Relation between Trust Level and Success of Electronic Commerce and Role of Accounting in this Relation- Perception of Albanian Virtual Buyers

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Abstract

Foreign studies show that the increases of the confidence level of virtual buyers tend to raise their purchases, and for this reason electronic commerce represent success. According to these studies the factors that may bring positive impact by increasing the level of trust are numerous and complex. The purpose of this study is to determine what perceptions have Albanian virtual buyers for the linkage between the level of trust and success of virtual model of trade and what role can play accounting in this linkage. The study will assess the perception of virtual buyers in Albania, perception that will be tested through questionnaires addressed to this target group. The questionnaire's data will be analyzed through statistical methods in order to derive conclusions of this paper. Among the statistical methods uses of parametric and non-parametric methods are depending on the degree in which are the data of this study.

Keywords: *E-commerce, accounting, trust, Albanian virtual buyer's perception*

1. Introduction

Previous studies that have examined trust in business relationships have identified the important role that faith the success in a long-term commercial relationships. For example, note that trust increases cooperation, affecting in more open communications and wider dissemination of information between the parties (Cummings and Bromiley 1996; Doney and Cannon 1997; Morgan and Hunt, 1994; Ring and Van de Ven 1994, Smith and Barclay 1997).

Furthermore, Granovetter (1985), states that the density and cohesion of social networks influence the evolution of trust in trade relations. Faith based on competencies is related to building confidence on skills of trading partners, technical knowledge and the ability to realize the commercial relationship using the internet correctly. Trading partners who demonstrate skills in producing products and services of high quality and timely delivery of information to other trading partners, helping them to have a good cooperation with distribution networks and make decisions strategic, are more likely to be reliable.

McAllister (1995), states that we are who we choose to believe it and in what circumstances. This choice is based on the recognition (interpersonal trust), through investigation of security level of indicators such as trust and seriousness. When are accessed expectations regarding reliability and security, confidence begins to shift to emotional base such as care and concern. Thus, in terms of economic indicators trust is related to the benefits that can be obtained by trading partners such as lowering costs and reducing time of trading transactions conducted through virtual networks. On the other hand, lack of confidence can lead to increased costs because trading partners need more time to be trained to implement correctly virtual transactions.

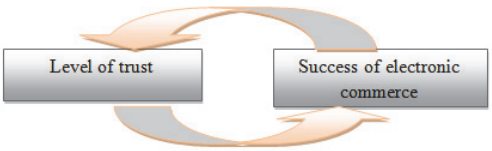
Provided trust expresses the confidence that create trading partners who having enough knowledge to other trading partners can make predictions and judgments based on past experience. Benefits that receive trading partners such as the general satisfaction and information distribution affect the increased level of confidence. Thus, continuous positive behaviors create familiarity with trading partners by increasing the perceived trust of them.

Faith based on goodwill expressed faith-based on care, interest, honesty and goodwill of trading partners. To increase the level of trust trading partners should invest in the sensitivity of trade relations created. Faith based on goodwill is characterized by an increase in levels of collaboration, open communications growth, wider distribution of information; these are the factors that lead to higher levels of participation in virtual model of trade. Long-term investments and investment in building the reputation create for trading partners the opportunity to provide trust based on goodwill. In contrast, lack of trust in goodwill leads to the destruction of trade agreements and creating a bad reputation for trading partners.

In a study performed by Kim and Tadisina (2007) sampled by 21 studies conducted from 1999 to 2006, is noted that the existing literature has examined the support of third parties, company reputation, quality of service, quality of websites, and familiarity tend to believe, as the main factors that influence consumer trust in the virtual model of trade. However, customer perceptions influence their trust (Jarvenpaa and others, 2000; Lee and Turban 2001).

Based on the literature we can say that there is a mutual positive relation between trust and success of electronic commerce. On the one hand, increasing the level of trust leads to increased sales bringing the success of virtual model of trade and in turn the success that can be accomplished a website where is done electronic commerce increases the confidence level of virtual consumers. Expressed in graphical connection the relation is as follows:

Figure 1.1: The mutual relation between level of trust and success of electronic commerce



However the link that exists between the level of trust and success of electronic commerce remains not only at the theoretical perception and observation. Various researchers have built statistical models to express the relationship that exists between the level of consumer confidence and the success of electronic commerce. Given that the main factors influencing the level of trust are many, researchers have preferred to study the link trust - electronic commerce through implementation of various statistical and econometric analyses.

