Surveying The Reasons Of The Cold Acceptance About Online Purchasing Of Electronic Goods In Iran

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Abstract— Nowadays, the commercial competition has been increased in many areas of business, especially in electronic business all around the world, hence improvement of the customers' retaining, and enhancement of their loyalty has been more difficult, however, supplying their needs can assist to improve customer's loyalty. The main purpose of the current research is finding the most important factors of continuous purchase of the online shoppers through the commercial websites. In the current research, in order to data gathering, according to surveying on fourteen hypotheses, 384 questionnaires were collected after distributing among responders, so, all hypotheses were approved after analyzing data.
Key words: *loyalty, quality of the electronic services, satisfaction, trust, perceived value.*

I. INTRODUCTION

In this era of the Web's fascination, people discuss about the business revolution and electronic business, and internet's role in the knowledge-oriented economy. Internet provides a situation for the electronic companies to present on time, accurate, and cheap information to the customers. So, customers can compare prices promptly, and choose the supplier with the best condition (Gounaris et al, 2010). In recent societies, websites have created one of the most important commercial channels and changed the path that the customers try to purchase the products and the services, however, a large number of the consumers prefers to touch products before they purchase them. But with all the comfort, convenience and efficiency of electronic shopping, it results to confront with traditional sale's channels (Nielsen, 2010). Based on the "AIU" ranking that was conducted in 2006 among 67 countries about electronic business, Iran took the 64th rank among those countries (Iran's Department of Commerce, 2008). Therefore, IRAN does not have a good rank in the electronic business. However, according to this information, infrastructure and scientific principles in the field of e-commerce must be expanded, it should be noted that the nascent IT industry in Iran, and the high potential experts and organizations in the formation and development of appropriate expertise and infrastructure in this area are very effective (NikooKar, 1388). Perhaps a part of this problem could be addressed by mistrust, disloyalty and lack of E-shoppers satisfaction. As a consequence, it is so important for researches and e-commerce to understand the effective factors on loyalty, and intention of online repurchase of the customers. Online business has to proper and correct comprehension from buyers' perceptions, and their diverse experiences, because in this environment purchasers have a second identity as an internet user in addition to their personal identity as a buyer (koufaris, 2002). Most of e-commerce acts based on a business website, and the factors that cause repurchasing among internet users are so varied in comparison with traditional business methods (Wen, 2012). Therefore, the main goal of this research is to find the most important factors of constant usage of e-shoppers from commercial websites. To explain the importance of research's topic, we can present the studies by the experts and elites who believe this subject is important, and want to study on this topics. Statistics from events and facts that are shown by the researchers and experts explain the importance of the current research (Marshal et, al. 1998). Sirgy and Lindquist explain that study on the users' behavior is so critical to commercial success, because the superior comprehension from users' behavior makes an advantage for rivals in internet's sale to provide superior products and services for their customers. Therefore, this process can increase the motivation for customers to conduct e-purchase (Lindquist and Sirgy, 2008). "Zo, Wan and Priobotuk" (2011) focus on the importance of the consumers' loyalty and their tendency to purchase in their studies, because final success of the electronic sale's companies and channels is too depend on constant shopping from the websites. Therefore, retaining an online customer has much less cost rather than finding a new customer. In addition, the study of "Reichheld and Schefter" showed that finding a new customer in the e-business has approximately 20-40 percent more cost rather than acting in the traditional and offline markets (wen, 2012).

