The Credibility of Enterprise's Website and Its Evaluation in the Customer's Perspective

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Abstract: The credibility of website is a sort of psychological feeling, in other words, a sense of trust and its intensity towards the enterprise's website produced by the customers from individual or collective perspective. The credibility of website has become a decisive factor for the website's survival and an important driving force of promotion and market expansion. Currently, the credibility of website is still at a low level. There are many factors affecting the customer's assessment of the credibility of enterprise's website. According to the website's structure and function modules, the evaluation indicator framework for the credibility of enterprise's website is divided into three level indicators, respectively: the credibility of website structure, the credibility of website service, and the credibility of E-marketing. There are a number of second-level indicators under each level indicator. Since the credibility of website is one kind of subjective psychology feeling, it can use the multi-level fuzzy comprehensive evaluation based on the expert consultation and the customer questionnaire survey to evaluate the credibility of enterprise's website. This paper finally takes a gift company website as a case study, and has carried out an evaluation of its credibility. As the evaluation of ordinary customer is obviously different from that of the expert, together with the shortcomings inherent in questionnaire survey, the evaluation of credibility of website based on customer perspective may result in deviation sometimes.

1 Introduction

Along with the trend of informationization and globalization of world economy, E-commerce is gradually moving towards a comprehensive application and permeating into various levels of socio-economics. E-commerce has developed rapidly around the world in 2006, moreover, it has become the auxiliary booster for the economic globalization. From the overall situation, the volume of trade of E-commerce

amounted to \$12.8 trillion in 2006, which covered 18% of the world's total merchandise trade [1]. China has always attached great importance to the development of E-commerce, which has already become an important part in pushing forward the national economy and the social informationization. 2007 Chinese Internet Marketplaces Annual Meeting claimed that E-commerce in China has advanced by leaps and bounds, by the end of 2006, the volume of trade in E-commerce market has reached 1.1 trillion RMB, increased by 48.6% than the corresponding period in 2005[2].

Since E-commerce has notable advantages in the fields of reducing cost, improving efficiency, developing markets and improving service and so on, more and more enterprises begin to adopt this new business pattern, establishing its own website to carry out their business activities. According to the 19th China Internet Network Development Counting Report (released by China Internet Network Information Center), there are 527,728 commercial websites (including the website under top-level domain .com and secondary-level domain .com.cn) by December 31, 2006, accounting for 62.6% of the WWW websites in our country, 93.5% of which are enterprise's websites[3]. And there are even more enterprise's websites around the world.

Will enterprises be able to be successful and gain unfailing economic benefits when they built websites? This is not the case in reality. Some websites can bring extra value to enterprises, while some websites not. Then, the question is how to strengthen the business function of the enterprise website? Meanwhile, the more the enterprise websites are, the more intense the competition in E-marketing is. Besides establishing a website with exquisite pages and powerful interactive functions, are there any other important factors which enable an enterprise website outstanding in the similar industry? Of course, there is. It is the credibility of website , which though is often neglected by most enterprises.

The credibility of website is a sort of psychological feeling, in other words, a sense of trust and its intensity towards the enterprise's website produced by the customers (including individual consumers and collective consumers, also including real consumers and potential ones) from individual or collective perspective. Generally speaking, the more a customer trusts a website, the longer he would stay at this website, the greater his desire for purchasing. This is one of the reasons why the sale performance of one enterprise's website is better than others, though they all belong to the same industry and the same area. Liu and Arnett pointed out that a successful website should be attractive to customers, let them trust its reliability and provide them with information of high quality [4].

It can be said that a successful enterprise's website should be a high credibility website. The credibility of the website has become an important criterion for determining the success or otherwise of the website. And it has become the important driving factor for promoting the customer's further purchasing behavior. In fact, the customer online purchasing behavior results from the assessment result of the credibility of enterprise's website in most cases; the online shopping model is shown in Fig.1. Because of the openness and convenience of Internet, along with the improvement of the customers' professional skills, it provides convenience for customers to compare the prices before buying and bargaining and reducing risks. If

