# THE IMPACT OF ORGANIZATIONAL EFFORTS ON PROCESS SATISFACTION AND PURCHASE INTENTION WITH EMPHASIZING ON THE ROLE OF MEDIATOR OF CONSUMER CONCERNS IN AN ONLINE CONTEXT

# Roghayeh Bagheri<sup>1</sup>, Homa Doroudi Ph.d<sup>2</sup>

**ABSTRACT:** The main of this study, was "The impact of organizational efforts to process consumer satisfaction and purchase intention with emphasizing on the role of mediator consumer concerns an online context, in the e-store "Jahesh book". The present study is an applied research. It is also a survey conducted based on descriptive-analytical method. The study population included the Jahesh book's customers. 170 of them were selected based on simple random sampling. In order to collect data, local standard questionnaires that its reliability Alpha total (0/869) and its validity using factor analysis KMO (0/796) validity was confirmed. Research hypotheses were tested using structural equation and Spss22 as well as Lisrel software was used for data analysis. The results, using path analysis shows that Order fulfilment, absence of error and trust online have a negative impact on perceived risk. Also, order fulfilment, brand image, Reduction of security and privacy concerns, have significant positive impact on online trust. Positive impact of absence of errors and reduction of security concerns on reduction of privacy concerns, was approved. Brand image also has a significant positive impact on reduction of security concerns. Reduction of security and privacy concerns, online trust and satisfaction have a significant positive impact on purchase intention. Perceived risk has a significant negative impact on satisfaction and purchase intention. The positive effect of visual effects, online trust, reduction of security and privacy concerns on satisfaction were approved. Of course, the impact of visual appearance on online trust and reduction of security concerns were not confirmed.

**KEYWORDS**: Intention to purchase, Security concerns, Visual appearance, Order fulfilment

#### INTRODUCTION

Addressing customer concerns is highly important because customers increasingly rely on the Internet for their regular information search and purchase. Consumer satisfaction with online stores is so complex that this highlights the need for marketers to identify consumers shopping online experience and their satisfaction (Shukla, 2014). Today, The Internet has become a vast arena to trading and strong marketing media. The number of visitors of the website not means the number of buyers and should make people purchase intention. To be successful in online trading and attract more consumers, must be created in them the satisfaction of online transaction which is the key factor affecting the intent to purchase (Hsiang Hsu, 2014). A sense

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<sup>&</sup>lt;sup>1</sup> Master of Business Administration, Department of Business Management, Zanjan Branch, Islamic Azad University, Zanjan, Iran

<sup>&</sup>lt;sup>2</sup> Assistant Professor of Marketing, Department of Business Management, Zanjan Branch, Islamic Azad University, Zanjan, Iran (Corresponding Author)

of security and lack of privacy concerns, the factors are that can make in customer purchase intention, Because cyber-attacks on high profile.

corporations' websites and consequent privacy breaches have made these consumers concerns even more important because in such an online context face-to-face interaction is absent, behavioral intentions of the firm is not clear, and often information is collected without the express consent of the consumer (Schwaig, 2013). The more security, customer confidence will be higher. Trust is a prerequisite for successful business, as a result, Change to marketing strategy and emphasis on customer-orientation, which is based on trust, for companies is a requirement not a voluntary opportunity. Several studies have shown that Perceived risks affect all purchase decisions and consumers' behavior, by deterring them to buy. These risks come from the lack of trust of shoppers toward online vendors' credibility. The risks of mistrust arises (Voss, 2014). It seems reasonable to assume that a better looking website will lessen consumer hassle and reduce their security concerns. Therefore, Visual appearance of a website will reduce the perception of risk, increase online trust reduce security concerns increase process satisfaction among online consumers. According Kim et al (2012), Consumers expect that websites from which they buy have no errors. Thus it was posited that the higher confidence generated due to the absence of errors on the website will reduce the overall privacy concerns and increase consumer willingness to share their personal information (Benson Ponte, 2015). One risk that consumers face in the online context is that the firm may overcharge or fail to deliver the product, or even deliver an inferior product. A product bought in a store provides instant possession. Therefore, organizations should provide regular updates on delivery of the order. On the other hand, for product categories that typically require physical evaluation, such as apparel, some of the information desirable for making a purchase decision is not available online. Consequently, brand image may serve as an important surrogate for intrinsic product attribute information that is not available online (Aghekyan, 2012). As organizations spend a significant amount of their resources on online channels, it is vitally important to understand the effects of this cost on consumer behavior. So the most important thing you should apply online stores is that to identify concerns consumers and strive to convert visitors to real customers.

