

# Research on Risk Analysis and Countermeasures of Micro Store Operation Model

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## ABSTRACT

With the rapid development of e-commerce and the increasing popularity of smartphones, online shopping has become a trend of the times, and various online shopping platforms have emerged endlessly. As a new type of shopping platform, the micro store has gradually occupied a place in online shopping with its unique characteristics. In this context, the dissertation first introduces the management of micro-store operation models; then, it summarizes the causes of micro-store operation model risks into seven aspects.

## KEYWORDS

Countermeasures, Disadvantages, Micro-Store, Online Shopping, Risk Analysis

## 1. INTRODUCTION

Micro-shops are another new product after successful online shopping on Taobao and Jingdong. Micro-shops are an online shopping platform for the masses. Anyone can register their shop by mobile phone number (Adu-Amankwa et al., 2019; Al-Bayati & Al-Zubaidy, 2020; Almeida et al., 2019). Compared with other platforms, an operation is more It's simpler and easier to get started. Later, you can promote your store and the products you sell or various promotional offers, store discounts, etc. through sharing methods such as WeChat circle of friends, QQ space, Weibo and other social platforms. This makes it faster and easier to discover products and promotions and drive deals. The low threshold and simple registration procedures have attracted a large number of users to register and open stores(Bi et al., 2014).

However, no matter how good the development of the micro store is, it will encounter operational risks more or less during the development process. This article theoretically discusses the risks of different aspects of micro-store operations. To effectively improve the security of micro-store business models (Chen et al., 2020; Herrera-Restrepo & Triantis, 2019), it is necessary to make corresponding strategies and adjustments for the different risks of micro-store business models. In

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order to effectively prevent, control and manage risks, we can truly enhance the micro-store business model (Jiang & Jiang, 2018).

In the context of the current era of Internet shopping in China, for an e-commerce platform, it is not only necessary to fully research the market, to accurately position itself in the market's development prospects and models, but also to accurately capture the development operation model. (Rehman et al., 2016; Rychert & Wilkins, 2020)The risks that may be encountered should be prepared on time, and appropriate preventive strategies should be formulated promptly. In the future, the development and operation process will not be in a dilemma and can be targeted to resist risks.

The topic selected in this article conducts a comprehensive study of the risk analysis and countermeasures of the operation mode of micro-stores from multiple aspects and formulates strategic measures to prevent risks. Nowadays, people often focus more on economic development operations in the process of e-commerce development. Mode, analysis of risk analysis and preventive measures are scarce, and the same is true for the development of micro-stores (Signoretti, 2020; Soeanu et al., 2020). The study of business model risk and countermeasures in this paper will also improve the ability of micro-stores to resist risks and promote the development of micro-stores.

As a new Internet product in recent years, its business model needs to be improved and little research has been done on this topic at home and abroad. The risk of the current micro-store operation model is the main problem encountered in the current development of micro-shops. It involves financial, many aspects of production, sales, management, etc., with the continuous improvement of domestic e-commerce law, especially the more standardized and systematic of the e-commerce industry, which is a great challenge for this emerging child of e-commerce. There is an urgent need for a series of theories and countermeasures for risk analysis of micro-store operation models.

In foreign countries, their e-commerce started early, and they generally have a complete legal system and theoretical support applicable to them. Looking at the current status of domestic research, due to the late start of micro-stores, there are some shortcomings in research theory. All existing theoretical studies are only applicable to earlier e-commerce platforms. Under the current domestic situation with Taobao and Jing-dong as the main body, In the case of meeting the needs of most users, people often ignore emerging platforms due to long-term dependence on their platforms. Therefore, it has caused the illusion that the current domestic e-commerce development has reached its peak (Ji et al., 2019; Kim et al., 2020). In fact, this is a unified e-commerce market and unilateral theoretical research. Therefore, it is necessary to further improve the risk analysis and countermeasure research of micro-store operations, and lay the foundation for laying a good development foundation.

