

FACTORS AFFECTING ONLINE SHOPPING BEHAVIOR OF TURKISH  
CONSUMERS

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2011

FACTORS AFFECTING ONLINE SHOPPING BEHAVIOR OF TURKISH  
CONSUMERS

Thesis submitted to the  
Institute for Graduate Studies in the Social Sciences  
in partial fulfillment of the requirements for the degree of

Master of Arts  
in  
Management Information Systems

by  
Tunca TURAN

Boğaziçi University  
2011

## Thesis Abstract

Tunca TURAN, “Factors Affecting Online Shopping Behavior of Turkish Consumers”

Online shopping have become a new way of purchasing in the last decade in addition to the traditional shopping methods. The growing pattern of online shopping forced managers to direct their resources for developing their online facilities in order to use this huge potential efficiently. Many researches were done for providing guidance to the managers in this new model of doing business. It was found in many studies that since the consumer is at the heart of the online shopping, predicting his/her behavior would be very important to develop online shopping. While doing this, the researchers mostly dealt with the online shopping behavior of the consumer from one perspective, instead of a multiview approach.

The aim of this study is to determine the factors which affect online shopping behavior of Turkish consumer in a versatile manner. Since, the electronic equipment and devices (computers, computer hardware and accessories, DVD,VCD, Mp3 players, printers, DVD players, cell phones etc...) constitute a huge portion of total online purchases in the world and in Turkey, the study focuses on electronic equipment and devices. The findings show that online shopping behavior of Turkish consumer on electronic equipment and devices is determined by a combination of Consumer-Related, Web and Web Site Related and Web Vendor Related factors. By taking these factors into consideration together, the managers may predict online shopping behavior of Turkish consumer and develop online shopping in Turkey.

## Tez Özeti

### Tunca TURAN, “Türk Tüketicisinin Online Alışveriş Davranışını Etkileyen Faktörler”

Geleneksel alışveriş metodlarına ek olarak, son on yılda online alışveriş yeni bir satın alma çeşidi haline geldi. Gelişen online alışveriş modeli, yöneticileri bu büyük potansiyeli etkili bir biçimde kullanmak için kaynakları online imkanlarını geliştirmeye yönlendirmeye itmiştir. Bu yeni ticaret modelinde yöneticilere yol göstermek amacıyla bir çok çalışma yapılmıştır. Bir çok çalışmada, tüketici online alışverişin merkezinde olduğu için, tüketicinin davranışını tahmin etmenin online alışverişini geliştirmek için çok önemli olduğu tespit edilmiştir. Bunu yaparken, araştırmacılar çoğunlukla tüketicinin online alışveriş davranışını çok yönlü bir yaklaşım yerine tek taraflı bir perspektiften ele almışlardır.

Bu çalışmanın amacı, Türk tüketicisinin online alışveriş davranışını etkileyen faktörleri çok yönlü bir şekilde belirlemektir. Elektronik araç ve aletler (bilgisayar, bilgisayar donanım ve yazılım, DVD, VCD, MP3 çalar, printer, DVD oynatıcı, cep telefonu vb...) dünyada ve Türkiye’de toplam online alışverişin büyük bir kısmını oluşturduğu için, araştırma elektronik araç ve aletler üzerine yoğunlaşmaktadır. Bulgular, Türk tüketicisinin elektronik araç ve aletler üzerine online alışveriş davranışının Tüketici ile ilgili faktörler, Web ve Web Sitesi ile ilgili faktörler ve Online Tedarikçi ile ilgili faktörlerin birleşimiyle belirlendiğini göstermiştir. Yöneticiler, bu faktörleri birlikte göz önünde bulundurarak Türk tüketicisinin online alışveriş davranışını tahmin edebilir ve Türkiye’de Internet üzerinden alışverişini geliştirebilir.

## ACKNOWLEDGEMENTS

First of all I would like to thank to my supervisor, Assoc. Prof. Aslıhan NASIR, for her extreme support and motivation. I am also thankful to my jury members, Assist. Prof. Hande KIMILOĞLU and Assist. Prof. Gökhan YOLAÇ.

I owe my special thanks to my mother Züleyha YILMAZ, for her encouragement, endless belief and understanding.

Finally, I would like to express my special thanks to TUBITAK (The Scientific and Technical Research Council of Turkey) for supporting me during my graduate study.

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## CHAPTER 1

### INTRODUCTION

The development of computer and communication technology introduced Internet to the human beings' lives from the beginning of 1990s. In early times, having access to Internet was being regarded as a privilege. However, today it is hard to find a house without Internet or a person who do not have any idea about Internet. In the last two decades, Internet not only expanded to the whole world, but also faced with many development and alteration. When compared to early times, it is easier to open a web page, to send a file, to communicate with other users, to get access to information etc.

The fierce competition conditions and the volatile business environment force people to give more importance to time management. Hence, it is extremely crucial to do business in the most easiest, effective and efficient way. Due to this fact, there is an increase in the usage level of Internet within the last two decades, and this led to a difference in the way people doing business. The way people figure out their tasks started to diverge from its traditional paths with the use of Internet. One of the most important change occurs in the shopping habits of the people. People with access to Internet start to prefer shopping online, rather than going to the malls and stores which lead to loss of time and effort. The rapid growth in the number of Internet users promoted a belief in many business circles that the Web represents a huge marketing opportunity (Hoffman, 2000).

## Internet Usage in the World and in Turkey

The belief that web is a great market arises from the mounting necessities and demand with the increasing number of Internet users in the whole world. According to the world Internet usage statistics of *internetworldstats.com* web site, the number of Internet users in the whole world increased from 361 million to 1,9 billion between 2000 and 2010. This constitutes a 444.8 percent growth in the number of Internet users in the last decade.

Internet is used mostly in Asia Region that Asian Internet users constitute 42 percent of the whole world Internet users, while European Region comes the second with 24.2 percent. Oceania/Australia is the region which has the least number of Internet users with 1.1 percent of the whole world Internet users. Figure 1 shows the regional distribution of number of Internet users.

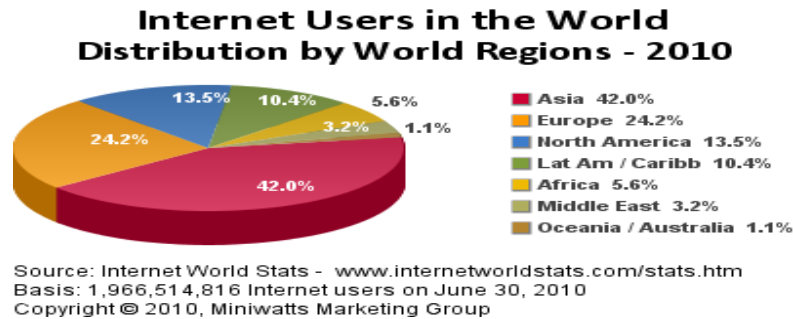
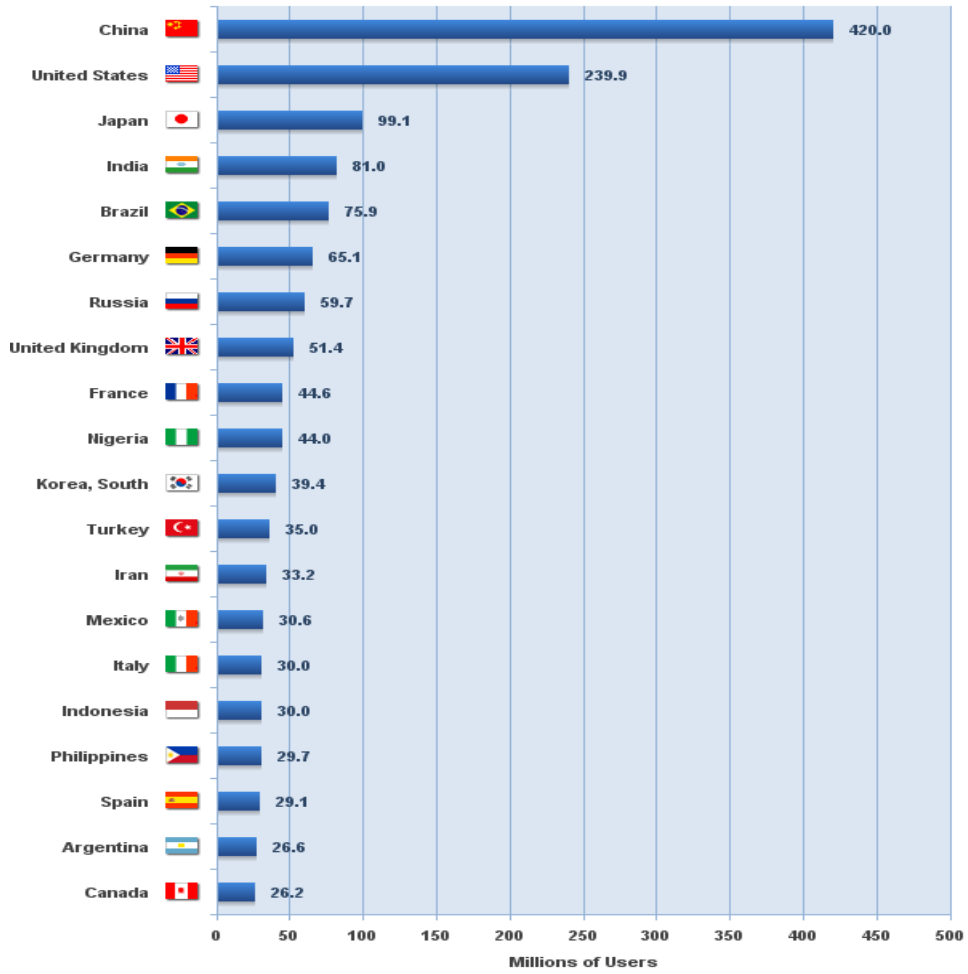


Figure 1. Regional distributions of world Internet users

In terms of country basis distribution of Internet users, China comes first with 420 million Internet users, while U.S.A and Japan comes second and third respectively.

Figure 2 shows the top 20 countries with the highest number of Internet users.

### INTERNET TOP 20 COUNTRIES With Highest Number of Users (2010)



Source: [www.internetworldstats.com/top20.htm](http://www.internetworldstats.com/top20.htm) - June 30, 2010  
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Figure 2. Top 20 countries on Internet usage

The use of Internet has a growing pattern also in Turkey. Turkey is at the 12<sup>th</sup> place in the world on the number of Internet users with 35 million Internet users.

According to a survey which is done by *Türkiye İstatistik Kurumu(TÜİK)*, the number of houses which has access to Internet in Turkey increased from 19, 7 percent to 41,6 percent between 2007 and 2010. In the same period Internet usage rate in age group of 16-74 in Turkey raised from 30,1 percent to 41,6 percent.

Moreover, TÜİK statistics revealed that most widespread Internet channel in Turkey is ADSL with 73,3 percent. It was also seen from the survey that 51,8 percent of the male population and 31,7 of the female population use Internet in Turkey.

## Online Shopping in the World and in Turkey

In the world, online shopping is a trend which grows with a tremendous speed and the number of online shoppers has been increasing especially in recent years.

According to a survey conducted by Nielsen Company in 2008, which is a global information and media company, the number of consumers who have shopped online in the world increased from 627 million to 875 million between 2006 and 2008. In another survey of Nielsen Company (2010) about online shopping which is polled over about 27000 Internet users worldwide, it was found that about %47 of online users have not shopped online yet. This indicates that the number of online shoppers raised from 875 million to nearly 1 billion between 2008 and 2010. Nielsen Company's 2010 online shopping survey also showed that although there is a rise in the number of online shoppers worldwide, it does not reflect to the online purchases' ratio in the total monthly spending in the same way. It was found that 44 percent of worldwide online shoppers have less than 5 percent of their monthly spending online, while 29 percent said that they spend online between 6-10 percent and 18 percent said they spend 11-25 percent of their total monthly spending. The online shoppers who spend online more than 26 percent of their monthly total spending are only 9 percent.

In terms of bought product/service type in online shopping, Nielsen Company came with the conclusion that the product/service which Internet users plan to purchase mostly in the next six months from Internet is book. 44 percent of Internet users said that they plan to buy books online in the next six months, while clothing, airline ticket/reservations and electronic equipments comes with 36, 32, and 27 percent respectively. The other popular products are Tours/Hotel reservations(%26),

Cosmetics(%22), Event tickets(%20), Computer hardware(%19) and Videos/DVDs/Games(%18).



Figure 3. Product/Service which is planned to be bought in next 6 months

On the regional basis Nielsen Company’s 2010 survey revealed that in the Asia Pacific Region 95 percent of Internet users plan to make an online purchasing in the next six months, while this ratio is 80 percent in N.America, 84 percent in L.America, 66 percent in Middle East and Africa. The percentage of Internet users who plan to make online purchasing in the next six months in Europe Region, in which Turkey takes place, is 79 percent.

It is obvious from the statistics and surveys of many institutions that online shopping is growing in Turkey as it is in rest of the world. It was gathered from the Nielsen Company’s survey that only 28 percent of Internet users in Turkey do not

plan to make online purchase in the next six months. According to the statistics of “Bankalararası Kart Merkezi (BKM)” there is a rising trend in online shopping activities in Turkey in the last years. BKM statistics show that e-commerce volume in Turkey raised 276 percent between 2006 and 2008 and became 9 million TL at the end of 2008. At the end of 2009 the e-commerce volume in Turkey increased to 10.27 million TL with a 14 percent rise in one year. In 2010, e-commerce volume reached 13.76 million TL and this constitutes about a 470 percent rise in 4 years. Another survey which was done by Google on 1016 Turkish Internet users in 2009 showed that more than 70 percent of Turkish Internet users had done online shopping at least one time. The research also came up with the results that 6 of 10 mostly purchased products and services are technology products, while the other 4 are travel related products and services (Güven, A.A., 2009). In terms of bought product/service types, TÜİK revealed that online shoppers mostly buy clothes/sports equipment with 24,3 percent and electronic equipments with 23,8 percent, The other product/services which are bought through Internet are home furniture(% 19,3), travel ticket/vehicle rent(% 15,2) and foodstuff and daily needs (% 13,3). It was also pointed out that the electronic equipments which are the leader of 2009 online purchases fell from 32,2 percent to 23,8 percent in 2010.

#### Purpose of the Study

There is much evidence to suggest that initial forecasts of the value in business-to-consumer sales were overly optimistic (Ranganathan and Ganapathy, 2002). Even though Internet created a huge opportunity and market for a new way of shopping, this could not be used with the full potential until recent years. The researches and studies about online shopping in the world show that online shopping volume is under its predicted potential of world online shopping volume. Many researchers

assert that this apparent lack of translation from predictions to reality may be as a consequence of (i.e. both academic researchers and practitioners) limited understanding of e-consumer purchase behavior (Shim et al, 2001; Hoffman, 2000). As a result of this idea, the academic researchers and the business world started to focus on the consumer side of the online purchasing behavior and a lot of researches and articles were prepared to make guidance for the development of online shopping. It is very obvious that the use of Internet for shopping has more potential to be used by the business world. To use this potential more effectively, the factors that affect the purchasing pattern and behavior of consumers should be examined in more depth.

The goal of this study is to investigate the factors that affect the online purchasing behavior of Turkish consumers. The focus of this study is Turkish consumers, since there is not much research in Turkey about consumer online purchasing behavior and online purchasing is not used effectively in Turkey. It should also be taken into consideration that according to BKM statistics Turkish online shopping market is a growing one which tripled its selling volume in four years. In order to define the facilitators, factors that enhance online shopping of Turkish consumers and the barriers that prevent Turkish consumers from buying online will be examined. In addition, the general attitudes and behaviors of Turkish consumers about online shopping will be investigated in the context of electronic equipment and devices (computers, computer hardware and accessories, DVD, VCD, Mp3 players, printers, DVD players, cell phones etc.) shopping. According to the survey of Nielsen Company in 2010, these equipments are said by 75 percent of the worldwide online users, while Google revealed in 2009 that about 70 percent of Turkish online consumers buy technology equipments from the Internet and TÜİK regards online electronic equipment shopping ratio about 25 percent of whole online

shopping activities. Electronic equipment and devices (computers, computer hardware and accessories, DVD, VCD, Mp3 players, printers, DVD players, cell phones etc.) constitute a huge portion of worldwide and also Turkey online shopping activities in the growing Turkish online shopping market. Thus the main purpose of this study is to make a vital contribution for the development of online shopping in Turkey by revealing the factors affecting online shopping behavior of Turkish consumer in purchasing electronic equipment and devices online.

## CHAPTER 2

### LITERATURE REVIEW ABOUT ONLINE SHOPPING BEHAVIOR

Internet has been a matter of subject for many studies and the major topics for most of these studies are technical issues, case studies, and the issue of Internet usage in education. While there are many studies about these issues, there is a few numbers of studies which focus on the theoretical framework of using Internet for shopping (Lee et al., 1999). With the enormous growth of software, hardware and communication channels, online purchasing gained more potential than before (Lee et al., 1999). To use this potential more effectively, the number of studies, which focus on constructing a theoretical framework for online shopping behavior, started to increase. Since the rivalry in online shopping enhanced, it is very crucial for the online vendors to find out the factors behind the consumer's online shopping tendency (Zhou, Dai and Zhang, 2007). To meet this need of the business world, the literature focusing on the factors that affect the consumer's online shopping behavior enhanced rapidly in recent years. According to these researches on online shopping behavior of the consumers, the main factors which are emphasized mostly in the literature are studied under four main categories below, namely: Consumer related factors, Web Vendor related factors, Web and Web Site related factors and Other factors. Figure 4 shows the literature framework on factors affecting online shopping behavior of the consumer in general sense.

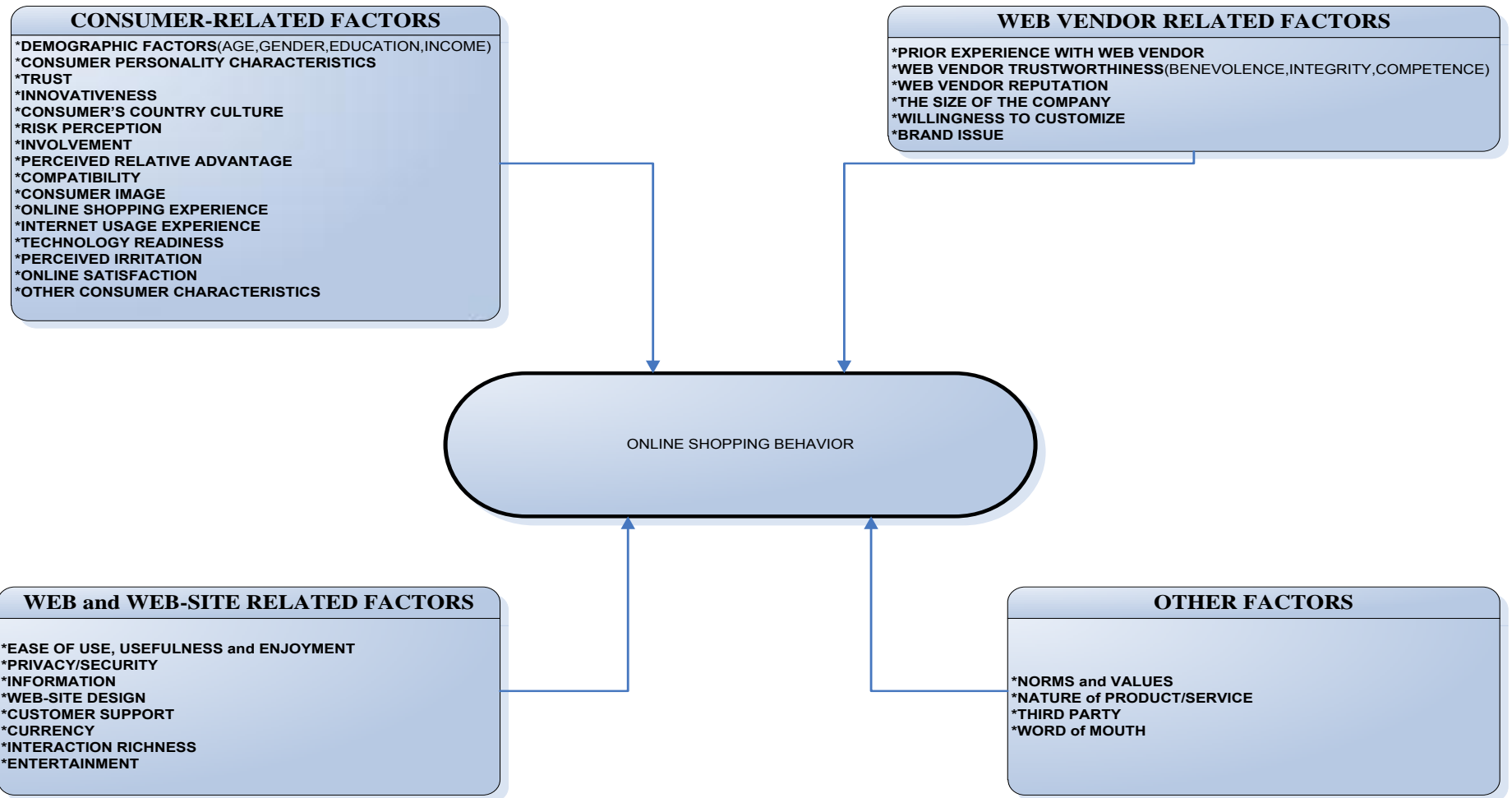


Figure 4. Literature framework on factors affecting online shopping behavior

## Consumer Related Factors

### Demographic Factors and Online Shopping Behavior

In the literature, “demographic factors” are regarded as strong determinators of online shopping behavior of the consumer and it is stated that main demographic factors are age, gender, education and income.

#### Age

In terms of the age factor, it is proposed that people under age 25 are more likely to use new technologies and mostly interested in having fun while shopping (Monsuwe, Dellaert and Ruyter, 2004). As a different approach, Zhou, Dai and Zhang (2007) argue that Internet is used mostly by middle-aged and young people who have less buying power than older people. However, it is stated that the studies focusing on the impact of age factor on online shopping come up with different results, namely, some studies demonstrate that older people make more online shopping than younger people (Korgaonkar and Wolin, 1999; Stafford, Turan and Raisinghani, 2004). On the other hand, some scholars found that younger people are more inclined to shop online (Joines, Scherer and Scheufele, 2003; Sin and Tse, 2002) and some others argued that there is no relationship (Li, Kuo and Russell, 1999; Rohm and Swaminathan, 2004). Donthu and Garcia (1999) also found that online shoppers are older than those who do not shop online. According to Zhou, Dai and Zhang (2007), this mixed and conflictual results about the impact of age factor on online shopping behavior stem from the usage of different age standards in different studies and argue that there is a need of a standard age categorization to have reliable results about the impact of the age factor on consumer’s online shopping behavior.

## Gender

In terms of the gender factor, men are more interested in using new technology and more favorable of using Internet for shopping (Monsuwe, Dellaert and Ruyter, 2004). In fact, in traditional shopping, shopping is done mostly by women and women mostly do household shopping and have more positive attitudes towards shopping malls, stores and catalogue shopping than men (Alreck and Settle, 2002). However, it is stated that new shopping way, namely using Internet for online shopping, is used mostly by men for purchasing (Li, Kuo and Russell, 1999; Korgaonkar and Wolin, 1999; Alreck and Settle, 2002; Brown, Pope and Voges, 2002; Sin and Tse, 2002). However, Donthu and Garcia (1999) found that online shoppers do not differ from those who do not shop online in terms of gender. Moreover, it is argued that perceptions of men towards online shopping is more positive than the perceptions of women towards online shopping (Slyke, Comunale and Belanger, 2002). Zhou, Dai and Zhang (2007) state that since there is inadequate face-to-face communication in online shopping and women did not regard online shopping as convenient and easy way to shop, men are more willing to shop online than women. As other perspectives on the effect of gender on online shopping, since women have more fear to use Internet as a shopping medium (Susskind, 2004) and are more skeptical about online shopping than men (Rodgers and Haris, 2003), women are less likely to shop online than men. Rodgers and Haris (2003) also point out that since men see Internet as a more convenient shopping medium, they have online purchasing more than women. It is also noted that the men and women consumers interest in different products, namely men are more interested in computer or electronic-related products, and women are interested in food, dressing and cosmetics (Zhou, Dai and Zhang, 2007). By taking this into consideration, Zhou,

Dai and Zhang (2007) propose that since it is not possible to touch and feel the products in online shopping, women who strongly require more touching to evaluate a product than men are less likely to shop online. However, Li, Kuo and Russell (1999) argue that women who make online shopping are more frequent shoppers than men. Bhatnagar, Misra and Rao (2001) found that there is mixed findings about the effect of gender on online shopping behavior in terms of product types.

### Education

When it comes to education, highly educated people are more positive to online shopping since they have more information about computer than the other people (Monuwe, Dellaert and Ruyter, 2004). However, it is also crucial to emphasize that while some researches found a positive relation between education and online shopping behavior (Li, Kuo and Russell, 1999; Susskind 2004; Sin and Tse, 2002), some studies did not find a relation between education and online shopping behavior (Bellman, Lohse and Johnson 1999; Donthu and Garcia 1999).

### Income

In terms of the impact of the income on the online shopping behavior of the consumer, Monuwe, Dellaert and Ruyter (2004) state that consumers with the income above 75000\$ annually are more likely to shop online, since they have more access to computers and Internet. Moreover, Kim, Cho and Rao (2000) and Koiwumaki (2001) found that income level of the consumer affects the online shopping behavior of the consumer positively. Li, Kuo and Russell (1999), Donthu and Garcia (1999), Korgaonkar and Wolin (1999), Sin and Tse (2002) and Bellman, Lohse and Johnson (1999) also state that the higher the income level the higher the

probability of the consumer to be online shopper. In general sense, it is argued in the literature that people with more annual income are more likely to shop online.

### Consumer Personality Characteristics and Online Shopping Behavior

The personality characteristics of the consumer are also crucial factors which affect the behavior of the consumer in the online shopping environment. In the literature, there are mainly three personality characteristics which are regarded as influencing the online shopping behavior, namely “expertise”, “self-efficacy” and “need for interaction”.

#### Expertise

According to the definition of Monsuwe, Dellaert and Ruyter (2004), ‘expertise’ is the skill and information about doing something. Hence, people with more expertise about online shopping have a more positive attitude about shopping online (Monsuwe, Dellaert and Ruyter, 2004). Moreover, some researches revealed that the level of expertise with the Internet for shopping is a vital factor for online shopping behavior (Bellman, Lohse and Johnson, 1999; Brown, Pope and Voges, 2003). It was also argued that consumer expertise positively affects the number and duration of online shopping (Goldsmith and Goldsmith, 2002).

#### Self-Efficacy

It is stated in the study of Monsuwe, Dellaert and Ruyter (2004) that “self-efficacy” is “...individuals' beliefs that they have the ability and the resources to successfully perform a specific task” (Monsuwe, Dellaert and Ruyter 2004, p.111). Vijayasathy (2004) applies this definition to online shopping and states that self-efficacy is a consumer’s self-assessment of his/her capabilities to shop on-line. Moreover,

Jarvelainen (2007) defines computer self-efficacy as the ability to make a computer technology to use. Monsuwe, Dellaert and Ruyter (2004) propose that self-efficacy is crucial for online shopping behavior and argue that people with low self-efficacy need higher level of ease of use to construct a positive attitude towards online shopping. Eastin (2002) found that self-efficacy has a vital impact on online shopping of the consumer. As a supporting view, Einwiller (2003) and Hsu and Chiu (2004) also state that Internet self-efficacy is directly related with the online shopping intention of the consumer.

### Need for Interaction

The issue of “need for interaction” is also studied as a personality characteristic which has an impact on the online shopping behavior of the consumer. Monsuwe, Dellaert and Ruyter (2004) state that it is not possible to have a face to face interaction with the sales person in the online environment. Hence, it is proposed that people with high need for interaction is unwilling to shop online, while people with low need for interaction is more willing to shop online (Dabholkar and Bagozzi, 2002). Joines, Scherer and Scheufele (2003) also argue that the relation between the consumer’s interaction motivation and online shopping is not significant.

### Trust and Online Shopping Behavior

There are many issues about the online shopping behavior and one of the most highlighted issues in the literature is “trust” issue. Although trust has numerous definitions done by many scholars, a clear definition is “that one believes in, and is willing to depend on, another party” (McKnight, Cummings and Chervany, 1998, p. 474). Another definition of trust is that trust emerges only when the people become sure about the willingness and ability to accomplish their responsibilities

(Ratnasingham, 1998). Moreover, Liu, Marchewka and Ku (2004) state that trust is a complex social issue that shows technological, behavioral, social, psychological and organizational characteristics of interactions among people and organizations. For example, there is a need of trust when one side is vulnerable to the behaviors of the other when that side expects the other side to have a particular behavior with inability to control the other side (Mayer, Davis and Shoorman, 1995). It also means that “the truster has confidence that the trustee will care about his or her benefits, and that the truster is willing to rely on the trustee’s decision even when the result is not visible immediately” (Salo and Karjaluo, 2007, p. 605).