the credibility of enterprise's website is not high, it is very possible for customers to visit one website from another, with one click of the mouse.
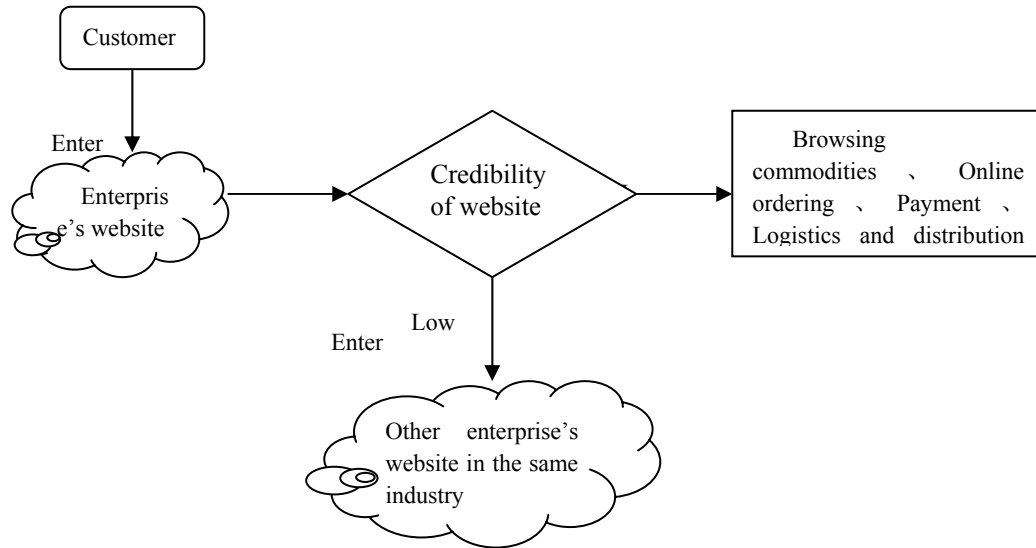

Figure.1 The Online Shopping Model Based on Credibility of Enterprise's Website

Some foreign researches have proven that credibility of website has become one of the key factors of E-commerce. In May 2005, ScanAlert, an Internet Security Corporate located in U.S., has released a survey about online customers' shopping habits entitled "A New Era of Digital Window Shopping: From Shopping Cart Abandonment to Purchase". ScanAlert found that it took average customer more than 19 hours from his first visiting a website to purchase online. And the main reason why consumers buy or abandon shopping is that consumers pay close attention to the credibility of website. ScanAlert also noted that the first value measure for consumer to purchase comparison is website credibility in general, but not the price[5]. According to the researcher Gitte Lindgaard of Carleton University in Ottawa，that users judge sites within a second, but their decision has a lasting impact. So it is essential for the websites to leave a good first impression and a good sense of trust with the browsers [6].

2   Factors affecting the credibility of website

Then, how about the specific condition of credibility of enterprise's website in customers' view?

According to a recent Cyota survey of online bank account-holders (released in May 2004), 74 percent said they were less likely to shop online due to the threat of phishing attacks[7]. The survey showed that the credibility of E-commerce in the United States fell sharply. In June 2005, A Gartner survey of 5,000 U.S. adults showed that phishing attacks grew at double-digit rates last year in the United States. Gartner analysts said most online consumers do not open e-mail from companies or individuals they do not know from prior experience. Three of every four online

shoppers said they were more cautious when shopping online, and one of three reported that they bought fewer because of security concerns [8]. In December 2005, The New Competitive E-marketing Management Consultant (www.jingzhengli.cn) published a monographic study named "Research Report of Diagnosis of B2B Website". It indicated that the average score of evaluation of website credibility indicator was 50.4 (total score 100) in 102 Chinese B2B websites [9]. In the early February 2006, the Internet Development Research Center of the Chinese Academy of Social Science published the "2005 China E-commerce Market Survey Report"[10]. According to it, among many issues affecting online transaction at present, what the online customers criticized most was the quality of products and after-sale service, the proportion of these customers has been reached 43%. In addition, about 29.40% of the online customers criticized the hazardous factor of online shopping. From the report we can see that customers have suspicion about the credibility of online shopping. In August 2006, China E-commerce Association conducted a survey on the credibility of online shopping. It showed that 56.4% of participants had been encountered the fake information, 71.1% of them had no confidence in online shopping. This showed that the credibility of online shopping is still very low. The complaint about E-commerce also ranked the second in total volume of complaints of Consumer Association in 2005 [11].