Foreign scholars have studied the composition of the business model and the operating mechanism, as follows (Kumar et al., 2012; Lambert et al., 2019; Lyu et al., 2020; Park et al., 2019).

Any business model is a three-dimensional model consisting of customer value, corporate resources, and profit methods. The White Paper on Business Model Innovation, co-authored by Harvard professor Johnson, Christensen, and SAP CEO Kong Hanning, summarizes these three elements as: "Customer value proposition", which refers to a company at a given price to its customers or the tasks that consumers need to complete when providing services or products; "resources and production processes", that is, specific business models that support customer value propositions and profit models; and "profit formulas", that is, processes that companies use to realize economic value for shareholders (Zadsar et al., 2020). Timmers believes that the business model is a system of products, services, and information flows, which describes the different actors and their roles, as well as the sources of potential benefits and ultimate benefits for these actors. Applegate believes that a business model describes a complex business that can lead to research into its structure and the relationships between structural elements and how it responds to the real world (Totaro et al., 2020). Pigneur believes that the business model is about a company and his network of partners, a system that gives customers in one or several market segments a profitable and sustainable revenue stream. Amit and Zott believe that the business model is an architecture designed using transactional components of business opportunities, and is an integration of all activities connected by companies, suppliers,

facilitators, partners, and employees. Geoffrey Colvin sees the business model as a way to make a profit. Petrovic and others believe that a business model is not a description of its complex social system and the relationships and processes of all participants. Instead, a business model describes the logic of a business system that creates value behind the actual process. Yves Pigneur defines the business model as the value that a company provides to one or more segmented customers and corporate architecture systems and partner networks. The company creates, markets, and transmits these values and relationship capital in order to generate profitable sustainable income flow.

Marshall put forward the viewpoint of risk burden management in the book “Business Management”, that is, you can profit effectively while effectively managing risks and taking responsibility. Mel and Hedges pointed out in “Risk Management: Concepts and Applications” that the objectives of risk management are consistent with the objectives of operations. It includes two aspects: one is survival, efficiency and development. The other is to get rid of difficulties and realize social responsibility. Baglini pointed out in “Risk Management of International Enterprises” that the purpose of risk management is to maintain the financial stability of the enterprise while minimizing the expenses caused by various risks. Green and Sabine proposed in “Enterprise Risk Management” that enterprises can achieve long-term risk control with minimal expenditures. After the loss, the enterprise can recover on time, reduce cost recovery in a short time, and minimize loss. COSO’s definition of the risk management framework is: “Enterprise risk management is a process implemented by the board of directors, management authorities and relevant personnel. It plays a role in formulating strategic goals and analyzes potential risks to ensure the achievement of strategic goals. Ghosh believes that Internal information in the enterprise will be leaked due to network security risks and bring losses to the enterprise. Bones suggested that if a medical companies have problems with the security of the platform, the system will be vulnerable to attacks in the information management process. Greenstein.M believes that the risk of technical problems in the business operation of an enterprise will result in loss of information and economic loss of users. Bakos believes that the process of e-commerce operation can reduce unnecessary links, the process is more brief and clear, and the probability of risk during the transaction is reduced. Westland believes that market agents play an important role in e-commerce. Ignoring market agents often brings more transaction risks, companies should pay attention to market agents. Sarkar believes that market agents can be more efficient and convenient transactions, and both parties to the transaction have their own choices. Reduced demand is easy to risk (Sun et al., 2018). Sun Xuewen believes that the success of B2B websites lies in whether the business model is innovative. Only by grasping the characteristics of the market and innovating its profit model will gain a foothold in the e-commerce market and ultimately succeed (Wang et al., 2020). Zhang Xiangqian believes that Taobao has gradually developed, grown, and finally matured from the beginning. The profit model is the key to success in these three stages. The profit models mainly include advertising profit, Alipay profit, trading business profit, value-added service profit, etc. Zhou Ting believes that the reason why Taobao can make more and more transactions is based on its huge user base. Whether it is a seller or a seller, entering Taobao is free. Taobao’s free policy allows users to accumulate continuously. In the current Chinese e-commerce market, only Taobao can make C2C so successful, but Taobao is still in the exploration stage, and its profit model needs to be improved (Shi et al., 2018). Liu Guotao analyzed the current profit model of Ctrip.com, the mainstream online travel platform in China. According to the current status and future development trend of the online travel industry, it analyzes its advantages and disadvantages in the market competition, the profit model and the difficulties faced by the market in detail, and analyzes the improvement needs of Ctrip’s profit model, and studies the improvement strategies.