Trust can also be defined as a confidence that one side can believe the word of the other side, and it can facilitate to improve or sustain an interaction between the two parties (Zaltman and Moorman, 1988). Moreover, trust can be defined as a person's confidence in an organization in terms of norms, regulations, policies, and procedures (Lewis and Weigert, 1985; Sarker, Valacich, and Sarker, 2003; Shapiro, 1987). When consumers trust the parties they are in interaction, it is more likely that they will be in cooperation with them and rely that they will gain more benefit in the future if they keep in touch with them (Morgan and Hunt, 1994). Hence, trust is crucial for those who will be in a transaction relation with a company (Garbarino and Johnson, 1999).

When it comes to define the trust in online environment, online trust is the eagerness of a person to be exposed to the actions of an online vendor with the anticipation that online vendor will do something which is important for the customer (Heijden, Verhagen and Creemers, 2003). Online trust can be viewed as a belief or confidence that anyone look up the intentions and activities of the other side during an online shopping activity (Jarvenpaa, Knoll and Leidner, 1998). Doney and

Cannon (1997) also define trust in Internet as the truster's anticipation about the action of the online trustee. Furthermore, there is a need of trust in all shopping activities, especially in those done in the uncertain online shopping environment (Lee, 1998). Since there is no direct interaction with the vendor and no physical store, there is more uncertainty and hence more trust issue in online shopping (Slyke, Belanger and Comunale, 2004). In addition to this, Salo and Karjaluoto (2007) suggest that consumers "...are usually more willing to work with the party they trust than a party with whom they have not developed any kind of a trust relationship, especially in an environment they are unfamiliar with or unable to control" (Salo and Karjaluoto, 2007, p. 606). It is also proposed that trust leads to the weakening of the customers' beliefs about the uncertainties of doing complex online businesses actions (Lee and Turban, 2001; McKnight and Chervany, 2002) and hence makes them more willing to shop online. Furthermore, George (2002) and Bhattacharjee (2002) revealed in their study that positive beliefs about the trust over the Internet results with the positive attitudes toward online purchasing. Moreover, Pavlou (2002), Suh and Han (2003), Donthu (2001) state that online trust is a vital determinant of attitudes toward online shopping behavior and increases the positive attitude towards online shopping behavior. In addition to this, it is stated that trust eliminates the feeling of uncertainty that emerges when the shop, shop owner, quality and performance is not known (Tan and Thoen, 2001). Since these situations are about to emerge in the online shopping more, it can be regarded as trust is a critical issue in e-commerce. Heijden, Verhagen and Creemers (2003) propose that in online shopping, there is a need of greater trust than it is needed in traditional shopping. Another view about the trust issue is that trust increases the intention to online behavior (Limayem,

Khalifa, and Frini 2000; Vijayasathy and Jones 2000; Lynch, Kent, and Srinivasan 2001).

On the other hand, trust is also studied in the context of its differentiation between online shopping and traditional retail shopping. Doney and Cannon (1997) propose that salesman is the most important source for consumer to trust, but this source of trust is removed in the online shopping environment and replaced by computer related devices (Lohse and Spiller, 1998). Additionally, consumers cannot be assured about the product quality and cannot control the safety of the information they give in online shopping (Lee and Turban, 2001). Consequently, this can be regarded as a risk while doing online shopping and incapability of the consumer to control the whole process in online shopping. Due to this fact, this complexity of the online trust derives from the fact that online trust is not only between consumer and the online shopping but between consumer, online shopping and computer (McKnight and Chervany, 2002). In general sense, it is argued that the more the trust, the positive the consumers' attitude and intention to shop online (Monsuwe, Dellaert and Ruyter, 2004). In the literature, some scholars focus on the trust issue from the consumer-web Merchant interaction view and there is a general belief that trust has an impact on taking decisions to do Business-to-Consumer online transaction (Gefen, 2000; Jarvenpaa, Tractinsky and Vitale, 2000). Hereby, it is assumed that trust on Web merchants will affect consumers' intention to online shopping with these Web vendors in a positive manner (Slyke, Belanger and Comunale, 2004).

### Innovativeness and Online Shopping Behavior

Another factor which is highlighted in the literature as a determinant of the online shopping behavior is “innovativeness.” It is noted that innovativeness is about the speed and extent of a person’s adoption of a new innovation and since shopping online is an adoption of innovation, innovativeness and online shopping are closely related with each other (Zhou, Dai and Zhang, 2007). Blake, Neuendorf and Valdiserri (2003) found that innovativeness has a positive impact on the frequency of online shopping and variety of the products which are bought online. Furthermore, it is proposed in the literature that innovativeness affects the intention to shop online positively (Donthu and Garcia 1999; Limayem, Khalifa and Firini, 2000), while some argue that there is not a relation between innovation and online shopping intention (Citrin et al. 2000; Sin and Tse 2002). As a different perspective about the relationship between innovativeness and online shopping intention, it is demonstrated that domain specific innovativeness about specific products positively influences the intention to shop online and the online shopping behavior itself (Citrin et al. 2000; Goldsmith 2001).

### Country Culture and Online Shopping Behavior

The culture of the country to which the consumer belongs is also a very important factor which shapes the online shopping behavior of the consumer. For example, consumers from different countries and cultures may perceive products and services differently. More specifically, some people in a country may trust a company since it encourages group decisions, while in another country individualistic actions are more important to trust a company (Simon, 2001; Van Raaij, 1997). By definition, culture is

“...a shared set of values that influence societal perceptions, attitudes, preferences and responses” (Zhou, Dai and Zhang, 2007, p.46).

In terms of the culture, there are basically five types of cultural differences in literature:

- power distance,
- individualism-collectivism,
- masculinity-femininity,
- uncertainty avoidance
- long-term orientation (Hofstede, 2001).

However, Zhou, Dai and Zhang (2007) assert that only two of these factors, individualism-collectivism and masculinity-femininity, are used for explaining online behavior of the consumer. Collectivism-individualism is the member of a culture's interpretation of the self in terms of dependency to the culture (Zhou, Dai and Zhang, 2007). Hence, it is demonstrated in many studies that western and eastern cultures are different from each other in terms of dependence and this leads to different consumer online shopping behavior in western and eastern societies (Chau et al. 2002; Huang 2003; Park and Jun 2003; Park, Lee and Ahn, 2004). In other words, in the individualistic societies, people are more likely to use the internet for personal use such as shopping and information seeking (Chau et al. 2002; Park and Jun 2003), while in collectivist societies, people are more likely to use the Internet for social communication purposes (Wee and Ramachandra, 2000). Moreover, it is shown that in the collectivistic cultures, entertainment is important, while in the individualistic cultures convenience and variety seeking is the main aim (Zhou, Dai and Zhang, 2007).

Another difference about online shopping behavior which stems from the cultural differences is about the risk perception differentiation in different cultures. It is argued that collectivist consumers has a higher perceived risk about online shopping than individualistic consumers (Park and Jun 2003; Park, Lee and Ahn, 2004) but individualistic consumers do not regard the risk as a crucial factor for determining the decision (Zhou, Dai and Zhang, 2007).

When it comes to masculinity issue, Zhou, Dai and Zhang (2007) state that social gender roles are distinct in a masculine society, while in a feminine society these roles “overlap” with each other. Due to this fact, it is noted that in a more masculine society, there is more gender distinction and the shoppers are usually male shoppers (Shiu and Dawson, 2002). According to the study of Stafford, Turan and Raisinghani (2004) on comparing consumers’ online shopping behavior, it is shown that consumers from less masculine cultures are less willing to have online shopping from those cultures which are more masculine.

### Risk Perception and Online Shopping Behavior

“Perception of risk” is also regarded as an important driver for the online shopping behavior by some of the scholars. Forsythe and Shi (2003) state that there are mainly four types of perceived risk, namely “financial, product performance, psychological, and time/convenience loss”, which influence the online shopping behavior of the consumer. Moreover, Forsythe and Shi (2003) argue that if the consumer perceives these kinds of risks about online shopping, their perception of control will diminish, and this will influence the online shopping intention negatively. However, they also found that online shoppers feel these kinds of risks more than non-online shoppers and online shoppers give more importance to product performance issue than the

other kind of risks. Tan (1999) states that a consumer perceives higher risk in online shopping than it is in traditional shopping. Thus, it is noted that when a consumer perceives less risk on online shopping, he or she will have more positive attitude towards internet shopping (Heijden, Verhagen and Creemers, 2003; Limayem, Khalifa and Frini, 2000). In addition to this, Novak, Hoffman and Yung (2000) and Van der Heijden, Verhagen and Creemers (2003) assert that there is a negative relation between perceived risk and online shopping attitude and intention of the consumer. Jarvenpaa, Tractinsky and Vitale (2000) state that when a consumer feels less risk while purchasing from an e-store, the consumer will be more likely to buy from that online shop. Pavlou (2003) and Park, Lee and Ahn (2004) also state that higher perceived risk will reduce the positive intention to shop online. Liao and Cheung (2001) and Vijayasathy and Jones (2000) revealed that perceived transaction risk has a negative effect on willingness to shop online. Bhatnagar, Misra and Rao (2000) stated that credit card risk has a negative impact on online purchasing behavior of the consumer. However, Eastin (2002) found that perceived level of risk is not very crucial for predicting online shopping.

Another term which is used for explaining the risk issue in online shopping behavior literature is “risk-aversion”. It is stated that the consumers with high level of risk-aversion are more likely to switch and it is argued that risk-aversion has a direct effect on the intention to shop online (Ranaweere, Bansal and McDogall, 2008). In addition to this, Tan (1999) and Donthu and Garcia (1999) also found that only the less risk-averse consumers are more likely to shop online.

## Involvement and Online Shopping Behavior

As an other important issue in online shopping behavior, “involvement” is given importance in online environment, because of the interactive value of the online interactions (Childers et al., 2001; Hoffman and Novak, 1996; Richard, 2005).

According to Mitchell (1979), definition of involvement is “an internal state variable that indicates the amount of arousal, interest or drive evoked by a particular stimulus or situation” (Mitchell, 1979, p. 195). Demangeot and Broderick (2007) accept it to be the situation stems from the relation between the consumer and the content of the site. Hence, when a consumer thinks that a web site is worthy to be visited and investigated deeply, his/her interest on that web site and also on online shopping enhances.

The literature also asserts that the involvement is closely related with enjoyment and the involvement which is gained from investigating a web site can be regarded as a hedonic experience. The emergence of involvement proposes that the exploration experience brings hedonic value to the end user (Bloch and Richins, 1983) and even if consumer only has an interaction with the product instead of purchasing, this itself can create hedonic value for the consumer (MacInnis and Price, 1987). Hence, it can be proposed from the literature that involvement with the content of web site affects the development of hedonic value in a positive manner. Consequently, consumer who had high hedonic value from a web site has a positive intention to visit that web site again and to shop online in the future.

As another perspective, in the literature, the involvement is also defined as product involvement as well as involvement in the web site context. According to Elaboration Likelihood Model (ELM), people with high product involvement are more favorable to visit a web site for a specific product, investigate more information

about specific product, and come up with more idea about that specific product on the web site (Elliott and Speck, 2005). Thus, if the information about the specific product and arguments are strong in the web site, consumers with high involvement are more likely to have a positive attitude about the product and the web site (Elliott and Speck, 2005). This positive attitude towards specific product and the web site come up with the probability to shop online. Hence, it is stated in the literature that involvement positively affects the attitude towards a web site (Coyle and Thorson, 2001; McMillan, Hwang, and Lee, 2003).

#### Perceived Relative Advantage and Online Shopping Behavior

Similar to “perception of risk” factor “perception of relative advantage” of online shopping is also very crucial for the consumer to shape his/her online shopping behavior. Slyke, Belanger and Sridhar (2005) accept the relative advantage as the “degree to which an innovation is seen as being superior to its predecessor” (Slyke, Belanger and Sridhar, 2005, p. 28). According to Slyke, Belanger and Comunale (2004), one factor behind a consumer’s decision to purchase online is related with how much they perceive online shopping superior to the other shopping experiences. Hence, Slyke, Belanger and Comunale (2004) propose that higher perceived relative advantage of online shopping will lead to higher intention to shop online.

On the other hand, Chang, Cheung and Lai (2005) argue that more specifically, the relative advantages of online shopping are studied by most of the researches as “time saving, product value (price and quality), easy to order, and decreased transaction cost”. Moreover, Chang, Cheung and Lai (2005) also state that most of the relative advantages which are proposed in the literature were found to influence intention to shop online positively, while price and transaction cost were

regarded as having a negative effect on the online shopping intention. Korgaonkar and Wolin (1999) state that people who enjoy the money saving characteristic of online shopping make more purchase from the internet. As a supporting finding, Eastin (2002) emphasizes that perceived financial benefit is an important predictor for the adoption of online shopping by the consumer.

Moreover, the “relative advantage” issue is taken into consideration by highlighting the situational factors, namely: “time pressure,” “lack of mobility”, “geographical distance”, “need for special items” and “attractiveness of alternatives” (Monuwe, Dellaert and Ruyter, 2004). For many consumers which have long work hours and have little free time, online shopping is very crucial, since it saves time of the consumer and gives the consumer the chance to shop twenty-four hours in a day (Monuwe, Dellaert and Ruyter, 2004). Greenfield Online (1999) also revealed that many people prefer online shopping since it helps them save their time.

Consequently, “time pressure” will create different affects on attitudes and intensions about online shopping than those who do not feel such kind of pressure. Furthermore, Monuwe, Dellaert and Ruyter, (2004) assert that since Internet saves time and can be accessed twenty-four hours a day, these attributes of Internet itself is main determinator for online shopping and even more important than the consumer’s attitude towards online shopping. It is also figured out that for the consumers who are not able to go to shopping malls due to an illness or another disability or for the ones who have to go long distances to provide what they needed; use of Internet for shopping is a very effective way to accomplish their shopping activities (Monuwe, Dellaert and Ruyter, 2004). Moreover, they state that for the consumers, who need special products, like the products with limited quantities or special sized clothes which can not be found in the traditional shopping malls, Internet is a very useful

medium to purchase these products. Hence, the people with a “need for special items” will have a positive attitude and intention towards using online shopping, since there is a probability that they can find the product they need from the Internet. According to Monsuwe, Dellaert and Ruyter (2004), the last situational factor which influences online shopping behavior is "attractiveness of alternatives" and when a consumer is attracted by a shopping store which sells the same product with the online vendor, attitude and intention relationship will be affected from this attractiveness of the alternative. In this case, it is argued that the consumer will choose to shop from the brick and mortar alternative, even if he/she has a positive attitude towards online shopping.

#### Compatibility and Online Shopping Behavior

Another determinant of online shopping behavior is regarded as “compatibility” issue in the literature. According to Slyke, Belanger and Sridhar (2005), “compatibility” is the degree of a new thing being consistent with the existing beliefs. Hence, Slyke, Belanger and Sridhar (2005) propose that when the consumer has higher level of perceived compatibility of shopping online, he/she will have a higher intention to shop online. In addition to this, Hansen (2005) found that perceived compatibility of online shopping is the main determinant which differs online shoppers from the ones who do not shop online.

#### Image and Online Shopping Behavior

“Image” is also focused in the literature as a determinant of online shopping behavior of the consumer. The definition of image is the “degree to which the use of the innovation is seen as enhancing to an individual’s image or social status” (Slyke, Belanger and Sridhar, 2005, p. 28). It is argued that the development in the use of

technology and the increasing number of press releases about web commerce assert that image-enhancing effect of an innovation is very crucial for online shopping, and thus it is proposed that when a consumer has a higher level of perceived image of shopping over the Web, he/she will have a higher intention to shop online (Slyke, Belanger and Comunale, 2004). However, Moore and Benbasaat (1991) did not find any strong relationship between “image” and adoption of new technology, which is use of Internet for shopping in this research.

#### Online Shopping Experience, Internet Experience and Online Shopping Behavior

Another factor which influences the online shopping behavior of the consumer is the individual’s overall “online experience”. According to McKnight, Choudhury and Kacmar (2002), web experience will positively affect the consumer’s feeling that using web is normal and safe and this will lead to the consumer to develop online trust and by this way lead willingness of the consumer to shop online. It is stated that a person’s reaction to a task is influenced by three factors:

- Sum of the individual's past experiences,
- The context or background,
- The stimulus (Monsuwe, Dellaert and Ruyter, 2004)

They also assert that when the context is minimal and the information is specific, the person will make its judgments and evaluations according to his/her previous experiences with the specific system (Monsuwe, Dellaert and Ruyter, 2004).

Furthermore, Zhou, Dai and Zhang (2007) and Vijayasathy and Jones (2000) argue that online shopping experience positively affects the consumer’s probability to shop online. Hence, previous online shopping experience diminishes consumer’s perceived risk towards online shopping and if the online shopping experiences are

evaluated negatively, consumers will be unwilling to shop online in the future (Monsuwe, Dellaert and Ruyter, 2004). Thus, it is important to provide positive online shopping experience to current consumers to make them regular consumers (Weber and Roehl, 1999). It is also argued that if a consumer experiences on online shopping and satisfies from online shopping more, he/she will purchase more from the Web and will be a regular online consumer (Brown, Pope and Voges, 2003; Devaraj, Fan and Kohli, 2002; Koivumaki, 2001; Park and Jun 2003). Additionally, it is found that consumer's online shopping experience will have positive effect on the consumer's attitude towards technology and also on online shopping (Venkatesh and Morris, 2000; Gefen, 2002). Elliott and Fowell (2000) and Park and Stoel (2005) state that positive prior online purchasing experience increases the willingness of the consumer to shop online.

In the light of their research, May So, Wong and Sculli (2005) state that when a consumer has more online shopping experience, this will affect his/her web shopping adoption decision positively and also will affect the consumer's attitude towards online shopping as it is argued in the literature generally. Moreover, Shim et al (2001) pretend that the history of consumer's online shopping influences the online shopping intention of the consumer and if the online shopping experience of the consumer is satisfactory and positive, this encourages the person to shop online in the future. Furthermore, it is also supported by many scholars that previous online shopping experience directly affects the consumer's intention to shop online (Eastlick and Lotz, 1999; Weber and Roehl, 1999; Goldsmith and Goldsmith, 2002). Vijayasarathy and Jones (2000) mentioned that online shopping experience of the consumer affects the attitude towards online shopping positively. On the contrary, May So, Wong and Sculli (2005) found out in their study that the expected

relationship between online shopping experience and online shopping intention is unimportant and not supported in their study. May So, Wong and Sculli (2005) explain this result with the role of “satisfaction” and states that if the consumer is satisfied with the previous online shopping experience, he/she will be more willing to shop online. May So, Wong and Sculli (2005) also assert that since the satisfaction was not taken into consideration in their study, the direct relation between online shopping experience and online shopping intention was not supported.

Internet usage experience is also regarded as one of the important factors which affect online shopping behavior of the consumer. Citrin et al. (2000) and George (2002) emphasize that the people with more internet usage experience have more tendency to shop online. Kwak, Fox and Zinkhan (2002) also revealed that there is a close relationship between internet usage experience and the online shopping tendency of the consumer for most of the product types. Bhatnagar, Misra and Rao (2000), Burroughs and Sabherwal (2001), Liao and Cheung (2001) and Sin and Tse (2002) mentioned that the people who purchase from the Internet have a higher level of Internet usage experience. On the other hand, Cho (2004) surprisingly found that Internet usage is not a significant determinant of online shopping behavior.

#### Technology Readiness and Online Shopping Behavior

In terms of technology readiness factor, Ranaweere, Bansal and McDogall (2008) propose and show in their study that the more the technology readiness the more the tendency to accept Internet as a channel of shopping and the more a consumer is technology ready, the more the consumer has positive online shopping intentions. Moreover, Ranaweere, Bansal, and McDogall (2008) also show in their study that

technology readiness has a moderating impact on the relationship between web site satisfaction and online shopping intention and for the consumers with high levels of technology readiness; the impact of web site satisfaction on the intention to shop online will be greater. Zeithaml, Parasuraman and Malhotra (2002) state that technology readiness is a vital factor for adoption of online shopping behavior.

### Perceived Irritation and Online Shopping Behavior

In the literature, the impact of “perceived irritation” on online shopping behavior of the consumer was studied by many scholars. Aaker and Bruzzone (1985) suggest that irritation diminishes the effectiveness of the advertisement, and Greyser (1973) regards the irritation as an important element that affects the attitude of the consumer in traditional advertising. When the irritation factor is applied to the online shopping environment, Gao and Koufaris (2006) assert that a “web user’s frustration or negative feelings about the structure, navigation, function, or design elements of a site” can be the sources of the consumer irritation and this irritation reflects itself “in the form of visitor feelings of confusion, distraction, and messiness” (Gao and Koufaris, 2006, p. 44). Gao and Koufaris (2006) proposed and demonstrated that there is a negative relation between perceived irritation and attitude towards the web site. In addition to this, another study about the impact of the irritation on the attitude towards the web site is done by Gao, Koufaris and Ducoffe (2004). In their study, Gao, Koufaris and Ducoffe (2004) argue that the factors which have an impact on the perceived irritation of the consumer are continuous animation and popup ads, and perceived irritation itself influences the attitude of the consumer towards web site. It is stated that a running animation makes it harder for the web user to read the web page and this animation is given attention by the web user in the form of intrusive

presentation which leads to the irritation at the end. Moreover, unexpected popup ads are regarded as intrusive presentation forms as continuous animation and leads to the irritation feelings of the consumer (Gao, Koufaris and Ducoffe, 2004). As a result of their study, Gao, Koufaris and Ducoffe (2004) demonstrated that continuous animation and popup ads are positively related with the perceived irritation and perceived irritation affects the attitude of the consumer towards the web site negatively. Furthermore, Chen, Clifford and Wells (2002) argued that the low level of perceived irritation will lead to a positive attitude towards online shopping. On the other hand, as a result of their study, Hausman and Siekpe (2009) revealed that there is not a relation between perceived irritation and attitude towards online shopping.

#### Online Satisfaction and Online Shopping Behavior

The “web satisfaction” issue is also emphasized in the literature of online shopping behavior and it is defined as general feelings about past shopping experiences (Zhou, Dai and Zhang, 2007). Furthermore, Liu, Marchewka and Ku (2004) argue that satisfaction is determined by the consumer’s approval of the expectations according to their experiences and the usefulness that is perceived from the first use of the system. Hence, it is very crucial for the web vendors to understand the factors that affect consumer satisfaction (McKinney, Yoon and Zahedi, 2002) since satisfaction is an attitude type which has an impact on the intention of the consumer’s behavior (Devaraj, Fan and Kohli, 2002). It has been argued that positive online satisfaction has a positive impact on intention of the consumer and consumer’s tendency to continue shopping from the same web site (Yen and Gwinner, 2003). Hence, Ranaweere, Bansal and McDogall (2008) propose and show that the more the online satisfaction of the consumer, the more the intention of the consumer to shop.

### Other Consumer Characteristics and Online Shopping Behavior

There are also other consumer characteristics which are stated in the literature as determinator of the online shopping behavior. These other consumer characteristics are:

- Time Consciousness
- Self Confidence
- Novelty Seeking
- Convenience Orientation
- Recreation Orientation
- Price Orientation
- Personal Values

Sin and Tse (2002) found in their study that online shoppers are more time conscious, more self confident than those who do not shop online and they revealed that novelty seeking is not a predictor of online purchasing behavior of the consumer. Convenience orientation is also another characteristic of the consumer which influences online shopping behavior. It is assumed that people who have a more positive convenience orientation about online shopping tend to shop online more when compared to those with negative perceptions (Donthu and Garcia, 1999; Li, Kuo and Russell, 1999; Sin and Tse, 2002). However, Foucalt and Scheufele (2002) did not found a significant impact of convenience orientation on purchasing from the Internet. Moreover, Li, Kuo and Russell (1999) found that recreation orientation is not crucial for determination of online shopping behavior, while Donthu and Garcia

(1999) stated that online shoppers are more recreation oriented than non-online shoppers. Donthu and Garcia (1999) also found that price orientation of the consumer does not affect online shopping behavior. It is also revealed that people who shop over the Internet are more variety-seeker and brand- or price-nonsensitive than those who do not shop online (Donthu and Garcia, 1999).

Personal values are also very decisive for the online shopping behavior of the consumer. Jayawardhena (2004), who focuses on the impact of the personal values on the attitude towards online shopping and proposes that personal values directly related to the attitude towards online shopping. Thus, Jayawardhena (2004) states that these personal values, namely self actualizing and social affiliation values, affect online shopping behavior as they influence the traditional shopping behavior of the consumer. Consequently, Jayawardhena (2004) comes to the conclusion that personal values directly affect the attitude towards online shopping and specifically; self direction, enjoyment and self achievement values, respectively are the most important values for explaining the attitude towards online shopping which has a positive impact on the online shopping behavior.

## Web Vendor Related Factors

### Prior Experience with the Web Vendor and Online Shopping Behavior

In the literature, the consumer's prior experience with the web vendor is also emphasized in some studies for explaining the online shopping behavior. In general manner, it can be argued that the more positive the consumer's prior experience with web vendors, the more the consumer will shop online. In addition to this, McKnight, Choudhury and Kacmar (2002) propose that if an online consumer has more experience with a specific web vendor, this experience will be one of the leading factors which influence trusting beliefs and also the online shopping behavior of the consumer. Furthermore, it was pointed out that when the online shopping experience is explained in terms of interaction with a specific Web vendor, if the customer has no prior experience with specific web vendor, customer has to use similar experiences (Ranaweere, Bansal and McDougall, 2008). Due to this reason, it is argued that online experience with a specific service provider will influence the future actions of the consumer towards online shopping (Ranaweere, Bansal and McDougall, 2008)

### Web Vendor Trustworthiness and Online Shopping Behavior

In the literature, in addition to the online trust of the consumer himself/herself, the "trustworthiness of the web vendor" is also regarded as another vital factor which affects the online behavior of the consumer. The trustworthiness issue is taken into consideration by using trusting beliefs by many scholars. Although there are many types of trusting beliefs in the literature, "benevolence", "integrity" and "competence", are used most frequently (Bhattacharjee 2002; Mayer, Davis and Schoorman, 1995).

### Benevolence

By definition, it is stated that “benevolence” is the trustee’s giving importance and behaving in line with the trustor’s interests (McKnight, Choudhury and Kacmar, 2002). Ba and Pavlou (2002) and Bhattacharjee (2002) state that “benevolence” is a very strong determinant of online trust. As it is stated above, online trust is very influential in determining online shopping behavior of the consumer. So, it is argued that benevolence has an indirect impact on the online shopping behavior of the consumer. Consequently, when the web vendor shows more respect, interest to the consumers and act in a benevolent manner, consumer will have greater trust on online shopping and this will lead to more tendencies to shop online. However, Chang, Cheung and Lai (2005) and Gefen (2002) argued that there is not a significant relation between benevolence and the intention to shop online.

### Integrity

According to the definition of McKnight, Choudhury and Kacmar, (2002), “integrity” is the trustee’s being honest and promise keeper. However, benevolence is about the trustee drives and is based on thinking about the others rather than the one himself/herself (Mayer, Davis and Schoorman, 1995), while integrity is about keeping words and promises and not lying, characteristics that are used for utilitarian reasons (McKnight, Choudhury and Kacmar, 2002). Web vendor with a high level of integrity used to send exactly the same product that the consumer ordered from the web site on time as it promised before. It is stated that perceived integrity enhances the trustor’s confidence on trustee and decreases the level of perceived risk (Chen and Barnes, 2007). Thus, the less the perceived risk, the more the consumer will have positive intention to online shopping (Jiang, Chen and Wang, 2008). Lee and Turban

(2001) and Gefen (2002) also propose that there is a close relation between trustee's integrity and the online shopping behavior of the consumer.

### Competence

McKnight, Choudhury and Kacmar (2002) define the "competence" as the trustee's ability to meet the needs of the truster. Balasubramanian, Konana and Menon (2003) and Koufaris and Hampton-Sosa, (2004) state that a company's competency has an influence on online trust and online shopping intention of the consumer. It is very clear that when the web vendor has the necessary ability to meet the needs of its consumers, the consumers will be more willing to shop online.

### Web Vendor Reputation and Online Shopping Behavior

In the literature, "web vendor reputation" is also asserted as a factor of online shopping behavior of the consumer. It is stated that a company with good reputation behave opportunistically, wants to maintain its reputation (Doney and Cannon, 1997; Figueiredo, 2000; Jarvenpaa, Tractinsky and Vitale, 2000) and responds to consumers' needs about products and services (Pennington, Wilcox and Grover, 2003). Jarvenpaa, Tractinsky, and Vitale (2000) found that web vendor's perceived reputation and size are positively related with the consumer's trust on the Web vendor. Li and Zhang (2002) also state that the more the online trust the less the consumer's perceived risks, and the more positive attitude and willingness to online shopping. Moreover, Constantinides, E. (2004) states that web-vendor reputation is a critical enabler of online transactions, since it reduces the perceived risk and anxiety of the consumer.

### The Size of the Company and Online Shopping Behavior

“The size of the company” issue is stated as very decisive for the online shopping behavior of the consumer in the literature. Furthermore, most of the online consumers think that a big company has the necessary resources to meet the needs of the consumers (Jarvenpaa, Tractinsky and Vitale, 2000) and this idea makes the consumers to enhance their online trust and to have positive perceptions about online shopping. However, Heijden, Verhagen and Creemers (2003) found that there is not a positive relation between company size and online trust and also online shopping behavior of the consumer. Moreover, Chen and Barnes (2007) also did not find any relation between company size, trust and online behavior of the consumer.