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II. CONCEPTUAL FRAMEWORK

A. When *Perceived usefulness and perceived ease of use*

TAM was developed by Davis in 1989 due to explanation of information technology acceptance in context of diverse tasks. He indicated that the intention of using a system is determined by user's beliefs about the system. This research showed that the perceived usefulness and the perceived ease of use are the main factors in acceptance of information technology (Davis et al, 1989). These factors both, effect on individual behavior toward technology. Perceived ease of use impacts on behavior through two ways: the first is Self- efficiency and instrumentality (Davis et al,1989) which facilitate the interaction with the system, and the second, is the effect on personal feeling about efficiency and control (Bandura, 1982). In addition, perceived ease of use influences on perceived usefulness while system's easiness can improve the results (Davis,1989; Davis et al,1989), and a technology can be more useful, if its usage be easier (Venkatesh and Davis,2000). According to Kim et al, if a website is designed for comprehending and learning, the internet users comprehend it easier and their positive behavior will be expanded (Kim et al,2008). Perceived usefulness is defined as a degree which a person believes that using a particular system can increase his job efficiency (Davis, 1989). Davis indicated that perception from usefulness and easiness determines the major keys in information technology acceptance. These factors both influence on person's attitude toward a technology. The relation between perceived usefulness and attitude was justified by the model of "expectation-value" (Fishbein and Ajzen, 1980). Perceived ease of use impacts on attitude in two ways: 'Self-efficiency and instrumentality'. Therefore, to what extent a system be easier, the personal feel and conception about efficiency and control are higher.

H$_1$:Perceived ease of use effects on attitude.
H$_2$: Perceived usefulness effects on attitude.
H$_3$: Perceived ease of use effects on perceived usefulness.

Attitude and ease of use predict the behavior of the customer respectively. According to researches of Davis, perceived usefulness is a dependent variable of purchase, while attitude represents effective elements. Next researches were conducted by Kim et al (2007), on tourism industry, indicate that perceived usefulness impacts on online purchase intention.
H$_4$: Perceived usefulness impacts on intention.
Attitude is a positive mediator between opinions (perceived usefulness and perceived ease of use) and intention/behavior (Bajaj and Nidumolu, 1998). Kim's researches indicates that desirable attitudes has a positive effect on using the Internet as a purchasing channel for air tickets through the Internet, therefor, below theses is assumed:

H$_5$: Attitude influeces on intention.

B. *Predicting intentions, attitudes, norms and perceived behavioral control*

Theory of planned behavior proposed by Azjen in 1985, this theory was based on expanding of the Theory of Reasoned Action which was designed by Azjen & Fishbein (1975). During last 20 years many researchers have used this theory for predicting and explaining of behavioral intentions and personal actions. According to Carrior, Deshaies, Mongeau, Lue, and Vallarend (1992), among many theories, TPB is the most famous and practical theory in this field.

This theory predicts and explains the behavioral intention. Act is determined by behavioral intention, therefore a personal behavior can be controlled by personal awareness feel. Behavior and behavioral intentions are effected by attitude toward a behavior and subjective norms. In real situations, the discussed behavior of the person is not under control of his personal awareness, but it is influenced by motivational factors such as information, money and time. Perceived behavioral control can be affected by intention as well as attitude toward a behavior and subjective norms in TPB. In addition, this variable can effect on personal decision. Behavioral intention is the best way to predict personal behavior. However, behavior intention and behavior are much correlated; behavioral intention includes three factors: (1) attitude toward a behavior, (2) subjective norms and (3) perceived behavioral control (Azjen 1991). As a result, theory of planned behavior assumes three independent factors on intention. First one is attitude toward a behavior and that means the desirability or non-desirability of an evaluation or a regard to studied behavior by a person. The second element of anticipation is a social factor considered as a subjective norm. Subjective norm refers to social pressure on a person for doing or not doing a behavior; third, and former factor influencing on intention is a degree of perceived behavioral control that indicates the easiness of difficulty in display or demonstration of a personal behavior. And it is supposed that it reflects past experiences such as predicted barriers or difficulties. As a general rule, whatever desirability of attitude and subjective norm towards a behavior be more and perceived behavioral control be greater, the personal intention for showing a discussed behavior must be stronger. It is expected that the importance of attitude, subjective norm and perceived behavioral control change among different behaviors and in different situations. Therefore, in some cases attitude has significant effect; in some cases attitude and subjective norms have more powerful effects, and in some cases all three factor have eminent influence on intention. (Rohm, A. & Swaminathan, V., 2004)

Theory of planned behavior considers intention of a behavior as a best indicator of behavior and illustrates the effort which prepares a person to do an action (Azjen, 1991). Purchase intention is a function of attitude, subjective norms and perceived behavioral control (Azjen, 1991; Taylor and Todd, 1995). Effect of subjective norms and perceived behavioral control on purchase intention was proved in former studies (Cho, D.-W. & Hwang, K.-Y., 2001; Keen, C., Wetzels, M., De Ruyter, K. & Feinberg, R., 2004). Therefore these hypotheses are assumed based on mentioned discussions:

H_6: Subjective norms effects on intention.
H_7: Perceived behavioral control has effect on intention.