Zhang Xuchu and Yan Peng (2020) believe that using appropriate methods to manage risks is not a simple process, but a systematic project. Therefore, we must correctly judge and understand the causes of risk formation, formulate reasonable strategies, and improve our mechanisms and effective prevention of risks. He Xiaoyun believes that “risk management” is the correct understanding of risks, the use of correct processing methods, and the highest efficiency in dealing with risks at the lowest

cost. Ma Wenbin's research and analysis of e-commerce transaction risk, in order to reduce transaction risk, put forward specific methods and measures, and established a Markov theory credit model and D-S evidence theory transaction risk model. Tao Qiang proposed a financial business model based on a third-party e-commerce platform. This model is innovative in that it is networked, professional, and information-based, and it is convenient and fast. This platform can solve the problem of financing for SMEs. Zhao Yuting used the expert opinion method and the analytic hierarchy process to carry out an effective evaluation, and conducted risk analysis and evaluation of the business model. He proposed risk management strategies related to the B2C e-commerce model. Zhao Xi and Su Xiuhua conducted research and analysis on the corporate economy based on mathematical analysis theory, derived an internal control intensity model, and proposed related economic measures. Huang Jin and Gu Dongxiao used empirical analysis methods, taking e-commerce companies as the research object, and analyzed the effects of e-commerce risks on the effects, and established an enterprise e-commerce model.

In summary, from the domestic and international expatriation on the operation mode of micro-stores, this article will analyze the possible risks of the operation mode of micro-stores in detail, and then put forward countermeasures to study in order to provide the theory of the operation mode of micro-store Empirical.

## **2. RELATED WORK**

### **2.1 Micro-Store Operation Model Risk**

There are various risks in the operation of micro-shops. The types of risks are divided into several categories due to different causes. There are legal and government regulatory risks, the risk of sellers or buyers' reputation problems, the risks of buyer service quality risks, and sellers. Publicize risk issues, logistics supply chain risks, market vicious competition risks, etc.

### **2.2. Reasons for Risk Formation of Micro-Store Operation Model**

#### **1. Legal and government regulatory risks.**

The law is the basic and the guarantee of development. The micro-store has developed very fast in recent years, but the disadvantage brought by the rapid development is that the update of the law cannot repair the market loopholes in time. If the law does not guarantee that there is any problem, a corresponding problem will occur. The imperfect legal system, especially the risks in product technology patents and consumer rights will hinder the future development of micro-stores. Government regulation is also an important link. The market can regulate itself, but if the market is allowed to self-regulate, it will inevitably cause more negative effects. Therefore, government macro-control is essential. Proper government supervision can ensure the stability of the market. Especially in the rise of online shopping in recent years, a new industry will have various loopholes in the process of its gradual rise. Therefore, online supervision is more challenging and difficult than offline market supervision. As far as strength is concerned, not only can not be relaxed, but also must be more comprehensive and intensive. If there is no corresponding government supervision, counterfeit goods will ramp up, causing serious consequences, such as market chaos.

