Research of the Assessment System Based on C2C Website

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Abstract. In this paper, in order to evaluate the taobao’s books credit, it analyses the current situation and loopholes in the current credit evaluation system, and points out the future development trend and innovation; finally, combining with the case, puts forward the countermeasures and suggestions of the development of credit system in china.

1. Introduction

With the development of online transactions, credit evaluation in C2C platform has become the key factors for the success of electronic commerce, the traditional credit evaluation system cannot fully reflect a "online stores" credit, in the actual operation will bring a lot of credit fraud.

China is in the rapid development of e-commerce. The problem of online shopping credit is the loss of credibility from one perspective. It is completely unfavorable to the development of online trading platform. From another perspective, it is not conducive to building a socialist harmonious society. This paper will study the existing credit evaluation system, analyze the shortcomings, explore the solution, propose improvement plans, and try to improve the existing credit evaluation system, and provide reference for improving the credit evaluation system of China's e-commerce.

2. Characteristics of credit evaluation under C2C mode

At present, the more popular online shopping model, that is, the C2C model we often say refers to the customer-to-customer e-commerce transaction model. There is no direct participation of the company in the whole transaction process. For example, Taobao provides an online shopping platform for the transaction subject. Taobao platform displays its own products. After seeing the introduction of texts and pictures, buyers decide whether to buy or not. Taobao plays a supporting role in this process and has a supervisory role to ensure that transactions are conducted in a fair environment, by charging a certain percentage. The commission maintains the normal operation of the website. The most distinctive features of the C2C model can be summarized as online ordering, offline trading, and elimination of middlemen. The specific process is that after the online transaction is reached, the buyer can choose the logistics company. The logistics company will deliver the goods to the buyer within the specified time. There are various choices in the payment of the goods. The main types include cash on delivery, credit card payment, Alipay payment and find someone else to pay, most people will still choose to pay through Alipay, C2C mode trading process shown in Figure 1:
The main rule of the credit evaluation system under C2C mode is that once the transaction is completed, the buyer has the right to evaluate the seller's credit in the following aspects. After these evaluations are accumulated, they become the credit rating of the store. To show the credit of the store and to provide information to potential buyers. The contents of these evaluations include product quality, logistics service, after-sales protection, etc. After the buyer evaluates the seller, the seller can also evaluate the buyer's relevant credit and form a mutual evaluation mechanism. As a trading platform, Taobao evaluates the credit ratings of both parties according to certain rules. The C2C mode credit evaluation system mainly has the following characteristics:

(a). Constraints on the trading behavior of buyers and sellers, buyers can protect their own rights and interests, buy their favorite goods, sellers can also avoid false buyers, and guarantee that they can receive payment in time.

(b). For the online credit status, buyers and sellers can understand each other's credits at a glance, which is beneficial to both parties' choices and can facilitate the success of the transaction.

(c). Once the seller's credit reaches a certain level, then the buyer's trust and goodwill are obtained. On the other hand, it is also disguised to promote their own products, thus reducing certain costs and expenses.

3. Comparison of pat network and Taobao credit system
At present, the development of Taobao has grown stronger and occupied the absolute share of China's C2C market. The pat network relies on a large number of users and is launching a certain impact on it. At the same time, the two websites are paying more and more attention to their website credit evaluation system. The construction of the credit system of the two websites is shown in Table 1:
Table 1. Comparison of Taobao and Pat Network Credit Evaluation System

|                                | Taobao                                                                 | Pat network                                                                 |
|--------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------------|
| **Buyer-to-seller evaluation** | As long as Taobao users can register for credit evaluation, it does not distinguish whether it is real-name authentication. | Relatively strict with Taobao, it is currently only open to users of TenPay. |
| **Evaluation effective time**  | Once the transaction occurs, the buyer can make a credit evaluation of the seller after paying the arrears. | There is a time limit, the evaluation is valid within 15 days, and the user who pays with TenPay can conduct credit evaluation after the transaction. |
| **Credit scoring system**      | Evaluations are only credited to the effective scores when the Alipay completes the transaction for credit evaluation. Each transaction can only be evaluated once, with 1 point for praise, 1 point for mid-term evaluation, and 1 point for bad evaluation. | Credit is related to the number of transactions and the amount of transactions. The calculation formula is that the credit is equal to the credit evaluation multiplied by the weight of the transaction amount. Credit evaluation is divided into three directions: praise is positive; medium is rated 0; bad is rated negative |
| **Multiple transactions**      | Multiple transactions between the same two accounts with no more than six times per month, exceeding the scoring system | Whether it is a seller or a buyer, in theory, you can only get a maximum of 6 points in a month, which is more than the score system. |
| **Buyer credit and seller credit** | Buyer credit and seller credit are currently included in the scoring system separately | With Taobao |

4. The main problems in Taobao's book credit evaluation system

a). Authentication technology is still not reliable

In order to reduce the malicious behavior of credit speculation, Taobao's current criteria for identity verification is one person, which means that the seller must pass an account that authenticates a real name. Taobao now has more restrictions on sellers than buyers, not only through the real-name certification of the public security department, but also the opening bank accounts must match. However, the authentication requirements for buyers are relatively low. The common problem that may arise is that some sellers can quickly increase the credit of their stores by registering multiple buyer accounts and making false “transactions” with themselves. Grade. Although there are a lot of self-hype behaviors on the Internet, Taobao can't effectively prevent such behaviors. If you increase the identity of both parties to the transaction, this will greatly increase the market threshold for online shopping, which will undoubtedly hit the buyers. Consumer enthusiasm is not conducive to the prosperity of the market.