C. *Risk*

One of the issues that has been in focus about surveying customer's behavior, especially in online purchasing field, has been the concept of perceived risk. Researchers mostly defined perceived risk as conception of a customer about unreliability and its potential consequences in purchasing a product or service (Litter & Melanthinou, 2006). On-line shopping of electronic products, and generally on-line shopping, includes high degree of perceived risk through distributing channel, the Internet, and the untouchable nature of this action (Cunningham et al.,2005). The study of Cunningham et al (2005) shows that perception of potential loss in reservation and purchasing online travel tickets is more than perception of purchasing risk from traditional channels. Perceived risk plays an important role in purchase intention, because it influences on other conceptions such as perceived ease of use and perceived usefulness. According to technology acceptance model, perceived usefulness in technologic platform (it means Internet in our study) is defined by perceived risk (Lee et al., 2001). The combination of unreliability (potential loss) and danger (loss cost), which both are the elements of perceived risk, decrease the perceived usefulness and acceptance. Another relation was discovered by Cheng et al (2006) and Seyal and Rahman (2007); and stated that whatever the perception of risk is greater, the perceived value of using the system for goods and services is lower. Former studies illustrated that easiness in using a system decreased unreliability and risk in using the system (Featherman & Pavlou, 2003). As a result, because Internet services is comprehended as complex, they are seemed as problem makers in context of efficiency and they cause higher levels of unreliability for customers (Moore & Benbaser, 1991). So in summary, if customer sees electronic services easy for using, he or she thinks that the services are implemented as well, and finds them more favorable, then his or her desire will enhanced for compatibility with them.

Therefore two assumptions are considered according to above conceptions:

H_8: Risk influences on perceived usefulness.
H_9: Perceived ease of use effects on risk.

D. *Trust*

Many conducted researches had identified trust as a set of beliefs related to honesty, benevolence, and competence, particularly in online dealership (Doney & Cannon, 1997). Nowadays, many companies vastly stablish trust based on the competence of customers' perception especially in a high risk environment as like as internet. Many former researches have reported effect of ease of use as a former variable of trust based on relationship between model of technology acceptance and trust (Kamarulzaman, 2007; Koufaris and Hampton-Sousa, 2000; Wu and Chen, 2005). These studies show that perceived ease of use has a positive effect on trust, because trust has a desirable

effect in final acceptance of services through online seller. These studies approved trust role as a part of perceived ease of use (Wu, I.L. & Chen, J-L. 2005; Koufaris, M. & Hampton-Sousa, W., 2002).

As a conclusion, below hypothesis is assumed:

H_{10}: perceived ease of use effects on trust.

Chen's research (2006) reveals that perceived risk has a negative effect on trust in a particular website. In addition, other researches show that decreasing risk factors, such as safety risks and privacy aspects, develop trust in customer's opinion on the net (Flavian & Guinaliu,2006). Thus, trust and perceived risk has inverse relationship (Mayer, R., Davis, J. & Shoorman, F., 1995). Therefore, whatever perceived risk is lower, trust on the seller and distribution channel will be increased.

H_{11}: Risk influences on trust.

E. *Risk, Trust, and Attitude*

Before studies reveals that perceived risk in online business has a negative effect on attitude through behavior (Shih, 2004; McKnght et al, .2003). A conducted study by George, M.Z. (2002), and Wu, I.L. & Chen, J-L. (2005) illustrated that trust had positive effect on purchasing intention through attitude. Pavlou and Fygenson, (2006) stated that trust was a former variable for attitude through certain expectations, however; Mcknight, Cummings, and Chervany, (1998) believed that the trust was a belief which impacted on attitude.