#### THEORETICAL BACKGROUND

The importance of organizational efforts in the field of web-sites: organizational measures, to increase sales, attract customers, market development, market recognition and understanding of customers' needs, striving for competition and survival among competitors. These efforts, in the Internet domain is also important because there are a lot of visitors, this may not lead to the purchase of hits. The first perspective is partly determines that the customer decides to take a tour of the site. As a result, first thing that Organizations should do is designing attractive visual appearance to attract the customer's attention. Given the scope of their business organizations should strive to understand customer priorities and according to them the necessary strategies to determine. Lack of attention to the needs and concerns of our customers, will result quick failure.

## Visual appearance

This includes the layout, images and the look-and-feel of a website or store. Good Web Design makes buyers to easily roam website as well as an aesthetically pleasing website can make you feel happy satisfaction of the buyer. Different types of website design, including website design review, design, visual effects and design information to design web sites should consider them

together to make customer satisfaction (Chou, 2015). For having a memorable site, it must address that, to be easily remembered, well-organized, well-structured and concise and understandable content (Sharma, 2015).

#### **Order fulfilment**

Fulfilment order includes providing the correct product at the designated time and cost in the order listed (2015, Blut). Delivery of goods to the customer in accordance with specified properties. In online sell, only the volume of sales, it does not matter, because distribution and timely delivery of this volume, is important insomuch the movement of product and service delivery in high volume sellers may be delayed, which will lead to customer dissatisfaction. As a result, the correct delivery of product, in maintaining customer satisfaction is crucial. The level of customer satisfaction in the end sales and product delivery, so it is important to determine the return customer and buy again from the store. Also, in internet sales, in addition to good delivery system, should additional services be provided as a custom tracking system. This requires information in different time periods, to be updated (Yu, 2015).

#### **Absence of errors**

Lack of error means there was nothing wrong in the process of responding to customer sites such as no false information to the customer, the absence of errors in the ordering process, etc. (Bart, 2005). In other words, not the wrong goods are delivered in terms of specifications and other information on the site. An acceptable site, should be able to transfer text messages and provide complete information of the products and able to respond to customers. The site should be user-driven and have the ability to access multiple pages simultaneously. Some performance problems such as downloads heavier and harder than expected, resulting in an inability to meet the needs of customers, in some sites are causing dissatisfaction. As a result, poverty usability of the site, resulting in poor image will be of great companies. If customers are faced with a site with fewer errors will repeatedly refer to this site (Sharma, 2015). The site should be user-driven and have the ability to access multiple pages simultaneously. Some performance problems such as downloads heavier and harder than expected, resulting in an inability to meet the needs of customers, some sites are causing dissatisfaction. As a result, poor usability of the site, resulting in poor image will be of great companies. If customers are faced with a site with fewer errors will repeatedly refer to this site (Sharma, 2015).

# **Brand image**

Brand or trade name means recalling product and its features in the consumer's mind. Subjective features of the brand in customers' minds. Brand image, perception and understanding of the brand is reflected in the customer's mind from the organization. Dependence on the brand, a strong level of communication becomes stronger, when the connection based on the customer experience in the use of the product is. Three features in Dependence on brand are effective that includes popularity, interests and characteristics. This dependence can be variable based on popularity, power and uniqueness of it (Lien, 2015). Very popular brand, has a positive effect on attitudes toward branded product and its features (Aghekyan, 2012).

#### Perceived risk

Customer opinion about the negative consequences and potential electronic trading. The customer believes from potential negative consequences of online transactions, the risk perceived by the customer, will be called. Intangible product in the virtual store is the main reason to doubt the success Intangible product in the virtual store is the main reason for doubt

about the success of electronic commerce (Nepomuceno, 2012). Product risk, rises when limited information is available about the product and the brand. Risk is a key element in the buying behavior. And all purchase decisions, especially purchases that result is unknown, risks are involved. So, whenever customers, delayed, canceled or replaced their shopping, these important indications that they feel threatened or have risk (Hong, 2012). Buy online incur many risks, for example, partial or complete ignorance of the transaction, the risk of payment for the unsuccessful transaction, the misuse of personal information, Lack of product reviews, before payment, that may not meet customer expectations. Even after the order and sending the product to the address registered in the system, if the customer decides to return the product, the customer is concerned about the acceptance or rejection of returnees (Bertea, 2013).