Many of the buyers' evaluation pages are anonymous users, and the entire evaluation page can also be found. This phenomenon is very common, and it has a big doubt about the user's authenticity, and there is reason to question the seller's self. Buying and selling behaviors and thus selling sales to attract consumers.

b). Credit evaluation model is too simple

Taobao's credit evaluation currently only includes three evaluation levels of “good”, “medium” and “poor” and general subjective comments. These are relatively general evaluations. Although buyers are more trouble-free in their evaluation, they cannot give their opinions and suggestions in a targeted manner. Later consumers cannot obtain practical credit evaluations. All the evaluation models are too simple. For example, the printing quality, text layout, publishing house and other issues of book
products are not subdivided. The current credit evaluation models do not accurately reflect these aspects.

c). The evaluation mechanism of the courier company is not perfect

Since books are fragile goods, some books not only have the value of reading, but also have a certain collection value. Once there is a problem in the delivery process, the buyer can only contact the seller, or even blame the seller for the problem. Both buyers and sellers have caused trouble. The evaluation model of the express delivery company is too simple, only considering the speed, and neglecting the evaluation of the quality to some extent. Many buyers can only admit that they are unlucky, and the current express credit evaluation of Taobao is not included in the store. In the credit rating.

d). Authenticity of evaluation

With the development of science and technology, more and more science and technology came into being. Brushing and brushing reputations also took place under this trend. Because Taobao's credit evaluation system is not perfect, it cannot be ruled out that some people will use the loopholes in the evaluation system to conduct illegal or illegal evaluation. Most of the book-shops that enter Taobao are well-received. In the promotion of the store, there are often favorable cash back offers. This temptation will cause most buyers to make untrue evaluations to help the store to credibility. Buyers of home stores will also be affected by such evaluations. The occurrence of this phenomenon has greatly discounted the authenticity of the evaluation.

e). The enthusiasm of the buyer after the transaction is not high

From the network survey, it is found that only a few buyers will conduct credit evaluation in time after the transaction is over, and some people never evaluate it. After preliminary analysis, there are two reasons why the buyer is unwilling to evaluate: First, the buyer is on Taobao. The credit evaluation system of the network is still not understood, thus ignoring the importance of credit evaluation after the transaction; second, the buyer believes that the credit evaluation system of Taobao is still not perfect, and the credit evaluation has little meaning, even if the evaluation is not for other buyers. Bring valuable information. This has led to a lack of sufficient sources of information.

5. Book Credit Evaluation System Improvement Plan

a). Joint C2C website to build a unified credit evaluation platform

Although some large e-commerce websites such as Taobao and Paipai have established various credit evaluation systems, due to limitations of their own technology and financial resources, the credit evaluation system of these e-commerce websites still has many defects to be solved. Instead of spending a lot of manpower, financial resources, and time to develop various credit evaluation systems, it is better to focus on physical and financial resources to establish a unified credit evaluation platform. If Taobao.com, together with other websites, establish a unified, systematic and scientific credit evaluation system, it can be better used to prevent the credit risk brought by transactions. The complete e-commerce credit system must include not only sellers, but also buyers to launch a complete e-commerce credit evaluation system. The general process of this evaluation system can be as follows: All buyers are registered on the platform website, and then they can choose the website they are familiar with to purchase the goods, and when comparing the products, they can also compare with other websites and evaluate after shopping. These evaluations are published in a certain period of time, and different sellers are evaluated. After the transaction is successful, the two parties evaluate each other's information, and the platform can easily query the other party's information, and regularly publish the red and black list of credits.

b). Improve the evaluation system management guarantee work

(1). Authentication technology. Once a unified platform has been established, both parties to the transaction must register on the platform and then trade. For the seller, it is relatively in the information-friendly side, so it is necessary to strengthen its identity verification, implement one person, minimize the possibility of credit hype, and dispel its credit concerns to consumers. For the
buyer, as long as the user with the same ip address is authenticated by real name, it is forbidden to register the user multiple times, reducing the phenomenon that the buyer buys and sells the credit.

2. Establish a management mechanism for dishonesty and punishment. With the continuous development of science and technology and the increasing popularity of the network, Taobao has more and more credibility. It is hoped that through the establishment of cooperation platforms and real-name certification and other related technologies, once the sellers are found to be engaged in such false speculations, the behavior is severe. Strike, not only C2C website disqualification and punishment, the relevant legal part should also be involved, and resolutely protect the legitimate rights and interests of consumers.

3. To improve the calculation method of credit, Taobao can learn from existing corporate credit rating technology. Through the combination of quantitative analysis and qualitative research, this maximizes the credit evaluation of Taobao. The quantitative analysis mainly examines the internal factors such as the transaction amount, transaction number and trading time of the transaction subject. The qualitative analysis mainly examines the external factors of the transaction subject. Perfect credit evaluation technology can guarantee the fair, just and effective operation of the credit evaluation platform.

4. Both parties to the transaction are announced within a certain period of time after the evaluation, and the seller can be a little earlier than the buyer. This can effectively avoid malicious evaluation.

6. Summary
Based on Taobao's credit evaluation system, the paper analyzes the status quo and problems of the development of Taobao's book credit evaluation system, and compares with other domestic C2C websites, and analyzes the current problems of Taobao's existing credit system. Combining the unique characteristics of the book class, it proposes its own improvement measures and programs.

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