Through these surveys, we can know that the overall credibility of enterprises' website is still at a relatively low level.

In the eyes of customer, what factors will affect the assessment of the credibility of enterprise website? In other words, what factors may allow website have high credibility in the mind of customer?

In June 2002, Stanford University's Persuasive Technology Lab conducted a study of over 1,600 American and European Internet users. The study highlighted various factors determining why certain Web sites enjoyed greater levels of credibility than others [12]. Study participants listed respect for the organization that created the Web site, quick responses to customer service questions, an online mention of the organization's address, the timeliness of site content, and a contact phone number as important characteristics of a credible site in addition to its overall usefulness. The same group reacted unfavorably to sites that use pop-up advertisements or fail to update copy. Broken links, poor site navigation, and links to sites perceived to be non-credible were also among the highest negative influences. Americans gave much higher credibility rankings to Web sites that offered privacy statements, sent e-mails to confirm transactions, indicated the source of site content or provided credentials for its authors.

In October 2005, the non-profit research institution Consumer WebWatch published a latest report about credibility of website entitled "Leap of faith: Using the internet despite the dangers", which had issued a survey also about credibility of website entitled "A Matter of Trust: What Users Want From Web Sites" in April 2002. As shown in the 2005 WebWatch survey[13], the factors associated with the credibility of the website are: 88 percent say keeping personal information safe and secure is very important for a Web site they visit; Being able to trust the information on a site is not far behind with 81 percent believing it very important; 76 percent think it very important to be able to easily identify the sources of information on the

site; 73 percent rate knowing a site is updated frequently with new information as very important; 48 percent say knowing who owns a Web site is very important.

3   Evaluation indicator framework of credibility of enterprise's website

Generally speaking, the functions of the enterprise's website are: (1) propagating enterprise image; (2) demonstrating products and services; (3) ordering goods and services; (4) transferring accounts, payment and transportation; (5) searching and querying information; (6) managing customer information; (7) managing sales information; (8) releasing news; (9) announcing supply and demand information. Basically, these functions can be grouped into two modules: E-marketing module and website's service module. But the realization of these two function modules is rested with a certain structure of website. Therefore, from the customer perspective, the credibility of enterprise's website can be divided into three parts: the credibility of E-marketing, the credibility of website service and the credibility of website structure.

The credibility of E-marketing refers to the level of customer's psychological sense of trust about the quality of products, the product price, the advertising, the product ordering, the payment security, the logistics and distribution, the market survey and so on, which are displayed on the enterprise's website.

The credibility of website service refers to the level of customer's psychological sense of trust about the projects of service, the scope of service, the terms of service, the ways of service, the methods of contact, the information retrieval and so on, which are provided by the enterprise's website.

The credibility of website structure refers to the degree of customer's psychological sense of trust about the layout of website pages, the establishment of column, the manifesting forms of information, the visual effect, the website navigation, the page link and so on, which are used by the enterprise's website.

It can be said that the credibility of enterprise's website is affected by the credibility of E-marketing, the credibility of website service and the credibility of website structure. The credibility of enterprise's website is the combined psychological result after customer has made a comprehensive evaluation of the credibility of E-marketing, the credibility of website service and the credibility of website structure. A simple model of credibility of enterprise's website is shown in Fig.2.
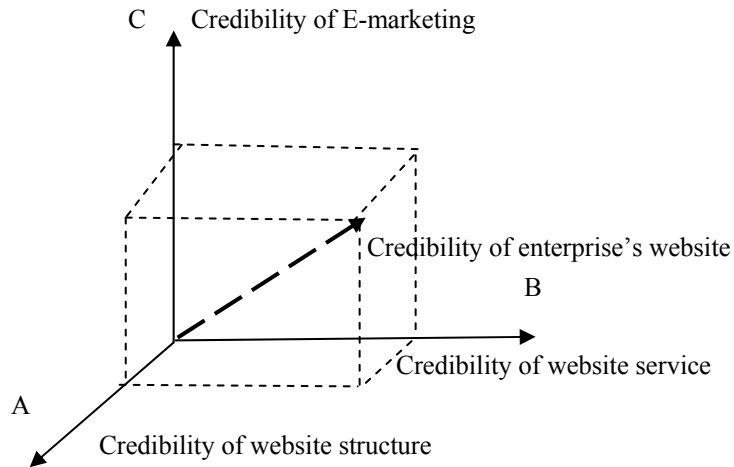
C   Credibility of E-marketing

