

Research on Management System of Perceived Risk of B2C Mobile Commerce

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Abstract This paper analyzes the risk of a large number of mobile commerce and consumer behavior literature, and constructs a B2C mobile business consumer perceived risk management system of the logical model. Logic model describes the purchase decision-making process of the main features of consumer behavior and perceived risk of the operation of the law, and carries out a detailed analysis and elaboration for consumer perceived risk management system of paths and research of mobile B2C business model. Model-based guidance at the same time, the field of innovative research ideas and future research directions are analyzed and discussed.

Key words B2C mobile commerce; Perceived risk; Management system; Logical model

1 Introduction

During the past 5 years, in general, mobile industry continued to enjoy strong growth trend, the end of 2005, the global mobile industry, the overall number of consumers has reached 2.129 billion, an increase of 374 million a year. By the end of 2011, this number would be expected to reach 3.964 billion. The current mobile devices (cell phones) are a function far beyond the call of the basic function, and mobile devices has greatly exceeded the number of other information technology equipment, and Mobile business mobile smart phone is growing more rapidly than the traditional voice phone. In wireless communications technology development, the world's 3G is rapid growth in recent years, and it can be better in the global seamless roaming, and process images, music, video streaming and other forms of media. Information technology and business model development bring the development of markets and profit opportunities for our manufacturers and service providers.

For business, consumers must consider the risks. Consumers in a shopping environment to purchase products or services, they themselves will be perceived to a certain degree of risk, this risk is known as perceived risk. Bauer. RA (1960) for the first time lets the concept of perceived risk from psychological research into consumer behavior. He believes that any consumer buying behavior, may be unsure of their expected results are correct; therefore, implicit in the consumer purchase decision on the results of the uncertainty, and this uncertainty is the first of the perceived risk defined. Cox. D. F and Rich. S (1964) further proposed a quantitative concept of perceived risk; they believe perceived risk is the random result of the uncertainty of its occurrence as a function of the size of the expression. The perceived risk of early descriptions and definitions, many scholars were later to supplement and complete, but Stone and Winter (1987) described the perceived risk that consumers feel subjectively expected loss, is still recognized as the term Comparison of standard and uniform definition. After the emergence of mobile commerce, many achievements of research on perceived risk of consumers have been applied for various models of mobile services. B2C mobile business application market is the fastest growing part of the. In this paper, mobile B2C business model in the consumer perception of the risk management system and content of the path will be analyzed and combed, and a sense of innovation and risk management system logic model will be built. The model describes the theoretical research in this field structure and logic, can guide researchers to establish innovative research ideas and research path discover the contents of important research value, and avoid dispersion of resources and waste.

2 Construction of the Logical Model

Risk management system in mobile commerce research, Seify (2009) carries out risk management system in-depth research for GSM network in Iran mobile network. Zhang and Liu, etc (2009). through the analysis of mobile network operators, service providers face the opportunities and challenges, describes the various elements of mobile business risks such as environmental, consumer, market and financial relationship between the logic, and the risks of mobile commerce Content Management System for the analysis and. Clarke(2008) argues that the security issues affect the further extension of mobile business and accepted a major obstacle is an urgent need to establish a safety management system, mobile commerce research model and proposed a model construction method. B2C mobile business

consumer perception of the risk management system mainly includes the perceived risk identification, assessment of perceived risk, perceived risk avoidance and prevention of the four aspects. Research on risk and mobile commerce research literature analysis and sorting, we found that the current mobile commerce on consumer perception of the risk management system has several important characteristics: First, although the risks of mobile commerce growth in the number of posts quickly, but mobile business consumer perceived risk involved in the research literature is very small, but the lack of research in the field review articles; Second, most literature does not model-based classification of mobile business applications to exploit and reflect the views of the research characteristics, lack of risk management systems of all kinds; Finally, the mobile business consumer perceived risk of lack of theoretical guidance system of the model to guide researchers to better understand and analyze the areas of research models and research approach. This in-depth analysis of contingency theory, risk management theory and consumer behavior patterns such as the latest theoretical and empirical research in the field based on the results, Creatively put forward a description of consumer perceived risk B2C mobile commerce, content management system, the logical relationship between theoretical research and theoretical structure of the logical model shown in Figure 1.