Thus, researchers Gao and Wu (2010), Joubert and Van Belle (2013), Egger (2003), Halaweh (2012), Brown and Jayakody (2008), Palvia (2009), Hsu and Wang (2008), Yoon (2009), Coles (2010), McKnight, Choudhury and Kacmar (2002), etc. have preferred to express numerically the connection trust level - success of electronic commerce using factorial analysis and structural analyses. These models are among the most favorite models by researchers for expressing relationships between factors and confirmation of hypotheses raised in their studies.

Other researchers such as Ho (2007), Corbitt, Thanasankit and Yi (2003), Metzger (2004), Eid (2011), etc. have used the correlation coefficients to study the relationship trust - success of electronic commerce. ANOVA analysis model was also a favorite of researchers to verify the connection that exists between the level of consumer confidence and the successful application of electronic commerce. Researchers Wan, Alagar and Ibrahim (2013) have used CS algorithm authentication mathematical model of connectivity, while Shi, Bochmann and Adams, have preferred stochastic models since according to their faith and behavior resembles a stochastic process.

2. Analiza e rangjeve për studimin e lidhjes nivel besimi – sukses i tregtisë elektronike sipas perceptimeve të blerësve virtualë në Shqipëri

Despite many studies that are conducted by foreign authors to express whether there and how strong is the link between the level of trust consumers to make purchases and success of virtual model of trade, we think to study this relation taking as data perceptions of Albanian virtual customer. To study the relationship that exists between the level of trust and success of virtual commerce by buyers in Albania we have used non-parametric methods of ranking. The main reason why we use non-parametric methods for controlling hypothesis is: The data used in the study will belong to the nominal level and can not be used to implement control hypothesis with parametric methods.

Customer responses to the questionnaires addressed to Albanian virtual buyers have served like data for the study that we have conducted. We have conducted 211 surveys in total but only 203[1] responses of which are available for study.

The hypothesis that we rose in the study based on data from the literature review is:

> *Ha: Albanian virtual shoppers perceive that there is a strong correlation between the level of consumer confidence to participate in purchases effected through virtual networks and the success of trade that has carried through these networks*

[1] *In eight other questionnaires or is not selected no answer or is selected more than one. For this reason these are considered invalid questionnaires for the study.*

To determine whether or not this hypothesis stands, signs criterion is non-parametric methods used in the case when the number of units included in the study is greater than 20.

The main assumptions of the study:

- Distribution of data would be considered having normal distribution (Z) since are satisfies two conditions that are relevant in this method
  1. x = 0.5 * n = 0.5*203 = 101.5 >5
  2. σ' = $\sqrt{0.25n}$ = $\sqrt{(0.25) * 203}$ = 7.124 >5

Where respectively:

n - Number of units included in the study = 203 units

x - Average of data

σ' - Standard deviation

- The second assumption concerns to the permissible level of error α.

In the case of our study allowed level of error of assuming equal by 0.05 (α = 5%). This error level allowed, expresses his influence in determining the value of theoretical[2] statistics. To check the hypothesis according to the criterion method of sign must be found two statistics, factual and theoretical, comparison between them will tells us if the alternative hypothesis raised in the study is confirmed or not. The formulas used for finding and Ztheoretical and Zfactual according to this method are:

$$Zf = \frac{x - \mu}{\sigma}$$

$$Z_t = Z_{0.5-0.05} = Z_{0.45} = 1.65 \text{ s.d}$$

Results of the study after replacing indicators in the formula are:

$$Z_f = 14.25 \text{ s.d}$$

$$Z_t = 1.65 \text{ s.d,}$$

Were μ =0 because before the results the Ho is accepted like real

Based on the survey results, as Zfactual> Ztheoretical, is accepted that the alternative hypothesis, Ha, is affirmed. So, according to this study, for Albanian individuals[3] who currently use the virtual model of trade[4] the success of electronic commerce is positively affected by the level of trust that buyers create in virtual pages.

Since individuals haven't the same level of education, we continued studying further. The hypothesis that we set up is:

HA1: The perceived level of trust in the virtual pages where trade is realized depends from the level of education

Based on the same limitation that the data are largely nominal, also for studying the veracity of this hypothesis we will use non-parametric methods, namely Criterion Cruscal-Wallis[5]. Assumptions made above are valid also for this study,

[2] The value of theoretical statistics is found in statistical tables.

[3] In the study that we conducted through questionnaires, the category which is selected as the target group are individuals who currently make purchases via the Internet. No businesses were selected because we think that individuals like virtual trade buyers have high impact on the success of electronic commerce in the Albanian site and the perception of this group can positively influence the involvement of businesses like buyers in virtual model of trade. However, this selection we have done by limiting the study population can be considered as a limitation of this study.

[4] According to questionnaire all asked buyers realize purchase in foreign site and none of them attempted to carry purchases in Albanian site.