#### **2. Seller or buyer reputation risk.**

Credibility is the prerequisite for successful transactions between the two parties. In recent years, China's economic development has been getting better and better, and its productivity has also greatly increased. People's living standards have also gradually improved and they are more and more inclined

to shop. Facing a variety of goods, how to buy goods with confidence and improve sales comfort usually involves the reputation of the buyer and seller. From the point of view of offline physical stores at the beginning, there are still many transaction disputes caused by reputation problems, as well as offline physical stores. Online shopping is a key factor in transaction disputes. After all, unlike offline physical stores, physical stores are face-to-face transactions that are used to pay for goods, but buyers and sellers of online shopping can only communicate on the online platform and cannot be confirmed before the transaction is completed. Whether the other party will trade normally, so you need to pay special attention to the risk of reputation problems. According to statistics, in the process of small shop transactions, sellers are often found to carry out false propaganda, sell counterfeit goods, and even sell prohibited goods prohibited by the state. More than 26.20%, the risk of undelivered accounts for 13.60%, the last part of the transaction process is after-sales, after-sales difficulties, buyers' interests cannot be guaranteed and other risks, this risk accounts for 29.40%. Of course, there is a risk of deliberate damage to online transactions. Some bad buyers in the market order will arbitrarily label unqualified products as normal products, maliciously defame the seller, only for trial, and then return malicious refunds. These problems will cause the seller to suffer losses. This risk accounts for 3.50%.

### 3. Buyer interest risk.

Complaints are an important channel for safeguarding their rights. According to statistics, during the online shopping process, there will be an official complaint channel for bad merchants. However, in the operation mode of micro-stores, buyer complaints are a problem. The three parties complained about the channel, wasting time and energy. This problem accounted for 29.20%. Secondly, online shopping will be linked to product evaluation, which is an important criterion for buyers to decide whether to buy or not. The higher the sales volume, the more comments, and it is difficult to sell again. The problem is that there is no evaluation system for the evaluation of micro-stores, resulting in consumers can only buy blindly. Eventually, the possibility of transaction disputes will increase, and the interest of home buyers is lost, this problem accounts for 27.30%. In addition, when customer service reports problems, when problem solving efficiency is low, customer service often occurs, accounting for 21.70%, the difference in customer service attitude is 16.70%, and 5.10% is for other accounts.

### 4. Seller publicity risk issues.

During the operation of the micro-stores, the publicity link is very important. Statistics show that if the platform hopes to attract traffic through vigorous promotion, then more users will use the micro store, but the promotion of the micro store will also be risky. Regarding the promotion issues of various buyers, the seller's false publicity accounted for 29.60%, the product information did not match the promotional information accounted for 32.50%, and the circle of friends accounted for 32.80% of the daily serious social distress caused by various advertising professions. Other risks, such as Prohibited prohibited products accounted for 5.1%. The purpose of these measures is to increase user traffic. The risks generated during the promotion process will cause users to lose micro-stores and hinder the development of micro-stores.

### 5. Logistics Supply Chain Risk.

The key link for online shopping is the distribution of goods. According to statistics, in the logistics distribution of small stores, the main problem is that the delayed delivery rate is 21.80%, while the damage and loss caused by the delivery problems of logistics companies is 13.70%. The

logistics company's slow delivery accounted for 19.00%, the buyer could not choose the logistics company for 24.20%, the remote area could not deliver 15.30%, and other problems accounted for 6.00%. These problems may lead to the risk of failure of a transaction, so the logistics supply chain system needs to be improved.

#### 6. Market vicious competition risk.

In order to make online shopping more marketable, it needs to compete with other platforms, but unfair competition may evolve into a vicious competition. Vicious competition is only for more users and more sales, which is not the essence of competition. Ignoring its strength, improving its management level, perfecting its own operating system and conducting adequate research on the market are the foundations for achieving competitive success.