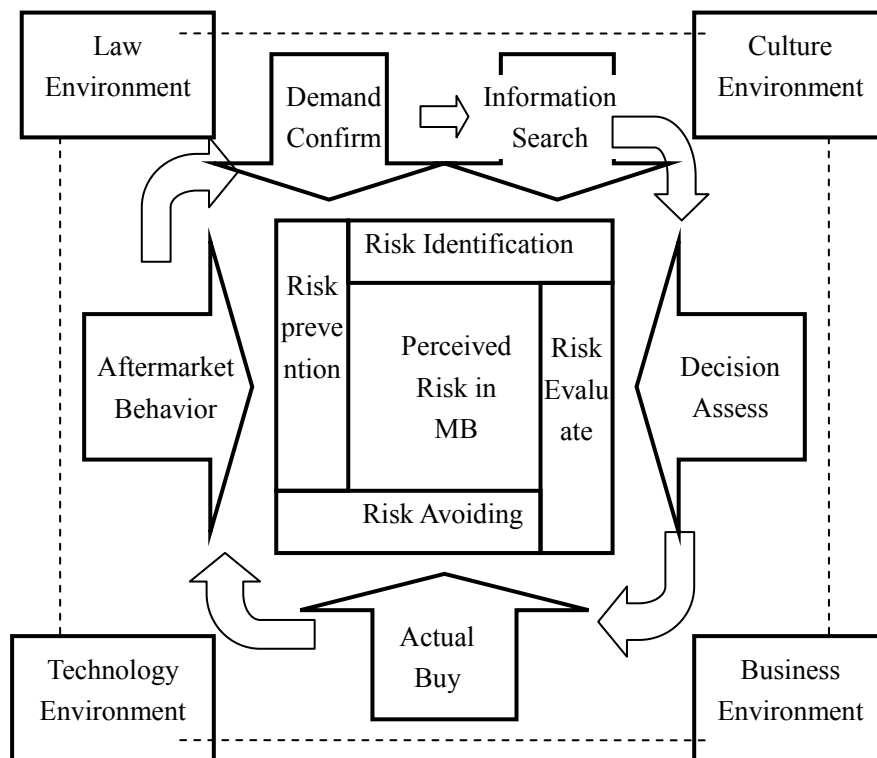


Figure 1 Mobile Commerce Consumer Perceived Risk Management System of Logical Model

Perceived risk of the first should be a dynamic process, with the consumer purchase decision stages of conversion, perceived risk of conditions and the study will follow the path to change, so B2C mobile business consumer perception of the risk management system should be combined with consumer related to purchase decision theory arguments, it is logical and reasonable and practical significance.

The consumer buying decision process is divided into five continuous linear phase, the demand for recognition, information search, decision-making assessment, the actual purchase and sale act, commonly known as five-stage model (Blackwell and Hawkins,2003) . At present, few researchers have investigated attention to consumer purchasing decisions at various stages of perceived risk factors and risk management content and logic to explain the variation. Mitcell and Boustani study elaborated by the first consumer purchase decisions in the different stages of the composition of consumer perceived risk factors and measure the dynamic changes of level. Vijayasarathy and Jones (2000) are on-line ticket booking business; consumer perceived risk of empirical research that perceived risk management, purchasing decisions should be based on phase features for content-level classification and methods of design. Based on the general perception of the risk management research, the logic model is based on

purchase decision theory, consumer perception of mobile business risk management system of content classification and level of build logic. In consumer demand recognition and information search stage, the perceived risk identification and relationship of the content model is a reasonable position, is currently the most concentrated research, many research findings gradually clear meaning of risk and information search stages of identifying the logical relationship. Risk Identification Risk Assessment is based on the research, the research findings are used to assess the stage of consumer decision-making in a variety of purchase decision-benefit analysis and impact assessment, and provide theoretical basis for the choice of decision-making, the perception of risk from existing the literature, and we find the logic associated with reasonable explanation. Consumers buy into the stage of actual, perceived risk avoidance methods design and application to become an important part of the study and the main direction of the field through the analysis of relevant literature we found limited research, the basic stage in the actual purchase is no longer involved in the identification and evaluation of perceived risk research, and is mainly based on the contents of the two parts of the research results and application of risk aversion mode of this model describes the content and form of the logic level of consistency. The phase behavior into the sale, all kinds of risk aversion in the comparative analysis of strategies and methods based on the integration of technical and legal environment for the development of features, design strategies and mechanisms for risk prevention will be the system of consumer perceived risk on the main content. This is the perception of the risk management system is most lacking in the current study is the most important part, this part of the logic of the model has also been associated with a reasonable explanation and description.

In addition, in the past the theory of consumer behavior, mostly in pursuit of a generally applicable, the most reasonable model and principles, but the application of these theories is to the changing external environment helpless. Contingency theory is based on the idea strain formed an organization and management theory, stressed the need to live under the organization's internal and external environment change and adaptable to different specific conditions for the most appropriate management model, program or method.

3 Mobile Commerce Analysis of Perceived Risk Management System

3.1 Perceived risk identification

Cox (1967) started the first identification of perceived risk, he thought the perceived risk include financial and social psychological components of two kinds of risk. On this basis, Jacoby and Kaplan (1972) on the perceived risk components of in-depth research, they think that more complete components should include: time of risk, functional risk, physical risk, financial risk, social risk and psychological risk. The results of the specific business applications for our model, the consumer perceived risk components of changes in the laws of logic conversion, and perceived risk measurement models and methods of laying a solid foundation. As the mobile business with the immediacy, mobility and other characteristics can locate, so the consumer perceived risk identification is a challenging research content. Ghosh and Swaminatha (2001) security and privacy from the perspective of the mobile commerce market may affect the risk factors, and pointed out that an open wireless network, collaborative relationship instability, imperfect information platform and malicious phone viruses will seriously affect the mobile business security. Laukkanen, and Cruz (2008) used confirmatory factor analysis and SEM model effects of mobile banking in Finland and Portugal, the development of an empirical analysis of the factors.