H_{12}: Risk effects on attitude.
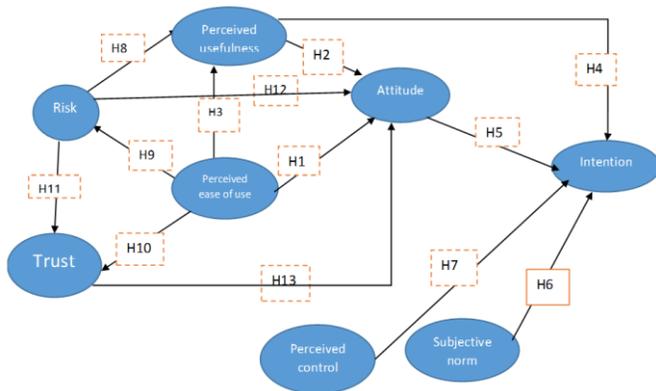
H_{13}: trust effects on attitude.

Figure 1: research's conceptual framewor

III. METHODOLOGY

This study has a surveying- descriptive approach. Surveying is a method in social studies that is more than using a particular technique in data gathering and it usually uses questionnaires. The statistic society in this survey includes all Internet users in Iran which are equal to 11,002,248 people in 2010, according to Iran's statistic center.

Regards to the quantity of statistical society and nature of this study, randomized cluster sampling method was chosen. Thus three clusters including the members of Facebook, Twitter and Club.com were considered and then the questionnaires were sent to their members randomly. Among returned questionnaires, data was extracted, classified and analyzed respectively. In addition, according to Morgan's table, the number of responds for surveying included 385 responds from Internet users in Iran.

Distribution of questionnaires, in three mentioned virtual societies, conducted during two months by snow ball method. Questionnaires firstly were sent to members who had relation with researchers and then were spirited by them through the Internet, and the responds were gathered gradually. Furthermore, to check reliability, a sample includes 30 pretest was prepared, then gathered data was analyzed by SPSS software, and the reliability coefficient was calculated by Cronbach's Alpha; and it showed a desired result. Also to check the validity of the content, questionnaires was approved by some expert professors. In addition, questionnaires has been approved by reference researchers, because it was received comprehensively. Despite the validity of the study was approved by previous research, confirmatory factor analysis of each variables was conducted separately for each variable by using "LISREL" software. In confirmatory analyzes, researcher knows which question is related to each dimension. It means that in confirmatory analyze, the conceptual model exists for each concept or variables of the research. The basic question asks whether the measuring model is appropriate for surveying of each model or not. In other words, it means that whether study's data is consistent with the conceptual model or not. The achieved result illustrated that the load factor was more than 0.3 for all questions in relation with their fellow variables. The fit indexes for each variable after confirmatory factor analysis were more than the quorum. In addition, for analyzing gathered data from samples, in this study, descriptive and inferential statistics both were used. For surveying respondents' specifications, descriptive statistic and its indexes such as central parameters (mean, mode and median) and deviation indexes (standard deviation and variance) were used. One of the most strongest and appropriate analyzing methods in behavioral sciences research is multivariate analysis, because the nature of these subjects are multivariate, and it cannot be solved with bi-variables method (each time only one independent variable and one dependent variable is considered). Therefore, in this study to confirm or refute the hypothesis the Structural Equation Modeling, in particular the path analysis, was used. Path analyze is a technique which indicates the relations between the variables (independent, mediators and dependent) of the study simultaneously. All in all, path analyze is used for identifying the effects of the given variables in conceptual model and testing hypotheses of study.

Measurements

The questionnaire of this study comprises two main parts. First part includes questions which are related to demographic characteristics of the sample, and the second part involves the main questions about measuring variables. Demographic characteristics contains gender, age, education, employment status, monthly income, duration of use of the Internet, duration of each connection and experience in using Internet which includes 4 questions with open answering terms and 4 closed questions. In addition, 60 questions to measure variables are

designed with 7 options Likert spectrum. The questionnaire of this study were received through Internet correspondence with marketing department professors of Valencia University, Dr. Enrique Bigne and Dr. Silvia Sanz. However, the original text of the questionnaire were in Spanish, researchers translated it to Persian.

