgrade and product upgrade costs) Web sites (speed, quality of content, ease of use) make security (financial, personal secrets) effective in electronic satisfaction. Mills (2002), interaction with the website (design, performance or website access, website security), The perceived quality of the website service (including the amount of website permission to track orders and purchases and respond to customer demands, Website trustworthiness and motivation to buy) and the perceived value of the website for the customer (Including website dating, shopping convenience, transaction value) as factors influencing customer satisfaction.

2-2. Conceptual model of research

In this research, we examine the existing models on the factors affecting the trust of customers in electronic businesses A model for investigating and measuring the impact of factors such as customer personality characteristics, Corporate features, customer interactions, and company and website infrastructure.

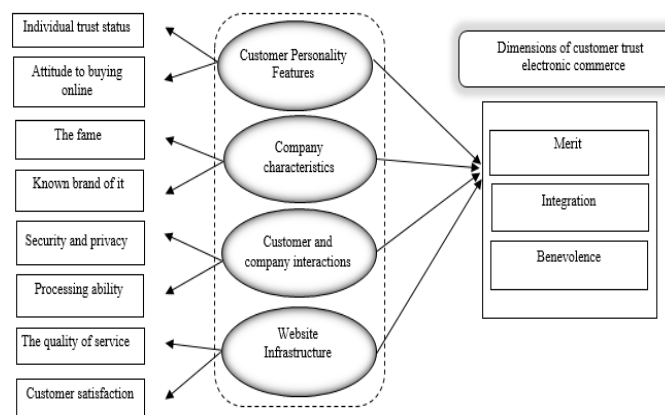


Figure 1. Conceptual model of research

3. RESEARCH METHOD

This research is based on the applied objective and in terms of data gathering method. The statistical population in this research is some of the customers of online stores in the country. In this research, an unlimited statistical society has been used to obtain sample size from the Cochran formula for approximate and unlimited communities and a simple random sampling method. Accordingly, with confidence 95%, standard deviation of 0.05 and error margin of 5% + + sample size were determined 384 people.

$$n = \frac{z^2 pq}{d^2} \qquad n = \frac{z^2 P(1-P)}{d^2} = 384$$

95% – Z Score = 1/96

P= 0/05;

d= +/-%5

In this case, n sample size, N, volume of population (population, city, province, etc.); Z: The value of the normal unit of the standard unit, which is 96% at a confidence level of 95%;

P, the proportion of the population with a certain attribute;

d, the value of the error or error rate that is usually equal to 0.01 or 0.05;

q = (1-p): relative to the population without a certain attribute;

It should be noted that if p and q are not available, it can be considered as 0.5, in which case the variance reaches its maximum value. The data gathering tool in this research is an electronic questionnaire, which is linked on the site of electronic sales sites. To confirm the validity of the questionnaire, the Cronbach's alpha coefficient test was used to determine the reliability and its value was calculated to be higher than 0.7 for all variables. In this research, data analysis was performed using SPSS 16 and LISREL, regression and structural equations.

4. FINDINGS

4-1. Descriptive Statistics

The descriptive findings of the general characteristics of the respondents include gender, age, educational level and place of residence, as shown in the table below:

Table 3. Results of Inferential Findings of the Research

| Frequency | Number | Demographic indicators | |
|-----------|--------|-------------------------|--------|
| 36/71 | 141 | Female | gender |
| 63/28 | 243 | Man | |
| 29/94 | 115 | Between 20 and 30 years | age |

| | | | |
|-------|-----|-------------------------|---|
| 42/70 | 164 | Between 30 and 40 years | |
| 27/86 | 107 | Older than 40 years | |
| 12/58 | 35 | Under the diploma | Education level |
| 38/54 | 148 | Diploma | |
| 27/38 | 105 | Bachelor | |
| 22/39 | 86 | Masters and higher | |
| 42/96 | 165 | Less than 1 year | Relationship with novin Insurance Company |
| 47/48 | 132 | Between 1 and 3 years | |
| 12/76 | 49 | More than 3 years | |

4-2. Inferential statistics

4-2-1. Normalize the distribution of data

To assess the normality of the data, the Kromogran-Smirnov test was used. This test, called the K-S test, is one of the most popular fitness tests for normal distribution. This is a two-way test, and its null hypothesis is that in the existing sample, the data has a normal distribution. In this test, if the significance level is less than 0.05, the assumption is zero and if it is greater than 0.05, then the assumption is accepted. The test results are shown in Table 4.