### Willingness to Customize and Online Shopping Behavior

Another factor which affects the online shopping behavior of the consumer is the company’s “willingness to customize”. In terms of “willingness to customize”, it is stated that a company which shows willingness to customization leads to the improvement of consumer online trust and loyalty and encourages the consumer to shop online more (Koufaris and Hampton-Sosa, 2004). Moreover, Chen and Barnes (2007) also found a strong relation between “willingness to customize” and online trust and also online behavior of the consumer.

### Brand Issue and Online Shopping Behavior

One of the most highlighted issues in the online shopping behavior literature is the “brand issue”. In general sense, it is proposed in the literature that “brand loyalty” and “brand trust” are strong indicators of the consumer’s online shopping behavior. It is found out in a study that “brand loyalty” is a crucial determinant of attitude

towards the site and intentions to return to the website, but not affect the behavior (Thorbjornsen and Supphellen, 2004). In their study, Thorbjornsen and Supphellen (2004) state that there are different behavioral variables like “website visits” and “web site visit durations” and brand loyalty will also influence these variables in a different way. Moreover, it is noted that brand involvement and brand loyalty are regarded as strong actors for using “brand information” and “brand awareness” (Thorbjornsen and Supphellen, 2004). Thus, they come up with the claim that loyal consumers will be more willing to think about the brand and its web site while surfing in the Internet, and this will lead to the more visits to the web site of the brand as a final online behavior. Moreover, this increase in the web visit frequency of the consumer is expected to affect the perceived novelty of the information negatively, and as a result, the duration of the web site visit (Thorbjornsen and Supphellen, 2004). Thus, Thorbjornsen and Supphellen (2004) also argue that a brand loyal consumer with greater ability to interpret knowledge will need less time to search the site. Consequently, brand loyalty will affect the duration of web site visit, as an online shopping behavior, in a negative way (Thorbjornsen and Supphellen, 2004).

As it is stated above, brand trust is a very crucial and famous issue in the online shopping behavior literature and it is emphasized that the creation of consumer brand trust in Internet is very important for the organizations’ marketing strategies, in the competitive market environment with increasing uncertainty (Fournier and Yao, 1997). Although brand trust is a major source of concern for the management for a long time, it became popular in the consumer behavior literature in the 1990s and the uncertainty in the online shopping environment results with more interest in brand trust issue in the marketing research (Hong Youl Ha, 2004). By

definition, brand trust is defined as the “willingness of the average consumer to rely on the ability of the brand to perform its stated function” (Chaudhuri and Holbrook, 2001, p. 82). It is argued that brand trust is an important side of the brand loyalty issue and a high level brand trust may encourage a consumer to be a loyal consumer for the specific brand (Hong Youl Ha, 2004). According to Hong Youl Ha (2004), brand trust is a strong determinant of brand commitment and brand trust itself is influenced by security, privacy, brand name, word of mouth, experience and information. About the brand name issue, Hoyer and Brown, (1990) reveal that when an inexperienced consumer has to choose between known and unknown brands, they are more favorable to choose familiar brand. Moreover, Park and Stoel (2005) also found that the more the consumer’s familiarity with the web site brand, the more positive the intention to purchase online. Chang, Cheung and Lai (2005) revealed that offering a well-known brand in the web site affects the consumer’s probability of online shopping positively.

## Web And Web Site-Related Factors

### Ease of Use, Usefulness and Enjoyment of Technology and Online Shopping Behavior

Ease of use, usefulness and enjoyment of technology issues are used by many scholars and models in the literature and one of these models is Technology Acceptance Model which is closely related with the main topic of this study. Technology Acceptance Model is a model which was developed for understanding computer usage behavior (Klopping and McKinney, 2004) and the main goal of TAM is to explain the determinants for acceptance of computer (Davis, Bagozzi and Warshaw, 1989). Technology Acceptance Model (TAM) is based upon three key positive variables: perceived usefulness, perceived ease-of-use (Davis, Bagozzi and Warshaw, 1989; Koufaris and Hampton-Sosa, 2004), and enjoyment of technology (Venkatesh and Davis, 2000; Heijden, Verhagen and Creemers, 2003). These three main elements of TAM are very crucial and widely studied issues in the literature about the consumer's online shopping behavior.

#### Ease of Use

Another vital element regarded by many scholars as influencing the online shopping behavior of the consumer is "ease of use". As a definition, ease of use "... implies uncluttered screens, clear organization, logical flow, and ease of navigation, in short, a web design that facilitates one's efficient and effective use of the site" (Elliot and Speck, 2005, p. 41). Furthermore, Elliott and Speck (2005) highlight that by meaning, ease of use should help the consumer to process information better, to search more efficiently and enhance attitude towards the web site. As a result of this, it is also proposed by many scholars that there is a positive relationship between ease

of use and attitude towards a web site and also to online shopping (Chen and Wells, 1999; Kwon, Kim, and Lee, 2002; Bellman and Rossiter, 2004; Chen, Gillenson and Sherrell, 2002; Heijden, Verhagen and Creemers, 2003). As another definition, ease of use is the extent to which someone believes that using a system would be without any effort (Heijden, Verhagen and Creemers, 2003). When “ease of use” is thought in terms of online shopping, it is the perception of the consumer that minimum exertion will be needed while shopping online. While usefulness is the consumers’ perceptions related to the conclusion of the experience of online shopping, “ease of use” is the perceptions related to the process which leads to the conclusion of online shopping (Monuwe, Dellaert and Ruyter, 2004). In brief, it can be argued that “usefulness” is how efficient shopping over Web is in consumer’s doing his/her activities, and “ease of use” is easiness of Internet as a shopping channel (Monuwe, Dellaert and Ruyter, 2004). Furthermore, it is stated in the literature that when a technology is easy to use, people will be more willing to use that technology. Hence, when this generalization is applied to the online shopping issue, it can be stated that the more the ease of use on online shopping, the more the intention to conduct e-commerce.

Since it is very obvious that ease of use influences attitude and intention towards web shopping, there is also a need to understand the elements of “ease of use”. Venkatesh (2000) proposes that when the experience with the system increases, the consumers will adopt their ease of use to the system as a result of their relation with the system. As a result of this fact, it can be proposed that if consumers become more experienced with the Internet, they will adopt their specific ease of use to using Internet, and will be more favorable to use Internet for shopping (Monuwe, Dellaert and Ruyter, 2004). In addition to this, Venkatesh (2000) reveals three more elements

of “ease of use” other than experience, namely “control”, “computer playfulness”, and “computer anxiety”. More specifically, Monsuwe, Dellaert and Ruyter (2004) state that computer anxiety affects the consumer ease of use perception of shopping over Internet negatively, since using computer is one of the most important elements for web shopping.

### Usefulness

“Usefulness” is also a very crucial issue which is emphasized in the literature as defining the online shopping behavior of the consumer. As it is stated above, “usefulness” is the efficiency of using Internet for consumer to do his/her shopping activities. Since the main topic of this research is online shopping, the definition of usefulness can be regarded as the person’s feeling that using Internet will improve the result of his/her shopping activity. Hence, this kind of perception will influence the attitude and intention of the consumer towards online shopping positively (Monsuwe, Dellaert and Ruyter, 2004). However, according to Technology Acceptance Model, the influence of usefulness on attitude is weak, but the influence of usefulness on intention is strong (Davis, Bagozzi and Warshaw, 1989). The reasons of this differentiation are explained as that consumers intend to use a technology since it was useful and usefulness is not a determinant of attitude by itself, but rather it has a relation with ease of use to influence consumer’s attitude towards online shopping (Monsuwe, Dellaert and Ruyter, 2004). Similarly, Venkatesh (2000) states that “ease of use” affects “usefulness”, since a technology is beneficial if it is easy to use. Gefen and Straub (2000) state that perceived usefulness has an impact on the usage when the consumer uses the web site for shopping. Moreover, Limayem, Khalifa and Frini (2000) and Pavlou (2003) argue that

perceived usefulness has a positive impact on the intention to shop online. Chen, Gillenson and Sherrell (2002) found that perceived usefulness has a significant effect on attitude towards online shopping but do not affect intention to shop online.

In addition to these views about “usefulness”, Mathwick, Malhotra and Rigdon (2001) assert that there are two elements of usefulness, namely “consumer return on investment (CROI)”, and “service excellence”. Hence, it is easy to state that when the “CROI” is high, it will affect consumer’s “usefulness” of Internet for shopping positively and consumer will be more willing to shop online. “Service excellence” is the consumer's evaluation of words and actions taken by the web vendor and if the “service excellence” is at the level of consumer expectation, consumers will evaluate online shopping performance in a positive manner and will have positive perceptions about usefulness of Internet shopping (Mathwick, Malhotra and Rigdon, 2001).

### Enjoyment

“Enjoyment” is an important issue on which there is a crucial theoretical and empirical framework which highlights the importance of “intrinsic motivation” (Monsuwe, Dellaert and Ruyter, 2004). Intrinsic motivation is a term for online shopping which is mostly used as “enjoyment” in the literature. When it is thought in terms of online shopping, it can be argued that enjoyment comes out with the fun of experience gained from online shopping, but not the shopping action itself (Monsuwe, Dellaert and Ruyter, 2004). In addition to this, Childers et al. (2001) propose that enjoyment is a strong predictor of online shopping attitude. Monsuwe, Dellaert and Ruyter (2004) also argue that if consumers have fun with the experience they had while shopping online, they have a positive online shopping attitude and are

more favorable to use Internet for shopping. Moreover, Koufaris (2002) argues that shopping enjoyment has a strong effect on customer's attitude and behavior on online shopping and increases the intention to return.

In the literature, enjoyment mainly has three dimensions, namely "escapism", "pleasure" and "arousal" (Monsuwe, Dellaert and Ruyter, 2004). By definition, "Escapism" comes from the enjoyment gained from participating in activities which helps people to escape from daily issues, "pleasure" is the degree to which a person feels happy in online shopping, whereas "arousal" is the degree to which a person feels active in online shopping (Monsuwe, Dellaert and Ruyter, 2004). Thus, an experience which brings pleasure and arousal to the person will be carried to the other experience of the person (Menon and Kahn, 2002). Hence, if the consumer has a pleasing and arousal online shopping experience, he/she will be more favorable to shop online again in the future and will have a positive attitude towards shopping online.

### Privacy/Security and Online Shopping Behavior

In the literature, "privacy" in the online shopping environment issue has a very widespread focus. The definition of perceived privacy is:

“. . . the consumers' ability to control:

- (1) presence of other people in the environment during a market transaction or consumption behavior; and
- (2) the dissemination of information related to or provided during such transactions or behaviors to those who were not present" (Goodwin, 1991, p. 152).

It is stated that concerns about privacy increased when new information technologies emerged (Liu, Marchewka and Ku, 2004). Due to this reason, all of the online consumers are very concerned about privacy issue in their online shopping experience and it is also very crucial that web vendors should be aware of the fact that less experienced online consumers are highly concerned about their privacy like

giving out their information in online shopping or interaction (Hoffman, Novak and Peralta, 1999; Schoenbachler and Gordon, 2002). Thus, privacy concerns about using personal information are one of the most crucial tackle for improving a positive intention about online shopping (Tavani, 1999). In addition to this, concern about privacy is not a new issue and it is obvious that many consumers do not trust web vendors adequately to have an interaction in terms of information exchange (Liu, Marchewka and Ku, 2004). It is also stated that consumers have a fear that if their personal information becomes accessible to the other parties, the benefit of shopping online may not compensate the loss they may have as a result of identity theft (Njite and Parsa, 2005). Hence, it is also suggested that trust is a determinator for the consumer about giving out the personal information. (Schoenbachler and Gordon, 2002) Hence, since the consumer will visit the web site more if he/she knows more how the web vendor will use the personal information, it is very important for the Web vendors to improve online trust by publishing privacy principles in the web site about the use of personal information (Cranor, 1998). Cranor (1998) also proposes that if a web vendor publishes its privacy principle about the use of the personal information and let the consumer control his/her information, this will encourage the web site visitors to give their information. Moreover, Liu, Marchewka and Ku (2004) also explain the online shopping privacy in a different manner by taking the basis of the Theory of Reasoned Action into consideration and state that the theory of reasoned action proposes that behavioral intentions are determinators for some of the behaviors of an individual and an individual's "attitudes, perceptions, and subjective norms" will affect the actions of that individual. They apply these basis of TRA to the online shopping and assert that the strength of these beliefs differ from person to person in relation with their experience and culture and when this idea is applied to

online shopping, it can be argued that perception and attitude of a consumer about privacy and trust affects his/her intention to behave while shopping online (Liu, Marchewka and Ku, 2004).

It is proposed by many scholars that privacy is one of the most vital factors which affect online shopping. As an addition to the privacy issue, Byford (1998) asserts that there are basically two views about the privacy, namely “social relationship view” and “property view”. It is stated that according to the social relationships view, privacy act as a balance maker for the improvement of social relationships and can be assumed in interactions in chat rooms in the Internet. In the property view (Byford, 1998), individuals regard “privacy” to the extend they control their personal information and it can be assumed in information exchange by one’s own will like using e-mail. When both of these privacy categories applied to online shopping, it is very obvious that most of the privacy concerns about online shopping can be regarded under property view of privacy. Moreover, it is shown in many studied that “privacy” towards online shopping is a very crucial issue for consumers. It is found that consumers who care less about unauthorized secondary use of information are more willing to shop online and less concerned about privacy (George, 2004). More generally, the general view about the privacy issue towards online shopping is that violation of privacy is a very important problem for online shopping (Limayem, Khalifa and Frini, 2000). In the literature, privacy is regarded by some scholars as not influencing the intention to shop online, (Limayem, Khalifa and Frini, 2000) but as affecting the attitudes of the consumer towards online shopping (George 2002). However, in terms of the direct relation between privacy and online shopping behavior, Miyazaki and Fernandez (2001) found no relationship between privacy and online shopping behavior, but Swaminathan, Lepkowska and

Rao (1999) found privacy is closely related with online buying behavior. Bellman, Lohse and Johnson (1999) found that privacy concern is not a predictor of online shopping behavior

In the literature, “perceived security” is also regarded as an important factor which affects the online shopping behavior of the consumer. As a general perspective on the impact of privacy and security on online shopping behavior of the consumer, Ranganathan and Ganapathy (2002), Belanger, Hiller and Smith (2002) and Elliot and Fowell (2000) showed that perceived security and privacy are the most important factors which determine the online shopping intention of the consumer. As a supporting idea, Burroughs and Sabherwal (2002) and Sin and Tse (2002) also found that Internet security has an important impact on shopping behavior of the consumer in online environment. Moreover, Joines, Scherer and Scheufele (2003) revealed that people who highlight more online shopping security concerns are less likely to shop online.

On the other hand, Madlberger, M. (2006) revealed that there is not a significant relationship between perceived security and attitude towards online shopping. In addition to this, Salisbury et al. (2001) found that perceived security does not affect online shopping intention; while McCloskey (2004) states that there is no crucial effect of security on online buying behavior.

### Information and Online Shopping Behavior

In the literature, the “information” issue about online shopping is studied from many different perspectives as it affects the online shopping behavior of the consumer in different ways. Elliot and Speck (2005) explain the information as product information about the “amount, accuracy and form of information” about the Web

site's products and services. According to Thorbjornsen and Supphellen (2004), the processing of the information directly affects the consumer's frequency and duration of the web site, namely the online behavior of the consumer. Moreover, Thorbjornsen and Supphellen (2004) propose that when a consumer has the ability to process the information, the consumers will visit the web site more and the duration of the visits will be shorter. In addition to this, it is also argued that when the information in the web site is not updated regularly and the novelty level of the information is low, the web site visit duration of the consumer will be shorter (Thorbjornsen and Supphellen, 2004)

As an other view about the importance of information on online shopping, Elliot and Speck (2005) argue that since online consumers are not able to examine a product online, they depend on the online information, including "text, tables, graphs, photos, audio and video" to evaluate and choose the product they need. Thus, according to the researches done by Elliot and Speck (2005), high quality product information makes the online consumers do better decisions, increase online shopping satisfaction and improve online shopping attitude towards a web site. As a result of the findings of Elliot and Speck (2005), they come to the conclusion that more product information leads to better evaluation of the web site, especially by more experienced online consumers and also to more willingness to shop online. In the literature, there are several researches which show that there is a positive relation between product information and attitude toward a web site (Chen and Wells, 1999; Donthu, 2001; Kwon, Kim and Lee, 2002) and also between product information and attitude to online shopping (Vijayarathy and Jones, 2000), number of online shopping (Kwak, Fox and Zinkhan, 2002), amount of money spent online (Bellman, Lohse, and Johnson, 1999; Korgaonkar and Wolin 1999), and online satisfaction

(Szymanski and Hise, 2000). It is also stated by Joines, Scherer and Scheufele (2003) that having the ability to see more information, namely information motivation, is positively related with online shopping. However, Park and Stoel (2005) found that the amount of information has no effect on the online shopping behavior of the consumer.

Another crucial term used for explaining the influence of information on online shopping is “informativeness”. Gao and Koufaris (2006) define informativeness as a website's ability to give information to the consumers about products for providing maximum satisfaction. It is argued in the literature that online consumers evaluate information as it is in traditional advertising and Ducoffe (1996) asserts that informativeness and advertising value in traditional media and in web are positively related to each other. Hence, since advertising is regarded as an important source of information for the consumer to develop his/her behavior towards online shopping, Gao and Koufaris (2006) assert and show that there is also a positive relation between perceived informativeness which is brought by advertising and attitude towards the web site. Moreover, Rohm and Swaminathan (2004), Ahn, Ryu and Han (2004) and Shih (2004) found that given product information has a positive impact on the online shopping of the consumer.

#### Web Site Design and Online Shopping Behavior

“Web site design” is also stated as a crucial source for predicting the online shopping behavior of the consumer. In terms of web site design factor of online buying behavior, Ho and Wu (1999) demonstrated that web page presentation as a web site design element is a crucial determinant of online “consumer satisfaction”. As an addition to the web site design literature, Lohse and Spiller (1998) found that

“additional products, FAQ section, feedback section and improved product lists” in the web site will lead to more traffic in the web site. Hoffman and Novak (1996) and Novak, Hoffman and Yung (2000) revealed that the graphic style, which is used in the web site, is influential on the online purchasing intention of the consumer. Moreover, Shergill and Chen (2005) state that the number of purchases of online consumers as an online shopping behavior is determined by their different perceptions about the web site design. Siddiqui et al. (2003) and Ranganathan and Ganapathy (2002) state that web-site design is a very important element which encourages the consumer to shop online. Dholakia and Rego (1998) revealed that the amount of updates to the web site in the last quarter and links to other sites would be influential for the consumer to purchase online.

#### Customer Support and Online Shopping Behavior

According to many researches, another factor which affects the online shopping behavior is “customer support”. It is stated that customer support is supporter of purchasing process in terms of “search, comparison, choice, ordering, and tracking” (Elliott and Speck, 2005). Moreover, Elliott and Speck (2005) state that customer support has dependent resources came into being when the shopping process is not adequate itself. It is suggested by Elliott and Speck (2005) that in traditional shopping, consumers look for salesperson support and online consumer support functions similar to this in online environment by encouraging the online consumer to continue shopping. However, Elliott and Speck (2005) argue that it is unclear whether customer support improves attitude towards web site or just diminishes the bad attitudes and this indefiniteness is closely related with whether the customer support meet or exceeds the needs of the consumer. Consequently, Elliott and Speck

(2005) highlighted that the relation between attitude towards a web site and customer support was not studied well before and they also found in their research that there is not a strong relation between customer support and attitude towards a web site. On the other hand, Griffith and Krampf (1998) state that customer support is very crucial for online shopping.

### Currency and Online Shopping Behavior

“Currency” is also another issue which is studied in many researches for understanding the online shopping behavior better. Elliott and Speck (2005) define the currency as it means a web site being up-to-date and state that currency helps to develop normality. In addition to this, it is also suggested that currency shows accuracy (Yang, Peterson, and Huang, 2001) and if a web site is up-to-date, it is supposed to be in order and this leads to the trust of the consumer towards the web site (Chen and Dhillon, 2003). Futhermore, Elliott and Speck (2005) note that currency is needed to be effective and define the currency as including “news, special promotions, and announcements of coming events, anything that refreshes the content or appearance of the site, new page designs, new photos and new headlines” as well as updated data. It is also suggested that currency in the web site increases the consumer’s confidence about the web site and the consumer’s positive attitude towards the web site (Elliott and Speck, 2005). Consequently, Elliott and Speck (2005) found that currency has a positive impact on the attitude of the consumer towards web site and also influenced by the product involvement of the consumer while affecting the attitude of the consumer.

### Interaction Richness and Online Shopping Behavior

In the literature, another factor which is discussed as affecting the online shopping behavior of the consumer is “interaction richness”. Cai and Jun (2003) propose that there is not any face to face communication in online environment, but there are two types of interaction in online shopping system, namely:

- The interactions between customers and online retailers’ employees
- The interactions between customers and online retailers’ Web sites (Cai and Jun, 2003).

In addition to these, it is also suggested that “the symbol variety, reprocessability and feedback immediacy” about the communication can be applied to the online shopping system (Jahng, Jain and Ramamurthy, 2007). Furthermore, Jahng, Jain and Ramamurthy (2007) assert that reprocessability makes the consumer process information without any outside constraint and feedback immediacy also brings the result of the action or purchase without any lateness. Hence, Jahng, Jain and Ramamurthy (2007) argue that these elements of rich interaction with the product to provide and process the product information more efficiently lead to the development of more positive attitude. In terms of interaction richness issue, it is argued that besides information richness with the product, a second supporter of purchasing is the interaction between consumer and the vendor (Jahng, Jain and Ramamurthy, 2007). It is proposed that some shoppers desire more communication as a reflection of high level of social presence desire to meet the need of variance of the language and “cognitive clarifications” and a well designed web site has the capability to meet this social presence need by using technology (Jahng, Jain and Ramamurthy, 2007). Hence, it is argued that the interaction of the consumer with the product and the vendor’s representative is very important since it is the only real experience of the

consumer in online shopping environment. Jahng, Jain and Ramamurthy (2007) argue that interaction of the consumer with the product or the representative of the vendor are the most influential factors which construct the perceptions and ideas of the consumer on online shopping and the attitude of the consumer towards online shopping systems as a way of purchasing. Consequently, Jahng, Jain and Ramamurthy (2007) found that interaction richness in online shopping positively affects the attitude of the consumer towards e-commerce as a way of purchasing. Another result they gathered from their study is that the impact of richness of interaction on the attitude of the consumer is stronger for the high-complexity products, just in terms of ease of use dimension of the attitude. Moreover, it is demonstrated in many studies that efficient product presentation has a positive impact on the attitude towards the product (Brown and Stayman, 1992) and rich product presentation in online environment creates a sense of direct experience which improves a positive attitude (Kumar and Benbasat, 2002; Li, Daugherty and Biocca, 2002). As another view about the interaction richness, Bhatnagar, Misra and Rao (2000) state that lack of touching and feeling the product is the main risk in online shopping and this risk is very closely related with the interaction issue in online shopping

### Entertainment and Online Shopping Behavior

Another factor of online shopping behavior which is given importance in the literature is “entertainment”. In terms of entertainment issue in online shopping, Elliot and Speck (2005) explain entertainment as a combination of all web site components, such as color, music, action, and interactivity, might games, puzzles, streaming video and virtual tours which improve enjoyment of the consumer and

assert that like traditional consumers, online consumers also want to have experiences which enhances affirmative emotions. In addition to this, Gao and Koufaris (2006) state that website's entertainment provides value for the online consumer and entertainment aspect of the web site shows the strength of the web site to improve the online users' experience in the web site. Moreover, Coyle and Thorson (2001) state that a web site which uses audio and video properties properly will affect the attitude towards the web site and intention of the consumer to return positively. Furthermore, Koufaris, Kambil and Labarbera (2001) found that intrinsic enjoyment has a vital impact on consumer's intention to return to the Web site and consumer's purchases. Consequently, Gao and Koufaris (2006) propose and demonstrate as a result of their research that level of entertainment perceived by the consumer has a positive relation with the attitude of the consumer towards the web site.

Furthermore, it is demonstrated in many researches that entertainment-related factors has a positive relation with the attitude towards the web site (Chen and Wells, 1999; Coyle and Thorson, 2001; Donthu, 2001; Kwon, Kim, and Lee, 2002; McMillan, Hwang and Lee, 2003). Moreover, it is argued that entertainment increases attitude towards shopping in Internet (Vijayarathy and Jones, 2000), intention to online shopping (Lynch, Kent, and Srinivasan 2001), number of online purchases (Korgaonkar and Wolin 1999), and loyalty of the consumer on online shopping (Childers et al. 2001).

## Other Factors

### Norms and Values and Online Shopping Behavior

Norms and values are also very important issues in the literature in terms of determining the online buying behavior of the consumers. According to the definition of Yu and Wu (2007) “subjective norms” is “...the recognition that the individual expects others to act some behaviors , defined in the research as recognition of the internet shopping to which the reference group supposes the internet browsers should adopt” (Yu, Wu, 2007, p. 751). It is obvious in this study that Yu and Wu (2007) talk about the norms and values issue in online shopping in a specific manner by taking the subjective norms into consideration. It is proposed that there are five factors which affect the subjective norms in the model of Yu and Wu (2007), namely “media/commercials, friends, family/relatives, government/experts’ opinion and Internet commercials”. The study of Yu and Wu (2007) show that “media/commercials” is regarded by the consumers as the most important factor for subjective norms while “government or expert opinions” are as the least crucial one.

Moreover, it is also demonstrated that family/relatives, friends and internet commercials comes second, third and fourth important factors for subjective norms respectively. Furthermore, it is shown that there is a positive relation between attitude and behavior intention and the more positive the subjective norms the higher the intention to shop and a combination of the attitude and the subjective norms are stronger for explaining the intention to shop online than either of them by itself (Yu and Wu, 2007). Limayem, Khalifa and Frini (2000) found that media and family have a strong impact on online shopping behavior of the person, while friends do not make an important difference. Blake, Neuendorf and Valdiserri (2003) revealed that

subjective norm has a positive impact on the online shopping behavior of the consumer. In terms of the subjective norms, George (2004) suggests that a person's normative structure, "i.e. his or her beliefs about what important others think about the behavior in question" has a direct affect on the subjective norms and subjective norms has an impact on the behavior of the person. Moreover, it is argued that if online shopping is regarded as a behavior which is socially desirable, the person will be more likely to shop online (George, 2004). However, as a result of his study, George (2004) found that normative structure of the person affects person's subjective norms about online shopping, but subjective norms are found as not having an impact on the online shopping behavior.

#### Nature of Product/Service and Online Shopping Behavior

Another factor of online shopping behavior which is studied in the literature is "nature of product or service". Brown, Pope and Voges (2002) state that the product type is closely related with the intention to shop online. Salo and Karjaluoto (2007) argue that product and service characteristics are very important for predicting the online shopping behavior and state that product and service characteristics consist of "size, functionality, complexity, and involvement level" factors. More specifically, it is stated that buying a complex product, like a car, leads to a formation of different trusting beliefs than buying a less complex product (Salo and Karjaluoto, 2007). Complexity is the level which a product is regarded to be complex and is defined as a sum of three elements: multiplicity, variability, and interdependence of features or attributes of the product (Jahng, Jain and Ramamurthy, 2007). In terms of definitions of these elements; Multiplicity is the quantity of the product characteristics, variability is the range of values which these product characteristics can take, and

interdependence is the level of dependence of product attributes with each other (Jahng, Jain and Ramamurthy, 2007) As a result, it is obvious that when the product complexity is high, the consumer will be less willing to buy that product online. Furthermore, it is stated that higher the perceived complexity of buying over Internet, lower the intention to shop online (Slyke, Belanger and Comunale, 2004).

According to Monsuwe, Dellaert and Ruyter (2004), products which require the need to feel, touch, smell, or try, is not suitable for shopping online. Due to this fact, standardized and known products “such as books, videotapes, CDs, groceries, and flowers”, are more likely to be bought on online shopping, since no quality assurance and assistance to use are needed for these kinds of products. On the other hand, personal-care products, or products which require knowledge and experience are less favorable to be bought on online shopping .Furthermore, if consumers need face-to-face interaction about the product, or have the necessity to feel, touch or smell the product, the intention to shop online is low (Monsuwe, Dellaert and Ruyter, 2004). Phau and Poon (2000) found that intangible and relatively high differentiated products and services are more likely to be purchased over the Internet.

### Third Party and Online Shopping Behavior

“Third Party” is regarded as an important factor which has an impact on the online shopping behavior of the consumer. It is noted that third parties are about to be the most vital ways for enhancing consumers’ trust to make online activities (Pavlou, Tan and Gefen, 2003) and thus, web vendors can construct trust by using third parties by giving place to well-known brands in their web sites (Durkan, Durkin and Gillen, 2003). Hence, a reliable third party or a brand name is able to develop consumer trust in the way that online consumers will be more favorable to share their

private information and make online shopping with the web site (Durkan, Durkin and Gillen, 2003; McKnight, Choudhury and Kacmar, 2002). It is stated that the most important problem about giving out personal information or shopping in the online environment stems from the lack of trust in the other side's competence on safeguarding the personal information (Salo and Karjaluoto, 2007). At this point, a reliable and well-known brand can recover the lack of interaction between two sides and can make the consumer be sure about the quality of the service or the product and shop online. Hence, third party helps the lessening of the ambiguities that comes out when a consumer do shopping with a web vendor he/she does not know well. Due to this reason, especially small online firms have attempted to enhance trust with both existing and new users by displaying well-known third party names on their web sites (Salo and Karjaluoto, 2007) and influence the online shopping behavior of the consumer. On the contrary, Kathryn and Mary (2002) found that third-party seal on a specific web-vendor site has no direct effect on the online trust and also on the online behavior of the consumer.