Credibility of enterprise's website

B

Credibility of website service

A

Credibility of website structure

Figure.2：A simple Model of Credibility of Enterprise's Website

Therefore, when customers are engaged in online shopping, their assessment of the credibility of visiting website is the synthetic evaluation result based on the credibility of E-marketing, the credibility of website service and the credibility of website structure. In accordance with the evaluation principles, such as the combination of purposeful indicators with scientific indicators, systematic indicators with stratified indicators, comparative indicators with feasible indicators, sustainable indicators with dynamic indicators, important indicators with concise indicators, we construct the evaluation indicator framework of credibility of enterprise's website, as shown in Table 1.

Table 5. The Evaluation Indicator Framework of Credibility of Enterprise's WebsiteKnown Results

Target indicator	Level indicator	Second-level indicator
Credibility of enterprise's website	Credibility of website structure (U_1)	Whole layout (U_{11})
		Outward appearance design (U_{12})
		Navigation function (U_{13})
		Page link (U_{14})
		Page style (U_{15})
		Text structure (U_{16})
	Credibility of website service (U_2)	Enterprise introduction (U_{21})
		Contact method (U_{22})
		Certification prove (U_{23})
		Search engine function (U_{24})
		Online communication method (U_{25})
		Information content (U_{26})
		Individual privacy protection (U_{27})
		Personalized information service (U_{28})
	Credibility of E-marketing (U_3)	Product introduction (U_{31})
		Product price (U_{32})
		Online ordering (U_{33})
		Payment (U_{34})
		Credit card information protection
		logistics and distribution, (U_{36})
		After-sale service (U_{37})
		Product and service complaint (U_{38})

4   The comprehensive evaluation of the credibility of enterprise's website

The goals of the comprehensive evaluation of credibility of enterprise's website lie in: recognizing objectively the level of credibility of a enterprise's website, providing the reference of decision-making for the investors, the operators, the administrative departments, the trade associations and the consumers.

4.1 Choice of evaluation method

The credibility of website is a kind of psychological feeling for customer, although the evaluation indicator framework has been created, there are no exact figures to be used to define the specific credibility; there is only the level of credibility. In normal

circumstance, it is hardly to define clearly how high the credibility of website is, it can use five grades to express the level: very high, high, normal, low, very low. But it is difficult to define the standard for each grade. From here it can be seen that the evaluation of credibility of website has the fuzziness, it can use the multi-level fuzzy comprehensive evaluation based on the expert consultation and the customer questionnaire survey to evaluate the credibility of website. So, each second-level indicator should be assessed by very high, high, normal, low, very low levels in accordance with the credibility, based on the judgment of the surveyed customers.

4.2 Determination of the indicator weight

There are many methods to determine the weight value. The usual methods are AHP, Delphi and Membership Function Method. AHP is a method commonly used in the multi-attribute decision-making and often integrates with fuzzy math to evaluate indicators. The method can turn qualitative problems into quantitative ones, handle uniformly qualitative and quantitative factors of decisions. Therefore, this article uses AHP to determine various indicators weights.

According to AHP, together with the evaluation indicator framework of credibility of enterprise's website, firstly, let experts construct the pairwise comparison judgment matrix of level indicators U1、U2、U3, then calculate the weights of U1、U2、U3 by used Eigenvalue Method and check the consistency. Assume the calculated weight coefficients of level indicators $U_i(i=1,2,3)$ is $W_i(i=1,2,3)$, each indicators weight vector is W=(w1,w2,w3), where $w_i \geq 0, \sum_{i=1}^{} w_i = 1$.