#### **Trust**

Trust define as a subjective belief that the online seller will fulfill its transactional obligations, as those obligations are understood by the consumer. , trust defined as the belief that legal structure, providers' characteristics and OSN members' characteristics inhibit opportunistic and dangerous behaviors because of their competence, benevolence and integrity (McKnight, Choudhury, & Kacmar, 2002; 2000). Trust in marketing, perceived Reliability by the customer of the brand, product or service of a store (Hsu, 2014). Several studies point out that trust is the key to long-term success for online stores (Vos, 2014).

## **Privacy**

Privacy is defined as a process of anonymity preservation and so it is strongly connected with control over information about them self (Taddei, 2013). Privacy breaches and unauthorized use of data in e-commerce environment, may destroy any comfort, time and financial savings that site, provided to customers (Feuerman, 2010). In the digital age, privacy means that people will be able to determine how and where their personal information is stored, to be informed (Kansal, 2014).

#### **Security**

Security means the risk of creating the conditions, situations and events with the potential to cause problems for network information resources, which appears in the form of removal, or manipulation of information disclosure, denial of service, fraud and misuse of company (Bo di, 2014). Alarmed by the information security and privacy, are important factors in shopping online. The factors related to website operators, such as the construction of a secure network environment for consumption in order to meet consumer demands as well as the promotion of purchase intention, enhance the network of consumer value and customer satisfaction. Through the Internet, consumers are affected by security threats posed by network information flow, logistics, and cash flow; of these, information flow is the most important as it facilitates the completion of the other two factors.

## Satisfaction

Satisfaction as a psychological state of being consistent customer expectations with the customer experience in the use of goods and services. Consent may be best understood as a continuous evaluation of consumer experience or use a product. In the study of online consumer behavior, electronic satisfaction, as the degree of sense of satisfaction according to the customer's shopping experience of the service provider is. In general, the relationship between electronic satisfaction and purchase intention is positive (Casalo, 2013). Overall, a good experience resulting from effective assessment and consumer recognition, and his understanding of website performance (Martin, 2015). Satisfaction represents customer

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omments of the website that includes the entire transaction experience (Search, evaluate,

comments of the website that includes the entire transaction experience (Search, evaluate, compare, select, purchase, use).

#### **Purchase intention**

According to Ramayaha (2010), intention to purchase is a determination to act in a certain way. For example, intention to purchase a specific product has been found to be a good predictor of actual behavior in purchasing the product. Purchase intention, determines the act in a certain direction. Intend to buy, is a possibility that the consumer will buy a product or service (Lin et al., 2015). Customer targets for participation in online trading, is considered as an important predictor of customers' actual participation in e-commerce.

## Develop hypotheses and conceptual model

Lien et al. (2015), the impact of organizational efforts in creating the reputable brand image on consumer concerns in trust to the online seller and increasing customer purchase intent, consider important. Chen et al. (2015), customer concerns and their perceived risk on customer satisfaction and purchase intent was studied and its negative effect On satisfaction and intention to purchase emphasized. Chou et al. (2015) The impact of organizational efforts to fulfill orders and deliveries in accordance with the commitments on customer satisfaction, raised, as well as the importance of consumer concerns about privacy and security of site and its negative impact on trust, On model, pointed out.

Shukla et al (2014), according to model on figure 1, the impact of the organization's efforts on consumer concerns and consequently its impact on satisfaction and customers purchase intention, raised. The theoretical framework of this study, according to the theoretical foundations related to the field of consumer behavior and e-commerce has been compiled and from the model Shukla (2014), with changes is taken.

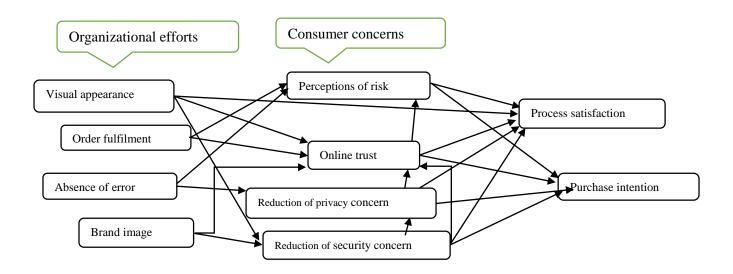


Figure 1. The conceptual model adapted from (Shukla, 2014, p114), with changes

According to the this model, hypotheses are these:

H1-Visual appearance of a website will (a) increase online trust, (b) increase reduction of security concerns, (c) increase process satisfaction among online consumer

H2-Order fulfillment will (a) reduce the perception of risk, (b) increase online trust among online consumer

H3-Absence of errors will (a) reduce the perception of risk, (b) increase reduction of privacy concerns among online consumers.