#### Word-of-Mouth and Online Shopping Behavior

“Word-of-mouth (WOM)” is also studied as a source of predicting the online shopping behavior of the consumer by many scholars. According to the definition of Westbrook (1987) “word of mouth” is informal communication between consumers about the properties of a product or service. Furthermore, Hong Youl Ha (2004) also states that Wom is an influential factor on awareness, expectations, perceptions, attitudes, behavioral intentions and behavior. It is also argued that e-shopping is a kind of innovation and the adoption of this innovation is influenced by word of mouth (Mahajan, Muller and Bass, 1990).

In general sense, literature on factors affecting online shopping behavior of the consumer focus on four categories. In terms of consumer related factors, “demographic factors, trust, risk perception, innovativeness and experience” issues are studied widely, while “self-image, compatibility, involvement, country culture, technology readiness and other consumer related factors” are not studied well in the literature. There are mixed findings on the factors of “age, education, innovativeness, experience, perceived irritation, convenience orientation and recreation orientation”, while the findings on the other consumer related factors are similar with each other in the literature. In terms of web vendor related factors, “web vendor reputation and web vendor’s willingness to customize” are not studied well while the other web vendor related factors, especially “brand” issue is studied widely in the literature. There are common findings in the literature about web vendor related factors except the factor of “size of the company”. When it comes to web and web site related factors, “ease of use, usefulness, enjoyment, privacy/security, information, web site design and entertainment” issues are studied well while “customer support, currency, interaction richness” issues are not studied well. There are mixed findings about “customer support” issue in literature while the findings on other factors are quite similar. In terms of other factors, “word of mouth” issue is not studied well and there are mixed findings on the factors of “norms and values and third party”.

To sum up, the literature on explaining the online shopping behavior of the consumer is very complicated, multiviewed and the studies are mostly focusing on specific issues rather than having a more multifactor analysis. This literature review is more general and wider review which can be useful to understand the factors which affect online shopping behavior of the consumer. However, it is also needed to

be stated that there are also other factors figured out in the literature, but not included in this study.

## CHAPTER 3

### RESEARCH METHODOLOGY

In the context of the purpose of the study and literature review which are explained in the previous parts of the study, an online questionnaire was conducted between 2009 and 2010. The main purpose of this questionnaire is to understand the factors which affect online shopping behavior of Turkish consumers. To determine these factors clearly, research questions and hypotheses were generated by taking the issues, which are highlighted in the online shopping behavior literature, into consideration. After the stage of research question and hypotheses development, the questionnaire was generated in line with these research questions and hypotheses and then this questionnaire was conducted online.

A pilot study was conducted on 20 Management Information Systems students and necessary alterations were done on the questionnaire. Convenience sampling was done for gathering data and the online questionnaire was sent mostly to e-commerce groups. The online questionnaire which was conducted on the context of this study was reached to 839 people. Of these 839 respondents, 708 people answered all the questions completely. This constitutes an 84 percent usable response which is suitable for using in the study. The data which is gathered from the questionnaire was analyzed by using SPSS 15.0.

## Research Questions and Hypotheses

The research questions and hypotheses which are used in this study made guidance for the preparation of online questionnaire. These research questions and hypotheses which were generated for the purpose of this study are as follows:

*Research Question 1:* What are the factors that online consumers use while evaluating their most recently visited electronic equipment e-store?

*Research Question 2:* What are the brand related factors that online consumers use while evaluating the electronic equipment e-store which they most familiar with/most recently visited?

*Research Question 3:* What are the consumer segments on factors which are used while evaluating recently visited electronic equipment e-store?

*Hypothesis 1:* Overall satisfaction level from the web site of recently visited electronic equipment e-store is determined by the factors which are used by consumers while evaluating recently visited e-store selling electronic equipments

*Hypothesis 2:* General perceptions of consumers towards online shopping are determined by general characteristics and shopping perceptions of the consumers.

*Hypothesis 3a1:* There is a significant difference between online shoppers and non-shoppers regarding to evaluation of their recently visited electronic equipment e-store in terms of web site design and infrastructure

*Hypothesis 3a2:* There is a significant difference between online shoppers and non-shoppers regarding to evaluation of their recently visited electronic equipment e-store in terms of informativeness and marketing efforts

*Hypothesis 3a3:* There is a significant difference between online shoppers and non-shoppers regarding to evaluation of their recently visited electronic equipment e-store in terms of trustworthiness

*Hypothesis 3a4:* There is a significant difference between online shoppers and non-shoppers regarding to evaluation of their recently visited electronic equipment e-store in terms of customer support services

*Hypothesis 3a5:* There is a significant difference between online shoppers and non-shoppers regarding to evaluation of their recently visited electronic equipment e-store in terms of entertainment and interactivity

*Hypothesis 3b:* When compared to non-shoppers, online shoppers evaluate electronic equipment e-store more affirmatively.

*Hypothesis 3c1:* There is a significant difference between online electronic equipment shoppers and online non-electronic equipment shoppers regarding to evaluation of their recently visited electronic equipment e-store in terms of web site design and infrastructure.

*Hypothesis 3c2:* There is a significant difference between online electronic equipment shoppers and online non-electronic equipment shoppers regarding to evaluation of their recently visited electronic equipment e-store in terms of informativeness and marketing efforts.

*Hypothesis 3c3:* There is a significant difference between online electronic equipment shoppers and online non-electronic equipment shoppers regarding to evaluation of their recently visited electronic equipment e-store in terms of trustworthiness.

*Hypothesis 3c4:* There is a significant difference between online electronic equipment shoppers and online non-electronic equipment shoppers regarding to evaluation of their recently visited electronic equipment e-store in terms of customer support services.

*Hypothesis 3c5:* There is a significant difference between online electronic equipment shoppers and online non-electronic equipment shoppers regarding to evaluation of their recently visited electronic equipment e-store in terms of entertainment and interactivity.

*Hypothesis 3d:* When compared to online non-electronic equipment shoppers, online electronic equipment shoppers evaluate electronic equipment e-store more affirmatively.

*Hypothesis 4a:* There is a significant difference between online shoppers and non-shoppers in terms of their overall satisfaction level from the web site of their recently visited electronic equipment e-store.

*Hypothesis 4b:* There is a significant difference between online electronic equipment shoppers and online non-electronic equipment shoppers in terms of their overall satisfaction level from the web site of their recently visited electronic equipment e-store

*Hypothesis 4c:* There is a significant difference between consumers with positive attitude towards recently visited electronic equipment e-store, in terms of their overall satisfaction level from the web site of their recently visited electronic equipment e-store, when compared to consumers with negative and neutral attitudes.

*Hypothesis 5a:* When compared to non-shoppers, online shoppers evaluate recently visited electronic equipment e-store's web site more affirmatively and more favorable.

*Hypothesis 5b:* When compared to online non-electronic equipment shoppers, online electronic equipment shoppers evaluate recently visited electronic equipment e-store's web site more affirmatively and more favorable.

Hypothesis 5c: Consumers with positive attitude towards recently visited electronic equipment e-store evaluate electronic equipment e-store's web site more affirmatively and more favorable, when compared to consumers with neutral and negative attitudes.

*Hypothesis 6a:* There is a significant difference between online shoppers and non-shoppers regarding to evaluation of their most familiar/most recently visited electronic equipment e-store brand in terms of its benevolence and responsiveness.

*Hypothesis 6b:* There is a significant difference between online shoppers and non-shoppers regarding to evaluation of their most familiar/most recently visited electronic equipment e-store brand in terms of its competence and capability.

*Hypothesis 6c:* There is a significant difference between online shoppers and non-shoppers regarding to evaluation of their most familiar/most recently visited electronic equipment e-store brand in terms of its reputation and trustworthiness.

*Hypothesis 6d:* There is a significant difference between online shoppers and non-shoppers regarding to their loyalty towards their most familiar electronic equipment e-store brand.

*Hypothesis 7a:* There is a significant difference between online electronic equipment shoppers and online non-electronic equipment shoppers regarding to evaluation of their most familiar/most recently visited electronic equipment e-store brand in terms of its benevolence and responsiveness.

*Hypothesis 7b:* There is a significant difference between online electronic equipment shoppers and online non-electronic equipment shoppers regarding to evaluation of their most familiar/most recently visited electronic equipment e-store brand in terms of its competence and capability.

*Hypothesis 7c:* There is a significant difference between online electronic equipment shoppers and online non-electronic equipment shoppers regarding to evaluation of their most familiar/most recently visited electronic equipment e-store brand in terms of its reputation and trustworthiness.

*Hypothesis 7d:* There is a significant difference between online electronic equipment shoppers and online non-electronic equipment shoppers regarding to their loyalty towards their most familiar electronic equipment e-store brand.

*Hypothesis 8a1:* There is a significant difference between consumers with positive attitude towards recently visited electronic equipments e-store, regarding to evaluation of their most familiar/most recently visited electronic equipment e-store brand in terms of its benevolence and responsiveness , when compared to consumers with negative and neutral attitudes.

*Hypothesis 8a2:* There is a significant difference between consumers with positive attitude towards recently visited electronic equipments e-store, regarding to evaluation of their most familiar/most recently visited electronic equipment e-store brand in terms of its competence and capability, when compared to consumers with negative and neutral attitudes.

*Hypothesis 8a3:* There is a significant difference between consumers with positive attitude towards recently visited electronic equipments e-store, regarding to evaluation of their most familiar/most recently visited electronic equipment e-store brand in terms of its reputation and trustworthiness, when compared to consumers with negative and neutral attitudes.

*Hypothesis 8b:* Consumers with positive attitudes toward electronic equipment e-store, have higher levels of brand loyalty, when compared to consumers with neutral and negative attitudes.

*Hypothesis 9a:* There is a significant difference between online shoppers and non-shoppers regarding to their level of technology readiness.

*Hypothesis 9b:* Online shoppers have more time pressure on themselves when compared to non-shoppers.

*Hypothesis 9c:* There is a significant difference between online shoppers and non-shoppers in terms of their risk aversion level.

*Hypothesis 10a:* There is a significant difference between online electronic equipment shoppers and online non-electronic equipment shoppers regarding to their level of technology readiness.

*Hypothesis 10b:* Online electronic equipment shoppers have more time pressure on themselves when compared to online non-electronic equipment shoppers.

*Hypothesis 10c:* There is a significant difference between online electronic equipment shoppers and online non-electronic equipment shoppers in terms of their risk aversion level.

*Hypothesis 11a:* Frequent online shoppers have a higher level of technology readiness when compared to medium frequent or infrequent online shoppers

*Hypothesis 11b:* Frequent online shoppers have more time pressure on themselves when compared to medium frequent or infrequent online shoppers

*Hypothesis 11c:* Infrequent online shoppers are more risk averse than medium frequent or frequent online shoppers

*Hypothesis 12a:* Online shoppers are more value-conscious when compared to non-online shoppers.

*Hypothesis 12b:* Online shoppers are more novelty oriented people when compared to non-online shoppers

*Hypothesis 12c:* Non-online shoppers like visiting shopping malls/centers when compared to online shoppers

*Hypothesis 13a:* Online electronic equipment shoppers are more value-conscious when compared to online non-electronic equipment shoppers.

*Hypothesis 13b:* Online electronic equipment shoppers are more novelty oriented people when compared to online non-electronic equipment shoppers.

*Hypothesis 13c:* Online non-electronic equipment shoppers like visiting shopping malls/centers when compared to online electronic equipment shoppers

*Hypothesis 14:* Women are more willing to shop from shopping malls/centers when compared to men

*Hypothesis 15a:* Online shoppers evaluate online shopping as compatible to their shopping style more when compared to non-online shoppers.

*Hypothesis 15b:* Online shoppers evaluate online shopping more advantageous when compared to non-online shoppers

*Hypothesis 15c:* Online shoppers find it less complex to learn using Web for purchasing goods and services when compared to non-online shoppers.

*Hypothesis 15d:* Online shoppers are more influenced from the positive subjective ideas of others about online shopping when compared to non-online shoppers

*Hypothesis 15e:* Online shoppers are more willing to use Internet as a shopping medium in addition to traditional methods when compared to non-online shoppers

*Hypothesis 15f:* When compared to non online shoppers, online shoppers believe that online shopping activities improve the self-image of the customer

*Hypothesis 15g:* When compared to non online shoppers, online shoppers believe that they have more control over shopping while buying things through Internet

*Hypothesis 16a:* Online electronic equipment shoppers evaluate online shopping as compatible to their shopping style more when compared to online non-electronic equipment shoppers.

*Hypothesis 16b:* Online electronic equipment shoppers evaluate online shopping more advantageous when compared to online non-electronic equipment shoppers.

*Hypothesis 16c:* Online electronic equipment shoppers find it less complex to learn using Web for purchasing goods and services when compared to online non-electronic equipment shoppers.

*Hypothesis 16d:* Online electronic equipment shoppers are more influenced from the positive subjective ideas of others about online shopping when compared to online non-electronic equipment shoppers.

*Hypothesis 16e:* Online electronic equipment shoppers are more willing to use Internet as a shopping medium in addition to traditional methods when compared to online non-electronic equipment shoppers.

*Hypothesis 16f:* When compared to online non-electronic equipment shoppers, online electronic equipment shoppers believe that online shopping activities improve the self-image of the customer

*Hypothesis 16g:* When compared to online non-electronic equipment shoppers, online electronic equipment shoppers believe that they have more control over shopping while buying things through Internet

*Hypothesis 17a:* Consumers who are under time pressure have more Internet experience

*Hypothesis 17b:* Consumers who are risk averse have a lower level of Internet experience.

*Hypothesis 17c:* Consumers who have high level of technology readiness have a higher level of Internet experience

*Hypothesis 17d:* Consumers who are under time pressure prefer to shop online

*Hypothesis 17e:* Consumers who are risk averse do not prefer to buy from online stores.

*Hypothesis 17f:* Consumers who have high level of technology readiness prefer to shop online

*Hypothesis 18a:* The higher the internet usage, the higher will be probability of online shopping

*Hypothesis 18b:* The higher the internet usage, the higher will be probability of online electronic equipment shopping

*Hypothesis 19:* Consumers who have online shopping experience tend to have more positive attitude towards recently visited electronic equipment e-store

*Hypothesis 20a:* Younger consumers have a more positive attitude towards recently visited electronic equipment e-store

*Hypothesis 20b:* The higher the education level, the more positive attitude towards recently visited electronic equipment e-store.

*Hypothesis 20c:* The higher the monthly personal income, the more positive attitude towards recently visited electronic equipment e-store.

*Hypothesis 20d:* The male consumers evaluate recently visited electronic equipment e-store more positively than female consumers.

*Hypothesis 21a:* Younger people have a higher online purchase frequency level.

*Hypothesis 21b:* The consumers with a higher education level have a higher online purchase frequency.

*Hypothesis 21c:* The consumers with a higher personal monthly income have a higher online purchase frequency.

*Hypothesis 21d:* Male consumers have a higher online purchase frequency than female consumers.

*Hypothesis 22a:* Younger people are more willing to shop online

*Hypothesis 22b:* Younger people are more willing to have electronic equipment shopping online

*Hypothesis 22c:* Consumers with higher education level are more willing to shop online.

*Hypothesis 22d:* Consumers with higher education level are more willing to have electronic equipment shopping online.

*Hypothesis 22e:* Consumers with higher monthly personal income are more willing to shop online.

*Hypothesis 22f:* Consumers with higher monthly personal income are more willing to have electronic equipment shopping online.

*Hypothesis 22g:* Male consumers are more willing to shop online than female consumers.

*Hypothesis 22h:* Male consumers are more willing to have electronic equipment shopping online than female consumers.

## Questionnaire Development

For examining the factors affecting online shopping behavior of Turkish consumers on electronic equipments, a questionnaire which consists of 14 questions was prepared in line with the research questions and hypotheses which were generated before and this questionnaire was conducted online.

The first four questions of the questionnaire are about the webgraphic profile of the respondents. The first question is about the Internet usage experience of the consumer. In this question, respondents were asked for how many years have they been using Internet. The respondents answered this question from the following options:

- Less than 1 year
- 1-3 years
- 3-5 years
- 5-7 years
- 7-9 years
- 9-10 years
- More than 10 years

The second question of the questionnaire is about the online shopping experience of the consumers. The respondents were asked if they had online shopping before or not.

The third question of the questionnaire is about the respondents' the number of online purchases. In this question, the respondents were asked to mark one from the following options which fits to themselves:

- 0 times
- Less than 5 times
- 5 times or more than 5 times, but less than 10 times
- 10 times or more than 10 times, but less than 15 times
- 15 times or more than 15 times, but less than 20 times
- 20 times or more than 20 times

The fourth question of the questionnaire is about the products which are bought online. The respondents were asked to choose one or more than one from the following products which they bought online before:

- Computer, computer parts and electronic equipments
- Flowers
- Phone credits
- Ticket
- Clothings
- Book
- Sports equipments
- Other
- Nothing

In the other three questions, the respondents were given 10 e-stores which sell electronic equipments and asked to choose one or more from these e-stores which they know, visit and purchase from respectively. While determining these 10 e-stores, 5 of them were chosen from the e-stores which sell electronic equipments online and also from their stores. 4 of these e-stores were chosen from those which only sell electronic equipments online and one of these e-stores was chosen from

those which sell many products as well as electronic equipments online. In these three questions the respondents were asked to choose from the followings:

- Hepsiburada
- Teknosa
- Bimeks
- Mavibilgisayar
- Vatanbilgisayar
- Goldbilgisayar
- Istanbulbilgisayar
- Webdenal
- Domino
- Teknomarketim
- Other
- None

The eighth question of the questionnaire is about the evaluation of the e-store (selling electronic equipments such as cellular phone, computer, computer hardware and equipments, DVD/VCD player, MP3 player, Cd/Dvd, Printer etc.). In order to examine the evaluation of the e-store(selling electronic equipments such as cellular phone, computer, computer hardware and equipments, DVD/VCD player, MP3 player, Cd/Dvd, Printer etc.) which was recently visited by the customer, a 7-point Likert scale, ranging from 1: strongly disagree to 7: strongly agree, that consists of 31 items was used. Reliability alpha of this scale was 0.944.

## Reliability Statistics

Cronbach's	
Alpha	N of Items
,952	31

The scale that is generated by Shergill and Chen (2005) about perceived factors affecting online purchase was used. In their study, Shergill and Chen (2005) utilized 17 items, and in line with this thesis's research purposes, the following 11 of these items were selected:

- The website provides in-depth information.
- It is quick and easy to complete a transaction at this website.
- This website has a good selection.
- This website understands my needs
- You get exactly what you ordered from this website
- The product is delivered by the time promised by the company
- The company is willing and ready to respond to customer needs
- When you have a problem, the website shows a sincere interest in solving it
- Inquiries are answered promptly
- I feel that my privacy is protected at this website.
- I feel safe in my transactions with this website

In order to form more depth analysis regarding to the evaluation criteria for recently visited e-store, some parts of the scale developed by Elliott and Speck (2005) about attitude to the website and website factors was also used. The following 9 were selected out of 26 items:

- This site has fun, interactive features.
- This site's format allows online dialogue between me and other browsers.
- This site makes good use of video capability of the web
- This site has attractive background and color scheme
- This site has up-to-date information about product availability
- This site shows many visuals of its products or services
- This site provides useful performance data on its products/services
- This site provides useful online technical support and help menus.
- This site has interesting testimonials/stories from satisfied consumers.

Demangeot and Broderick (2007) examined consumer behavior in online shopping environment by using a scale that consists of 56 items and among these items 2 were chosen as listed below:

- The content on this site was well-organized
- The web pages were easy to read

Another scale which was applied in this thesis was the scale of Heijden, Verhagen and Creemers (2003) which they created in order to understand online purchase intentions. Van der Heijden, Verhagen and Creemers (2003) employed 26 items in their study, and the following 2 items were preferred since they are appropriate for this study:

- It is easy to get the website to do what I want
- The interactions with the website are clear and understandable.

In this thesis, the study of Hong Youl Ha (2004) was also cited, however only the following 2 from 19 items of Ha (2004)'s study was employed and they were modified according to the purposes of the current study:

- The selection of purchases at this e-store is consistently high
- The e-store guarantees the safety of credit card information

The scale about online trust and loyalty that is developed by Horppu et al. (2008) was utilized in this thesis. Among the 36 items of their scale 2 items were found to be appropriate for this study. Therefore following 2 items were used with some modifications:

- I think that I made the correct decision to use this web site
- The experience that I had with this web site has been satisfactory

The other scales which were referred in this thesis are the scale which was generated by Gao and Koufaris (2006) consisting of 11 items, the scale which was developed by Chen and Barnes (2007) consisting of 50 items and the scale which was developed by Ranaweera, Bansal and McDougall (2008) consisting of 20 items for measuring the relationship between web site satisfaction and online purchasing intentions. The referred items are as follows:

- This website is entertaining. (Gao and Koufaris, 2006)
- Purchasing on this web site will not cause financial risks. (Chen and Barnes, 2007)
- Overall, I was very satisfied with the web site (Ranaweera, Bansal and McDougall, 2008)

The ninth question is about the overall view about the e-store (selling electronic equipments such as cellular phone, computer, computer hardware and equipments, DVD/VCD player, MP3 player, Cd/Dvd, Printer etc.) which was recently visited by the customer. In order to examine the overall view of the respondents about the e-store (selling electronic equipments such as cellular phone, computer, computer hardware and equipments, DVD/VCD player, MP3 player,

Cd/Dvd, Printer etc.) which was recently visited, two 7 scales were referred from the study of Gao and Koufaris (2006). One of these scales is a 7 point scale ranging from 1: very bad to 7: very good, while the other one is also a 7 point scale ranging from 1: very unfavorable to 7: very favorable.

In the tenth question of the questionnaire, the customer's most familiar with/most recently visited e-store (selling electronic equipments such as cellular phone, computer, computer hardware and equipments, DVD/VCD player, MP3 player, Cd/Dvd, Printer etc.) was evaluated by using a 7-point Likert scale, ranging from 1: strongly disagree to 7: strongly agree, that consists of 22 items which measures the e-store as a "brand". Reliability alpha of this scale was 0.967.

#### Reliability Statistics

Cronbach's Alpha	N of Items
,967	22

The scale that was developed by Horppu et al. (2008) was also utilized at this part of the questionnaire. Among the 36 items of their scale, the following 5 items were used after some modifications:

- This e-store brand guarantees satisfaction
- This e-store brand would compensate consumers in some way if they had a problem
- I am interested in this particular e-store brand than in other brands
- I say positive things about this e-store brand to other people
- Since I like this brand, I always buy from the same e-store brand

Flavian, Guinaliu and Gurrea (2006) also developed a scale about consumer trust and loyalty about websites. Within the scope of this thesis, the following 7 out of 33 items were selected and utilized from their study with some modification:

- This e-store shows fair and honest acts on its consumers
- This e-store is known with its transparency and honesty principles
- I think that this web site would not do anything intentional that would prejudice the user
- I think that this web site is concerned with the present and future interests of its users
- I think that this web site has the necessary abilities to carry out its work
- I think that this web site has the sufficient experience with its offer
- I think that this web site has the necessary resources to successfully carry out its activities

In this part of the study, other 3 items of the study of Hong Youl Ha (2004) that is mentioned above was modified and then employed as listed:

- The e-store brand gives good value and services
- The e-store has a good reputation
- I am a loyal patron of this e-store

The study of Heijden, Verhagen and Creemers (2003) which was stated above was also used in this part of the current study and the following 2 items were generated in accordance with the purposes of this thesis:

- This e-store is trustworthy
- This e-store wants to be known as one who keeps his promises

The other scales which were used in order to measure brand related issues about most familiar with/most recently visited e-store are borrowed from the following studied that are mentioned above respectively:

- This site has competitive prices (Shergill and Chen, 2005)
- I will return to this e-store to buy one of their products the next time I need electronic equipment. (Gao and Koufaris, 2006)
- This e-store is known to be concerned about consumers (Chen and Barnes, 2007)
- This e-store is very satisfactory in terms of variety and product selection options (Bruner and Hensel, 1996)
- I believe that most of the things this e-store says about itself is true (Bearden and Netemeyer, 1999)

In the eleventh question of the questionnaire, the customer's general characteristics were gathered by using a 7-point Likert scale, ranging from 1: strongly disagree to 7: strongly agree, that consists of 8 items. Reliability alpha of this scale was 0.696.

#### Reliability Statistics

Cronbach's	
Alpha	N of Items
,696	8

Ranaweera, Bansal and McDougall (2008) developed a scale for measuring the relationship between web site satisfaction and online purchasing intentions. For the purpose of this study, 4 out of 20 items of their scale was selected and used in this study with some modifications:

- I am cautious in trying new/different products
- I usually buy than try something (Reverse coded)
- I always prefer to use the most advanced technology available
- Most of the time, I am among the first in my circle of friends to start using new technology

In this part of the questionnaire, the scale for measuring technology readiness that is developed by Parasuraman (2000) was utilized. 2 out of 66 items of their study were found to be appropriate for this research and these 2 items are as follows:

- A machine or computer is going to be a lot more reliable in doing a task than a person.
- I can usually figure out new high-tech products and services without help from others.

The study of Bruner and Hensel (1996) was also cited in this part of the questionnaire and only 2 items were utilized:

- I seem to be busier than most people I know
- Usually there is so much to do that I wish I had more time

In the twelfth question of the questionnaire, the general shopping perceptions of the respondents were measured by using a 7-point Likert scale, ranging from 1: strongly disagree to 7: strongly agree, that consists of 5 items. Reliability alpha of this scale was 0.616.

#### Reliability Statistics

Cronbach's Alpha	N of Items
,616	5

In this question of the questionnaire, the scale which was developed by Gehrt et al. (2007) for determining shopping orientations in Japan was used. However, 3 out of 24 items from their study were utilized and employed in this study with some modifications:

- I enjoy traveling to stores or shopping centers
- I usually have one or more products of the very newest style
- I shop from different stores and choose different brands in order to have variety

The study of Bearden and Netemeyer (1999) was utilized also in this question and 2 items were taken and used in this study:

- I am very concerned about low prices, but I am equally concerned about product quality
- When I buy products, I like to be sure that I am getting my money's worth

In the thirteenth question of the questionnaire, the general perceptions of respondents towards online shopping were measured by using a 7-point Likert scale, ranging from 1: strongly disagree to 7: strongly agree, that consists of 9 items.

#### Reliability Statistics

Cronbach's	
Alpha	N of Items
,867	9

In this part of the study, the scale about users' perceptions of the characteristics of web shopping that is generated by Slyke, Belanger and Comunale (2004) was used. In the scope of this study, 5 of the 25 items of their study was regarded as appropriate and utilized with some modifications:

- Using the Web fits into my purchasing style
- Using the Web makes it easier to purchase products or services
- People who use the Web to purchase products or services have more prestige than those who do not
- Purchasing products or services over the Web is a status symbol
- Learning to use the Web for purchasing products or services is easy for me

The study of George (2004) on theory of planned behavior and online shopping was also cited in this part of the questionnaire. 3 out of 35 items of their study were borrowed and employed in this study:

- People who influence my behavior would think that I should buy things over the Internet
- Buying things over the Internet is entirely within my control
- I have the resources and the knowledge and the ability to buy things over the Internet

Another study which was referred in this question of the questionnaire is the study of Klopping and Mckinney (2004) technology acceptance model and online shopping. However, only 1 out of 23 items from their study was borrowed and used in this study:

- I think it would be very good to use the Internet for my shopping activities in addition to traditional methods

The last question of the questionnaire is about the demographic profile of the respondents. In this question, the respondents were asked to give information about their Gender, Age, Education and Monthly Personal Income.

In terms of gender, the respondents were asked to choose either female or male, while in terms of age the respondents were about to mark one from 6 alternatives as follows:

- 17-20 years
- 21-25 years
- 26-30 years
- 31-35 years
- 36-40 years
- 41 and over

In terms of education, respondents were asked to choose one which fits to their educational background from the following 5 options:

- Less than High School Degree
- Graduated from High School
- Quitted from Bachelor Degree in University
- Student or Graduated from Bachelor Degree in University
- Master Degree in University or more

Finally, in terms of monthly personal income, respondents were asked to choose one from the following 4 income levels which is close to their monthly personal income:

- 1000 TL or less
- 1001-2000 TL
- 2001-3000 TL
- 3001 TL and over.

## CHAPTER 4

### ANALYSES AND RESULTS

#### Descriptive Analyses

##### Demographic Profile

Demographic profile of the respondents was gathered mainly in four categories in last question of the questionnaire, namely; Gender, Age, Education and Monthly Personal Income.

##### Gender

In terms of gender distribution, 398 of the respondents were male and 310 of the respondents were female. The percentage of female respondents in total respondents is 43,8 percent, while male respondents' percentage is 56,2 percent. It may be summarized that the distribution of male and female respondents is close to each other and this is very crucial for the reliability of this study.