Use the same method, it can calculate the weight coefficients of second-level indicators U_{ij} (i=1,2,3; j=1,2,3 ⋯ ⋯ n, n=6 or n=8, according to the level indicators) is w_{ij}(i=1,2,3;j=1,2,3 ⋯ ⋯ n, n=6 or n=8, according to the level indicators, each indicators weight vector is Wi=(wi1,wi2,⋯ ⋯, win) where $w_{ij} \geq 0, \sum_{j=1}^{n} w_{ij} = 1$.

4.3 Fuzzy Comprehensive Evaluation steps

According to the fuzzy comprehensive evaluation method, the whole analysis step is shown below step by step.

(1) Build the evaluation indicators set:

U={U1，U2，U3}

Uij={Ui1，Ui2，⋯⋯，Uij}　　（i=1，2，3；j=1，2，⋯⋯n，n=6 or n=8, according to the level indicators）

Where: U means the target indicator, Ui means level indicator, Uij means second-level indicator.

(2) Build the evaluation grade set:

V={v1，v2，v3，v4，v5}，

Where: v1 means the credibility is very high, v2 means the credibility is high, v3 means the credibility is normal, v4 means the credibility is low, v5 means the credibility is very low.

(3) Construct the fuzzy judgment matrix of level indicators:

Let N participants evaluate the second-level indicators based on the evaluation set, which can calculate the level indicators' grade of membership. The fuzzy judgment matrix of level indicators is shown as follows:

$$
R_1 = \begin{bmatrix}
r_{111} & r_{112} & r_{113} & r_{114} & r_{115} \\
r_{121} & r_{122} & r_{123} & r_{124} & r_{125} \\
r_{131} & r_{132} & r_{133} & r_{134} & r_{135} \\
r_{141} & r_{142} & r_{143} & r_{144} & r_{145} \\
r_{151} & r_{152} & r_{153} & r_{154} & r_{155} \\
r_{161} & r_{162} & r_{163} & r_{164} & r_{165}
\end{bmatrix}
\quad
R_2 = \begin{bmatrix}
r_{211} & r_{212} & r_{213} & r_{214} & r_{215} \\
r_{221} & r_{222} & r_{223} & r_{224} & r_{225} \\
r_{231} & r_{232} & r_{233} & r_{234} & r_{235} \\
r_{241} & r_{242} & r_{243} & r_{244} & r_{245} \\
r_{251} & r_{252} & r_{253} & r_{254} & r_{255} \\
r_{261} & r_{262} & r_{263} & r_{264} & r_{265} \\
r_{271} & r_{272} & r_{273} & r_{274} & r_{275} \\
r_{281} & r_{282} & r_{283} & r_{284} & r_{285}
\end{bmatrix}
$$

$$
R_3 = \begin{bmatrix}
r_{311} & r_{312} & r_{313} & r_{314} & r_{315} \\
r_{321} & r_{322} & r_{323} & r_{324} & r_{325} \\
r_{331} & r_{332} & r_{333} & r_{334} & r_{335} \\
r_{341} & r_{342} & r_{343} & r_{344} & r_{345} \\
r_{351} & r_{352} & r_{353} & r_{354} & r_{355} \\
r_{361} & r_{362} & r_{363} & r_{364} & r_{365} \\
r_{371} & r_{372} & r_{373} & r_{374} & r_{375} \\
r_{381} & r_{382} & r_{383} & r_{384} & r_{385}
\end{bmatrix}
$$

Where: rijm=Nijm/N，Nijm（i=1，2，3；j=1，2，3⋯⋯n，n=6 or n=8, according to the level indicators；m=1，2，3，4，5）means the number that the second-level indicator Uij is evaluated with the grade vm by N experts.

(4) Calculate the fuzzy vectors of level indicators:

The rule of operation is defined as:

Si＝Wi · Ri

$$
= (w_{i1},\ w_{i2},\ \cdots\cdots w_{in}) \cdot \begin{bmatrix}
r_{i11} & r_{i12} & r_{i13} & r_{i14} & r_{i15} \\
r_{i21} & r_{i22} & r_{i23} & r_{i24} & r_{i25} \\
r_{i31} & r_{i32} & r_{i33} & r_{i34} & r_{i35} \\
& & \cdots\cdots & & \\
r_{in1} & r_{in2} & r_{in3} & r_{in4} & r_{in5}
\end{bmatrix}
$$

＝（s_{i1}，s_{i2}，s_{i3}，s_{i4}，s_{i5}）

Where: Si means the fuzzy vector of Ui; sim is corresponded to the evaluation set vm（i=1，2，3；m=1，2，3，4，5）that express the intensity of level indicator.