H4-Brand image will (a) increase the online trust, (b) increase reduction of security concerns among consumers.

H5- Reduction of Security concerns will have a significant positive influence on reduction of privacy concerns.

H6- Online trust will be significantly influenced by (a) reduction of security, (b) reduction of privacy concerns.

H7-Perceived online risk will be significantly influence by online trust.

H8-Process satisfaction will be (a) negatively influenced by perception of risk, (b) positively influenced by online trust, (c) positively influenced by reduction of privacy concerns, (d) positively influenced by reduction of security concerns.

H9-Purchase intentions will be (a) negatively influenced by perception of risk, (b) positively influenced by online trust, (c) positively influenced by reduction of privacy concerns, (d) positively influenced by reduction of security concerns, (e) positively influenced by process satisfaction.

#### RESEARCH METHOD

The present study is an applied research. It is also a survey conducted based on descriptiveanalytical method. The study population included the Jahesh book's customers. 170 of them were selected based on simple random sampling. In order to collect data, local standard questionnaires that its reliability Alpha total (0/869) and its validity using factor analysis KMO (0/796) validity was confirmed. Research hypotheses were tested using structural equation and Spss22 as well as LISREL8.8 software was used for data analysis. In this study, in regulating questions, from Shukla & et al (2014) questionnaire and other standard questionnaires that were native, is used. After setting and localizing and preparation of questionnaires, online questionnaires were adjusted for questions(table1). Then, questionnaire link as placed on the site. The same time, for the number of customers who had bought the online questionnaire was sent via e-mail. The number of questions, 52 questions, which is designed in two parts. The first part included demographic information of respondents, including gender, marital status, age, education, familiar with the site and time of the purchase of the site is. In the second part, questions about the theories have been brought. Questions related to the each variable separately expressed. All responses were based on a 5-point Likert type scale ranging from strongly disagree to strongly agree.

After setting a questionnaire to assess the validity of questionnaire was used, the expert view point of professors, and for a closer look at the reliability, structural analysis, and factor analysis tests Bartlett, was also used. All variables are meaningful. Variables have high internal correlation. For reliability, the Cronbach's alpha was used that alpha value of 0/869 was estimated.

Table1. Measurement items

| Table 1. Measurement items  Constructs                               | Factor  | Alph |                  |
|--|---------|------|------------------|
| Constructs   |         | Alph | Source           |
|  | loading | a    |                  |
| Reducing privacy concern   | S       | 0.76 |                  |
| This site does not collect too much personal information from        | 0.87    | 0.70 |                  |
| me.  | 0.07    |      |                  |
| The site explains clearly how my information will be shared with     | 0.68    |      |                  |
| other companies  | 0.00    |      |                  |
| I believe the company sponsoring this site will not use cookies      | 0.51    |      | Shukla (2014)    |
| to invade my privacy in any way                                      | 0.01    |      | kim (2008)       |
| I am not very concerned that unauthorized persons (i.e. hackers)     | 0.66    |      |                  |
| have access to my personal data                                      |         |      |                  |
| I am not concerned that this site will use my personal               | 0.86    |      |                  |
| information for other purposes without my authorization.             | 0.00    |      |                  |
| I am not concerned privacy of my personal information during a       | 0.72    |      |                  |
| transaction.   | 0.72    |      |                  |
| Visual appearance  |         | 0.94 |                  |
| This site use simple language.                                       | 0.62    | 0.5  |                  |
| There is a readily available site map (a summary of site links),     | 0.56    |      |                  |
| which allows you to figure out where to go and what you can do       | 0.20    |      |                  |
| at the site.   |         |      | Shukla (2014)    |
| The site displays a high level of artistic sophistication/creativity | 0.79    |      |                  |
| The site features are state-of-the-art, better than most sites in    | 0.89    |      |                  |
| this industry  | 0.07    |      |                  |
| The visual appearance and manner of the site is professional (not    | 0.64    |      |                  |
| amateur looking)   |         |      |                  |
| Order fulfillment  |         | 0.75 |                  |
| The site accepts a variety of payment methods.                       | 0.66    |      | Bart (2005)      |
| Easy ordering and payment mechanisms exist.                          | 0.76    |      |                  |
| Service and product guarantees are clearly explained.                | 0.89    |      |                  |
| Once an order is placed, it can be tracked to see where it is in the | 0.71    |      | Jaiswal &        |
| shipping process   |         |      | Venugopal (2010) |
| The goods that are delivered in the past by this Web site have       | 0.79    |      |                  |
| been same as I ordered   |         |      |                  |
| Order confirmation is given via e-mail.                              | 0.76    |      |                  |
| Absence of error   |         | 0.72 |                  |
| The internet links were in working order                             | 0.53    |      |                  |
| There were no errors or crashing.                                    | 0.64    |      |                  |
| There were no busy server messages                                   | 0.50    |      |                  |
| There were no pages "under construction"                             | 0.83    | 1    | Shukla (2014)    |
| The download time was acceptable                                     | 0.63    | 1    | ` ′              |
| All text and menus displayed properly                                | 0.81    | 1    |                  |
| All features of the site could be used without the requirement to    | 0.62    |      |                  |
| download programs (such as downloading a "flash" program to          |         |      |                  |
| watch video or to hear music)  |         |      |                  |
| Brand image  |         | 0.83 |                  |
|  | 1       | 5.55 | 1                |