Table 1. Gender of Respondents

	Frequency	Percentage (%)
Female	310	43,8
Male	398	56,2

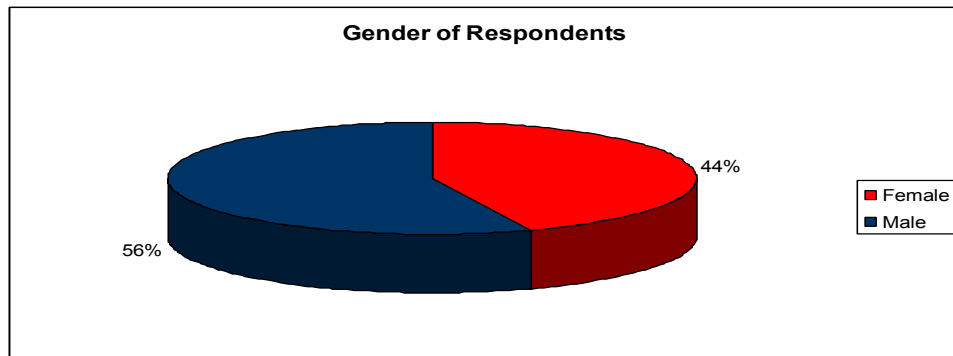


Figure 5. Distribution of respondents in terms of gender

The Figure 5 shows the distribution of respondents in terms of their gender and summarizes the Table 1.

### Age

Six categories were used for gathering information about the age of the respondents.

These categories are: 17-20 years, 21-25 years, 26-30 years, 31-35 years, 36-40 years and 41 years and over.

Table 2. Age of Respondents

	Frequency	Percentage (%)
17-20 years	33	4,7
21-25 years	250	35,3
26-30 years	149	21,0
31-35 years	123	17,4
36-40 years	76	10,7
41 and over	77	10,9

According to Table 2, the respondents who are 17-20 years old generate 4,7 percent of all respondents and this is the least one in all age categories. The respondents who are 21-25 years old constitute most of the all respondents with a percentage of 35,3.

Moreover, 21 percent of total respondents is 26-30 years old, 17,4 percent of all

respondents is 31-35 years old, 10,7 percent of total respondents is 36-40 years old and 10,9 percent is 41 years old and over. This distribution is very satisfactory, since there is not much difference in the distribution of respondents in terms of age.

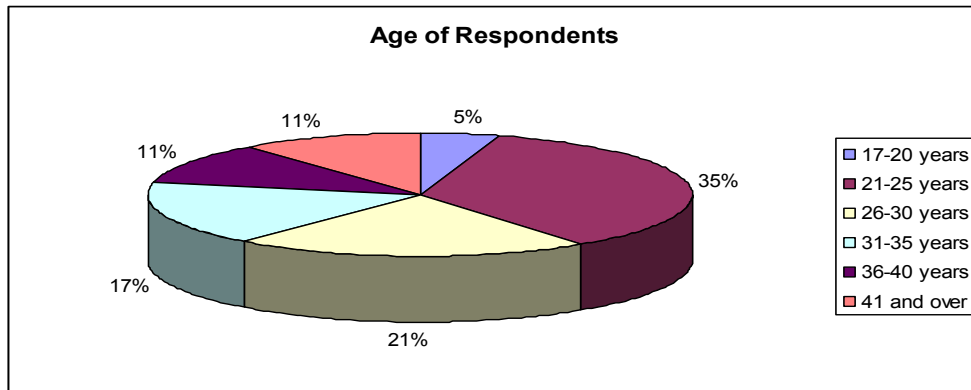


Figure 6. Distribution of respondents in terms of age

Figure 6 shows the distribution of respondents according to their age and summarizes the Table 4.2.

### Education

In terms of education, five scales were used in the questionnaire. These scales are; Less than High School Degree, Graduated from High School, Quitted from Bachelor Degree in University, Student or Graduated from Bachelor Degree in University, Master Degree or more.

Most of the respondents answered that they are student or graduated from Bachelor Degree in University with a percentage of 40 percent of total respondents. Only 2,4 percent of total respondents said that they are undereducated. Table 3 also shows that 18,5 of all respondents graduated from High School, 21,2 percent of total respondents Quitted from Bachelor Degree in University and 17,9 percent of all

respondents have Master Degree or more. The distribution of respondents according to their education level also shows close percentages which means respondents from different education levels answered the questionnaire.

Table 3. Education Level of Respondents

	Frequency	Percentage (%)
Less than High School Degree	17	2,4
Graduated from High School	131	18,5
Quitted from Bachelor Degree in University	150	21,2
Student or Graduated from Bachelor Degree in University	283	40,0
Master Degree in University or more	127	17,9

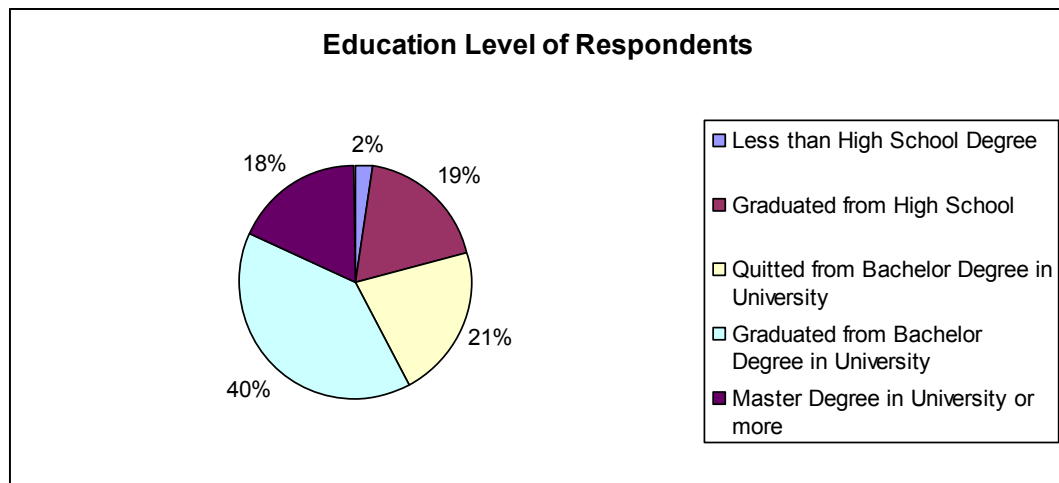


Figure 7. Distribution of respondents in terms of education

Figure 7 summarizes the Table 3 and shows the distribution of respondents in terms of their education level.

### Monthly Personal Income

In the questionnaire, four categories were used for monthly personal income namely, 1000 TL or less, 1001-2000 TL, 2001-3000 TL, 3001 and over.

Table 4 shows that the respondents with a monthly personal income of 1000 TL or less and 1001-2000 TL form most of the total respondents with 33,5 and 34,3 percent respectively. Respondents with monthly personal income of 2001-3000 are 18,4 percent of total respondents and those with 3001 TL and over personal income are 13,8 percent of all respondents. This kind of an income distribution is very parallel to the real income distribution of Turkey.

Table 4. Monthly Personal Incomes of Respondents

	Frequency	Percentage (%)
1000 TL or less	237	33,5
1001-2000 TL	243	34,3
2001-3000 TL	130	18,4
3001 TL and over	98	13,8

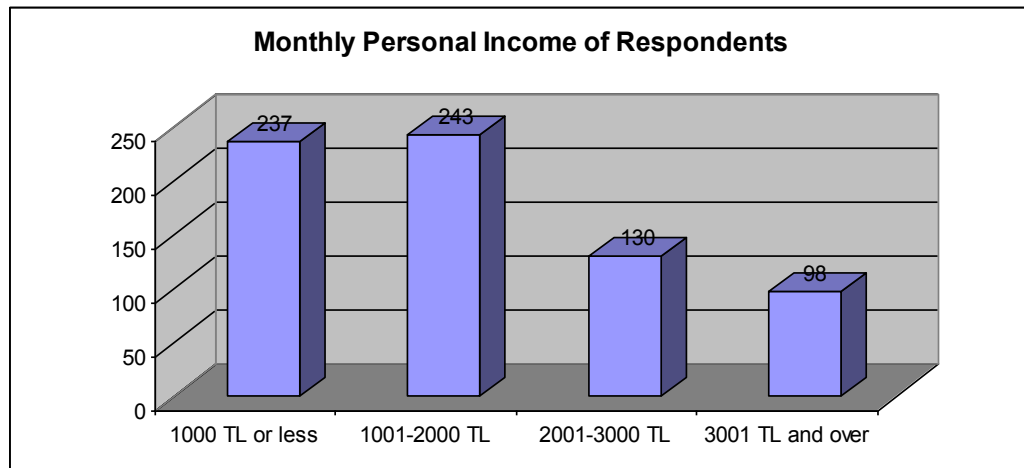


Figure 8. Distribution of respondents in terms of monthly personal income

Figure 8 summarizes the Table 4 and shows the distribution of the number of respondents in terms of their monthly personal income.

## Webgraphic Profile

Webgraphic profile of the respondents was acquired under the first four questions of the questionnaire namely; Internet usage experience, Online shopping experience, Number of online purchases and Product/Service bought online.

### Internet Usage Experience

Internet usage experience of the respondents was measured in seven categories.

These are; Less than 1 year, 1-3 years, 3-5 years, 5-7 years, 7-9 years, 9-10 years and More than 10 years.

According to the answers of the respondents, most of the respondents have 5-7 or 7-9 years of Internet usage experience with a percentage of 22,8 and 21,1 of total respondents respectively. The people who have less than 1 year Internet usage experience constitute only 2,6 percent of all respondents. Table 5 also shows that respondents with 1-3 years, 3-5 years, 9-10 years and more than 10 years Internet usage experience form 8, 16,6, 11,3 and 17,2 percent of total respondents respectively. These results show that people who answer the questionnaire mostly have an Internet usage experience of more than 3 years.

Table 5. Internet Usage Experience of Respondents

	Frequency	Percentage (%)
Less than 1 year	19	2,6
1-3 years	57	8,0
3-5 years	118	16,6
5-7 years	162	22,8
7-9 years	150	21,1
9-10 years	80	11,3
More than 10 years	122	17,2

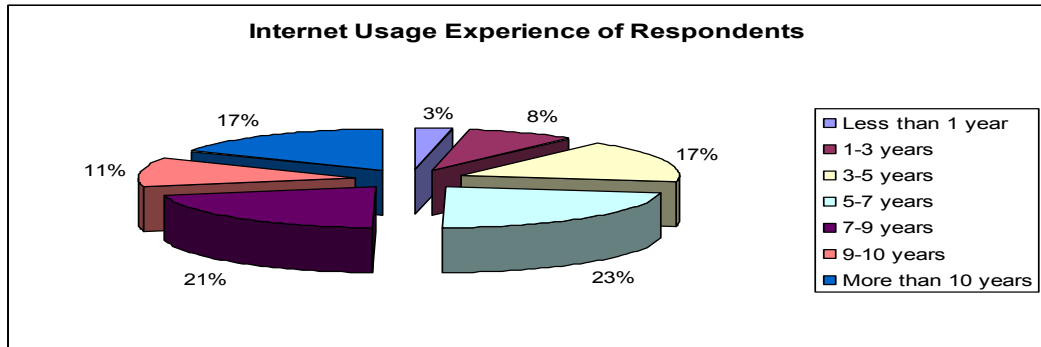


Figure 9. Distribution of respondents in terms of Internet usage experience

Figure 9 summarizes the Table 5 and shows the distribution of respondents in terms of year of Internet usage experience.

### Online Shopping Experience

Of the 708 total respondents, 530 people said that they had online shopping while 178 respondents said that they never had online shopping before. This shows that 74,8 percent of all respondents had online shopping at least one time before.

Table 6. Online Shopping Experience of Respondents

	Frequency	Percentage (%)
Online non-shoppers	178	25,1
Online shoppers	530	74,8

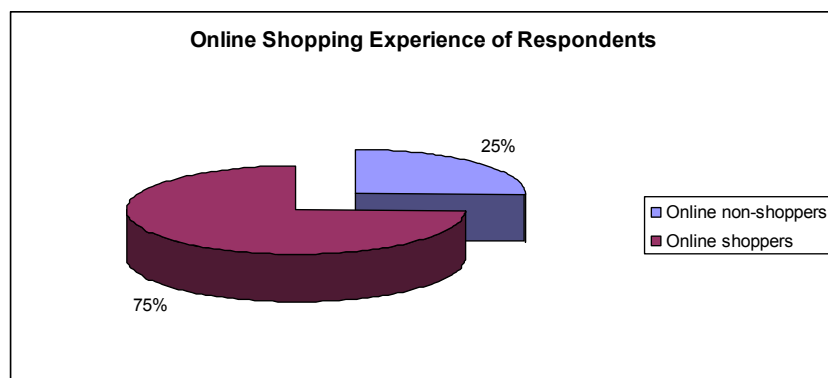


Figure 10. Distribution of respondents in terms of online shopping experience

Figure 10 summarizes the Table 6 and shows the distribution of respondents in terms of online shopping experience.

### Number of Online Purchases

Number of online purchases of the respondents was measured under 6 categories.

These categories are; 0, Less than 5 times, 5 or more than five but less than 10 times, 10 or more than 10 but less than 15 times, 15 or more than 15 but less than 20 times and 20 or more than 20 times.

The distribution of number of online purchases categories are very close to each other. 25 percent of the respondents said that they did not have an online purchase. The respondents who had online purchases 20 times or more are 19 percent of all respondents. The people who had online purchases less than 5 times and 5-9 times are 14,1 and 12,4 of all respondents respectively. The respondents who had online shopping 10 times or more than 10 times but less than 15 times and 15-19 times are 17,2 and 12 percent of total respondents. These results show that most of the respondents had online shopping more than 10 times before.

Table 7. Number of Online Purchases of Respondents

	Frequency	Percentage (%)
0 times	178	25,1
Less than 5 times	100	14,1
5 times or more than 5 times, but less than 10 times	88	12,4
10 times or more than 10 times, but less than 15 times	122	17,2
15 times or more than 15 times, but less than 20 times	85	12,0
20 times or more than 20 times	135	19,0

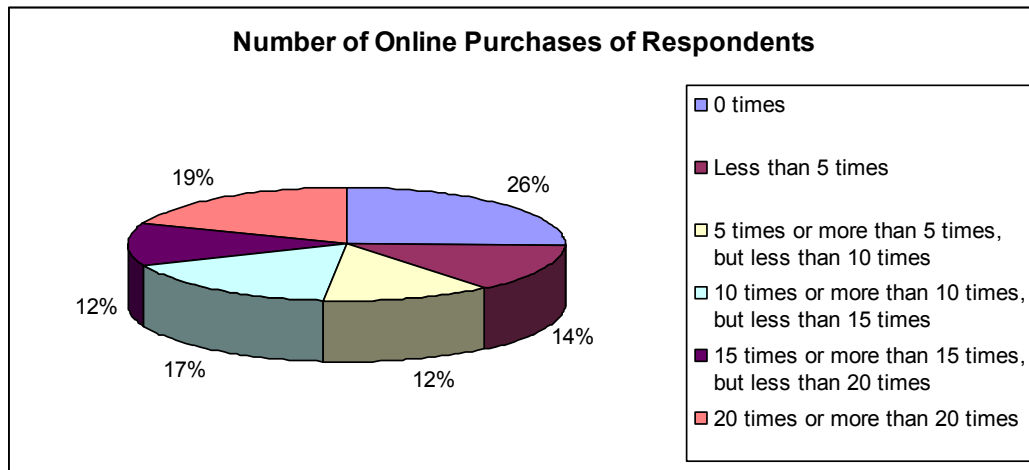


Figure 11. Distribution of Respondents in Terms of Number of Online Purchases

Figure 11 summarizes the Table 7 and shows the distribution of respondents in terms of number of online purchases.

#### Product/Service Bought Online

For understanding the products which are bought online mostly by the respondents, they were asked to choose what they bought online from eight product types and they were also allowed to choose more than one product/service type. The product types which are included in the questionnaire are; Computer, computer parts and electronic equipments, Flowers, Phone credit, Ticket, Clothings, Books, Sports equipments and Other.

According to the answers of the respondents, the products which are bought mostly are computer, computer parts and electronic equipments and the respondents who said that they bought these kinds of products constitute 31.9 percent of total respondents. The respondents who bought ticket and book from Internet are 13,5 and 12,4 percent of all respondents. The people who bought flowers, phone credits, clothings, sports equipments and other products constitute 0,1, 2,9, 7,3, 2,9 and 3,5 percent of total respondents. Moreover, 25 percent of all respondents said that they

had not bought anything from the Internet. It can be derived from Table 8 that computer, computer parts and electronic equipments, books and tickets are the products which are mostly bought products online.

Table 8. Products Bought Online by Respondents

	Frequency	Percentage(%)
Computer, computer parts and electronic equipments	226	31,9
Flowers	1	0,1
Phone credits	21	2,9
Ticket	96	13,5
Clothings	52	7,3
Book	88	12,4
Sport equipments	21	2,9
Other	25	3,5
Nothing	178	25,1

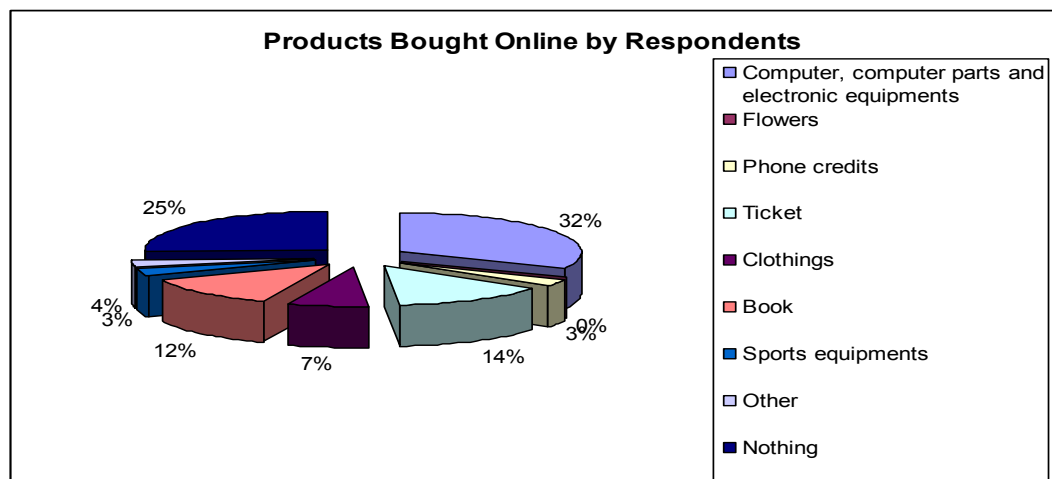


Figure 12. Distribution of respondents in terms of products bought online

Figure 12 summarizes the Table 8 and shows the distribution of respondents in terms of products bought online.

Respondents' Familiarity, Visiting Experience and Purchasing Experience with  
Electronic Equipment E-stores in Turkey

Respondents were asked whether they know, have ever visited and have ever purchased from given 10 e-stores, namely Hepsiburada, Teknosa, Bimeks, Mavibilgisayar, Vatanbilgisayar, Goldbilgisayar, İstanbulbilgisayar, Webdenal, Domino and Teknomarketim.

Respondents' Familiarity with Electronic Equipment E-stores

Respondents were asked whether they know the given e-stores or not, and 84 percent of the respondents said that they know Hepsiburada, while Teknosa comes second with 75,8 percent and Vatanbilgisayar comes third with 47,5 percent. The least known e-store by the respondents is Domino with 2,8 percent, while 3,4 percent of the respondents said that they know none of these 10 e-stores.

Table 9. Respondents' Familiarity with Electronic Equipment E-stores

KNOW	Frequency	Percentage(%)
Hepsiburada	595	84,0
Teknosa	537	75,8
Bimeks	270	38,1
Mavibilgisayar	318	44,9
Vatanbilgisayar	336	47,5
Goldbilgisayar	218	30,8
Istanbulbilgisayar	62	8,8
Webdenal	61	8,6
Domino	20	2,8
Teknomarketim	54	7,6
Other	124	17,5
None	24	3,4

### Respondents' Visiting Experience with Electronic Equipment E-stores

Respondents were asked whether they had visited the given e-stores' websites or not, and 80,6 percent of all respondents said that they had visited Hepsiburada website, while Teknosa and Vatanbilgisayar are the other most visited e-stores with 71,8 and 42,1 percent respectively. The least visited e-store is Domino with 2,4 percent, while 5,2 of the respondents said that they had visited none of these e-stores.

Table 10. Respondents' Visiting Experience with Electronic Equipment E-stores

VISIT	Frequency	Percentage(%)
Hepsiburada	571	80,6
Teknosa	508	71,8
Bimeks	227	32,1
Mavibilgisayar	295	41,7
Vatanbilgisayar	298	42,1
Goldbilgisayar	174	24,6
Istanbulbilgisayar	44	6,2
Webdenal	47	6,6
Domino	17	2,4
Teknomarketim	37	5,2
Other	121	17,1
None	37	5,2

### Respondents' Purchasing Experience from Electronic Equipment E-stores

Respondents were asked whether they had ever purchased from the given e-stores or not, and 40,3 percent of all respondents said that they had purchased from Hepsiburada website, while Teknosa and Mavibilgisayar are the other e-stores from which the respondents purchased with 17,9 and 16,7 percent respectively. It was shown from the answers that none of the respondents had ever shopped from Domino, while 33,2 of the respondents said that they had purchased from none of these e-stores.

Table 11. Respondents' Purchasing Experience from Electronic Equipment E-stores

PURCHASE FROM	Frequency	Percentage(%)
Hepsiburada	285	40,3
Teknosa	127	17,9
Bimeks	15	2,1
Mavibilgisayar	118	16,7
Vatanbilgisayar	73	10,3
Goldbilgisayar	23	3,2
Istanbulbilgisayar	5	0,7
Webdenal	10	1,4
Domino	0	0,0
Teknomarketim	7	1,0
Other	84	11,9
None	235	33,2

Overall View of the Respondents about Last Visited Electronic Equipment E-store

The respondents were asked to reveal their overall view about the electronic equipment e-store which was recently visited. In order to measure overall view of the respondents, two 7 point scales were used. According to the answers of the respondents, 71,7 percent of all respondents evaluate last visited e-store very good or somewhat good, while 21,9 percent said neither bad nor good and 6,3 percent said that the e-store which they recently visited is very bad or somewhat bad.

Moreover, 71,7 of the total respondents have a very favorable or somewhat favorable overall view about the e-store which was recently visited. 21,9 percent of the respondents has neither unfavorable nor favorable overall view about recently visited e-store while 6,3 percent of the respondents said that they have a very unfavorable or somewhat unfavorable overall view about recently visited e-store.

Table 12. Overall Views of the Respondents about Last Visited Electronic Equipment E-store

Overall View	Frequency	Percentage (%)
Very bad or Somewhat bad	45	6,3
Neither bad nor good	155	21,9
Very good or Somewhat good	508	71,7
Overall View	Frequency	Percentage (%)
Very unfavorable or Somewhat unfavorable	45	6,3
Neither unfavorable nor favorable	155	21,9
Very favorable or Somewhat favorable	508	71,7

## Mean Values

In the questions between 8 and 13, a 7 point Likert scale, ranging from strongly disagree to strongly agree, was used with 708 total numbers of cases. In this part of the study, to understand the most highlighted items in each question of the questionnaire, the mean values of each item were shown.

### Means of Items in Evaluation of Last Visited Electronic Equipment E-store

In the questionnaire, respondents were asked to evaluate the e-store selling electronic equipments (such as cellular phone, computer, computer hardware and equipments, DVD/VCD player, MP3 player, Cd/Dvd, Printer etc.) which was recently visited by the respondent with 31 items.

Table 13. Means of Items in Evaluation of Last Visited Electronic Equipment E-store

Variable	Mean (over 7)	Std. Deviation
This website has a good selection	5,41	1,38
The web pages were easy to read	5,30	1,46
This site has up-to-date information about product availability	5,29	1,46
The e-store guarantees the safety of credit card information	5,28	1,42
This website understands my needs	5,25	1,37
The content on this site was well-organized	5,23	1,38
You get exactly what you ordered from this website	5,22	1,47
The selection of purchases at this e-store is consistently high	5,21	1,43
Overall, I was very satisfied with the web site	5,20	1,31
The interactions with the website are clear and understandable.	5,20	1,32
The website provides in-depth information.	5,17	1,30
It is quick and easy to complete a transaction at this website.	5,15	1,29
I feel safe in my transactions with this website	5,15	1,54
The experience that I had with this web site has been satisfactory	5,14	1,38
I think that I made the correct decision to use this web site	5,11	1,39
I feel that my privacy is protected at this site.	5,10	1,40
This site shows many visuals of its products or services	5,09	1,34
The company is willing and ready to respond to customer needs	5,07	1,39

	table continued	
This site provides useful performance data on its products/services	5,03	1,49
It is easy to get the website to do what I want	5,00	1,35
When you have a problem, the website shows a sincere interest in solving it	4,92	1,47
The product is delivered by the time promised by the company	4,90	1,52
Purchasing on this web site will not cause financial risks	4,90	1,68
Inquiries are answered promptly	4,89	1,46
This site provides useful online technical support and help menus	4,67	1,54
This website is entertaining.	4,28	1,64
This site has interesting testimonials/stories from satisfied consumers	4,21	1,73
This site has attractive background and color scheme	4,20	1,71
This site has fun, interactive features	4,00	1,57
This site's format allows online dialogue between me and other browsers	3,63	1,66
This site makes good use of video capability of the web	3,48	1,65

According to the mean values, the most highlighted item while evaluating lastly visited e-store is, “the web site has a good selection” with the score of 5.41 over 7. This item is followed by “the web pages were easy to read” with the score of 5.30 and “the site has up-to-date information about product availability” with the score of 5.29 over 7. The least preferred items are “the site makes good use of video capability of the web” with the score of 3.48 and “the site’s format allows online dialogue between me and other browsers” with the score of 3.63 over 7.

Means of Items in Evaluation of Most Familiar with/Most Recently Visited

Electronic Equipment E-store as a Brand

The respondents were also asked to evaluate the e-store selling electronic equipments as a brand (such as cellular phone, computer, computer hardware and equipments, DVD/VCD player, MP3 player, Cd/Dvd, Printer etc.) which was most familiar with/ most recently visited by the respondent with 22 items.

Table 14. Means of Items in Evaluation of Most Familiar with/Most Recently Visited Electronic Equipment E-store as a Brand

Variable	Mean (over 7)	Std. Deviation
The e-store has a good reputation	5,54	1,29
This e-store wants to be known as one who keeps his promises	5,48	1,28
I think that this web site has the necessary resources to successfully carry out its activities	5,45	1,37
I think that this web site has the necessary abilities to carry out its work	5,38	1,37
This e-store is very satisfactory in terms of variety and product selection options	5,37	1,36
I think that this web site has the sufficient experience with its offer	5,31	1,40
I think that this web site would not do anything intentional that would prejudice the user	5,31	1,34
The e-store brand gives good value and services	5,29	1,25
This e-store is trustworthy	5,24	1,33
This e-store shows fair and honest acts on its consumers	5,23	1,32
I think that this web site is concerned with the present and future interests of its users	5,23	1,38
I believe that most of the things this e-store says about itself is true	5,20	1,39
This e-store is known with its transparency and honesty principles	5,17	1,32
This e-store brand would compensate consumers in some way if they had a problem	5,11	1,42
This e-store brand guarantees satisfaction	5,09	1,33
This e-store is known to be concerned about consumers	5,02	1,60
This site has competitive prices	5,00	1,26
I say positive things about this e-store brand to other people	4,93	1,63
I will return to this e-store to buy one of their products the next time I need an electronic product	4,92	1,64
I am interested in this particular e-store brand than in other brands	4,92	1,65
Since I like this brand, I always buy from the same e-store brand	4,65	1,70
I am a loyal patron of this e-store	3,90	1,85

According to the answers of the respondents, the most commonly mentioned item, while evaluating recently visited electronic equipment e-store as a brand, is “the store has a good reputation” with the score of 5.54 over 7. This item is followed by “this e-store wants to be known as one who keeps its promises” with the score of 5.48 and “I think that this e-store has the necessary resources to successfully carry out its

activities” with the score of 5.45 over 7. The least concerned items are “I am a loyal patron of this e-store” and “since I like this brand, I always buy from the same e-store brand” with the scores of 3.90 and 4.65 respectively.

Means of Items Related with General Characteristics of the Respondents

The general characteristics of the respondents were gathered with a scale of 8 items and the means of these items on 708 cases are as follows:

Table 15. Means of Items Related with General Characteristics of the Respondents

Variable	Mean (over 7)	Std. Deviation
I can usually figure out new high-tech products and services without help from others	5,15	1,60
Usually there is so much to do that I wish I had more time	5,06	1,79
I seem to be busier than most people I know	4,57	1,74
I always prefer to use the most advanced technology available	4,46	1,77
Most of the time, I am among the first in my circle of friends to start using new technology	4,37	1,91
A machine or computer is going to be a lot more reliable in doing a task than a person	3,98	1,80
I am cautious in trying new/different products	3,93	2,08
I prefer buy than try sthg (Reverse coded)	3,71	2,01

According to the means values, it is obvious that the most commonly referred item about general characteristics of the respondents are “I can usually figure out new high-tech products and services without help from others” with the score of 5.15 and “usually there is so much to do that I wish I had more time” with the score of 5.06 over 7. The least preferred item is “I prefer buy than try something” with the score of 3.71 over 7.