[5] This criterion is used to control when hypotheses have more than two populations. In our case, we the asked group is divided into three categories by level of education: higher education, secondary education and others (includes those who have less education than secondary education). Table with details of questionnaires and corresponding ranks for the three study populations is reflected in the annex of the paper. For setting rank are implemented the rule: the smaller value have the first rank and for the same values are summed the ranks and the sum is divided with their number, it serves as the average value of the same range of values. For example, lowest value is 3 and there are six 3, to determine rank alongside of 3 we collected 1 +2 +3 +4 +5 +6 and their sum is divided by 6.

so:

- Distribution of data is assumed to be normally distributed.
- The error margin allowed in this study was α = 0:05 (5%)

To prove the hypothesis rose in this study according to the ranking criterion Cruscal - Wallis must be calculated two statistics, factual and theoretical. Since in the study we have three populations[6] statistics that will be used is χ2 statistics.
The formulas used for finding statistics are as follows:

$$W = \frac{12}{nt(nt+1)} \sum \frac{Ri2}{ni} - 3(nt+1)$$

$$\chi^2 = \chi^2_{0.05}(k-1) = \chi^2_{0.05}(3-1) = 5.99 \text{ s.d}$$

Results of the study after replacing indicators in the formula are:

W = 8.91 s.d
χ² = 5.99 s.d

Were,
W- Factual statistic
χ² – Theoretical statistic
nt – total number of respondents
R_i^2 – range of each population
n_i –number of respondents for each educational level

Based on the results we can say that, since W> χ2, Ha hypotheses raised in the above is verified. Thus, respondents' education level affects the level of perceived trust in the virtual model of trade. However, as shown in the data tables presented in Annex, regardless of education level of respondents they believe that the impact of their level of confidence in the success of the virtual model of trade is above average.

3. Impact of accounting in relation between level of trust and success of electronic commerce

3.1 Accounting like security factor

To provide security and development for electronic commerce stakeholders have made continuous efforts to identify influencing factors with the aim to invest in these factors. Is accepted by researchers, that exist a high number of complex factors that influence the level of trust and security of the parties to conduct commercial transactions through virtual networks. For done their contributions to the success of electronic commerce and the development of this trade model also international accounting bodies and accounting specialists themselves have made studies about the positive role they can play. Studies have highlighted the conclusion that the interest groups involved in the trade agreement have created the perception that accounting specialists inspire security (Boulianne and Cho, 2009). Based on this perception, the image of accounting specialist can be used to become parties in virtual trade model.

3.1.1 Indipendence criteration for examine the impact of accounting in relation between level of trust and success of electronic commerce

To examine statistically the effects of accounting[7] in connection trust - success of electronic commerce we have chosen to use the method of control hypotheses based on the criterion of independence. The main reason for selecting this method is: to examine the perception of positive impact of accounting in increasing the level of confidence of buyers depending on their education level. The survey data belong to interval scale and is therefore acceptable use of a

[6] *See table in Annex.*
[7] *In this part of the study we did not have studied statistically the separate role of the trust services and in particular the role of fiscal legislation but the two indicators together.*

parametric method such as the method of control hypothesis based on the criterion of independence. A hypothesis raised in this part of the study is:

Ha: Albanian virtual customer perception about the level of impact of accounting at the level of their trust in the virtual model of trade is dependent on the level of education that they have

$$\chi 2\text{factual} = \sum_{i}^{n} \sum_{j}^{m} \frac{(fij - pij)2}{pij}$$

$$\chi^2_{theoretical} = \chi^2_{0,05}(n-1)(m-1) = \chi^2_{0,05}(5-1)(3-1) = 15.51 \text{ s.d}$$

To follow control procedures in order to establish hypothesis rose above should be calculated the values of two control statistics, statistics theoretical and factual statistics. Statistics used in this statistical model is χ2 statistics (Chi-square). The formulas used by this method for finding the control statistics are:

$$\chi^2_{factual} = 169.36 \text{ s.d}$$
$$\chi 2_{theoretical} = 15.51 \text{ s.d}$$

Were,
α=0.05,
n- number of category of variable "accounting"
m- number of category of variable "level of education"
fij- factual density of respondents
pij- expected density calculated based in this model

Results[8] of the study after replacing indices in formulas are as follows:

Based on the results of the study can say that, because χ2factual> χ2theoretical, hypothesis raised in the study is verified. Thus, respondents' education level affects the perception that they have regarding the positive impact that accounting have in connection "confidence level - success of electronic commerce". This is an expected result because the largest number of respondents[9] in this study has completed higher education for economy[10].