(5) Construct the fuzzy judgment matrix of target indicator:

$$R = \begin{bmatrix} S_{11} & S_{12} & S_{13} & S_{14} & S_{15} \\ S_{21} & S_{22} & S_{23} & S_{24} & S_{25} \\ S_{31} & S_{32} & S_{33} & S_{34} & S_{35} \end{bmatrix}$$

(6) Calculate the result of fuzzy comprehensive evaluation:
The rule of operation is defined as:
$S = W \cdot R$

$$= (w_1,\ w_2,\ w_3) \cdot \begin{bmatrix} S_{11} & S_{12} & S_{13} & S_{14} & S_{15} \\ S_{21} & S_{22} & S_{23} & S_{24} & S_{25} \\ S_{31} & S_{32} & S_{33} & S_{34} & S_{35} \end{bmatrix}$$

$$= (s_1,\ s_2,\ s_3,\ s_4,\ s_5)$$

Where: S means the result of fuzzy comprehensive evaluation; sm is corresponded to the evaluation set vm ($i=1,\ 2,\ 3$; $m=1,\ 2,\ 3,\ 4,\ 5$) that express the intensity of credibility of website. According to the biggest grade of membership principle, if s1 is the biggest, then the credibility of website is very high; if s5 is the biggest, then the credibility of website is very low.

5   Case study of the evaluation of credibility of an enterprise's website

We have conducted a customer questionnaire survey on the credibility of a gift company website located in Wuhan. First, we used AHP to calculate the weights of level indicators and second-level indicators. Then we designed the specific questionnaire according to the evaluation indicator framework of credibility of enterprise's website, demanding every participant assess each indicator with the five grades "very high, high, normal, low, very low". Considered the main consumers of gift company are young group, the questionnaire survey object is targeted at 16-35 year-old person. We have distributed 100 questionnaires and recycled 91 questionnaires, 86 of which were valid. Through counting, we obtained the following data (Table 2):
Table 2:The Counting Results of the Customer Questionnaire Survey

Level indicator	weight	Second-level indicator	weight	Evaluation grade (V) and grade of membership (rij)				
Ui	Wi	Uij	Wij	Very high	High	Normal	Low	Very low
				v1	v2	v3	v4	v5
U1	0.342	U$_{11}$	0.175	0.106	0.168	0.302	0.322	0.102
		U$_{12}$	0.183	0.092	0.126	0.322	0.276	0.184
		U$_{13}$	0.215	0.058	0.115	0.259	0.303	0.265
		U$_{14}$	0.234	0.094	0.132	0.276	0.258	0.240
		U$_{15}$	0.104	0.102	0.145	0.248	0.275	0.230
		U$_{16}$	0.089	0.154	0.201	0.238	0.223	0.184
U2	0.315	U$_{21}$	0.158	0.079	0.184	0.301	0.288	0.148
		U$_{22}$	0.144	0.183	0.264	0.249	0.237	0.067
		U$_{23}$	0.137	0.226	0.235	0.207	0.198	0.134
		U$_{24}$	0.101	0.076	0.103	0.231	0.248	0.342
		U$_{25}$	0.078	0.184	0.259	0.202	0.233	0.122
		U$_{26}$	0.133	0.213	0.225	0.256	0.208	0.098
		U$_{27}$	0.140	0.097	0.168	0.214	0.289	0.232
		U$_{28}$	0.109	0.146	0.205	0.238	0.269	0.142
U3	0.343	U$_{31}$	0.147	0.198	0.235	0.240	0.242	0.085
		U$_{32}$	0.138	0.201	0.204	0.216	0.223	0.156
		U$_{33}$	0.104	0.178	0.196	0.253	0.248	0.125
		U$_{34}$	0.142	0.076	0.127	0.232	0.298	0.267
		U$_{35}$	0.145	0.058	0.104	0.255	0.286	0.297
		U$_{36}$	0.132	0.188	0.197	0.244	0.248	0.123
		U$_{37}$	0.084	0.153	0.188	0.235	0.228	0.196
		U$_{38}$	0.108	0.094	0.127	0.226	0.302	0.237