Table 4. The results of normal distribution of factors

| Significance level | Ks test | Number | |
|--------------------|---------|--------|-----------------------------------|
| 0/321 | 0/941 | 384 | Customer Characteristics |
| 0/824 | 0/597 | 384 | Company characteristics |
| 0/817 | 0/658 | 384 | Company and customer interactions |
| 0/809 | 0/581 | 384 | Web Infrastructure |
| 0/235 | 1/143 | 384 | E-trust customers |

4-2-2. Fit fit test for structural equation model

Using the general indexes of fitting, we can answer the question that, regardless of the specific values reported for the parameters, in general, is the compiled model supported by empirical data collected? If the answer is yes, the model is acceptable. Otherwise, you should try to correct it. To analyze the hypotheses, first of all, a theoretical model developed for each hypothesis must first be fitted to determine that the collected data to what extent does the theoretical model support? To do this, we must examine the χ^2 statistic and other suitable criteria for fitting the model. Accordingly, it is a suitable model that has the following optimal modes:

- ✓ The less χ^2 test is better because it tests the difference between the data and the model;
- ✓ GFI and AGFI tests should be 90% higher;
- ✓ The lower the RMSR test, the better, because the test is a measure of the average difference between observed data and model data;
- ✓ The T-value of 96/1 should be greater or less than 1.96, the hypothesis is zero and the hypothesis 1 is verified (Nateq, 1385).

Table 4. Results of good fit of the structural equation model

| Result | Amount calculated | desired limit | Indicator | Model fit criteria |
|------------|-------------------|---------------|-------------|-------------------------------------|
| acceptable | 3 > | 1/32 | χ^2/df | X 2 Relative |
| A good fit | 0/1 > | 0/033 | RMSEA | Root mean squares approximation |
| acceptable | About zero | 0/061 | PMR | Stems of the remains of the remains |
| very well | About one | 0/95 | NNFI | Fitness softness index |
| very well | 0/90 < | 0/93 | NFI | Normal fit index |
| very well | 0/90 < | 0/96 | CFI | Adaptive fit index |
| very well | 0/90 < | 0/94 | GFI | Fitness Index |
| very well | 0/90 < | 0/97 | RFI | Relative fit index |
| very well | 0/90 < | 0/98 | IFI | Additional fitness index |
| very well | 0/90 < | 0/93 | AGFI | Adjusted fitness |

According to the results presented in Table 4, the theoretical model of research is well suited.

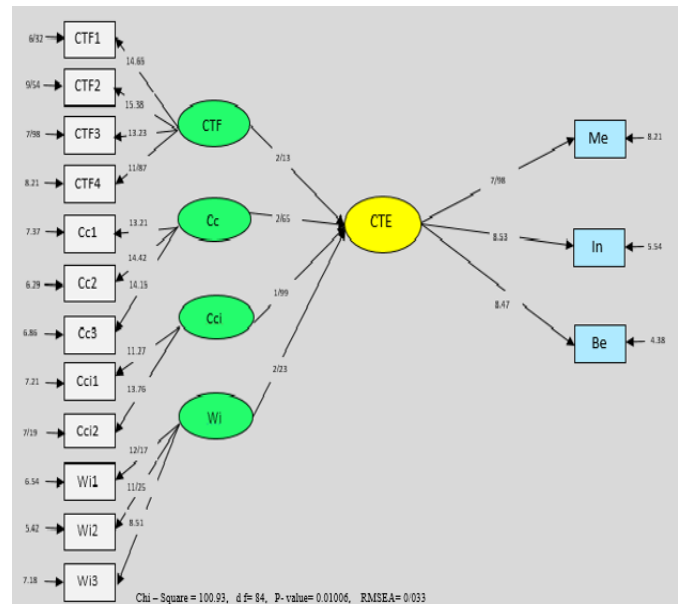
4-2-3. Test of research hypotheses

To test the main hypotheses of the research, the conceptual model of the research has been used in the form of meaningful coefficients.