4. Conclusions

Studies have proven through factorial methods and structural analyses that the level of trust plays an important role for the successful application of electronic commerce. Also the questionnaire responses built under this study addressed to users who live in Albania show that based in their perception exists a strong positive correlation between trust level and success of electronic commerce.

Safety of virtual trade model, in today's time is supported by two main factors: trust services and fiscal legislation. This conclusion is confirmed also by the analysis of questionnaires directed to virtual buyers in Albania. The analyses shows that with a 95% degree of certainty in Albania virtual buyers thinks that certification of electronic commerce from an accounting specialist and fiscal accounting are factors that impact positively on increasing the level of perceived trust from them. Increase of the level of trust affects the wider involvement of them in electronic commerce.

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[8] Pij are calculated taking into account the estimated percentages for each category of variable "accounting impact" upon the assumption that we have no perception depending on educational level, thus is accepted as true null hypothesis.

[9] 112 people in this survey are economists.

[10] Accounting as an academic discipline is developed mainly in higher education degree and in secondary schools of economic education. For this reason the respondents who have less than secondary education or attended a school or other faculties haven't knowledge of accounting.

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Appendix: Questionnaire

1 - What is your educational level?

a) High b) Medium c) lower than medium

2 - Do you think there is a strong connection between your level of confidence for engaged in electronic commerce and the success of the virtual model of trade? Specify a scale from 1-5. (1 = not at all, 2 = slightly, 3 = fair, 4 = very much, 5 = extremely much)

a) 1 b) 2 c) 3 d) 4 e) 5

3 - Do you think that the accounting impact on the success of the virtual model of trade? Specify a scale from 1-5. (1 = not at all, 2 = slightly, 3 = fair, 4 = very much, 5 = extremely much)

a) 1 b) 2 c) 3 d) 4 e) 5

4 - What is the reason for this perception? Specify_____

Thank you!

Annex 1.1 : Impact of trust level in an range 1-5 in success of electronic commerce. (1 = not at all, 2 = slightly, 3 = fair, 4 = very much, 5 = extremely much)

No.	Impact range	No.	Impact range	No.	Impact range	No.	Impact range	No.	Impact range
1	5	42	5	83	4	124	4	165	5
2	4	43	5	84	3	125	5	166	1
3	4	44	5	85	3	126	5	167	2
4	4	45	5	86	3	127	5	168	3
5	5	46	5	87	3	128	5	169	4
6	4	47	4	88	3	129	5	170	4
7	3	48	5	89	4	130	5	171	4
8	4	49	4	90	4	131	5	172	5
9	5	50	4	91	4	132	5	173	4
10	5	51	5	92	4	133	5	174	4
11	5	52	4	93	4	134	5	175	4
12	4	53	4	94	4	135	4	176	4
13	2	54	5	95	5	136	4	177	5
14	3	55	4	96	5	137	5	178	5
15	4	56	5	97	4	138	5	179	5
16	5	57	5	98	4	139	5	180	1
17	5	58	5	99	4	140	5	181	4
18	5	59	5	100	4	141	4	182	3
19	4	60	4	101	5	142	5	183	3
20	4	61	4	102	5	143	5	184	3
21	4	62	5	103	3	144	5	185	2
22	4	63	5	104	3	145	4	186	1
23	5	64	5	105	3	146	4	187	5
24	5	65	5	106	2	147	4	188	5
25	4	66	4	107	4	148	5	189	5
26	4	67	4	108	5	149	4	190	5
27	4	68	4	109	3	150	5	191	5
28	3	69	4	110	2	151	3	192	4
29	2	70	4	111	2	152	4	193	1
30	2	71	4	112	4	153	4	194	5
31	4	72	4	113	5	154	5	195	1
32	5	73	5	114	5	155	5	196	1
33	5	74	3	115	5	156	5	197	1
34	4	75	4	116	5	157	5	198	2
35	4	76	4	117	5	158	4	199	3
36	4	77	4	118	5	159	4	200	4
37	4	78	5	119	5	160	2	201	4
38	4	79	5	120	5	161	1	202	5
39	4	80	5	121	5	162	1	203	5
40	5	81	4	122	5	163	2		
41	5	82	4	123	4	164	2		