At present the perceived risk of consumers B2C mobile commerce management system very little literature, but on the perceived risk identification is the most involved with research and research directions. The path from the research point of view, mainly in the consumer purchase decision-making process of information search phase of the components of consumer perceived risk identification and modeling analysis. Logical model based on the guidance of research results by analyzing the limited discovery, identification of perceived risk components localized in the moving business activities to commence the study of legal and cultural environment in which social and cultural factors into research priorities. However, identification of existing research on the perceived risk is still a lack of consumer groups and other important risk preferences and values and cultural elements of the analysis, this will be the future focus of research in this area and the main direction. For confirmation, based on the analysis of legal and cultural environment, identification of consumer perceived risk is not the content of basic researchers involved, this is also the main features of research in this field.

3.2 Evaluation of perceived risk

Perceived risk assessment is carried out consumer risk aversion and risk perception theory and method of the premise and foundation. First of all, to start research in this area is the Cunningham (1967), he perceived that the risk assessment involves two important factors: the risk of uncertainty and danger of the results, and propose a risk assessment and measurement model, which after 30 years as perceived risk assessment study important theoretical basis. Barach (1969) tried to order the table tool to get consumers perceive the product or service the size of importance, and as a basis to measure the perceived risk, Perry and Hamm (1968) mainly through social and economic factors to measure the size of perceived risk. Based on the Cunningham Research, Bettman (1971) put forward relatively mature risk assessment methods, and his measure of the perceived risk changed from the third system is the system, so the size of both perceived risk multiplication can also be used to calculate the addition to.

Limited literature on the in-depth analysis, the authors found the majority of the field at present is still using the traditional perception of the risk evaluation method design pattern. The positioning in the consumer purchase decision making process of the environmental characteristics of the evaluation phase, and further analysis of the logic associated with two types of environmental factors and variation, and on this basis of perceived risk evaluation design is described in the logic model guiding significance of the path, At the same time in the mobile business consumer perceived risk evaluation of the introduction of fuzzy set theory, AHP and TOPSIS method, the researchers available for reference in future research direction

3.3 Perceived risk avoiding

On the perceived risk aversion strategies and methods of research, Barach (1969) think that advertising is a lower effective means of consumer perceived risk, Tan (1999) through empirical study compared the traditional strategy of risk aversion, and found that reputation to establish, guarantee certificate, brand loyalty strategy the validity of the effectiveness of better than money back guarantee. For mobile business application mode, the consumer perception of risk aversion strategies and methods of research, Bottoni and Dini (2007) proposed a network of credit card business on the agreement that the use of consumer trust in mobile devices to improve the technical management of the risk level and the risk of consumers and businesses to achieve equitable distribution among the. Rosnagel and Muntermann (2009) in the analysis of existing security protection techniques and methods based on the design of a SIM-based security technology Token system, the system provides functionality to overcome the existing real-time services, mobile commerce security technology with functional limitations. Yang and Tan (2008) made a series of mobile business strategy of risk aversion and the establishment of a security technology system model, The model supports various types of mobile communication protocol, and according to user requirements and automatically switch connected to the most appropriate security access, while providing multi-element end authentication mechanism to reduce the risk of loss resulting from the transaction.

Logical model based on the guidance, through in-depth analysis of the field are found, from a technical point of view the design of specific methods of risk aversion is now the focus of the study is the largest local and, Existing research seems to have focused in this regard, while most researchers are based on the actual purchase phase of consumer business features the design of technical methods and mechanisms, this model describes the internal logic consistent structural relationship. On the other hand, the path difference and technology research, based on the perception of business environment factors, and methods of risk avoidance strategies are generally in order to assess the stage of decision-making based on the results of risk assessment in order to expand the effective study, Therefore, the use of business rules and logic of operation of market mechanisms and strategies perceived risk aversion of the work not yet undertaken, This risk assessment study perceived the content of the lack of a direct causal relationship between the logical model confirms this logic is reasonable, at the same time, we can determine the contents of the two parts of B2C mobile commerce will be the consumer perception of risk management systems focus of the study.

3.4 Perceived risk prevention

Perception of risk prevention should be based on legal and technological levels to start a single technical means can not basically solve mobile business consumer perceived risk in question. Shevchenko pointed out that there is no safety and risk awareness to the user, any advanced technology is difficult to play a role in the technical measures, management, integration mechanisms and legal means to fully protect the security of mobile commerce transactions. At present, the sale of consumer buying decision process characteristics of the stages in the environment based on the perception of risk prevention strategies and methods of work not yet commenced, Logical model based on the description,

legal and technical role of environmental factors on the perceived risk path identification is B2C mobile business consumer perceived risk against the main direction of research.

4 Conclusion

Logical model based on the guidance, this comprehensive analysis of combining and B2C mobile business consumer perceived risk management system in the literature and results, and on the basis of the perceived risk management system of paths and a detailed description. Information Search, risk identification, risk avoiding are a lot of ground in this field study, achieved a lot; the study involved only a small amount of culture and business environment; Needs confirmation, after-sales practices and consumer perceived risk has rarely been mentioned and discussed.

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