#### 7. Micro-store operation model to manage risk.

Compared with shopping platforms such as Taobao, the audit requirements of the micro-store management model are too low. It may be due to the shortcomings of various management mechanisms. Lower requirements may attract more new stores to settle in, but this will result in more bad sellers also entering the store. The final result is to bring more management risks to micro-store managers and also affect the future development of micro-stores. Therefore, in the management of new sellers, it still exists many management risks in micro-shops, as follows: Due to the simple registration of micro-stores, low review conditions and low barriers to new entrants, new entrants only need a mobile phone number when registering. There is no need for relevant certificates and identity verification audits, and it is impossible to distinguish whether they are real sellers. If more and more bad sellers settle in micro-stores, it will inevitably cause more negative effects on micro-stores. There is no reasonable mechanism for the micro-shop's supervision system for the seller. The micro-shop's operating model is not strict on the seller's management. It is impossible to justify the bad behaviors of fraudulent consumers such as the false promotion of the seller's goods, sales of fake goods, and even illegal products. Standardization, after-sales cannot be reasonably guaranteed, it will often lead to transaction disputes and transaction disputes cannot be effectively resolved. An inadequate management model will inevitably lead to the loss of users. Micro-shop managers need to pay attention to manage risks, so as not to lose money.

### **2.3 Risk Analysis of Micro-Store Operation Model**

For the above 6 risk issues, the occurrence of any one of them will lead to serious consequences. In the government supervision risk of the micro-store operation model, the legal system is incomplete and the government supervision is not in place. In the risk of the reputation problem of the seller or buyer, the sale. If anyone of the two parties has a reputation problem, the transaction will fail. In the buyer service quality risk problem, the complaint channel problem needs to be resolved. In the seller promotion risk problem, the seller's unreasonable promotion deceives the consumer. In the logistics supply chain risk, Damage and loss of product distribution; in the market vicious competition risk, the micro-shop's management system is not perfect, and it has evolved into a vicious competition.

## **3. RESEARCH ON RISK COUNTERMEASURES OF MICRO-STORE OPERATION MODEL**

### **3.1 Improve Micro-Shop Operation Model**

To form a management order without norms, it will seriously hinder its development. Therefore, Weidian should not only strengthen management, but also strengthen the access standards for new

entrants, strengthen the information review of new entrants, improve the information review procedures for new entrants, and establish a reasonable order. Each department must perform its duties. In order to improve the management system, micro-store operators are self-monitoring. We must also accept legal government supervision. Only reputable quality sellers. In order to benefit the operation and development of the micro store. At the same time, micro-shops should open a consumer evaluation and scoring system. In this way, the operators of micro-stores can be rated. Lower-level operators will impose corresponding penalties, and higher-level operators will conduct corresponding publicity and promotion (Ivanaj et al., 2019).

In order to strengthen the supervision of the logistics system, logistics distribution is a very important link in online shopping. I think that domestic JD Logistics is a self-built logistics system, but Weidian does not have its system. Like Taobao, it requires cooperation with third-party logistics companies. Therefore, if there is a problem with this link, there is no guarantee that the consumer purchased the product. Not even reach consumers. Therefore, the store operator should start from the consumer's order, control the risk control number and each link of third-party logistics.

It can cooperate with third-party payment platforms (such as Alipay). In this way, user funds can be guaranteed. (Wang et al., 2020) The buyer can also choose the transaction method according to the choice. Only after the buyer confirms the receipt, the seller can get the corresponding payment. Since micro-stores often promote products on social platforms, such as circle of friends and QQ space, which will cause the social annoyance of the public for a long period of time, an appropriate promotional method can be established to limit the number of times to share products. Circle of friends.

A good shopping experience is a key to consumer praise, so micro-shop operators should improve their operating model from all aspects. Strengthen their supervision to give consumers a good shopping experience.