### Means of Items Related with General Shopping Perceptions of the Respondents

In the questionnaire, the general shopping perceptions of the respondents were measured with 5 items.

Table 16. Means of Items Related with General Shopping Perceptions of the Respondents

Variable	Mean (over 7)	Std. Deviation
When I buy products, I like to be sure that I am getting my money's worth	6,27	1,02
I am very concerned about low prices, but I am equally concerned about product quality	6,06	1,14
I enjoy traveling to stores or shopping centers	5,28	1,66
I shop from different stores and choose different brands in order to have variety	4,84	1,59
I usually have one or more products of the very newest style	4,01	1,60

Table 16 shows that the item which is mostly highlighted on general shopping perceptions of the respondents is “when I buy products, I like to be sure that I am getting my money’s worth” with he score of 6.27 over 7. The least preferred item is “I usually have one or more products of the very newest style” with the score of 4.01 over 7.

### Means of Items Related with General Perceptions of the Respondents towards Online

#### Shopping

In this question, the general perceptions of the respondents towards online shopping were measured with 9 items and the mean values of these items are as follows:

Table 17. Means of Items Related with General Perceptions of the Respondents towards Online Shopping

Variable	Mean (over 7)	Std. Deviation
I have the resources and the knowledge and the ability to buy things over the Internet	5,59	1,54
I think it would be very good to use the Internet for my shopping activities in addition to traditional methods	5,48	1,68
Using the Web makes it easier to purchase products or services	5,43	1,73
Learning to use the Web for purchasing products or services is easy for me	5,15	1,63
Buying things over the Internet is entirely within my control	4,95	1,80
Using the Web fits into my purchasing style	4,58	1,96
People who influence my behavior would think that I should buy things over the Internet	4,25	1,86
Purchasing products or services over the Web is a status symbol	2,39	1,84
People who use the Web to purchase products or services have more prestige than those who do not	2,36	1,79

According to Table 17, the most commonly mentioned items about general perceptions toward online shopping are “I have the resources and the knowledge and the ability to buy things over the Internet” and “I think it would be very good to use the Internet for my shopping activities in addition to traditional methods” with the scores of 5.59 and 5.48 over 7 respectively. The least mentioned items are “people who use the Web to purchase products or services have more prestige than those who do not” and “purchasing products or services over the Web is a status symbol” with the scores of 2.36 and 2.39 over 7 respectively.

## Factor Analyses

In the questionnaire many items from many studies were taken and used. However, it is hard to measure this much data one by one. Factor analysis is used for data reduction to determine a few factors which explain all of the variables. Due to this reason, factor analyses were applied for the eighth and tenth questions in which there are larger numbers of items.

In the factor analysis, it should be noted that there should be a ratio between total number of cases and total number of items and the lower limit of sampling adequacy is between 5 and 10. The reliability of the factor analysis closely related with the Cronbach's Alpha value of the analysis. Cronbach's Alpha value should be above 0.60 and the reliability increases when Cronbach's Alpha value gets closer to 1. Kaiser-Meyer-Olkin value should be over 0.5 and Bartlett's Test of Sphericity value should be under 0.1 for the applicability of the factor analysis (Nunnally and Bernstein, 1994).

### Factor Analysis for Evaluation of Recently Visited Electronic Equipment E-store

In the context of the first research question of this study, namely "What are the factors that online consumers use while evaluating their most recently visited electronic equipment e-store?", a factor analysis was made for this question.

The number of items in the evaluation of recently visited electronic equipment e-store is 28 and the total number of cases is 708. Ratio of total number of cases to total items is 25.2 which are above the 5-10 lower limit of sampling adequacy. Cronbach's Alpha of the 28 items is 0.94. Since it is very close to 1, it may be argued that the reliability of these 28 items is very high.

Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy is 0.949 which is very satisfactory since it is over 0.5. Bartlett's Test of Sphericity is 0.000 which is very sufficient since it is under 0.10.

As a result of factor analysis of these 28 items, it was observed that the evaluation of recently visited electronic equipment e-store is explained by 5 factors. The total variance explained by these 5 factors is 63.61 % which is very satisfying since it is over 60 %. The names of these factors are as follows:

*Factor 1: Web Site Design and Infrastructure*

*Factor 2: Informativeness and Marketing Efforts*

*Factor 3: Trustworthiness*

*Factor 4: Customer Support Services*

*Factor 5: Entertainment and Interactivity*

Table 18 shows the explanation power of factors and the items which constitute each factor. Factor 1 in the factor analysis has an explanation power of 15.45 % of variance with 6 items, while this ratio is 13.60 % for Factor 2 with 7 items and 12.80 % for Factor 3 with 6 items. Factor 4 with 4 items and Factor 5 with 5 items have the least explanation powers with 11.66 % and 10.10 % respectively.

Table 18. Summary of Factor Analysis for Evaluation of Recently Visited Electronic Equipment E-store

Total Variance Explained: % 63, 61	F1: Web site Design and Infrastructure	F2: Informativeness and Marketing Efforts	F3: Trustworthiness	F4: Customer Support Services	F5: Entertainment and Interactivity
	Eigenvalue: 4,33 % of Variance:15,45	Eigenvalue: 3,81 % of Variance: 13,60	Eigenvalue: 3,59 % of Variance: 12,80	Eigenvalue: 3,26 % of Variance: 11,66	Eigenvalue: 2,83 % of Variance: 10,10
This website has a good selection	,781				
The website provides in-depth information.	,770				
This website understands my needs	,714				
It is quick and easy to complete a transaction at this website.	,677				
The content on this site was well-organized	,640				
The web pages were easy to read	,591				
This site shows many visuals of its products or services		,673			
The interactions with the website are clear and understandable.		,636			
This site provides useful performance data on its products/services		,615			
It is easy to get the website to do what I want		,609			

				table continued	
The product is delivered by the time promised by the company		,587			
This site has up-to-date information about product availability		,559			
The selection of purchases at this e-store is consistently high		,434			
I feel safe in my transactions with this website			,736		
Purchasing on this web site will not cause financial risks			,694		
The e-store guarantees the safety of credit card information			,668		
I feel that my privacy is protected at this site.			,599		
This site has interesting testimonials/stories from satisfied consumers			,569		
You get exactly what you ordered from this website			,481		
This site provides useful online technical support and help menus				,781	
When you have a problem, the website shows a sincere interest in solving it				,739	

				table continued	
Inquiries are answered promptly				,726	
The company is willing and ready to respond to customer needs				,536	
This site's format allows online dialogue between me and other browsers					,825
This site makes good use of video capability of the web					,779
This site has fun, interactive features					,764
This site has attractive background and color scheme					,611
This website is entertaining.					,506

Varimax rotation is used for factor solution.

Table 19. Mean of Each Factor for Evaluation of Recently Visited Electronic Equipment E-store

Variable	Mean (over 7)	Std. Deviation
Web Site Design and Infrastructure	5,25	1,09
Informativeness and Marketing Efforts	5,10	1,06
Trustworthiness	4,97	1,17
Customer Support Service	4,88	1,25
Entertainment and Interactivity	3,91	1,22

Table 19 shows that Factor of Web Site Design and Infrastructure has the highest mean value with the score of 5.25 over 7 and Factor of Entertainment and Interactivity has the least mean value with the score of 3.91 over 7.

To sum up, as an answer to the first research question namely “What are the factors that online consumers use while evaluating their most recently visited electronic equipment e-store?”, it may be argued that there are five factors. These factors are Web Site Design and Infrastructure, Informativeness and Marketing Efforts, Trustworthiness, Customer Support Service and Entertainment and Interactivity. Of these 5 factors, the most influential is Web Site Design and Infrastructure for the respondents, while they give least importance to Entertainment and Interactivity Features of the E-Store.

Factor Analysis for Evaluation of Most Familiar with/Most Recently Visited  
Electronic Equipment E-store as a Brand

In the context of the second research question of this study, namely “What are the brand related factors that online consumers use while evaluating the electronic equipment e-store which they most familiar with/most recently visited?”, a factor analysis was also made for this question.

The number of items in the evaluation of respondents’ most familiar with/most recently visited electronic equipment e-store as a brand is 17 and the total number of cases is 708. Ratio of total number of cases to total items is 41.6 which are above the 5-10 lower limit of sampling adequacy. Cronbach’s Alpha of the 17 items is 0.96. Since it is very close to 1, it may be argued that the reliability of these 17 items is satisfactory.

Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy is 0.966 which is very acceptable since it is over 0.5. Bartlett’s Test of Sphericity is 0.000 which is very sufficient since it is under 0.10.

As a result of factor analysis of these 17 items, it was found that the evaluation of respondents’ most familiar with/ most recently visited electronic equipment e-store as a brand is explained by 3 factors. The total variance explained by these 3 factors is 70.31 % which is very satisfying since it is over 60 %. The names of these brand related factors are as follows:

*Factor 1: Brand Benevolence and Responsiveness*

*Factor 2: Brand Competence and Capability*

*Factor 3: Brand Reputation and Trustworthiness*

Table 20 shows the explanation power of factors and the items which constitute each factor. Factor 1: Brand Benevolence and Responsiveness in the factor analysis has an explanation power of 29.72 % of variance and consists of 8 items. Factor 2: Brand Competence and Capability in the factor analysis has an explanation power of 22.20 % of variance and consists of 4 items. The third factor: Brand Reputation and Trustworthiness has an explanation power 18.28 % of variance and consists of 5 items.

Table 20. Summary of Factor Analysis for Evaluation of Most Familiar with/Most Recently Visited Electronic Equipment E-store as a Brand

Total Variance Explained: %70,31	F1: Brand Benevolence and Responsiveness	F2: Brand Competence and Capability	F3: Brand Reputation and Trustworthiness
	Eigenvalue: 5,05 % of Variance: 29,72	Eigenvalue: 3,79 % of Variance: 22,30	Eigenvalue: 3,10 % of Variance: 18,28
This e-store brand would compensate consumers in some way if they had a problem	,783		
This e-store is known to be concerned about consumers	,748		
This e-store brand guarantees satisfaction	,703		
I believe that most of the things this e-store says about itself is true	,686		
This e-store shows fair and honest acts on its consumers	,661		
This e-store is known with its transparency and honesty principles	,659		
I think that this web site is concerned with the present and future interests of its users	,649		
I think that this web site would not do anything intentional that would prejudice the user	,604		
I think that this web site has the necessary resources to successfully carry out its activities			,799

		table continued	
I think that this web site has the sufficient experience with its offer		,787	
I think that this web site has the necessary abilities to carry out its work		,728	
This e-store is very satisfactory in terms of variety and product selection options		,635	
This site has competitive prices			,822
The e-store brand gives good value and services			,687
This e-store wants to be known as one who keeps his promises			,594
This e-store is trustworthy			,531
The e-store has a good reputation			,499

Varimax rotation is used for factor solution

Table 21. Mean of Each Factor for Evaluation of Most Familiar with/Most Recently Visited Electronic Equipment E-store as a Brand

Variable	Mean (over 7)	Std. Deviation
Brand Competence and Capability	5,38	1,21
Brand Reputation and Trustworthiness	5,31	1,03
Brand Benevolence and Responsiveness	5,17	1,14

Table 21 shows that Factor of Brand Competence and Capability has the highest mean value with the score of 5.38 over 7 and Factor of Brand Benevolence and Responsiveness has the least mean value with the score of 5.17 over 7.

Consequently, as an explanation to the second research question of this study, it may be argued that there are three brand related factors, namely Brand Benevolence and Responsiveness, Brand Competence and Capability and Brand Reputation and Trustworthiness. According to the factor analysis, Brand Benevolence and Reputation is more decisive for the respondents than the other brand-related factors.

These three factors are about the e-store side of the brand issue. However, it should be noted that there is also a consumer side of the brand issue. Due to this reason, in this study 5 items were used to measure the brand issue from the consumer perspective, namely “Brand Loyalty”. Cronbach’s Alpha for these 5 items is 0.93 which is very satisfactory since it is close to 1. The mean value of Factor of Brand Loyalty is 4.66 over 7. Factor of Brand Royalty was gathered by taking the mean values of these 5 items. The items which constitute Brand Royalty are:

- I say positive things about this e-store brand to other people
- I am interested in this particular e-store brand than in other brands
- Since I like this brand, I always buy from the same e-store brand
- I will return to this e-store to buy one of their products the next time I need an electronic product
- I am a loyal patron of this e-store

## Cluster Analysis

Cluster analysis is used for determining some commonalities between respondents in a research. The main aim at this point is categorizing the respondents according to the answers they give to the questions. When the respondents are categorized, it will be easier to see differences between respondent groups in terms of other variables. Due to this reason, one cluster analysis is conducted in this study.

### Cluster Analysis on Factors for Evaluation of Recently Visited Electronic Equipment

#### E-store

In the context of the third research question of this study, namely “What are the consumer segments on factors which are used while evaluating recently visited electronic equipment e-store?”, a cluster analysis was made. As it is stated above 5 factors were found relevant for the consumers while evaluating recently visited electronic equipment e-store. Three cluster solutions were used, since only this solution had significant univariate F-ratios for all 5 factors.

Table 22. Cluster Analysis with Cluster Centers on Factors for Evaluation of Recently Visited Electronic Equipment E-store

	Group		
	Positive Interpreters	Neutral Interpreters	Negative Interpreters
Web site Design and Infrastructure	5,90	4,83	3,54
Informativeness and Marketing Efforts	5,79	4,65	3,32
Trustworthiness	5,73	4,51	2,94
Customer Support Services	5,78	4,20	2,91
Entertainment and Interactivity	4,36	3,62	2,82

According to the findings, there are three groups of respondents who interpret factors that are used while evaluating recently visited electronic equipment e-store differently. These consumer groups are “Positive Interpreters”, “Negative

Interpreters” and “Neutral Interpreters”. These consumer groups will be used in the following analyses of this study to evaluate their differentiation on other factors.

## Regression Analyses

Regression analysis is used for finding the determinators of a variable. For the purpose of this study two regression analyses were conducted.

### Regression Analysis between Overall Satisfaction and Factors for Evaluation of Recently Visited Electronic Equipment E-store

*Hypothesis 1:* Overall satisfaction level from the web site of recently visited electronic equipment e-store is determined by the factors which are used by consumers while evaluating recently visited electronic equipment e-store.

In the context of Hypothesis 1, a regression analysis was conducted. The factors which are used by consumers while evaluating recently visited electronic equipment e-store are mentioned above and these 5 factors are:

F1: Web site Design and Infrastructure

F2: Informativeness and Marketing Efforts

F3: Trustworthiness

F4: Customer Support Services

F5: Entertainment and Interactivity.

Overall satisfaction level from the web site of recently visited electronic equipment e-store is gathered by taking the mean of 3 items. These 3 items are:

- Overall, I was very satisfied with the web site
- I think that I made the correct decision to use this web site
- The experience that I had with this web site has been satisfactory

Table 23. ANOVA Table of Regression Between Overall Satisfaction and Factors for Evaluation of Recently Visited Electronic Equipment E-store

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	753,997	5	150,799	325,830	,000(a)
	Residual	324,897	703	,463		
	Total	1078,894	708			

a. Predictors: (Constant), Factor 5, Factor 3, Factor 4, Factor 1, Factor 2

b. Dependent Variable: Overall Satisfaction Level

According to ANOVA table of regression, overall satisfaction level can be predicted by the input variables. The reason behind this is that the F value is very high with 325,830 and the significance level is 0.000 which is under 0.05 level.

Table 24. Model Summary of Regression Between Overall Satisfaction and Factors for Evaluation of Electronic Equipment E-store

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,836(a)	,699	,697	,68031

a. Predictors: (Constant), Factor 5, Factor 3, Factor 4, Factor 1, Factor 2

In the regression analysis, R takes a value between -1 and +1 and  $R^2$  is between 0 and 1. For the regression equation to be more predictive R should be close to -1 or +1 and  $R^2$  should be close to 1 (Nunnally and Bernstein, 1994). By taking these into consideration, it can be seen from the Table 24 that the value of R is 0,836 and the value of  $R^2$  is 0.699. This shows that the regression equation has a very strong predictive power.

Table 25. Regression Coefficients of Dependent Variable Overall Satisfaction

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.098	.028		-.2,313	.046
	F1	.172	.037	.151	4,692	.000
	F2	.466	.043	.401	10,903	.000
	F3	.152	.035	.145	4,336	.000
	F4	.225	.031	.229	7,297	.000
	F5	.029	.024	.029	1,244	.214

a. Dependent Variable: Overall Satisfaction

Regression coefficients table is very helpful to identify the significance of each independent variable for predicting the dependent variable overall satisfaction. Then the regression equation of overall satisfaction is:

$$\text{Overall Satisfaction} = -.098 + .172 * (F1) + .466 * (F2) + .152 * (F3) + .225 * (F4) + .029 * (F5)$$

However, if only the factors which have significance under 0.05 are taken into consideration, the new table will be as follows:

Table 26. Regression Coefficients of Dependent Variable Overall Satisfaction for Significant Factors

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.098	.028		-.2,313	.046
	F1	.172	.037	.151	4,692	.000
	F2	.466	.043	.401	10,903	.000
	F3	.152	.035	.145	4,336	.000
	F4	.225	.031	.229	7,297	.000

Dependent Variable: Overall Satisfaction

Hence, simplified regression equation of overall satisfaction is:

$$\text{Overall Satisfaction} = -.098 + .466 * (F2) + .225 * (F4) + .172 * (F1) + .152 * (F3)$$

It can be predicted from the simplified regression equation that four factors are important four determining the dependent variable. The simplified equation shows that overall satisfaction is identified by “Web site design and infrastructure”,

“Informativeness and marketing efforts”, “Trustworthiness” and “Customer support services”. However, “Entertainment and interactivity” was not found as an indicator of overall satisfaction. The most important factor in the equation is “Informativeness and Marketing Efforts”, while “Customer Supports Services” comes second. Moreover, since “Web sites design and Infrastructure” and “Trustworthiness” are crucial for overall satisfaction of the consumer, they come third and fourth respectively in terms of their importance.

As a result of this regression analysis, Hypothesis 1 was supported. It was assumed in the hypothesis that overall satisfaction is determined by all factors which are used by consumers while evaluating recently visited e-store selling electronic equipments. However, it was found in the regression analysis that 4 of 5 factors are indicators of overall satisfaction, except “Entertainment and Interactivity”.

Regression Analysis Between The General Perceptions of Consumers Towards Online Shopping and General Characteristics and Shopping Perceptions of The Consumers

*Hypothesis 2:* General perceptions of consumers towards online shopping are determined by general characteristics and shopping perceptions of the consumers.

For the purpose of testing Hypothesis 2, a regression analysis was conducted. General perceptions of consumers towards online shopping were gathered by taking the mean of the following 9 items which has a Cronbach’s Alpha of .867:

- Using the Web fits into my purchasing style
- Using the Web makes it easier to purchase products or services
- People who use the Web to purchase products or services have more prestige than those who do not

- Purchasing products or services over the Web is a status symbol
- Learning to use the Web for purchasing products or services is easy for me
- People who influence my behavior would think that I should buy things over the Internet
- Buying things over the Internet is entirely within my control
- I have the resources and the knowledge and the ability to buy things over the Internet
- I think it would be very good to use the Internet for my shopping activities in addition to traditional methods

In terms of general characteristics of the consumers, three factors were taken into consideration in this regression equation namely, “Technology Readiness”, “Risk Aversion” and “Time Pressure”. The factor of “Technology Readiness” was generated by taking mean of the following 4 items with a Cronbach’s Alpha of .806:

- Most of the time, I am among the first in my circle of friends to start using new technology
- A machine or computer is going to be a lot more reliable in doing a task than a person
- I can usually figure out new high-tech products and services without help from others
- I always prefer to use the most advanced technology available

The factor of “Risk Aversion” was generated by taking mean of the following 2 items with a Cronbach’s Alpha of .625:

- I am cautious in trying new/different products
- I prefer buy than try sthg (Reverse Coded)

The factor of “Time Pressure” was formed by taking mean value of the following 2 items with a Cronbach’s Alpha of .885:

- I seem to be busier than most people I know
- Usually there is so much to do that I wish I had more time

When it comes to the shopping perceptions of the consumers, 2 factors were taken into consideration for this regression analysis namely, “Novelty Orientation” and “Recreation Orientation”. The factor of “Novelty Orientation” was generated by taking the mean value of the following 2 items with a Cronbach’s Alpha of 0.763:

- I usually have one or more products of the very newest style
- I shop from different stores and choose different brands in order to have variety

The factor of “Recreation Orientation” is formed by taking the following item for the purpose of this study:

- I enjoy traveling to stores or shopping centers

The factors which are assumed to be determinators for the general perceptions of consumers towards online shopping are:

F1: Technology Readiness

F2: Risk Aversion

F3: Time Pressure

F4: Novelty Orientation

F5: Recreation Orientation

Table 27. ANOVA Table of Regression between the General Perceptions of Consumers towards Online Shopping and General Characteristics and Shopping Perceptions of the Consumers

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	397,713	5	79,543	84,133	,000(a)
	Residual	663,698	703	,945		
	Total	1061,410	708			

a. Predictors: (Constant), Factor 5, Factor 3, Factor 2, Factor 4, Factor 1

b. Dependent Variable: General Perception towards Online Shopping

According to ANOVA table of regression, general perceptions of consumers towards online shopping can be predicted by the input variables. The reason behind this is that the F value is high with 84,133 and the significance level is 0.000 which is under 0.05 level.

Table 28. Model Summary of Regression between the General Perceptions of Consumers towards Online Shopping and General Characteristics and Shopping Perceptions of the Consumers

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,612(a)	,375	,370	,97234

a. Predictors: (Constant), Factor 5, Factor 3, Factor 2, Factor 4, Factor 1

It can be derived from the Table 28 that the value of R is 0,612 and the value of R<sup>2</sup> is 0.375. This shows that the regression equation has a satisfactory predictive power for general perception towards online shopping.

Table 29. Regression Coefficients of Dependent Variable General Perception towards Online Shopping

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta	B	Std. Error
1	(Constant)	2,928	,232		12,597	,000
	F2	-,140	,024	-,200	-5,972	,000
	F3	,088	,025	,120	3,473	,001
	F1	,339	,032	,390	10,463	,000
	F4	,079	,029	,092	2,740	,006
	F5	-,042	,023	-,057	-1,843	,066

a. Dependent Variable: General Perception towards Online Shopping

From the regression coefficients table, the significance of each independent variable for predicting the dependent variable general perception towards online shopping can be derived. Then the regression equation of general perception towards online shopping is:

$$\text{General Perception towards Online Shopping} = 2,928 - .140 * (F2) + .088 * (F3) + .339 * (F1) + .079 * (F4) - .042 * (F5)$$

However, when only the factors which have significance under 0.05 are taken into consideration, the new table will be as follows:

Table 30. Regression Coefficients of Dependent Variable General Perception towards Online Shopping for Significant Factors

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta	B	Std. Error
1	(Constant)	2,928	,232		12,597	,000
	F2	-,140	,024	-,200	-5,972	,000
	F3	,088	,025	,120	3,473	,001
	F1	,339	,032	,390	10,463	,000
	F4	,079	,029	,092	2,740	,006

a. Dependent Variable: General Perception towards Online Shopping

Hence, simplified regression equation of general perceptions towards online shopping is:

$$\text{General Perception towards Online Shopping} = 2,928 + .339 * (F1) - .140 * (F2) + .088 * (F3) + .079 * (F4)$$

It can be derived from the simplified regression equation that four factors are important four determining the dependent variable. The simplified equation shows that general perception towards online shopping is identified by 3 general characteristics factors of “Technology Readiness”, “Time Pressure” and “Risk Aversion” and one shopping perception factor of “Novelty Orientation”. However, the other shopping perception factor of “Recreation Orientation” was not found as a determinant of general perception towards online shopping. The most important factor in the equation is “Technology Readiness”, while “Time Pressure” comes second. “Risk Aversion” and “Novelty Orientation” come third and fourth important factors in the equation

As a result of this regression analysis, Hypothesis 2 was also supported. It was assumed in the hypothesis that general perception towards online shopping is determined by all general characteristics and shopping perceptions factors. However, it was found in the regression analysis that 4 of 5 factors are indicators of general perception towards online shopping, except “Recreation Orientation”. It can also be derived from the regression equation that general characteristics are more important than the general shopping perceptions of the consumers

## ANOVA Analyses

The ANOVA analysis was done mostly for the purpose of finding there is a difference between two or more groups in terms of a variable. The importance given to the variable by each group can also be derived by ANOVA analysis. In the context of the purpose of this study, there are many ANOVA analysis was conducted.

### ANOVA Analyses for Factors for Evaluation of Recently Visited Electronic Equipment E-store

#### ANOVA Analysis for Online Shopping Experience and Factors for Evaluation of Recently Visited Electronic Equipment E-store

*Hypothesis 3a1:* There is a significant difference between online shoppers and non-shoppers regarding to evaluation of their recently visited electronic equipment e-store in terms of web site design and infrastructure

*Hypothesis 3a2:* There is a significant difference between online shoppers and non-shoppers regarding to evaluation of their recently visited electronic equipment e-store in terms of informativeness and marketing efforts

*Hypothesis 3a3:* There is a significant difference between online shoppers and non-shoppers regarding to evaluation of their recently visited electronic equipment e-store in terms of trustworthiness

*Hypothesis 3a4:* There is a significant difference between online shoppers and non-shoppers regarding to evaluation of their recently visited electronic equipment e-store in terms of customer support services

*Hypothesis 3a5:* There is a significant difference between online shoppers and non-shoppers regarding to evaluation of their recently visited electronic equipment e-store in terms of entertainment and interactivity

*Hypothesis 3b:* When compared to non-shoppers, online shoppers evaluate electronic equipment e-stores more affirmatively.

In ANOVA analysis, the significance shows whether there is a difference between two groups for the variable. The significance should be under 0.05 for saying that there is a difference between two groups. The F Value shows the level of difference between two groups, the higher the F Value the higher the difference level between groups. Mean value gives the level which a group gives importance to the factor. For a factor, the group with higher mean value gives more importance to the factor than the other groups (Nunnally and Bernstein, 1994).

By taking these into consideration, it can be argued that for all the five factors which are used by the respondents while evaluating their recently visited electronic equipment e-store, there is a difference between online shoppers and online non-shoppers, since the significance is under 0.05 for all five factors. Hence it can be concluded that H3a1, H3a2, H3a3, H3a4, H3a5 are all supported.

Table 31. ANOVA Analysis for Online Shopping Experience and Factors for Evaluation of Recently Visited Electronic Equipment E-store

Factor	Group	N	Mean	F Value	Sig.
Web site Design and Infrastructure	Online non-shoppers	178	4,52	127,1	0,000
	Online shoppers	530	5,50		
Informativeness and Marketing Efforts	Online non-shoppers	178	4,28	177,47	0,000
	Online shoppers	530	5,38		
Trustworthiness	Online non-shoppers	178	3,81	346,81	0,000
	Online shoppers	530	5,37		
Customer Support Services	Online non-shoppers	178	3,98	149,72	0,000
	Online shoppers	530	5,19		
Entertainment and Interactivity	Online non-shoppers	178	3,76	4,05	0,045
	Online shoppers	530	3,97		

From the F Values, it may be derived that the biggest difference between online shoppers and online non-shoppers is in the factor of “Trustworthiness” with the highest F Value of 346,81. The least difference between online shoppers and online non-shoppers is in the factor of “Entertainment and Interactivity” with an F Value of 4.05. Moreover, it can be seen from the Table 31 that for all the five factors, the mean value of online shoppers are higher than online non-shoppers. Hence, it may be argued that H3b is also supported in this ANOVA analysis

ANOVA Analysis for Online Electronic Equipments Shopping Experience and Factors for Evaluation of Recently Electronic Equipment E-store

*Hypothesis 3c1:* There is a significant difference between online electronic equipment shoppers and online non-electronic equipment shoppers regarding to evaluation of their recently visited electronic equipment e-store in terms of web site design and infrastructure.

*Hypothesis 3c2:* There is a significant difference between online electronic equipment shoppers and online non-electronic equipment shoppers regarding to evaluation of their recently visited electronic equipment e-store in terms of informativeness and marketing efforts.

*Hypothesis 3c3:* There is a significant difference between online electronic equipment shoppers and online non-electronic equipment shoppers regarding to evaluation of their recently visited electronic equipment e-store in terms of trustworthiness.

*Hypothesis 3c4:* There is a significant difference between online electronic equipment shoppers and online non-electronic equipment shoppers regarding to

evaluation of their recently visited electronic equipment e-store in terms of customer support services.

*Hypothesis 3c5:* There is a significant difference between online electronic equipment shoppers and online non-electronic equipment shoppers regarding to evaluation of their recently visited electronic equipment e-store in terms of entertainment and interactivity.

*Hypothesis 3d:* When compared to online non-electronic equipment shoppers, online electronic shoppers evaluate electronic equipment e-store more affirmatively.

Table 32 shows that there is a difference between online electronic equipment shoppers and online non-electronic shoppers only in three factors namely “Informativeness and Marketing Efforts”, Trustworthiness” and “Customer Support Services”.