Annex 1.2 : Perceived level of trust depended from educational level

No.	High education	Range	No.	Secondary education	Range	No.	other	Range
1	5	161	**1**	4	79.5	**1**	5	161
2	4	79.5	**2**	4	79.5	**2**	5	161
3	4	79.5	**3**	4	79.5	**3**	5	161
4	4	79.5	**4**	5	161	**4**	5	161
5	5	161	**5**	5	161	**5**	5	161
6	4	79.5	**6**	5	161	**6**	5	161
7	3	31	**7**	4	79.5	**7**	5	161
8	4	79.5	**8**	4	79.5	**8**	4	79.5
9	5	161	**9**	4	79.5	**9**	4	79.5
10	5	161	**10**	3	31	**10**	5	161
11	5	161	**11**	3	31	**11**	5	161
12	4	79.5	**12**	3	31	**12**	5	161
13	2	15.5	**13**	3	31	**13**	5	161
14	3	31	**14**	3	31	**14**	4	79.5
15	4	79.5	**15**	4	79.5	**15**	5	161
16	5	161	**16**	4	79.5	**16**	5	161
17	5	161	**17**	4	79.5	**17**	5	161
18	5	161	**18**	4	79.5	**18**	4	79.5
19	4	79.5	**19**	4	79.5	**19**	4	79.5
20	4	79.5	**20**	4	79.5	**20**	4	79.5
21	4	79.5	**21**	5	161	**21**	5	161
22	4	79.5	**22**	5	161	**22**	4	79.5
23	5	161	**23**	4	79.5	**23**	5	161
24	5	161	**24**	4	79.5			
25	4	79.5	**25**	4	79.5			
26	4	79.5	**26**	4	79.5			
27	4	79.5	**27**	5	161			
28	3	31	**28**	5	161			
29	2	15.5	**29**	3	31			
30	2	15.5	**30**	3	31			
31	4	79.5	**31**	3	31			
32	5	161	**32**	2	15.5			
33	5	161	**33**	4	79.5			
34	4	79.5	**34**	5	161			
35	4	79.5	**35**	3	31			
36	4	79.5	**36**	2	15.5			
37	4	79.5	**37**	2	15.5			
38	4	79.5	**38**	4	79.5			
39	4	79.5	**39**	5	161			
40	5	161	**40**	5	161			
41	5	161	**41**	5	161			
42	5	161	**42**	5	161			
43	5	161	**43**	5	161			
44	5	161	**44**	5	161			
45	5	161	**45**	5	161			
46	5	161	**46**	5	161			
47	4	79.5	**47**	5	161			
48	5	161	**48**	5	161			
49	4	79.5	**49**	4	79.5			
50	4	79.5	**50**	4	79.5			
51	5	161	**51**	5	161			

52	4	79.5	**52**	5	161			
53	4	79.5	**53**	5	161			
54	5	161						
55	4	79.5						
56	5	161						
57	5	161						
58	5	161						
59	5	161						
60	4	79.5						
61	4	79.5						
62	5	161						
63	5	161						
64	5	161						
65	5	161						
66	4	79.5						
67	4	79.5						
68	4	79.5						
69	4	79.5						
70	4	79.5						
71	4	79.5						
72	4	79.5						
73	5	161						
74	3	31						
75	3	31						
76	4	79.5						
77	4	79.5						
78	5	161						
79	5	161						
80	5	161						
81	5	161						
82	4	79.5						
83	4	79.5						
84	2	15.5						
85	1	5						
86	1	5						
87	2	15.5						
88	2	15.5						
89	5	161						
90	1	5						
91	2	15.5						
92	3	31						
93	4	79.5						
94	4	79.5						
95	4	79.5						
96	5	161						
97	4	79.5						
98	4	79.5						
99	4	79.5						
100	4	79.5						
101	5	161						
100	5	161						
103	5	161						
104	1	5						
105	4	79.5						

106	3	31						
107	3	31						
108	3	31						
109	2	15.5						
110	1	5						
111	5	161						
112	5	161						
113	5	161						
114	5	161						
115	5	161						
116	4	79.5						
117	1	5						
118	5	161						
119	1	5						
120	1	5						
121	1	5						
122	2	15.5						
123	3	31						
124	4	79.5						
125	4	79.5						
126	5	161						
127	5	161						
	Total	**12277**		**Total**	**5296.5**		**Total**	**3132.5**

Annex 1.3: Perception of buyers for range of accounting impact in trust of virtual commerce depended from educational level

Range of accounting impact	**Educational level**						
	Higher	**fij pji**	**Secondary**	**fij pji**	**other**	**fij pji**	**Total**
Not at all	0	23.14778325	19	9.660098522	18	4.192118227	**37**
Slightly	10	26.27586207	27	10.96551724	5	4.75862069	**42**
Fair	35	26.27586207	7	10.96551724	0	4.75862069	**42**
Very much	66	41.29064039	0	17.23152709	0	7.477832512	**66**
Extremely much	16	10.00985222	0	4.177339901	0	1.812807882	**16**
Total	**127**	**127**	**53**	**53**	**23**	**23**	**203**