### **3.2 Strengthen the Awareness of Micro-Store Operation Risks**

It is necessary to strengthen the awareness of micro-store operation risks. (Xu et al., 2019) From the perspective of the operator, it is necessary to plan and prevent problems before they occur. Only by making plans in advance and making various plans before the risk disappears can we be safe and correct. So if you want to do well, all you have to do is prepare for micro stories that may encounter various problems and challenges at any time, prepare various system management commands in advance, and formulate various risks in advance to deal with risks. Take preventive measures to increase awareness of risk prevention and improve the ability to prevent risks (Wei & Ho, 2019).

From the perspective of consumers, it is also important to raise consumers' risk awareness. When shopping in a micro-shop, consumers must improve their ability during the transaction, try to choose a reputable seller and objectively judge the quality of the product. They cannot buy blindly through a few pictures. If the purchased goods can provide an invoice, you must choose to provide the invoice. An invoice is a really important proof because the invoice is proof of the single transaction. It is an important evidence for consumers to defend their rights at a later stage. After confirming the purchase of goods, please make sure to pay on the legal regular payment platform at the time of payment. After receiving the goods, be sure to check whether the goods have been dismantled or damaged, and if there is an obvious damage to the packaging of the goods, they should be rejected. After unpacking, if the goods are damaged or the goods do not match the seller's description, you should contact the seller to return the goods on time, and if necessary, contact the official customer service for feedback and complaints.

### **3.3 Improve the Management Mechanism of the Micro Store Operation Model**

We need to improve the management mechanism of the operation mode of the micro-shop. First of all, we need to establish a complete supervision mechanism for sellers, strengthen the access management system for new sellers, raise the barriers to entry, verify the identity of registered sellers and upload relevant certificates. And review the uploaded documents, strengthen supervision, establish

a reasonable supervision mechanism, strictly manage the operation of micro-stores, rationalize the seller's marketing methods, punish the sellers with bad behavior and even close the store. Set up illegal products with fakes, establish a perfect after-sale mechanism, protect the interests of consumers and improve the efficiency of dealing with transaction disputes.

### **3.4 Establish a Scientific Management System to Prevent Risks**

Operators of micro-shops should establish a scientific management system to prevent risks. First of all, we must strengthen the review of new sellers, cut off the entrance of bad sellers from the beginning, and reduce operational risks. Secondly, opening the product review function is an important measure to reduce risk, because buyer evaluation is an important reference standard for other buyers to purchase goods. If consumer buyers are buying blindly, it will inevitably cause a lot of transaction disputes. In terms of the logistics system, there must also be a reasonable management mechanism. It is necessary to strengthen the supervision of the logistics system and control the risks in all aspects of the transfer of control numbers to third-party logistics. Cooperate with third-party payment platforms such as Alipay in transaction payment. Finally, in terms of seller promotion, a suitable promotion method can be established to limit the number of times to share a circle of friends to reduce interference with ordinary users.

## **4. CASE ANALYSIS**

Based on the Internet financial risk theory, a questionnaire survey is used. Through interview analysis and SPSS software analysis, 238 valid questionnaires were distributed to college students and working youth, and the questionnaire data was processed and analyzed through SPSS. Therefore, extensive research has been conducted on the transaction risks of small store operations (Liang, 2014; Qiu, 2016; Zhang, 2014).

### **4.1 Credit Risk Problem**

In the risk problems of micro shop marketing, commodity counterfeit risk accounted for 26.30%, commodity quality risk accounted for 26.10%, commodity fraud not shipped risk accounted for 14.70%, merchandise after-sale no guarantee risk accounted for 29.50%, other risks accounted for 3.40%.

From the above results, we can see that the proportion of people who worry about the lack of protection after the sale is the highest, reaching 29.50%. It shows that the most dangerous problem is that consumers are currently worried about the lack of a reliable after-sales guarantee risk. This is the highest risk existing in the micro shop. The resultant risk lies mainly in the fakes and quality problems of micro stores. The risk of good by fraud is not the same as that of other risks. This explains is that the delivery behavior of micro business is still in line with customers' expectations, so the risk is relatively small.