According to the evaluation method and steps described above, it can be obtained:

$$S_1 = w_{1j} \times R_1$$

$$= (0.175\ 0.183\ 0.215\ 0.234\ 0.10.089) \cdot \begin{bmatrix} 0.106 & 0.168 & 0.302 & 0.322 & 0.102 \\ 0.092 & 0.126 & 0.322 & 0.276 & 0.184 \\ 0.058 & 0.115 & 0.259 & 0.303 & 0.265 \\ 0.094 & 0.132 & 0.276 & 0.258 & 0.240 \\ 0.102 & 0.145 & 0.248 & 0.275 & 0.230 \\ 0.154 & 0.201 & 0.238 & 0.223 & 0.184 \end{bmatrix}$$

$$= [0.094\ 0.141\ 0.285\ 0.281\ 0.199]$$

Similarly: $S_2 = [0.150\ 0.206\ 0.241\ 0.247\ 0.156]$

$S_3 = [0.142\ 0.172\ 0.238\ 0.260\ 0.188]$

Namely: $R = \begin{bmatrix} 0.094 & 0.141 & 0.285 & 0.281 & 0.199 \\ 0.150 & 0.206 & 0.241 & 0.247 & 0.156 \\ 0.142 & 0.172 & 0.238 & 0.260 & 0.188 \end{bmatrix}$

Then:

$$S = W \cdot R$$
$$= (w_1,\ w_2,\ w_3) \cdot R$$

$$= (0.342\ 0.315\ 0.343) \cdot \begin{bmatrix} 0.094 & 0.141 & 0.285 & 0.281 & 0.199 \\ 0.150 & 0.206 & 0.241 & 0.247 & 0.156 \\ 0.142 & 0.172 & 0.238 & 0.260 & 0.188 \end{bmatrix}$$

$$= (0.128\ 0.172\ 0.255\ 0.263\ 0.182)$$

From the result, it indicates that the grade of membership of the credibility of the gift website on the evaluation set $V=\{v1,\ v2,\ v3,\ v4,\ v5\}$ respectively is 0.128、0.172、0.255、0.263 and 0.182. According to the biggest grade of membership principle, the v4 is used to evaluate the credibility that the credibility of the gift website is low and the customers do not trust the gift website too much.

6   Conclusions

As far as enterprise is concerned, the credibility of its website reflects the market competitive ability of the enterprise. As far as customer is concerned, the credibility of enterprise's website becomes the basis for his/her online business activity. Therefore, enterprises should strengthen the credibility of their website to win customers with high credibility.

The evaluation of credibility of website based on customer perspective may result in deviation sometimes. Firstly, there is noticeable difference between ordinary customer's evaluation and expert's evaluation. Sliced Bread Design and Comsumer WebWatch conducted a study of how industry experts rate credibility of the very same sites. The results showed that experts were far less concerned about visual appeal and more about the quality of a site's information[14]. Website credibility specialist B.J. Fogg and the Stanford Persuasive Technology Lab conducted a survey on How people evaluate a web site's credibility. 100 sites in 10 content categories were studied and a total of 2,684 people completed the survey. When asked to comment on site's credibility, the top 2 issues addressed by the survey participants were: Design Look (46.1%) and Information Design/Structure (28.5%)[15]. Secondly, questionnaire survey has the inherent shortcomings. The main abuse of a questionnaire survey is that it is possible for people to cheat. Meanwhile, the results of a questionnaire survey only reflect the "image" of a website in the eyes of customer in a certain extent, because the level of credibility of the questionnaire survey connect with various factors, such as the design of questionnaire, the method of sampling, the quantity of sample, the distribution of sample, the system error, the cost of investigation and so on[16]. So, we only studied the credibility of enterprise's credibility preliminarily. In order to get satisfactory result, further studies are needed.

Acknowledgments

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