A Study of e-Commerce Transaction Risk Assessment Model in Mobile Internet

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ABSTRACT

With the continuous development of information technology, mobile e-commerce as a new economic and industrial mode has brought great benefits to the society. Mobile e-commerce does not need to bear the constraints of time and place, which has brought great benefits to the enterprise, from the point of trading, mobile e-commerce relies on convenient mobile terminal devices to provide convenience and unlimited trading environment for the user. However, there is a certain risk, mobile e-commerce is different from traditional e-commerce. It may bring many new problems and risks, and may lead to serious economic loss. So how to make reasonable assessment of mobile e-commerce transaction risk and then select strategy to minimize the risk is very important for the development of mobile e-commerce. In this paper, the risk of mobile e-commerce transactions is analyzed firstly, and then it uses a reasonable evaluation system to build a mobile e-commerce transactions risk assessment model. Finally, with the fact, it shows that the model has good feasibility and practical application value.

KEYWORDS

AHP, e-Commerce, Internet, Mobil, Risk Assessment

INTRODUCTION

With the rapid development of computer network, it has brought great influence on the development of the society. For enterprises, the development of computer and network has created a new business model, mobile e-commerce (Lin, 2013). Mobile e-commerce refers to the open network environment, and it does not need to meet on trading, which is a new business operation mode. The generation of mobile e-commerce is an innovation in the field of trade. It has changed the original mode of operation, market structure and competition environment (De et al., 2015). Traditional business model is subject to the restrictions of time and region. On the contrary, mobile e-commerce can completely overcome these problems, and then bring more benefits to the enterprise (Chaouali et al., 2016). At the same time, it also brings more comfort and convenience. With the continuing expansion of attention to the Internet, people draw higher requirements in mobile e-commerce transaction security. Mobile e-commerce contains most of security questions of traditional business model (Puro et al., 2010). At the same time, due to its nature, it produces many new security issues, such as loss of transaction data and information, etc. In some public places, illegal visitors can easily access to the client. The mobile communication network and terminal will face the threat of virus and hacker, which brings great risk to mobile e-commerce (Gupta et al., 2016). People pay more and more attention to the security of mobile electronic commerce, so the reasonable evaluation of mobile transaction risk of e-commerce has become the key of its development.

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E-COMMERCE UNDER THE ERA OF MOBILE INTERNET

The Development of Mobile e-Commerce

E-commerce emerged in 1990s, the British market research company expects that by the end of 2009 Western Europe mobile users with 70% will use the terminals which can support 3g (Shafer, 2016). According to statistics, during 2004-2006, the United States wireless grows at an average annual rate of 9.1%, reaching to the size of $1.98 billion. According to M-Commerce market scale results published by Japan’s communications ministry in July 2006, it showed that in 2005 the size of the market soared 39%. The development of e-commerce in China began in the 1990s, and was getting more and more attention. In terms of the current development situation, China’s mobile e-commerce model has been maturing, but in the specific application field it is still on its primary development stage. From the point of this reality, the development of mobile e-commerce in China is still a pretty serious challenge, because there are many defects of mobile e-commerce in the basic applications, such as the necessary basic facilities in developing, the hopeless of profit for the logistics enterprises because of the high investment in circulation, so many large companies are off for mobile electronic commerce transaction mode. However, in recent years, securities firms, finance companies, credit card service, and other fields gradually have taken part into the category of mobile e-commerce, and have obtained great economic benefits, which has laid a solid foundation for the development of mobile electronic commerce and has accumulated a wealth of experience. (Gruyer et al., 2016) Mobile e-commerce transaction mode gets more and more consumer recognition because of its characteristics of fast and convenient, and its impact on the development of social life gradually increases as well, it is becoming one of the important forces to our country’s development.

The Characteristics of Mobile e-Commerce

The Practicability of Content and Services

Practicality is the purpose of mobile electronic commerce development, the network system should be able to support China mobile operating in various different business firstly, and have better integration to the existing mobile business, and also need to integrate a lot of new business and enhance the practicability of content and services, for reserving fully upgrade space to the e-commerce payment business based on this platform.

The Expanding Openness Property of Application Scope

An open application system should be able to dock with the various technical systems. At the same time, considering the changeable situation of future development of computer network, such as online transactions, information transfer and pay consumption, etc., these services will be attracted more and more attention among enterprises and consumers (Caux & Pierreval, 1997). China’s mobile payment market has passed into the rapid development since 2007, the whole mobile payment market scale will reach to 5.45 billion yuan by 2010.

The Advancement of Business Models

In the case of well-funded, people recognized, mobile e-commerce platform exchange will adopt advanced and mature technology and equipment to optimize the overall operating conditions of mobile electronic commerce mode in order to make the operation mode at an advanced level all the time in the field and bring more new technology experience to people.

The Manageability of the Network

For e-commerce platform that has a certain scale of the network system, it is necessary to maintain and manage network. Only with strong management system can we easily understand and grasp all mobile e-commerce transactions situation that occurred in the process, and then protect the safety of
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