### **4.2 Ways of Promotion**

In the promotion of micro shop marketing problems, the circle of friends brings serious reading burden 32.90%, false advertising accounted for 29.70%, some commodity information is not transparent accounting for 32.40%, other risks accounted for 5.00%.

From the above results, we can see that the problem of micro shop marketing which is most dissatisfied with consumers is the serious problem of the fundamental circle of friends and the unclear information of commodities. This shows that customers have some dissatisfaction with the phenomenon of micro screen in the circle of friends, and there is a certain degree of concern about the problem of unidentified commodity information. Secondly, the problem of false advertisements in micro stores. Compared with the first 2 problems, its proportion has declined slightly, but the proportion is always high.



### 4.3 Logistics Distribution Problems

In the logistics distribution problems existing in the micro shop marketing, shipment accounts for 21.90% of the time, and it cannot provide a variety of logistics companies' choice ratio of 24.30%. Logistics does not include remote areas, accounting for 15.20%, logistics speed is slower than 18%, logistics quality accounts for 13.60%, and other problems account for 7.00%.

From the above results, we can see that the consumer most concerned about the problem of micro shop logistics is not in a position to provide the choice of many logistics companies. The requirements of customers for logistics companies are mainly reflected in the following aspects: the speed of delivery of goods, the delivery time, and the convenience of the final delivery points (mainly near and far). The lack of timely delivery of goods is also a major concern for consumers. Logistics problems such as slow logistics speed, no logistics coverage in remote areas, poor logistics quality and other logistics problems are relatively minor.

### 4.4 Customer Service Issues

In the customer service problem of the micro shop marketing, the customer lacks the complaint channel to account for 29.10%, the micro store cannot display the customer evaluation ratio to 27.40%, the customer service efficiency is poor, cannot solve the problem which the customer reflects promptly, accounts for 21.80%, the partial customer service attitude is bad accounts for 16.50%, other accounts for 5.20%.

From the above results, we can see that the most unsatisfactory place for consumers in the customer service of microscopes is the lack of complaint channels and the micro-stores cannot display customer evaluations. 2 ratios are relatively high. We can see that the customer complaint service mechanism of microscopes need to be improved, and the commodity evaluation system needs to study a more suitable system for consumers.

### 4.5 Comprehensive Risk Analyses

For the above 4 aspects of the micro shop operation risk problem, this paper uses the scale method to score, the volume filling person will sort according to the importance of the above questions, assign the value according to the order of importance, and score according to 4,3,2,1, the higher the score, the higher the risk degree that the index reflects. As the full score is 4 points, the standard of selecting the key risk factors is: the mean value is more than 3.2. Finally, we get 215 valid cases, and the analysis results are presented in Table 1. Through Table 1, we can see that the average value of credit risk items is 3.72, reaching the standard value of the key risk factors set up in this paper, while the average scores of 3 other problems of other promotion methods, logistics distribution and customer service are below 3.2, and the standard deviation

Table 1. comprehensive analysis of risks in micro shop marketing

		Credit risks	Way of promotion	Logistics distribution problem	Customer service problem
Number of cases	Effective fraction	215	215	215	215
	Missing missing parts	0	0	0	0
Mean value score		3.72	2	2.02	2.26
Mean standard error		0.05	0.07	0.055	0.059
standard deviation		0.727	1.023	0.811	0.867
variance		0.529	1.047	0.658	0.752

is also larger. It shows that customers do not have a high degree of recognition. Therefore, the highest risk of micro shop operation mode is credit risk.

In the credit risk of the micro shop operation mode, the main problems include the issue of merchandise after-sale protection and the quality of goods, such as the damage of goods caused by long-distance transportation, and the quality problem of goods, including the possible existence of merchants' behavior of selling fake goods, and the distrust of consumers' subjective quality of goods, questioning the true or false of the commodities or dissatisfied with the utility of the goods. This requires claims, returns and even the threat of malicious bad reviews.

