

The causal relationship between risk, trust and intention to deal in online markets (Case Study of Ghavamin Bank of Guilan Province)

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Abstract The phenomenon of e-commerce is changing the businesses way and organizations will lead to the electronic market. E-commerce creates a virtual interactive environment suppliers and customers can be responsive and flexible in the face of market changing and customer requirements. An important issue in e-commerce company with company is customer trust creation. Confidence as one of the empowerment components in electronic commerce, including the most important characteristics of a successful website in the virtual world and also a key factor in maintaining and developing lasting relationships with customers. A high degree of confidence not only fulfills the satisfying customer expectations in a deal but uncertainty and perceived risk of online transactions is eliminated. In this study, we reviewed the trust, perceived risk and their role on transaction intention in the online markets to be addressed. This study in terms of the purpose is functional and in terms of the nature is descriptive - correlation. The data collection method is field instrument was a questionnaire. In the present study, the studied statistical population is all of ghavamin bank customers of Giulan province. By considering the total population and according to Cochran formula the sample size is 375 people. And a non-probability available sampling method was used. Data through SPSS software version 20, and Amos 2 2 were analyzed. The results of this study showed that there is a significant relationship between perceived risk and transaction the intention. Also the results showed that there is a significant relationship between perceived risk and trust and between trust and perceived risk. And finally the results show that there is a significant relationship between trust and the intention of the transaction. As a result, four research hypotheses were accepted.

Keywords : Keywords: trust, perceived risk, transaction intention, online markets

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