| The site represents a quality company or organization.  | 0.53 |      | Bart (2005)    |
|---|------|------|----------------|
| The site carries products and services with reputable brand   | 0.54 |      | Shukla (2014)  |
| names.  |      |      |                |
| I can recognize this site's brand name among other competing  | 0.81 |      |                |
| brands  |      |      |                |
| I can quickly recall the symbol or logo associated with this site   | 0.83 |      |                |
| Perceived risk  |      | 0.91 |                |
| Purchasing from this website would involve more risk when   | 0.70 |      | Shukla (2014)  |
| compared with buying in-store   |      |      | kim (2008)     |
| Purchasing from this website would involve more financial risk  | 0.83 |      | Moshrefi(2012) |
| (i.e. fraud, hard to return) when compared with more traditional  |      |      |                |
| ways of shopping.   | 0.72 |      |                |
| How would you rate your overall perception of risk from this site?  | 0.72 |      |                |
| Online trust  |      | 0.96 |                |
| This site represents a company or organization that will deliver  | 0.77 | 0.70 | Hsu,Meng-      |
| on promises made.   | 0.77 |      | Hsiang(2014)   |
| This site appears to be more trustworthy than other sites I have  | 0.52 |      | Shukla (2014)  |
| visited.  | 0.52 |      | Harris & Goode |
| My overall believability of the information on this site is.  | 0.65 |      | (2010)         |
| Infrastructure of this websites is reliable for online shopping.  | 0.81 |      | Bart (2005)    |
| I think some of the features of the products mentioned in this site   | 0.68 |      | , ,            |
| is not exaggerated.   |      |      |                |
| Reducing security concern   |      | 0.70 |                |
| This web implements security measures to protect Internet   | 0.82 |      |                |
| shoppers.   |      |      |                |
| I usually do not worried about the security of online payment   | 0.83 |      | Shukla (2014)  |
| system of this website  |      |      | Harris & Goode |
| I am willing to use my credit card on this site to make a purchase  | 0.68 |      | (2010)         |
| This web usually ensures that transactional information is  | 0.87 |      | kim (2008)     |
| protected from accidentally being altered or destroyed during a   |      |      | (2000)         |
| transmission on the Internet.   | 0 -0 |      |                |
| This website is collecting too much personal information for  | 0.58 |      |                |
| payments, from me.  |      | 0.74 |                |
| Process satisfaction  | 0.72 | 0.76 |                |
| I am happy with refund and return policy on this site   | 0.73 |      | Martin(2015)   |
| I am happy with refund and return policy on this site   | 0.59 |      | Hsu, Meng-     |
| I can save my shopping preferences on this site   | 0.83 |      | Hsiang(2014)   |
| I am happy with the site that allows me to create products or   | 0.72 |      | Shukla (2014)  |
| services to exactly fit my needs The site allows me to buy at my own pace.  | 0.54 |      |                |
| Purchase intention  | 0.34 | 0.92 |                |
| I would recommend this site to my friends   | 0.66 | 0.94 |                |
| I am likely to purchase products on this site   | 0.00 |      | Shukla (2014)  |
| I would book mark this site for future purchases  | 0.73 |      | Harris & Goode |
| I am likely to make another purchase from this site if I need the   | 0.57 |      | (2010)         |
| products that I will buy.   | 0.57 |      |                |
| production in the rest of the production of the |      |      | l              |