Units

Use either SI (MKS) or CGS as primary units. (SI units are strongly encouraged.) English units may be used as secondary units (in parentheses). This applies to papers in data storage**.** For example, write "15 Gb/cm^2 (100 Gb/in^2)." An exception is when English units are used as identifiers in trade, such as "3½-in disk drive." Avoid combining SI and CGS units, such as current in amperes and magnetic field in oersteds. This often leads to confusion because equations do not balance dimensionally. If you must use mixed units, clearly state the units for each quantity in an equation.

The SI unit for magnetic field strength H is A/m. However, if you wish to use units of T, either refer to magnetic flux density B or magnetic field strength symbolized as $\mu_0 H$. Use the center dot to separate compound units, e.g., "A·m^2."

IV. RESULTS

According to gathered responds, 44% of participants were male and 56% were female. Also, 89.6% of respondents were in adult age group (20-40 years old). In terms of education, 51% had Bachelor degree. According to achieved data, the average time between each connection among respondents was approximately 13.5 hours; and the duration of each connection was about 216 minutes. Furthermore, the average year of experience in using the Internet for participants were about 10 years.

In test of hypotheses with Structural Equation Modeling, firstly, the software outcome shows that Structural model fitting index is appropriate to test assumptions; the rate of "χ" to "df" is less than 3. Amount of "RMSEA"=0.055, shows fitting index of structural model is suitable. In other words, observed data is highly consistent to study's conceptual model. The value of "GFI", "AGFI", and "NFI" are 0.91, 0.93, and 0.95 respectively, which show the goodness of the model.

Index	Standard value	Obtained value
χ^2/df	Less than 3	2.26
RMSEA	Less than 0.1	0.057
AGFI	More than 0.8	0.91
GFI	More than 0.9	0.93
NFI	More than 0.9	0.95

Table 1: Fitting indexes of study's model

First assumption of structural model shows a positive, meaningful effect between perceived ease of use and attitude; coefficient of the path is 0.23. In summary, it is considered that the meaningful numbers of the first hypothesis is more than 1.96 (T-value=4.94), then the first hypothesis is approved.

Structural model indicates that perceived usefulness has effect on attitude. The path coefficient is 0.60. Therefore, the second hypothesis is approved because the meaningful number is more than 1.96 (T=value=13.61).

According to third hypothesis of the study, structural model states that perceived ease of use influences on perceived usefulness. Coefficient of perceived ease of use path on perceived usefulness is 0.67, which means the third hypothesis of the study is approved based on the meaningful number (T-value=17.46).

In relation to the forth hypothesis, the structural model illustrates that perceived usefulness does not have any effect on intention. Path coefficient is -0.07. As a conclusion, the forth assumption is not approved because the meaningful number of this hypothesis is not in a scale of -1.96 to 1.96 (T-value= -1.08).

Structural model shows that the fifth hypothesis is approved because meaningful number is more than 1.96 (T-value= 5.77). Path coefficient of attitude on intention is 0.37. Thus, attitude has an influence on intention.

About sixth assumption, structural model indicates that subjective norms has an effect on intention. Coefficient path of subjective norms on intention is 0.38. Moreover, the meaningful number of sixth hypothesis is more than 1.96 (T-value= 8.60). Thus, sixth assumption of this study is approved.

Structural model implies the effect of perceived control on intention; coefficient path of perceived control on intention is -0.13. In summary, considering the meaningful number of seventh hypothesis is less than -1.96 (T-value=-3.16), so seventh assumption is approved.

According to eighth hypothesis, structural models reveals the lack of effect from risk to perceived usefulness. Path coefficient of risk on perceived usefulness is -0.07. Regarding to meaningful number (T-value=-1.73), eighth hypothesis is not affirmed.

Structural model indicates that perceived ease of use has effect on risk. The path coefficient is -0.24, and meaningful number is less than -1.96 (T-value=-4.73), hence, ninth hypothesis is approved.

According to tenth hypothesis, structural model shows the effect of perceived ease of use on trust, and path coefficient is 0.22. Regarding to meaningful number that is more than 1.96 (T-value= 7.29), tenth hypothesis is approved.

In accordance with tenth hypothesis, structural model indicates that the effect of risk on trust, and path coefficient is -0.24. As meaningful number is less than -1.96 (T-value= -5.22), eleventh hypothesis is approved.