Figure 1 shows the significance of the coefficients and the obtained parameters. The structural model is the factors affecting the customer's trust. The obtained coefficients are significant at a time when the value of their significant test is 1.96 and 1.96, respectively. Based on the results, testing the first hypothesis on the significant effect of customer personality traits on customer confidence in e-commerce Using the structural equation model, it is shown that the structural model is fitted. Considering the significant coefficients and the obtained parameters, the coefficient of significance between customer's personality traits and customer trust in e-commerce is equal to 2.13, Therefore, given that the obtained coefficients are significant at a time when their significance test values are

greater than 1.96 and smaller than 1.96, It can be admitted that customer personality characteristics have a positive and significant effect on the customer's trust in e-commerce.

Graph 1. Model of Analytical-Factor Model in Significant Factor



This finding is in line with the results of Kim et al. (2008), Jian Feng and Chekka (2005) and Kamali Dehkordi et al. (2012). In examining the second hypothesis, the significant effect of the company's characteristics on the trust of customers in e-commerce was studied. The output of the software showed the suitability of the fitted structural model for testing this hypothesis. Also, a significant correlation between the characteristics of the company and the confidence of customers in e-commerce is 2.65, and given that the obtained coefficients will be significant with a meaningful test value of 1.96 and greater than 1.96, Therefore, the characteristics of the company have a positive and significant effect on the customer's trust in e-commerce. The result is in line with the findings of Linttoren et al. (2017), Wingatner (2015), Yoon Kwin (2009), Kim et al. (2008), the splendor and prayer race (2015). In the third hypothesis, the meaningful effect of customer and company interactions on customer confidence in e-commerce, the output of a structural equation model indicates that the fitted structural model is appropriate. Regarding the significance of the obtained coefficients and parameters, the structural model of customer and company interactions on customer confidence, given that the obtained coefficients will be significant when their significance test is larger than 1.96 and smaller than 1.96, The significance coefficient of 1.99 in Fig. 1 shows the significance of this relationship. Therefore, the structural model demonstrates the significant impact of customer and company interactions on the trust of customers in e-commerce. The findings of this study are consistent with the results of the

OIE and CIA studies (2010), Zeng Feng et al. (2005) and Turkestan and Mafak (2015). In testing the fourth hypothesis, the significant effect of website infrastructure on the trust of customers in e-commerce, the structural model is well suited for software output. Also, according to Table 1, the coefficients and parameters obtained from the structural model of the website infrastructure on the trust of customers in e-commerce is equal to 23.2. So, given that the coefficients are significant when the significance of their test is greater than 1.96 and smaller than 1.96, this hypothesis is also confirmed. The results of this hypothesis are consistent with the findings of Oliouira et al. (2017), Linthorne et al. (2017), Oyou CIA (2010) and Kamalie Dehkordi (2012).

5. CONCLUSIONS AND SUGGESTIONS

The results of this study show that four variables of personality characteristics of customers, company characteristics, Customer interactions and company and website infrastructure have a significant effect on customer confidence in e-commerce. Among these variables, the characteristics of the company and the website infrastructure have been the most influential on the trust of customers in e-commerce. And other variables (personality traits of customers and customer / company interactions) have significantly affected brand equity. Considering the fact that in this research, hypothesis analysis was performed using LISREL software According to this, if the model is larger in T-value mode than 96/1, then the studied population can be generalized, Therefore, the currency of this model can be used as a model of factors affecting the trust of customers in e-commerce. Also, according to research findings, the following suggestions are presented, considering that it is one of the most important issues in the field of e-commerce. Building a trusted environment for e-commerce can be positively impacted and will create a sense of trust from them when using electronic payment systems. Hence, considering the importance of security for users that are mentioned in the third hypothesis (client and company interactions) Adopt a privacy policy by e-shop owners by obtaining an electronic symbol and a certificate from trusted institutions. Adopt a privacy policy by e-shop owners by obtaining an electronic symbol and a certificate from trusted institutions. Which can be described as brand strength. Brand strength is one of the most important factors in trust and the first condition is the creation of a strong brand, it is a powerful memory for consumers. It is therefore recommended to the owners of online stores with the right advertising, highlight your brand and brand in the minds of consumers. Also, because brand commitment leads to psychological dependence on consumers, Managers need to increase their brand strength and reputation by taking into account the emotional needs of users, and take every opportunity to innovate in this field. Use attractive ads to motivate visitors from the site in addition to enhancing the commitment of current users, it can be effective in informing and attracting new users.