## Data analysis

Of the 170 respondents who answered the survey questions, in total, 65 respondents, were (38.2%) female and 105 (61.8%) men. 94 respondents (55.3%) were unmarried and 76 (44.7%) were married. Most respondents in the age group 20 to 30 (47.1%) and younger than 20 years (34.7%), about 8.8 percent of respondents 31 to 40 years, 5.9%, 41 to 50 years and only 3.5% were in the age group 51 to 60 years. Respondents with a bachelor's degree, 54.7% who constitute the largest group of respondents of the survey. Respondents with duration of familiarity with the relevant site, less than 2 years, with a 73.5%, the highest frequency and duration of respondents who purchase from its web site, less than 2 years, with 83.5% had the highest frequency. In inferential statistics, according to the measurement level of variables, the Kolmogorov test for checking the normality of the distribution data was done. Then, the path analysis test and structural equation modeling was used to examine the causal relationships between variables. In inferential statistics, according to the measurement of variables, at first the Kolmogorov test used for the normality of data distribution, then, and then test path analysis and structural equation modeling was used to examine the relationships between variables. Standardized parameter estimates show that all indicators statistically, are significant (p < 0/05). Table2, shows a summary of the research path Structural Equation. In this table, the amounts of both T mode and standard models are presented. All paths, except pathways to the satisfaction of visual and visual effects to trust online, with T> 1/96)) are, that with 95%, hypotheses related to these paths were confirmed. Figure 4 shows the final model of research, that two paths, visual effects to trust online and reduce security concerns were unconfirmed.

#### **FINDINGS**

Table 2 shows the path coefficients and t-values associated with variables. The revised model depicting the relationships is shown in Fig. 2. The results confirm the significant effects of visual appearance on increasing process satisfaction (H1a,  $\beta$ =0.56; t-value=8.42). The direct positive influence of order fulfillment on online trust (H2a,  $\beta$ =0.20; t-value=5.80) and negative influence on perceptions of risk is surprising. Absence of errors was found to be influential in consumer concerns relating to perceptions of risk (H3a, β=-0.39; t-value=-7.19) and privacy concerns (H3b, β=0.61; t-value=8.73). It was observed that brand image did increase online trust (H4a,  $\beta$ =0.27; t-value=6.09) and reduction of security concerns (H4b,  $\beta$ =0.54; tvalue=8.29). The direct positive influence of reduction of security concerns on reduction of privacy concerns (H5,  $\beta$ =0.66; t-value=8.95), on online trust (H6a,  $\beta$ =0.42; t-value=7.52), on process satisfaction (H8d,  $\beta$ =0.56; t-value=8.35) and purchase intention (H9d,  $\beta$ =0.54; tvalue=8.30) confirmed. Reduction of privacy concerns was found to be influential in online trust (H6b,  $\beta = 0.35$ ; t-value=6.98), purchase intention (H9c,  $\beta = 0.42$ ; t-value =7.47) and process satisfaction (H8c, β=0.77; t-value=9.35). Hypothesises H9a and H8a was also supported as significant negative influence of Perceptions of risk on purchase intentions (β=-0.44; t-value=-7.63), and process satisfaction ( $\beta = -0.50$ ; t-value=-8.05) was observed. It was observed that online trust, influenced purchase intentions (H9b, β=0.21; t-value=5.85) and process satisfaction (H8b, β=-0.50; t-value=-8.05). The results demonstrate a significant relationship between purchase intentions and process satisfaction (H9e,  $\beta$ = 0.30; t-value =6.43). Of course, visual appearance on online trust(H1b,  $\beta$ =0.16; t-value=1.32) and reduction of security concerns(H1c,  $\beta$ =0.30; t-value=1.45) were not confirmed.