Structural model implies the effect of risk on attitude; coefficient path of risk on attitude is   -0.10. In summary, considering the meaningful number of twelfth hypothesis is less than -1.96 (T-value=-2.95), so seventh assumption is approved.

According to thirteenth hypothesis of the study, structural model states the lack of influence between trust and attitude. Path coefficient of trust and attitude is 0.01, and the meaningful number is in the range of -1.96 to 1.96 (T-value=0.17).Thus, third hypothesis of the study is not approved.

V. CONCLUSION

Recent alternations whether in developing online infrastructures or in expanding online purchase has significant effects on selecting and buying of products and services including distribution channels, payments methods, promotions and presenting products. Customers' attitudes in developing countries about online purchases, especially in relation with online sellers, is changing promptly. In current research TAM and TPB models in addition with two extra variables, Risk and Trust try to determine the key factors on online purchase of electronic goods. Presented model has been extracted between former studies and tries to analyze the relations and directions of variables according to theoretical framework. Two variables of trust and risk were in focus in this study and took the key roles, and determining their relations with other depended variables were in target. Therefore, managers must pay their attentions to these factors and try to reinforce trust and decrease the risk's levels to improve the current situation of online purchasing on electronic products market.

According to theoretical framework, four variables including perceived usefulness, attitude, perceived control and subjective norms have direct relation on purchase intention; however, other variables have indirect influence through attitude and perceived usefulness.

Regarding to hypotheses and result, the effects of attitude, subjective norms and perceived control on intention were approved, but the fourth hypotheses "perceived usefulness effects on intention" was not approved. Fishbein and Azjen understood purchase intention determines the action in the purchasing path. They have defined the purchasing intention as a chance to shape a specific purchase behavior. However, in current survey, the effect of perceived usefulness on the purchase intention has not been approved, it must be considered that in theoretical framework, perceived usefulness has effect on purchase intention through two ways. First, the direct effect that have not been approved in this research, although it was approved in former studies. And the second, an indirect effect through attitude. Of course, two other hypotheses, "perceived usefulness has effect on attitude" and "attitude influences on purchase intention" were approved indeed.

On the one side, managers need to take heed on spend their resource on improving of these four factors due to improving the purchase intention between customers. Davis (1991) explained that some factors are vital to improve perceived usefulness such as efficiency, productivity, reduce time and costs and increase in speed of conducting a task; therefore, some actions would be useful to improve this factor as like as providing sufficient, and true information about presented products on web or make clear and high quality pictures from goods. Some features can improve the image of usefulness of a sale website like providing a section to compare different products with together or making highlights about the strengths and weaknesses points of goods by an expert. Preparing a good shipment method can increase usefulness for customers. They need to receive their purchased products in a reasonable time and in a good packing.

TPB assumes three conceptually independent variable on the intention. Attitude is a description of the desirability or undesirability of a person, object, place, event or any other event (Allport, G. W., 1935). Young described attitude as mental preparation to act or react in a certain way. By creating and fostering a positive attitude, purchase intention can be improved. Subjective norms is a social factor that describe a social pressure on a person to show or avoid to make an action and perceived control is a degree of perception on behavioral control that refers on the ease or difficulty of implementation or behavior and it is supposed that it reflects the former experiences such as anticipated barriers or difficulties. As a general rule, the more favorable attitude and subjective norm, and perceived behavioral control more than one treatment is greater, individual plans for the proposed treatment must be strengthened. A broad definition of subjective norm or perceived norm was presented by Azjen (1998): "a perceived social pressure to conduct or avoid from a behavior". Subjective norm consists a constant comparison between personal viewpoints with noble people's behavior, opinion and actions (Festinger, L., 1954). To improve the subjective norms between customers for doing a purchase managers can use prominent, popular people in the society as like as athletes, and artists, and introduce them as website's buyers. In addition, they can modify and lead the new customers' subjective norm by submitting and recording the comment of the former online customers. Relating to perceived control, it could be stated that resources and opportunities for online purchasing are prepared and equal for everyone; however, we can explain the buying process by texts and images to increase the perception of personal control and perceived ease of use, thus, purchase intention and eventually purchasing behavior will be took shape.