Table 32. ANOVA Analysis for Online Electronic Equipments Shopping Experience and Factors for Evaluation of Recently Visited Electronic Equipment E-store

Factor	Group	N	Mean	F Value	Sig.
Web site Design and Infrastructure	Online electronic equipment shoppers	226	5,55	1,252	0,264
	Online non-electronic equipment shoppers	304	5,46		
Informativeness and Marketing Efforts	Online electronic equipment shoppers	226	5,48	4,726	0,030
	Online non-electronic equipment shoppers	304	5,30		
Trustworthiness	Online electronic equipment shoppers	226	5,47	5,174	0,023
	Online non-electronic equipment shoppers	304	5,29		
Customer Support Services	Online electronic equipment shoppers	226	5,32	4,650	0,032
	Online non-electronic equipment shoppers	304	5,10		
Entertainment and Interactivity	Online electronic equipment shoppers	226	3,85	3,813	0,051
	Online non-electronic equipment shoppers	304	4,06		

However, since the significance of the factors “Entertainment and Interactivity” and “Web Site Design and Infrastructure” are over 0.05, there is not a significant difference between online electronic equipment shoppers and online non-electronic equipment shoppers. Hence, H3c2, H3c3 and H3c4 are supported, but H3c1 and H3c5 are not supported.

Moreover, the F Value is the highest for the factor of “Trustworthiness” with 5,174 and this means that the highest difference between online electronic equipment shoppers and online non-electronic equipment shoppers in evaluating lastly visited e-store is at the factor of “Trustworthiness”. For the factors in which there is a difference between two groups, it may be derived from the mean values that online electronic equipment shoppers evaluate the e-store more affirmatively than online non-electronic shoppers. Hence, H3d is supported in the ANOVA analysis.

ANOVA Analyses for Overall Satisfaction Level from the Web Site of Recently Visited Electronic Equipment E-store

ANOVA Analysis for Online Shopping Experience and Overall Satisfaction Level from the Web Site of Recently Visited Electronic Equipment E-store

*Hypothesis 4a:* There is a significant difference between online shoppers and non-shoppers in terms of their overall satisfaction level from the web site of their recently visited electronic equipment e-store.

In this analysis, since the significance level is 0.000, it can be derived that there is a difference between online shoppers and online non-shoppers in terms of overall satisfaction level from the web site of their recently visited electronic equipment e-store. Hence, H4a is supported. Moreover, it is also shown in the Table

33 that online shoppers with a mean value of 5.51, have a higher level of overall satisfaction than online non-shoppers with a mean value of 4.09.

Table 33. ANOVA Analysis for Online Shopping Experience and Overall Satisfaction Level from the Web Site of Their Recently Visited Electronic Equipment E-store

Factor	Group	N	Mean	F Value	Sig.
Overall Satisfaction	Online non-shoppers	178	4,09	236,135	0,000
	Online shoppers	530	5,51		

ANOVA Analysis for Online Electronic Equipments Shopping Experience and Overall Satisfaction Level from the Web Site of Their Recently Visited Electronic Equipment E-store

*Hypothesis 4b:* There is a significant difference between online electronic equipment shoppers and online non-electronic equipment shoppers in terms of their overall satisfaction level from the web site of their recently visited electronic equipment e-store

In the ANOVA analysis, it was shown that the significance level is under 0.05. This means that there is difference between online electronic equipment shoppers and online non-electronic equipment shoppers. Hence, H4b is supported. Moreover, since the mean value of online electronic equipment shoppers is higher than online non-electronic equipment shoppers, it may be argued that when compared to online non-electronic equipment shoppers, online electronic equipment shoppers have a higher level of overall satisfaction level from the web site of their recently visited electronic equipment e-store.

Table 34. ANOVA Analysis for Online Electronic Equipments Shopping Experience and Overall Satisfaction Level from the Web Site of Recently Visited Electronic Equipment E-store

Factor	Group	N	Mean	F Value	Sig.
Overall Satisfaction	Online electronic equipment shoppers	226	5,70	12,823	0,000
	Online non-electronic equipment shoppers	304	5,37		

ANOVA Analysis for Consumer Segments on Factors for Evaluation of Recently Visited Electronic Equipment E-store and Overall Satisfaction

*Hypothesis 4c:* There is a significant difference between consumers with positive attitude towards recently visited electronic equipment e-store, in terms of their overall satisfaction level from the web site of their recently visited electronic equipments e-store, when compared to consumers with negative and neutral attitudes.

Table 35 shows that there is a difference between groups since the significance level is 0.000. Hence, H4c is supported. Moreover, it is derived from the analysis that consumers with positive attitude with a mean value of 5.93 have a higher level of overall satisfaction level from the web site of their recently visited online electronic equipments selling shop than those with neutral attitudes with a mean value of 4.62 and those with negative mean value of 3.24.

Table 35. ANOVA Analysis for Consumer Segments on Factors for Evaluation of Recently Visited Electronic Equipment E-store and Overall Satisfaction

Factor	Group	N	Mean	F Value	Sig,
Overall Satisfaction	Positive Interpreters	376	5,93	433,188	0,000
	Neutral Interpreters	250	4,62		
	Negative Interpreters	82	3,24		

ANOVA Analyses for Overall View about Recently Visited Electronic Equipment E-store

ANOVA Analysis for Online Shopping Experience and Overall View about Recently Visited Electronic Equipment E-store

*Hypothesis 5a:* When compared to non-shoppers, online shoppers evaluate recently visited electronic equipment e-store’s web site more affirmatively and more favorable.

In this ANOVA analysis, the significance for each factor is 0.000. Since the significance values for each factor is under 0.05 level, there is a difference between two groups for both of these factors. It can be derived from the F Values that the difference for the second factor with an F Value of 244,830 is higher than the second factor. Moreover, mean values also show that for the both factors, the mean values of online shoppers are higher than online non-shoppers. This means that online shoppers evaluate recently visited electronic equipments e-store more affirmatively and more favorable. Hence, H5a is supported.

Table 36. ANOVA Analysis for Online Shopping Experience and Overall View about Recently Visited Electronic Equipment E-store

Factor	Group	N	Mean	F Value	Sig.
Overall View (1)	Online non-shoppers	178	4,23	186,902	0,000
	Online shoppers	530	5,41		
Overall View (2)	Online non-shoppers	178	4,15	244,830	0,000
	Online shoppers	530	5,49		

ANOVA Analysis for Online Electronic Equipment Shopping Experience and Overall View about Recently Visited Electronic Equipment E-store

*Hypothesis 5b:* When compared to online non-electronic equipment shoppers, online electronic equipment shoppers evaluate recently visited electronic equipments e-store's web site more affirmatively and more favorable.

Table 37 shows that the significance value for each factor is 0.001 which is under 0.05 limit. The F Values show that the difference between online electronic equipment shoppers and online non-electronic equipment shoppers is higher for the second factor with a higher F Value of 11.198 than the first factor. The higher mean values of online electronic equipment shoppers than online non-electronic equipment shoppers for both factors show that online electronic equipment shoppers evaluate recently visited electronic equipments e-store more affirmatively and more favorable. Hence, H5b is supported.

Table 37. ANOVA Analysis for Online Electronic Equipment Shopping Experience and Overall View about Recently Visited Electronic Equipment E-store

Factor	Group	N	Mean	F Value	Sig.
Overall View (1)	Online electronic equipment shoppers	226	5,56	10,363	0,001
	Online non-electronic equipment shoppers	304	5,29		
Overall View (2)	Online electronic equipment shoppers	226	5,65	11,198	0,001
	Online non-electronic equipment shoppers	304	5,37		

ANOVA Analysis for Overall View and Consumer Segments on Factors for Evaluation of Recently Visited Electronic Equipment E-store

*Hypothesis 5c:* Consumers with positive attitude towards recently visited electronic equipments e-store evaluate electronic equipments e-store’s web site more affirmatively and more favorable, when compared to consumers with neutral and negative attitudes.

Table 38 shows that the significance level for both variables is under 0.05 level. This means that there is a difference between these three groups for both variables. The second variable with a higher F Value of 205,233 than the F Value of the first variable means that the difference between three groups is higher for the second factor than the first factor. The 5,63 mean value of positive interpreters for the first factor is higher than those of neutral interpreters and negative interpreters with the mean values of 4,74 and 3,87 respectively. It is the same for the second factor that positive interpreters have a higher mean value than those of neutral and negative interpreters. This means that consumers with positive attitude towards recently visited electronic equipment e-store evaluate electronic equipment e-store’s web site more affirmatively and more favorable than those with neutral and negative attitudes. Hence, H5c is supported.

Table 38. ANOVA Analysis for Overall View and Consumer Segments on Factors for Evaluation of Recently Visited Electronic Equipment E-store

Factor	Group	N	Mean	F Value	Sig,
Overall View(1)	Positive Interpreters	376	5,63	149,681	0,000
	Neutral Interpreters	250	4,74		
	Negative Interpreters	82	3,87		
Overall View(2)	Positive Interpreters	376	5,74	205,233	0,000
	Neutral Interpreters	250	4,73		
	Negative Interpreters	82	3,72		

## ANOVA Analyses for Brand Related Factors

### ANOVA Analysis for Online Shopping Experience and Brand Related Factors

*Hypothesis 6a:* There is a significant difference between online shoppers and non-shoppers regarding to evaluation of their most familiar/most recently visited electronic equipment e-store brand in terms of its benevolence and responsiveness.

*Hypothesis 6b:* There is a significant difference between online shoppers and non-shoppers regarding to evaluation of their most familiar/most recently visited electronic equipment e-store brand in terms of its competence and capability.

*Hypothesis 6c:* There is a significant difference between online shoppers and non-shoppers regarding to evaluation of their most familiar/most recently visited electronic equipment e-store brand in terms of its reputation and trustworthiness.

*Hypothesis 6d:* There is a significant difference between online shoppers and non-shoppers regarding to their loyalty towards their most familiar electronic equipment e-store brand.

The significance values for the three factors of “Brand Benevolence and Responsiveness”, “Brand Competence and Capability” and “Brand Reputation and Trustworthiness” are 0.000 which are under the limit of 0.05. This means that for the all factors there is a significant difference between online shoppers and online non-shoppers. Hence, H6a, H6b and H6c are all supported in this ANOVA analysis. The F Value of the factor “Brand Benevolence and Responsiveness” is higher than those of “Brand Competence and Capability” and “Brand Reputation and Trustworthiness”. This shows that the highest difference between two groups is on the factor of “Brand Benevolence and Responsiveness”. When the mean values are taken into consideration, Table 39 shows that the mean values of online shoppers are

higher than those of online non-shoppers for all the three factors. This means that online shoppers give more importance to “Brand Benevolence and Responsiveness”, “Brand Competence and Capability” and “Brand Reputation and Trustworthiness” than online non-shoppers while evaluating their most familiar/most recently visited electronic equipment e-store as a brand.

Table 39. ANOVA Analysis for Online Shopping Experience and Brand Related Factors

Factor	Group	N	Mean	F Value	Sig.
Brand Benevolence and Responsiveness	Online non-shoppers	178	4,16	253,2	0,000
	Online shoppers	530	5,51		
Brand Competence and Capability	Online non-shoppers	178	4,42	190,01	0,000
	Online shoppers	530	5,70		
Brand Reputation and Trustworthiness	Online non-shoppers	178	4,52	173,14	0,000
	Online shoppers	530	5,58		

In this ANOVA analysis, since the significance is under 0.05, there is a difference between online shoppers and online non-shoppers in terms of “Brand Loyalty”. Hence, H6d is supported. Moreover, the online shoppers with a higher mean value than those of online non-shoppers have more brand loyalty than online non-shoppers.

Table 40. ANOVA Analysis for Online Shopping Experience and Brand Loyalty

Factor	Group	N	Mean	F Value	Sig.
Brand Loyalty	Online non-shoppers	178	3,05	457,151	0,000
	Online shoppers	530	5,20		

ANOVA Analysis for Online Electronic Equipment Shopping Experience and Brand Related Factors

*Hypothesis 7a:* There is a significant difference between online electronic equipment shoppers and online non-electronic equipment shoppers regarding to evaluation of their most familiar/most recently visited electronic equipment e-store brand in terms of its benevolence and responsiveness.

*Hypothesis 7b:* There is a significant difference between online electronic equipment shoppers and online non-electronic equipment shoppers regarding to evaluation of their most familiar/most recently visited electronic equipment e-store brand in terms of its competence and capability.

*Hypothesis 7c:* There is a significant difference between online electronic equipment shoppers and online non-electronic equipment shoppers regarding to evaluation of their most familiar/most recently visited electronic equipment e-store brand in terms of its reputation and trustworthiness.

*Hypothesis 7d:* There is a significant difference between online electronic equipment shoppers and online non-electronic equipment shoppers regarding to their loyalty towards their most familiar electronic equipment e-store brand.

The significance values for two of the three factors of “Brand Benevolence and Responsiveness” and “Brand Competence and Capability” are 0.009 and 0.007 respectively which are under the limit of 0.05. However, the significance of the factor of “Brand Reputation and Trustworthiness” is 0.102 which is over 0.05 limit. This means that for two of the three factors there is a significant difference between online electronic equipment shoppers and online non-electronic equipment shoppers. Hence, H7a and H7b are supported, but H7c is rejected in this ANOVA analysis. The F Value of the factor “Brand Benevolence and Responsiveness” is higher than that of

“Brand Competence and Capability”. This shows that the highest difference between two groups is on the factor of “Brand Benevolence and Responsiveness”. When the mean values are taken into consideration, Table 41. shows that the mean values of online shoppers are higher than those of online non-shoppers for both of the significant factors.

Table 41. ANOVA Analysis for Online Electronic Equipment Shopping Experience and Brand Related Factors

Factor	Group	N	Mean	F Value	Sig.
Brand Benevolence and Responsiveness	Online electronic equipment shoppers	226	5,64	6,919	0,009
	Online non-electronic equipment shoppers	304	5,41		
Brand Competence and Capability	Online electronic equipment shoppers	226	5,83	7,356	0,007
	Online non-electronic equipment shoppers	304	5,60		
Brand Reputation and Trustworthiness	Online electronic equipment shoppers	226	5,65	2,679	0,102
	Online non-electronic equipment shoppers	304	5,52		

This means that online electronic equipment shoppers give more importance to “Brand Benevolence and Responsiveness” and “Brand Competence and Capability” than online non-electronic equipment shoppers while evaluating their most familiar/most recently visited electronic equipment e-store as a brand.

In this ANOVA analysis, since the significance is under 0.05, there is a difference between online electronic equipment shoppers and online non-electronic equipment shoppers in terms of “Brand Loyalty”. Hence, H7d is supported. Moreover, the online electronic equipment shoppers with a higher mean value than that of online non-electronic equipment shoppers have more brand loyalty than online non-electronic equipment shoppers.

Table 42. ANOVA Analysis for Online Electronic Equipment Shopping Experience and Brand Loyalty

Factor	Group	N	Mean	F Value	Sig.
Brand Loyalty	Online electronic equipment shoppers	226	5,44	18,195	0,000
	Online non-electronic equipment shoppers	304	5,03		

ANOVA Analysis for Consumer Segments on Factors for Evaluation of Recently Visited Electronic Equipment E-store and Brand Related Factors

*Hypothesis 8a1:* There is a significant difference between consumers with positive attitude towards recently visited electronic equipments e-store, regarding to evaluation of their most familiar/most recently visited electronic equipment e-store brand in terms of its benevolence and responsiveness , when compared to consumers with negative and neutral attitudes.

*Hypothesis 8a2:* There is a significant difference between consumers with positive attitude towards recently visited electronic equipments e-store, regarding to evaluation of their most familiar/most recently visited electronic equipment e-store brand in terms of its competence and capability, when compared to consumers with negative and neutral attitudes.

*Hypothesis 8a3:* There is a significant difference between consumers with positive attitude towards recently visited electronic equipments e-store, regarding to evaluation of their most familiar/most recently visited electronic equipment e-store brand in terms of its reputation and trustworthiness, when compared to consumers with negative and neutral attitudes.

In this analysis, the significance value for all three factors is 0.000 which are under the limit of 0.05. This means that for all these brand related factors, there is significant difference between three groups. Hence, H8a1, H8a2 and H8a3 are all

supported. Moreover, the difference between consumers with positive attitudes and those with negative and neutral attitudes is highest for the factor of “Brand Benevolence and Responsiveness” which has the highest F Value of 445,375. For all of the three factors, the mean values of positive interpreters are higher than the mean values of negative and neutral interpreters. This means that those with positive attitudes towards recently visited electronic equipment e-store give more importance to “Brand Benevolence and Responsiveness”, “Brand Competence and Capability” and Brand Reputation and Trustworthiness” than those with neutral and negative attitudes.

Table 43. ANOVA Analysis for Consumer Segments on Factors for Evaluation of Recently Visited Electronic Equipment E-store and Brand Related Factors

Factor	Group	N	Mean	F Value	Sig,
Brand Benevolence and Responsiveness	Positive Interpreters	376	5,88	445,375	0,000
	Neutral Interpreters	250	4,69		
	Negative Interpreters	82	3,37		
Brand Competence and Capability	Positive Interpreters	376	6,03	312,269	0,000
	Neutral Interpreters	250	5,03		
	Negative Interpreters	82	3,47		
Brand Reputation and Trustworthiness	Positive Interpreters	376	5,87	286,076	0,000
	Neutral Interpreters	250	4,97		
	Negative Interpreters	82	3,77		

*Hypothesis 8b:* Consumers with positive attitudes toward electronic equipment e-store, have higher levels of brand loyalty, when compared to consumers with neutral and negative attitudes.

Table 44. ANOVA Analysis for Consumer Segments on Factors for Evaluation of Recently Visited Electronic Equipment E-store and Brand Loyalty

Factor	Group	N	Mean	F Value	Sig,
Brand Loyalty	Positive Interpreters	376	5,57	322,945	0,000
	Neutral Interpreters	250	3,94		
	Negative Interpreters	82	2,72		

In this ANOVA analysis, since the significance is under 0.05, there is a difference between three groups in terms of “Brand Loyalty”. Moreover, positive interpreters have a higher mean value than those of negative interpreters and neutral interpreters. This means that those with positive attitude are more brand loyal than those with negative and neutral attitudes. Hence, H8b is supported.

ANOVA Analyses for General Characteristics of the Consumers

ANOVA Analysis for General Characteristics of the Consumers and Online Shopping Experience

*Hypothesis 9a:* There is a significant difference between online shoppers and non-shoppers regarding to their level of technology readiness.

*Hypothesis 9b:* Online shoppers have more time pressure on themselves when compared to non-shoppers.

*Hypothesis 9c:* There is a significant difference between online shoppers and non-shoppers in terms of their risk aversion level.

In this ANOVA analysis, the general characteristics of the consumers which are measured in this study, namely “Technology Readiness”, “Time Pressure” and

“Risk Aversion” were used with online shopping experience of the consumers. The significances for all factors are 0.000 which is under 0.05 limit. This means that for all three factors there is a significant difference between online shoppers and online non-shoppers. It can be derived from the F Values that the highest difference between two groups is at the factor of “Technology Readiness” with the highest F Value 160.079. Table 45 also shows that for two factors the mean values of online shoppers are higher than the mean values of online non-shoppers. This means that online shoppers have a higher level of technology readiness and feel more time pressure than online non-shoppers. However, for the factor of “Risk Aversion” the mean value of online non-shoppers are higher than the mean value of online shoppers. This means that online non-shoppers are more risk averse than online shoppers. From these findings, it can be concluded that H9a, H9b and H9c are supported.

Table 45. ANOVA Analysis for General Characteristics of the Consumers and Online Shopping Experience

Factor	Group	N	Mean	F Value	Sig.
Technology Readiness	Online non-shoppers	178	3,45	160,079	0,000
	Online shoppers	530	4,84		
Time Pressure	Online non-shoppers	178	4,00	60,727	0,000
	Online shoppers	530	5,09		
Risk Aversion	Online non-shoppers	178	4,96	118,318	0,000
	Online shoppers	530	3,44		

ANOVA Analysis for General Characteristics of the Consumers and Online Electronic Equipment Shopping Experience

*Hypothesis 10a:* There is a significant difference between online electronic equipment shoppers and online non-electronic equipment shoppers regarding to their level of technology readiness.

*Hypothesis 10b:* Online electronic equipment shoppers have more time pressure on themselves when compared to online non-electronic equipment shoppers.

*Hypothesis 10c:* There is a significant difference between online electronic equipment shoppers and online non-electronic equipment shoppers in terms of their risk aversion level.

In this ANOVA analysis, the significance value for “Technology Readiness” and “Risk Aversion” are 0.000 which are under 0.05 limit. This means that there is a significant difference between online electronic equipment shoppers and online non-electronic equipment shoppers in terms of “Technology Readiness” and “Risk Aversion”. However, since the significance value for “Time Pressure” is 0.758 which is over 0.05 limit, there is not a significant difference between online electronic equipment shoppers and online non-electronic equipment shoppers in terms of perceived time pressure. For the significant factors, since the F Value of “Technology Readiness” is higher than that of “Risk Aversion”, it may be argued that the difference between two groups is higher in “Technology Readiness” than that of “Risk Aversion”. According to the mean values shown in Table 46, it may be argued that online electronic equipment shoppers have a higher level of technology readiness and are less risk averse. Hence, H10a and H10c are supported, but H10b is not supported.

Table 46. ANOVA Analysis for General Characteristics of the Consumers and Online Electronic Equipment Shopping Experience

Factor	Group	N	Mean	F Value	Sig.
Technology Readiness	Online electronic equipment shoppers	226	5,21	36,116	0,000
	Online non-electronic equipment shoppers	304	4,57		
Time Pressure	Online electronic equipment shoppers	226	5,06	0,095	0,758
	Online non-electronic equipment shoppers	304	5,10		
Risk Aversion	Online electronic equipment shoppers	226	3,15	13,782	0,000
	Online non-electronic equipment shoppers	304	3,65		

ANOVA Analysis for General Characteristics of the Consumers and Online Shopping Frequency

*Hypothesis 11a:* Frequent online shoppers have a higher level of technology readiness when compared to medium frequent or infrequent online shoppers

*Hypothesis 11b:* Frequent online shoppers have more time pressure on themselves when compared to medium frequent or infrequent online shoppers

*Hypothesis 11c:* Infrequent online shoppers are more risk averse than medium frequent or frequent online shoppers

In this analysis, the people who have made online purchases less than 5 times are categorized as “Infrequent Online Shoppers”, while those who made 5-14 times are regarded as “Medium Frequent Online Shoppers” and those who made more than 15 times are called “Frequent Online Shoppers”. For all of the three general characteristics of the consumers, the significance value is 0.000 which is under 0.05 limit. This means that there is a difference between infrequent, medium frequent and frequent online shoppers in terms of “Technology Readiness”, “Time Pressure” and “Risk Aversion”. Since the factor of “Technology Readiness” has the highest F Value 92.157, the difference between three groups is higher than the other factors. The lowest difference between groups is on the factor of “Time Pressure” with the lowest F Value. Table 47 also shows that the mean values of frequent shoppers are higher than medium frequent and infrequent online shoppers for the factors of “Technology Readiness” and “Time Pressure”. However, the highest mean value for the factor of “Risk Aversion” is that of infrequent online shoppers.

Table 47. ANOVA Analysis for General Characteristics of the Consumers and Online Shopping Frequency

Factor	Group	N	Mean	F Value	Sig.
Technology Readiness	Infrequent Online Shoppers	278	3,73	92,157	0,000
	Medium Frequent Online Shoppers	210	4,73		
	Frequent Online Shoppers	220	5,22		
Time Pressure	Infrequent Online Shoppers	278	4,23	35,306	0,000
	Medium Frequent Online Shoppers	210	4,95		
	Frequent Online Shoppers	220	5,42		
Risk Aversion	Infrequent Online Shoppers	278	4,67	64,507	0,000
	Medium Frequent Online Shoppers	210	3,38		
	Frequent Online Shoppers	220	3,17		

This means that frequent online shoppers have a higher level of technology readiness and feel more time pressure than medium frequent and infrequent online shoppers, while infrequent shoppers are more risk averse than medium frequent and frequent online shoppers. Hence, H11a, H11b and H11c are supported.

#### ANOVA Analyses for General Shopping Perceptions

##### ANOVA Analysis for General Shopping Perceptions and Online Shopping

##### Experience

*Hypothesis 12a:* Online shoppers are more value-conscious when compared to non-online shoppers.

*Hypothesis 12b:* Online shoppers are more novelty oriented people when compared to non-online shoppers

*Hypothesis 12c:* Non-online shoppers like visiting shopping malls/centers when compared to online shoppers

In this study, the general shopping perceptions of the consumers are gathered by three factors, namely “Value Consciousness”, “Novelty Orientation” and “Recreation Orientation”. The items which form the factors of “Novelty Orientation”

and “Recreation Orientation” are explained in the previous sections of the analysis part. The factor of “Value Consciousness” was generated by taking mean of the following 2 items with a Cronbach’s Alpha of .788:

- I am very concerned about low prices, but I am equally concerned about product quality
- When I buy products, I like to be sure that I am getting my money's worth

Table 48 shows that the significance value of the factors “Novelty Orientation” and “Recreation Orientation” are under 0.05, while the significance value of “Value Consciousness” is over 0.05. This means that there is a difference between online shoppers and online non-shoppers in terms of “Novelty Orientation” and “Recreation Orientation” but not in “Value Consciousness”. For the significant factors, since “Novelty Orientation” has a higher F Value, the difference between two groups are higher for this factor than that of “Recreation Orientation”. The mean value of online shoppers are higher than online non-shoppers for the factor of “Novelty Orientation”, while the mean value of online non-shoppers are higher than that of online shoppers for the factor of “Recreation Orientation”. This means that online shoppers are more novelty oriented than online non-shoppers, while online non-shoppers like visiting shopping malls than online shoppers. Hence, H12b and 12c are supported, while H12a is not supported.

Table 48. ANOVA Analysis for General Shopping Perceptions and Online Shopping Experience

Factor	Group	N	Mean	F Value	Sig.
Value Consciousness	Online non-shoppers	178	6,09	1,449	0,229
	Online shoppers	530	6,19		
Novelty Orientation	Online non-shoppers	178	4,03	18,855	0,000
	Online shoppers	530	4,56		
Recreation Orientation	Online non-shoppers	178	5,57	7,389	0,007
	Online shoppers	530	5,18		

ANOVA Analysis for General Shopping Perceptions and Online Electronic  
Equipment Shopping Experience

*Hypothesis 13a:* Online electronic equipment shoppers are more value-conscious when compared to online non-electronic equipment shoppers.

*Hypothesis 13b:* Online electronic equipment shoppers are more novelty oriented people when compared to online non-electronic equipment shoppers.

*Hypothesis 13c:* Online non-electronic equipment shoppers like visiting shopping malls/centers when compared to online electronic equipment shoppers

In this ANOVA analysis, the significance value is under the limit of 0.05 only for the factor of “Recreation Orientation”. This means that there is a significant difference between online electronic equipment shoppers and online non-electronic equipment shoppers for the factor of “Recreation Orientation”, while there is not a difference between these two groups in terms of “Value Consciousness” and “Novelty Orientation”. For the significant factor of “Recreation Orientation” the mean value of online non-electronic equipment shoppers is higher than that of online electronic equipment shoppers. This means that online non-electronic equipment shoppers like visiting shopping malls more than online electronic equipment shoppers. Hence, H13c is supported, but H13a and H13b are not supported.

Table 49. ANOVA Analysis for General Shopping Perceptions and Online Electronic Equipment Shopping Experience

Factor	Group	N	Mean	F Value	Sig.
Value Consciousness	Online electronic equipment shoppers	226	6,22	0,356	0,551
	Online non-electronic equipment shoppers	304	6,17		
Novelty Orientation	Online electronic equipment shoppers	226	4,68	2,782	0,096
	Online non-electronic equipment shoppers	304	4,48		
Recreation Orientation	Online electronic equipment shoppers	226	4,96	6,314	0,012
	Online non-electronic equipment shoppers	304	5,34		

ANOVA Analysis for Recreation Orientation and Gender

*Hypothesis 14:* Women are more willing to shop from shopping malls/centers when compared to men

In this analysis, the significance value is 0.000 which is under 0.05 limit. This means that there is a difference between female and male consumers in terms of “Recreation Orientation”. The mean values also show that mean value of female consumers are higher than that of male consumers. This means that female consumers are more willing to shop from shopping malls. Hence, H14 is supported.

Table 50. ANOVA Analysis for Recreation Orientation and Gender

Factor	Group	N	Mean	F Value	Sig.
Recreation Orientation	Female	310	5,88	81,245	0,000
	Male	398	4,80		

ANOVA Analysis for Online Shopping Perceptions

ANOVA Analysis for Online Shopping Perceptions and Online Shopping Experience

*Hypothesis 15a:* Online shoppers evaluate online shopping as compatible to their shopping style more when compared to non-online shoppers.

*Hypothesis 15b:* Online shoppers evaluate online shopping more advantageous when compared to non-online shoppers

*Hypothesis 15c:* Online shoppers find it less complex to learn using Web for purchasing goods and services when compared to non-online shoppers.