Shopping disputes in the operation of micro-stores not only discredited the image of the micro shop platform, but also led to consumers' distrust of the micro stores, and also made some speculators breed the idea of making profits by taking advantage of the opportunity, which exacerbated the credit risk of micro stores, which was not conducive to the rights and interests of consumers and sellers.

## **5. RISK CONTROL STRATEGY OF MICRO SHOP OPERATION MODE**

### **5.1 Consumer Awareness of Their Risk Raising**

When consumers choose to shop in a micro shop, they should improve their capacity to do things. First of all, they should enhance their risk awareness when buying commodities. When purchasing overseas goods, consumers should request screenshots of invoice receipts or purchase traces on web pages. When necessary, it is necessary to provide evidence in real time. The second is to increase the risk awareness when making payments. Consumers should choose a regular payment platform for payment, and retain relevant information about sellers and transaction certificates of both sides. Thirdly, enhance risk awareness when receiving goods. After receiving the goods, check the damaged goods in time to check whether the goods are damaged. The goods are not genuine.

### **5.2 Strategies Based on Seller's Micro Business Perspective**

#### ***5.2.1 Set Up Accounts for Sale and Purchase***

The serious phenomenon of the circle of friends makes some customers unhappy. At the same time, when there are problems with commodities, it is difficult to clarify responsibilities due to the delicate nature of private accounts. When the purchased merchandise seems to "disappear", you can set up its public account in conjunction with other content of merchandise marketing rather than marketing, to promote the public account and promote marketing. It enables customers to find product information more clearly and intuitively and easier to track responsibilities when problems arise.

#### ***5.2.2 Signed a Clear Liability Sharing Agreement with the Courier Company***

Courier delivery is the largest part of the number of people who make outdoor contact with online stores. Choosing a good courier and establishing a good cooperative relationship play an important role in improving the service quality of micro stores or reducing operating costs. In the early days of operation, merchants can try to cooperate with different couriers. At first, you should have a deeper understanding of them, and observe buyers' evaluation of different express products before making a choice. Under the condition of guaranteeing their sources of supply, there will be no quality problems in the goods. Most of the questions are caused by the damage of the packaging or products themselves caused by the prompt transportation process, causing the dissatisfaction of customers. The processing methods are rough: (1) give the corresponding discount according to the degree of damage, reduce the commodity price. (2) reissue the product. (3) pay according to the original price.

Generally speaking, the problem of commodity quality is mainly focused on the questions of customers about the products and the damage caused by transportation problems. For this problem, merchants should sign a definitive agreement with the courier company to clarify which liability should

bear the responsibility corresponding to the express damage in different situations, so that consumers can know which side to claim and avoid both sides from avoiding their responsibilities. In order to reduce the unpleasant quality caused by the express quality and the ruin of business reputation, we can maximize the protection of consumers' rights and interests.

### **5.3 The Perfection of WeChat Platform's Operation System**

At first, WeChat operators should take the initiative to assume the obligation of platform management and improve the platform transportation management system. That is, when the seller establishes account for the sale and purchase, it needs to be qualified through qualification examination and other procedures. Secondly, open the commentary function. The buyer's evaluation can be shown on the merchandise page after examination so that it can be used only for reference by other shoppers.

## **6. CONCLUSION**

Under the "Internet+" wave, micro-stores are the products of the micro-era and a new generation of sales models. Although they are either still in the exploration stage, their growth and development are obvious to all. When many shortcomings are exposed, how to guide the standardization of micro-store marketing and how to prevent the various risks caused by micro-store marketing are issues that the author should pay attention to at present. Therefore, this article hopes to put forward practical methods and suggestions through relevant research, and hopes that the regulatory department can issue corresponding laws and regulations to prevent innumerable risks of micro-store marketing and lead the micro-store to continue to grow and develop.

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