According to hypothesis, perceived ease of use has effect on attitude. According to Davis definition, perceived ease of use is a degree to which a person believes that using a particular system can be independent of the effort. In this definition "easiness" means getting rid of many hard work and "effort" is a limited resource may be spent in different activities by a person who is responsible for (Davis, F.D,1991). Eagly A.H., and Chaiken.S. (1998) explain attitude as a psychological tendency of evaluation of a particular entity which is shown by degrees of desirability or undesirability. Perceived ease of use has effect on attitude through two ways, "Self-efficacy and usefulness". So, whatever a system be easier, the personal feel and perception about the efficiency and control over the system would be grater (Bajaj, I. & Fishbein, M., 1990). According to approved relationship based on the assumed hypothesis, it would be suggested that online sellers try to consider the easiness in use. One of the suggested method is to decrease the clicks' quantity from entrance moment to purchase to 6 single clicks. Perceived ease of use effects on perceived usefulness, because system's easiness can improve the results (Davis, 1989; Davis et al., 1989), and a technology is perceived more usefulness, when its function is easier (Venkatesh & Davis, 2000; Venkatesh, 2000).So, according to Kim et al (2008), if a website be easily understood and easily learned to work with, it is more likely that the user find easiness and simplicity.

However, the effect of risk on perceived usefulness has been approved in last researches, it is not confirmed in this survey. A purchase decision involves the risk when its related consequences include uncertainly and some results are more favorable than others. A position which its only possible outcome has a large-scale of loss, does not have any risk, because there is no difference and contrast between the probable results. The theory of perceived risk has a major difference with other presented theories; other theories focus on positive factors

affecting on encouragements of customers about Information Technology Acceptance; although, theory of perceived risk is focused on negative factors which are barriers to customers' acceptance. Researchers identified the risk theory as a combination on different aspects affecting on customers' decisions such as efficiency, financial, social, psychological, security, privacy and physical risks. Therefore, managers can reduce the risk of purchasing through decreasing in one of its aspects such as the efficiency, and then increase the perception of the usefulness of the system. For example, making a direct connection between customers and the operator or sale's person to answer customers' questions about goods' characteristics can reduce the customers' risk. The structural model showed a significant positive correlation between perceived usefulness and risk.

Perceived usefulness has effect on trust. Kimery. & McCord, (2002) define trust as customers' willingness to accept weakness in an online transaction based on their positive expectations regarding future online store behavior. According to Barber, B. (1983), trust is an expectation about individuals' behavior within the society where they are living or by which they are ruled. Trust can be bestowed upon a person, an object (product), an organization (a business), an institution (the government) or a role (a professional of some kind). Many of former researches have conceptualized trust as a set of believes related to honesty, benevolence and competence in an online seller (Doney, P.M. & Cannon, J.P., 1997). As a suggestion, star rating system and feedback system can be used on websites. All in all, however, the customers can make connection with together and understand and find their comments and opinion, trust on online store will be increased.

The structural model shows significant negative correlation between risk and trust. Chen's research indicates that perceived risk has negative influence on trust on a specific website (Chen, K., Tarn, J.M, Han, B, 2004). Other researches shows that reducing security and privacy risks are aspects on building customers trust on the Internet arena. As a result, trust and perceived risk have inverted relationship (Mayer et al., 1995). Therefore, if perceived risk be lower, trust on vendors and distribution channels would be higher. Trust can be increased by reducing privacy and security risks by using "https" protocol, "SSL" coding and obtaining electronic trust symbol from relevant institutions.

Former researches indicate that perceived risk in electronic business has negative effect on attitude through behavior. In addition, former empirical studies have emphasized that trust has positive direct effect on attitude in purchasing. A survey that was conducted by Wu. I.L & chen, J.L (2005) indicated that trust had positive effect on purchase intention through attitude. Pavlou, P. A., (2003) indicates that the trust is a prior variable to the attitude through certain expectations. McKnight et al (1998) states that the trust is an opinion which effects on attitude; however, this hypotheses is not approved in current survey.

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