6. PROPOSALS FOR FUTURE RESEARCH

This study, like other researches, has not been disturbed. Internet searches for online store sites and time constraints are one of the most important limitations of this research. Therefore, due to the limitations mentioned, it was not possible to examine all of these variables and factors affecting the trust of customers in e-commerce. Therefore, considering that the variables studied in this study cannot explain all changes in customer confidence in online shopping. And there may be other factors and variables that affect the trust of customers in e-commerce; Provides an opportunity for further research and complementary research by other researchers. In addition, the model used in this research can be tested in other societies.

REFERENCES

- [1] Latifi, Fariba, Momen Kashani, Noushin (2010), "Electronic Trust: Investigating the Role of Internet Shopping Experience and Customer Knowledge on Information Uses and Security Mechanisms, "Journal of Business Research, No. 55, 267-235.
- [2] Panahi Vanani & Sha'ani, A Study of the Effect of Delightful Services and Trust on Customer Loyalty. Journal of Marketing Management / Winter 2015, Issue 25 Khudaddad Hosseini, Seyyed Hamid Shirkhodaee, Mibetanatayagh, Sedallah (2009). Investigating Effective Factors on Customer's Trust in E-Commerce. Chapter Letter of the Moderator Human Human, Volume 13, Number 2. Pages 118- 93.
- [3] Rahman Sarshat, Hossein Jafarpour, Mahmoud (2009). Providing a conceptual model of online shopping and evaluating it at universities in the country. Journal of Research Letter of Commerce, No. 52.
- [4] Nategh, T. (1385). "The Effect of Social Capital on Knowledge Management", Master's Degree in Public Administration, Allameh Tabatabaee University, Tehran.
- [5] Hazaghi, Fahimeh (1394). The impact of e-branded products is on persuading customers to buy online. New Research in Humanities, Second Year, No. 1.
- [6] Bashiri, Meysam and Yousefi, Masoumeh (2012), E-brand creation using Strategy 3, E-government Monthly, No. 23.
- [7] Karimi, M.R, Sepandarand, S. & HaghShenas, F. (2012). Study of the Effects of Customers' Perceptions of Security and Trust on their Use of the Agriculture Bank of Iran's e-Payment System. journal of Information Technology Management, 4(11): 135-154. (in Persian).
- [8] Delone, W. H. & Mclean, E. R. (2004). Measuring e-commerce success: applying the systems success model. International Journal of Electronic Commerce, 9(1): 31-47.
- [9] Gefen, D. (2000). E-commerce: The role of familiarity and trust, Omega, 28 (6): 725-737.
- [10] Sichtmann, C. (2007). "An Analysis of Antecedents and Consequences of Trust in a Corporate Brand", European Journal of Marketing, Vol. 41(9/10).
- [11] Morgan, RM and Hunt S. D. The commitment trust theory of relationship marketing, Journal of marketing 1994; 58: 20 - 38.
- [12] McKnight, D.H. & Chervany, N.L. (2002). What trust means in e-commerce customer relationships: an interdisciplinary conceptual typology. International journal of electronic commerce, 6(2): 35-59.
- [13] mayer R. C., Davis J.H., Schoorman F. D. (1995). Anintegrative Model of organizational trust. Acad. Manage. Rev. 2: 709-34.
- [14] Powers, Jennifer goodall (2001). The formation of interorganizational relationships and the development of trust, PHD dissertation, USA, State University of newYork. Procedural and Distributive Justice: The Role of Trust. pp. 390-413 in Trus
- [15] Lee, M.K.O. and Turban, E. (2007), "A trust model for consumer internet