Table2. The path coefficients and t-values

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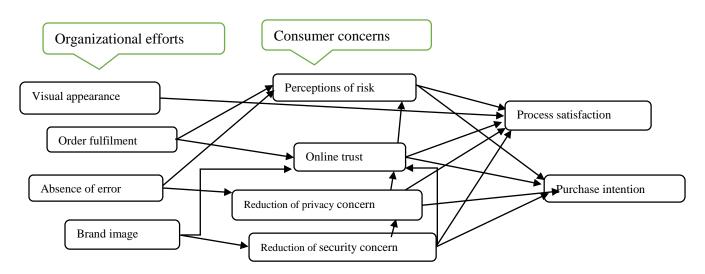


Figure 2. The research final model

#### DISCUSSION AND CONCLUSION

According to the results, todays, satisfaction and desire to buy, are economic necessity for every business in the virtual world that provide many competitive advantages. Jahesh book eshop, like any successful internet business, in addition to attracting online customer satisfaction, creating a desire and intention to buy, considered important and has plans to achieve that. The study measures two important result of customer concerns: the process of satisfaction and purchase intentions. Higher perceived risk, privacy and security concerns and distrust, lead to lower process satisfaction and purchase intention. To alleviate these concerns, organizations need a deeper understanding of how their efforts affect consumer concerns. To achieve this, organizations focus on building a visually appealing website for reducing confusion in searching products and clutter in visual effects and attempt to reduce errors in information accuracy and website navigation.

The results show that the absence of error, handle texts and lists, acceptable download time and And established links reduce the perceived risk and worry about the privacy of customers. The model shows that investment in building a brand image, increase online trust and reduce Security concerns through confidence in the brand. Customers also consider valid site relying on intangible characteristics as brand. According to the findings, do just order as clear description of warranties or order confirmation via e-mail, etc., reduce the perceived risk and increase online trust in customers.

Reduce customer concerns such as reducing the risk perceptions of risk and security of the site or the disclosure of private information, communicate with customer satisfaction and with reducing that concerns, customer satisfaction will increase. On the other hand, if trust is established customer by giving detailed information and fulfillment of obligations about the customer, the customer will feel more satisfied. Whatever customers feel more risk about security measures, risk of receiving the wrong product or service and difficult Returning of

the product, desire to buy, will be less. Elsewhere results indicate that confidence-building in online customers such as reliable infrastructure on the site, Will create the desire to buy. Also, concerns that affect the desire and intention to buy, Security and privacy concerns, such as unauthorized access to personal data and online payment, which Whatever site more work in reducing these concerns will make customers want to buy more.

The study also empirically demonstrated the interaction among consumer concern variables. The interrelationships showed that security concerns affected privacy concerns and that the influence of online trust on perceived risk was worthy of attention. If an organization can increase trust in their online engagement with consumers, the risk the consumer perceives will be reduced. Results showed that the impact of visual effects on online confidence and reducing online security concerns were not important.

#### SUGGESTIONS AND LIMITATIONS OF THE STUDY

Some of limitations of the study, are like, Sub-components of visual appearance such as color, menu design, flow and structure and their resultant influence on consumer concerns were not analyzed. Also there may be industry specific efforts that were not included in the sample.

## As follows suggestions:

- -Offering full and true information of goods or services.
- -Informing customer from replace or return policies; 36% of those who were satisfied with their experience of retern of product, are willing to buy again from the shop. Maybe that be a little expensive, but reinforce trust in customers and will be less a sense of risk. As a result will be more Buying.
- -The main task of a seller, creating customer and then keep it. As, the use of three points in the text used in the sale: (a)( sales based on relationship) introduce himself as a frien. (b)(selling based on consultation): positions himself as a problem solver and consultant. (c)(selling based on training): Put yourself in the position of a teacher. If follow these cases, you will be able to the creation a need in customer and satisfaction of being able to help understand their needs and related products.
- Resolving the weakness in guiding users: Users should not be alone during the patrolling. An online help on the site, makes the user feel safe and not wandering.
- -Remove the distributors who are weak and unstable, in the event of non-compliance with this case,is reduced customer trust and will feel more risk.
- Availability and accountability: Try to have at least one primary email on your mobile phone in special occasions can be responsive to customers. Therefore if the customer feels always someone accountable will feels less risk.
- -To showcase the their store link at prestigious sites and vice versa. customers with visiting famous and prestigious sites, will feel more secure in relevant Site.
- -Analyzing competitors: Check your colleague sites And recognize their strengths and reasons of staying in the minds of customers, then use them for improving your site.
- using the most advanced security systems on the Web
- -Remove unnecessary information requested in stage payments
- Respond to the complaints and demands of customers and update customer demands on time, that this, reduces the perceived risk and increase satisfaction

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