*Hypothesis 15d:* Online shoppers are more influenced from the positive subjective ideas of others about online shopping when compared to non-online shoppers

*Hypothesis 15e:* Online shoppers are more willing to use Internet as a shopping medium in addition to traditional methods when compared to non- online shoppers

*Hypothesis 15f:* When compared to non online shoppers, online shoppers believe that online shopping activities improve the self-image of the customer

*Hypothesis 15g:* When compared to non online shoppers, online shoppers believe that they have more control over shopping while buying things through Internet

The online shopping perceptions of the consumers are measured under seven factors, namely “Compatibility”, “Relative Advantage”, “Complexity”, “Subjective Norms”, “Intention to Use”, “Customer Image” and “Perceived Control”.

The factor of “Compatibility” was generated by taking mean of the following item:

- Using the Web fits into my purchasing style.

The factor of “Relative Advantage” was formed by taking mean of the following item:

- Using the Web makes it easier to purchase products or services

The factor of “Complexity” was formed by taking mean of the following item:

- Learning to use the Web for purchasing products or services is easy for me.

The factor of “Subjective Norms” was generated by taking mean of the following item:

- People who influence my behavior would think that I should buy things over the Internet

The factor of “Intention to Use” was generated by taking mean of the following item:

- I think it would be very good to use the Internet for my shopping activities in addition to traditional methods

The factor of “Customer Image” was generated by taking mean of the following 2 items with a Cronbach’s Alpha of .929:

- People who use the Web to purchase products or services have more prestige than those who do not
- Purchasing products or services over the Web is a status symbol

The factor of “Perceived Control” was generated by taking mean of the following 2 items with a Cronbach’s Alpha of .740:

- Buying things over the Internet is entirely within my control
- I have the resources and the knowledge and the ability to buy things over the Internet

In this ANOVA analysis the significance value for all seven factors is 0.000 which is under 0.05 limit. This means that there is a difference between online shoppers and online non-shoppers in terms of all of the seven factors.

“Compatibility” and “Relative Advantage” have the highest F Values of 731,507 and

417,133 respectively. This means that the difference between two groups is higher for these factors than those of the other factors. The least difference between online shoppers and online non-shoppers is at the factor of “Customer Image” with the smallest F Value 34,712. Table 51 also shows that the mean values of online shoppers are higher than the mean values of online non-shoppers for all of the seven factors. This means that online shoppers give more importance to these seven issues than online non-shoppers. Hence, H15a, H15b, H15c, H15d, H15e, H15f and H15g are all supported.

Table 51. ANOVA Analysis for Online Shopping Perceptions and Online Shopping Experience

Factor	Group	N	Mean	F Value	Sig.
Compatibility	Online non-shoppers	178	2,17	731,507	0,000
	Online shoppers	530	5,39		
Relative Advantage	Online non-shoppers	178	3,61	417,133	0,000
	Online shoppers	530	6,04		
Complexity	Online non-shoppers	178	3,47	401,470	0,000
	Online shoppers	530	5,72		
Subjective norms	Online non-shoppers	178	3,14	95,271	0,000
	Online shoppers	530	4,62		
Intention to use	Online non-shoppers	178	3,90	300,813	0,000
	Online shoppers	530	6,02		
Customer Image	Online non-shoppers	178	1,72	34,712	0,000
	Online shoppers	530	2,59		
Perceived Control	Online non-shoppers	178	3,72	399,179	0,000
	Online shoppers	530	5,79		

## ANOVA Analysis for Online Shopping Perceptions and Online Electronic

### Equipment Shopping Experience

*Hypothesis 16a:* Online electronic equipment shoppers evaluate online shopping as compatible to their shopping style more when compared to online non-electronic equipment shoppers.

*Hypothesis 16b:* Online electronic equipment shoppers evaluate online shopping more advantageous when compared to online non-electronic equipment shoppers.

*Hypothesis 16c:* Online electronic equipment shoppers find it less complex to learn using Web for purchasing goods and services when compared to online non-electronic equipment shoppers.

*Hypothesis 16d:* Online electronic equipment shoppers are more influenced from the positive subjective ideas of others about online shopping when compared to online non-electronic equipment shoppers.

*Hypothesis 16e:* Online electronic equipment shoppers are more willing to use Internet as a shopping medium in addition to traditional methods when compared to online non-electronic equipment shoppers.

*Hypothesis 16f:* When compared to online non-electronic equipment shoppers, online electronic equipment shoppers believe that online shopping activities improve the self-image of the customer

*Hypothesis 16g:* When compared to online non-electronic equipment shoppers, online electronic equipment shoppers believe that they have more control over shopping while buying things through Internet

In this ANOVA analysis the significance values for the factors “Compatibility”, “Relative Advantage”, “Subjective Norms”, “Intention to Use” and

“Perceived Control” are under 0.05 limit, while the significance values for the factors of “Complexity” and “Customer Image” are over 0.05. This means that for five of the seven factors, there is significant difference between online electronic equipment shoppers and online non-electronic equipment shoppers. From the significant factors, since the F Value of “Subjective Norms” is higher than those of other factors, the difference between two groups is higher than that of other factors. Table 52 also shows that the mean values of online electronic equipment shoppers are higher than the mean values of online non-electronic equipment shoppers for all of five significant factors. This means that online electronic equipment shoppers give more importance to these five issues than online non-electronic equipment shoppers. Hence, H16a, H16b, H16d, H16e, and H16g are supported, but H16c, H16f are not supported.

Table 52. ANOVA Analysis for Online Shopping Perceptions and Online Electronic Equipment Shopping Experience

Factor	Group	N	Mean	F Value	Sig.
Compatibility	Online electronic equipment shoppers	226	5,61	10,971	0,001
	Online non-electronic equipment shoppers	304	5,22		
Relative Advantage	Online electronic equipment shoppers	226	6,18	5,379	0,021
	Online non-electronic equipment shoppers	304	5,93		
Complexity	Online electronic equipment shoppers	226	5,71	0,045	0,831
	Online non-electronic equipment shoppers	304	5,73		
Subjective norms	Online electronic equipment shoppers	226	4,96	14,475	0,000
	Online non-electronic equipment shoppers	304	4,36		
Intention to use	Online electronic equipment shoppers	226	6,19	6,623	0,010
	Online non-electronic equipment shoppers	304	5,89		
Customer Image	Online electronic equipment shoppers	226	2,46	2,108	0,147
	Online non-electronic equipment shoppers	304	2,69		
Perceived Control	Online electronic equipment shoppers	226	5,97	11,248	0,001
	Online non-electronic equipment shoppers	304	5,67		

## Correlation Analyses

Correlation analysis is done for the purpose of revealing whether there is a relation between variables or not. In the context of this study, a correlation analysis was conducted whether there is a relation between general characteristics of the consumers, Internet and Online Shopping Experience.

### Correlations between General Characteristics of the Consumers and Internet Experience and Online Shopping Experience

*Hypothesis 17a:* Consumers who are under time pressure have more Internet experience

*Hypothesis 17b:* Consumers who are risk averse have a lower level of Internet experience.

*Hypothesis 17c:* Consumers who have high level of technology readiness have a higher level of Internet experience

*Hypothesis 17d:* Consumers who are under time pressure prefer to shop online

*Hypothesis 17e:* Consumers who are risk averse do not prefer to buy from online stores.

*Hypothesis 17f:* Consumers who have high level of technology readiness prefer to shop online

In this correlation analysis, it was investigated whether Internet Experience and Online Shopping Experience of the consumers are related with the general characteristics of the consumers, namely “Risk Aversion”, “Time Pressure” and “Technology Readiness”. Table 53 shows that there is a significant positive relation between Internet experience and Time Pressure and Technology Readiness. This

means that consumers who feel more time pressure and have a higher level of technology readiness, have a higher level of Internet experience. There is also a significant negative relation between Internet experience and Risk Aversion. This also means that people who are less risk averse have more Internet experience. All of the significance values for these three factors are 0.000. Hence, H17a, 17b and 17c are supported.

In terms of Online Shopping Experience, Table 53 shows that there is a significant positive relation between Online shopping experience and Time Pressure and Technology Readiness. This means that consumers who feel more time pressure and have a higher level of technology readiness, have a higher level of Online shopping experience. There is also a significant negative relation between Online shopping experience and Risk Aversion. This also means that people who are less risk averse have more Online shopping experience. All of the significance values for these three factors are 0.000. Hence, H17d, 17e and 17f are supported.

Table 53. Correlations between General Characteristics of the Consumers and Internet Experience and Online Shopping Experience

	Internet Experience	Online Shopping Experience
Risk Aversion		
Pearson Correlation	-,216(**)	-,379(**)
Sig. (2-tailed)	,000	,000
Time Pressure		
Pearson Correlation	,380(**)	,281(**)
Sig. (2-tailed)	,000	,000
Technology Readiness		
Pearson Correlation	,427(**)	,430(**)
Sig. (2-tailed)	,000	,000

\*\* Correlation is significant at the 0.01 level (2-tailed).

## Crosstab Analyses

### Crosstab Analyses for Internet Experience

#### Crosstab Analysis between Internet Experience and Online Shopping Experience

*Hypothesis 18a:* The higher the internet usage, the higher will be probability of online shopping

Table 54 shows that consumers who have Internet experience more than 5 years constitute 82.7 percent of online shoppers. However, 57.4 percent of the online non-shoppers have an Internet experience less than 5 years. It is also shown that only about 17.4 percent of online shoppers have an Internet experience level of less than 5 years. This means that when the Internet experience of the consumer increases, the probability of the consumer to shop online also rises. Hence, H18a is supported.

Table 54. Crosstab Analysis between Internet Experience and Online Shopping Experience

Internet Experience		Online Shopping Experience	
		Online non-shoppers	Online shoppers
Less than 1 year	Frequency	19	0
	Percentage (Online Shopping Experience)	10,7%	,0%
1-3 years	Frequency	40	17
	Percentage (Online Shopping Experience)	22,5%	3,2%
3-5 years	Frequency	43	75
	Percentage (Online Shopping Experience)	24,2%	14,2%
5-7 years	Frequency	38	124
	Percentage (Online Shopping Experience)	21,3%	23,4%
7-9 years	Frequency	27	123
	Percentage (Online Shopping Experience)	15,2%	23,2%
9-10 years	Frequency	5	75
	Percentage (Online Shopping Experience)	2,8%	14,2%
More than 10 years	Frequency	6	116
	Percentage (Online Shopping Experience)	3,4%	21,9%

Crosstab Analysis between Internet Experience and Online Electronic Equipment Shopping Experience

*Hypothesis 18b:* The higher the internet usage, the higher will be probability of online electronic equipment shopping

Table 55 shows that 84.1 percent of online electronic equipment shoppers have more than 5 years of Internet experience, while this ratio is 89.4 percent for online non-electronic equipment shoppers. It means that there is not a different distribution of these two groups in terms of Internet experience. Hence, H18b is rejected.

Table 55. Crosstab Analysis between Internet Experience and Online Electronic Equipment Shopping Experience

Internet Experience		Online Electronic Equipment Shopping Experience	
		Online electronic equipment shoppers	Online non-electronic equipment shoppers
Less than 1 year	Frequency	0	0
	Percentage (Online Electronic Equipment Shopping Experience)	0%	0%
1-3 years	Frequency	9	8
	(Online Electronic Equipment Shopping Experience)	4,0%	2,6%
3-5 years	Frequency	27	48
	Percentage (Online Electronic Equipment Shopping Experience)	11,9%	15,8%
5-7 years	Frequency	52	72
	Percentage (Online Electronic Equipment Shopping Experience)	41,9%	58,1%
7-9 years	Frequency	49	74
	Percentage (Online Electronic Equipment Shopping Experience)	21,7%	24,3%
9-10 years	Frequency	28	47
	Percentage (Online Electronic Equipment Shopping Experience)	12,4%	15,5%
More than 10 years	Frequency	61	55
	Percentage (Online Electronic Equipment Shopping Experience)	27,0%	18,1%

Crosstab Analysis between Online Shopping Experience and Attitude towards Recently Visited Electronic Equipment E-store

*Hypothesis 19:* Consumers who have online shopping experience tend to have more positive attitude towards recently visited electronic equipment e-store

Table 56 shows that 66 percent of online shoppers have a positive attitude towards recently visited electronic equipments e-store, while 29.4 percent of online shoppers have a neutral attitude and 4.5 percent of online shoppers have a negative attitude towards recently visited electronic equipments e-store. However, only the 14.6 percent of online non-shoppers have a positive attitude towards the e-store. This shows that consumers with online shopping experience have more positive attitude towards recently visited electronic equipments e-store. Hence, H19 is supported.

Table 56. Crosstab Analysis between Online Shopping Experience and Attitude towards Recently Visited Electronic Equipments E-store

Attitude Towards Recently Visited Electronic Equipments E-store		Online Shopping Experience	
		Online non-shoppers	Online shoppers
Positive Interpreters	Frequency	26	350
	Percentage (Online Shopping Experience)	14,6%	66,0%
Neutral Interpreters	Frequency	94	156
	Percentage (Online Shopping Experience)	52,8%	29,4%
Negative Interpreters	Frequency	58	24
	Percentage (Online Shopping Experience)	32,6%	4,5%

Crosstab Analyses for Attitude towards Recently Visited Electronic Equipments E-store

Crosstab Analysis between Attitude towards Recently Visited Electronic Equipments E-store and Age

*Hypothesis 20a:* Younger consumers have a more positive attitude towards recently visited electronic equipments e-store

Table 57 shows that 54.5 percent of positive interpreters are between 17 and 30 years old. However, it is also revealed that 67.1 percent of negative interpreters and 68.8 percent of neutral interpreters are between 17 and 30 years old. It can be summarized that it is not possible to make a generalization that younger people have a more positive attitude towards recently visited electronic equipment e-store, since the age distribution between positive, negative and neutral interpreters are very similar to each other. Hence, H20a is rejected.

Table 57. Crosstab Analysis between Attitude towards Recently Visited Electronic Equipments E-store and Age

Age		Attitude Towards Recently Visited Electronic Equipments E-store		
		Positive Interpreters	Neutral Interpreters	Negative Interpreters
17-20 years	Frequency	14	14	5
	Percentage (Attitude)	5,6%	5,6%	6,1%
21-25 years	Frequency	104	104	37
	Percentage (Attitude)	41,6%	41,6%	45,1%
26-30 years	Frequency	54	54	13
	Percentage (Attitude)	21,6%	21,6%	15,9%
31-35 years	Frequency	35	35	11
	Percentage (Attitude)	14,0%	14,0%	13,4%
36-40 years	Frequency	17	17	8
	Percentage (Attitude)	6,8%	6,8%	9,8%
41 and over	Frequency	26	26	8
	Percentage (Attitude)	10,4%	10,4%	9,8%

Crosstab Analysis between Attitude towards Recently Visited Electronic Equipments

E-store and Education

*Hypothesis 20b:* The higher the education level, the more positive attitude towards recently visited electronic equipments e-store.

Table 58 shows that 39 percent of the consumers with negative attitude towards recently visited electronic equipments e-store graduated from a Bachelor Degree or more in a university, while 47.6 percent of the consumers with neutral attitude have a Bachelor Degree or more. However, Table 58 shows that 68.8 percent of those with positive attitude towards recently visited electronic equipments e-store have a Bachelor Degree or more. This shows that when the education level gets higher, the probability to have a more positive attitude towards recently visited electronic equipments e-store increases. Hence, H20b is supported.

Table 58. Crosstab Analysis between Attitude towards Recently Visited Electronic Equipments E-store and Education

Education		Attitude Towards Recently Visited Electronic Equipments E-store		
		Positive Interpreters	Neutral Interpreters	Negative Interpreters
Less than High School	Frequency	3	6	8
	Percentage (Attitude)	.8%	2,4%	9,8%
Graduated from High School	Frequency	46	60	25
	Percentage (Attitude)	12,2%	24,0%	30,5%
Quitted from Bachelor Degree in University	Frequency	68	65	17
	Percentage (Attitude)	18,1%	26,0%	20,7%
Student or Graduated from Bachelor Degree in University	Frequency	178	83	22
	Percentage (Attitude)	47,3%	33,2%	26,8%
Master Degree in University or higher	Frequency	81	36	10
	Percentage (Attitude)	21,5%	14,4%	12,2%

Crosstab Analysis between Attitude towards Recently Visited Electronic Equipments  
E-store and Monthly Personal Income

*Hypothesis 20c:* The higher the monthly personal income, the more positive attitude towards recently visited electronic equipments e-store.

Table 59 shows that 58.5 percent of those with positive attitude towards recently visited electronic equipments e-store have a monthly personal income less than 2000 TL. This ratio is 74.8 percent for those with neutral attitudes and 89 percent for those with negative attitudes. This shows that the ratio of the people with positive attitude who have more than 2000 TL personal income is higher than those with neutral and negative attitudes. However, since the number of positive interpreters with a personal income less than 2000 TL is smaller than the number of positive interpreters with an income more than 2000 TL, it can not be argued that the higher the income, the higher the positive attitude towards recently visited electronic equipments e-store. Hence, H20c is rejected.

Table 59. Crosstab Analysis between Attitude towards Recently Visited Electronic Equipments E-store and Monthly Personal Income

Monthly Personal Income		Attitude Towards Recently Visited Electronic Equipments E-store		
		Positive Interpreters	Neutral Interpreters	Negative Interpreters
1000 TL or less	Frequency	89	101	47
	Percentage (Attitude)	23,7%	40,4%	57,3%
1001-2000 TL	Frequency	131	86	26
	Percentage (Attitude)	34,8%	34,4%	31,7%
2001-3000 TL	Frequency	85	40	5
	Percentage (Attitude)	22,6%	16,0%	6,1%
3001-4000 TL	Frequency	41	12	3
	Percentage (Attitude)	10,9%	4,8%	3,7%
4001 TL and over	Frequency	30	11	1
	Percentage (Attitude)	8,0%	4,4%	1,2%

## Crosstab Analysis between Attitude towards Recently Visited Electronic Equipments

### E-store and Gender

*Hypothesis 20d:* The male consumers evaluate recently visited electronic equipments e-store more positively than female consumers.

Table 60 shows that 45.1 percent of those with negative attitude towards recently visited electronic equipments e-store is male, while this ratio is 50.8 for those with neutral attitudes. Moreover, 62.2 of those with positive attitude are male consumers. This shows that male consumers evaluate recently visited electronic equipments e-store more positively than female consumers. Hence, H20d is supported.

Table 60. Crosstab Analysis between Attitude towards Recently Visited Electronic Equipments E-store and Gender

Gender		Attitude Towards Recently Visited Electronic Equipments E-store		
		Positive Interpreters	Neutral Interpreters	Negative Interpreters
Female	Frequency	142	123	45
	Percentage (Attitude)	37,8%	49,2%	54,9%
Male	Frequency	234	127	37
	Percentage (Attitude)	62,2%	50,8%	45,1%

## Crosstab Analyses for Online Purchase Frequency

### Crosstab Analysis between Online Purchase Frequency and Age

*Hypothesis 21a:* Younger people have a higher online purchase frequency level.

Table 61 shows that 71.9 percent of infrequent online shoppers are under 30 years old, while 62.4 percent of medium frequent online shoppers are under 30 years old. However, the ratio of frequent online shoppers who are under 30 years old is 46 percent. Hence, it is not possible to argue that younger people have a higher online purchase frequency level and H21a is rejected. Table 61 also shows that there is an accumulation of infrequent, medium frequent and frequent online shoppers between 21 and 35 years old.

Table 61. Crosstab Analysis between Online Purchase Frequency and Age

Age		Online Purchase Frequency		
		Infrequent online shoppers	Medium frequent online shoppers	Frequent online shoppers
17-20 years	Frequency	27	5	1
	Percentage (Purchase Frequency)	9,7%	2,4%	,5%
21-25 years	Frequency	123	69	58
	Percentage (Purchase Frequency)	44,2%	32,9%	26,4%
26-30 years	Frequency	50	57	42
	Percentage (Purchase Frequency)	18,0%	27,1%	19,1%
31-35 years	Frequency	37	35	51
	Percentage (Purchase Frequency)	13,3%	16,7%	23,2%
36-40 years	Frequency	15	24	37
	Percentage (Purchase Frequency)	5,4%	11,4%	16,8%
41 and over	Frequency	26	20	31
	Percentage (Purchase Frequency)	9,4%	9,5%	14,1%

Crosstab Analysis between Online Purchase Frequency and Education

*Hypothesis 21b:* The consumers with a higher education level have a higher online purchase frequency.

Table 62 shows that 32.1 percent of infrequent online shoppers graduated from Bachelor degree in University or more, while 62.8 percent of medium frequent online shoppers graduated from Bachelor degree in University or more. Moreover, 86 percent of frequent online shoppers graduated from Bachelor degree in University or more. It is also shown in this analysis that only 14.1 percent of frequent online shoppers have an education level under Bachelor degree. Hence, H21b is supported.

Table 62. Crosstab Analysis between Online Purchase Frequency and Education

Education		Online Purchase Frequency		
		Infrequent online shoppers	Medium frequent online shoppers	Frequent online shoppers
Less than High School	Frequency	14	1	2
	Percentage (Purchase Frequency)	5,0%	,5%	,9%
Graduated from High School	Frequency	100	20	11
	Percentage (Purchase Frequency)	36,0%	9,5%	5,0%
Quitted from Bachelor Degree in University	Frequency	75	57	18
	Percentage (Purchase Frequency)	27,0%	27,1%	8,2%
Student or Graduated from Bachelor Degree in University	Frequency	73	99	111
	Percentage (Purchase Frequency)	26,3%	47,1%	50,5%
Master Degree in University or higher	Frequency	16	33	78
	Percentage (Purchase Frequency)	5,8%	15,7%	35,5%

## Crosstab Analysis between Online Purchase Frequency and Monthly Personal

### Income

*Hypothesis 21c:* The consumers with a higher personal monthly income have a higher online purchase frequency.

Table 63 shows that 88.5 percent of infrequent online shoppers have a monthly personal income under 2000 TL, while 66.7 percent of medium frequent online shoppers have a monthly personal income under 2000 TL. However, 42.8 percent of frequent online shoppers have a monthly personal income under 2000 TL. It is also found in this analysis that 33.2 percent of frequent online shoppers have a monthly personal income of 2001-3000 TL, 12.7 percent of frequent online shoppers have a 3001-4000 TL personal income and 11.4 percent of frequent online shoppers have a monthly personal income over 4001 TL. This shows that online shopping frequency does not increase with the rise of monthly personal income. Hence, H21c is not supported.

Table 63. Crosstab Analysis between Online Purchase Frequency and Monthly Personal Income

Monthly Personal Income		Online Purchase Frequency		
		Infrequent online shoppers	Medium frequent online shoppers	Frequent online shoppers
1000 TL or less	Frequency	168	42	27
	Percentage (Purchase Frequency)	60,4%	20,0%	12,3%
1001-2000 TL	Frequency	78	98	67
	Percentage (Purchase Frequency)	28,1%	46,7%	30,5%
2001-3000 TL	Frequency	20	37	73
	Percentage (Purchase Frequency)	7,2%	17,6%	33,2%
3001-4000 TL	Frequency	6	22	28
	Percentage (Purchase Frequency)	2,2%	10,5%	12,7%
4001 TL and over	Frequency	6	11	25
	Percentage (Purchase Frequency)	2,2%	5,2%	11,4%

Crosstab Analysis between Online Purchase Frequency and Gender

*Hypothesis 21d:* Male consumers have a higher online purchase frequency than female consumers.

In this analysis, it was found that 60.1 percent of infrequent online shoppers are male consumers, while 58.6 percent of medium frequent online shoppers and 74.5 percent of frequent online shoppers are male consumers. This means that the male consumers make more online purchases than female consumers. Hence, H21d is supported.

Table 64. Crosstab Analysis between Online Purchase Frequency and Gender

Gender		Online Purchase Frequency		
		Infrequent online shoppers	Medium frequent online shoppers	Frequent online shoppers
Female	Frequency	167	87	56
	Percentage (Purchase Frequency)	60,1%	41,4%	25,5%
Male	Frequency	111	123	164
	Percentage (Purchase Frequency)	39,9%	58,6%	74,5%

Crosstab Analyses for Online Shopping Experience and Online Electronic  
Equipments Shopping Experience

Crosstab Analysis between Online Shopping Experience and Age

*Hypothesis 22a: Younger people are more willing to shop online*

In this analysis, it was found that 65.7 percent of online non-shoppers are under the age of 30, while 59.4 percent of online shoppers are under 30 years old. Table 65 shows that most of both online shoppers and online non-shoppers are between 21-25 years. Due to this reason, it was found that willingness to shop online is not related with age. Hence, H22a is not supported.

Table 65. Crosstab Analysis between Online Shopping Experience and Age

Age		Online Shopping Experience	
		Online non-shoppers	Online shoppers
17-20 years	Frequency	18	15
	Percentage (Online Shopping Experience)	10,1%	2,8%
21-25 years	Frequency	71	179
	Percentage (Online Shopping Experience)	39,9%	33,8%
26-30 years	Frequency	28	121
	Percentage (Online Shopping Experience)	15,7%	22,8%
31-35 years	Frequency	27	96
	Percentage (Online Shopping Experience)	15,2%	18,1%
36-40 years	Frequency	14	62
	Percentage (Online Shopping Experience)	7,9%	11,7%
41 and over	Frequency	20	57
	Percentage (Online Shopping Experience)	11,2%	10,8%

Crosstab Analysis between Online Electronic Equipment Shopping Experience and Age

*Hypothesis 22b:* Younger people are more willing to have electronic equipment shopping online

It was found in this analysis that 49.1 percent of online electronic equipment shoppers is between 21 and 30 years old and 62.1 percent of online non-electronic equipment shoppers is between 21 and 30 years old. Moreover, it was revealed that most of the online electronic equipment shoppers and online non-electronic equipment are between 21 and 35 years old. Hence, age is not found significant for online electronic equipment shopping decision and H21b is not supported.

Table 66. Crosstab Analysis between Online Electronic Equipment Shopping Experience and Age

Age		Online Electronic Equipment Shopping Experience	
		Online electronic equipment shoppers	Online non-electronic equipment shoppers
17-20 years	Frequency	6	9
	Percentage (Online Electronic Equipment Shopping Experience)	2,7%	3,0%
21-25 years	Frequency	51	128
	Percentage (Online Electronic Equipment Shopping Experience)	22,6%	42,1%
26-30 years	Frequency	60	61
	Percentage (Online Electronic Equipment Shopping Experience)	26,5%	20,1%
31-35 years	Frequency	49	47
	Percentage (Online Electronic Equipment Shopping Experience)	21,7%	15,5%
36-40 years	Frequency	30	32
	Percentage (Online Electronic Equipment Shopping Experience)	13,3%	10,5%
41 and over	Frequency	30	27
	Percentage (Online Electronic Equipment Shopping Experience)	13,3%	8,9%

Crosstab Analysis between Online Shopping Experience and Education

*Hypothesis 22c:* Consumers with higher education level are more willing to shop online.

Table 67 shows that 30.3 percent of online non-shoppers graduated from a Bachelor degree in University or more, while 67.2 percent of online shoppers have an education level over Bachelor degree. It is also revealed in this analysis that only 13.5 percent of online shoppers have an education level of High school or below. This means that the percentage of online shoppers increase with the rise of education level. Hence, H22c is supported.

Table 67. Crosstab Analysis between Online Shopping Experience and Education

Education		Online Shopping Experience	
		Online non-shoppers	Online shoppers
Less than High School	Frequency	12	5
	Percentage (Online Shopping Experience)	6,7%	,9%
Graduated from High School	Frequency	64	67
	Percentage (Online Shopping Experience)	36,0%	12,6%
Quitted from Bachelor Degree in University	Frequency	48	102
	Percentage (Online Shopping Experience)	27,0%	19,2%
Student or Graduated from Bachelor Degree in University	Frequency	46	237
	Percentage (Online Shopping Experience)	25,8%	44,7%
Master Degree in University or higher	Frequency	8	119
	Percentage (Online Shopping Experience)	4,5%	22,5%

Crosstab Analysis between Online Electronic Equipment Shopping Experience and Education

*Hypothesis 22d:* Consumers with higher education level are more willing to have electronic equipment shopping online.

Table 68 shows that 72.6 percent of online electronic equipment shoppers graduated from Bachelor degree or more, while 63.1 percent of online non-electronic equipment shoppers graduated from Bachelor degree or more. However, 14.6 percent of online electronic equipment shoppers have an education level of High school or below, while 12.8 percent of online non-electronic equipment shoppers graduated from High school or uneducated. This means that online electronic equipment shoppers and online non-electronic equipment shoppers do not differ from each other in terms of education level. Hence, H22d is not supported.

Table 68. Crosstab Analysis between Online Electronic Equipment Shopping Experience and Education

Education		Online Electronic Equipment Shopping Experience	
		Online electronic equipment shoppers	Online non-electronic equipment shoppers
Less than High School	Frequency	2	3
	Percentage (Online Electronic Equipment Shopping Experience)	,9%	1,0%
Graduated from High School	Frequency	31	36
	Percentage (Online Electronic Equipment Shopping Experience)	13,7%	11,8%
Quitted from Bachelor Degree in University	Frequency	29	73
	Percentage (Online Electronic Equipment Shopping Experience)	12,8%	24,0%
Student or Graduated from Bachelor Degree in University	Frequency	111	126
	Percentage (Online Electronic Equipment Shopping Experience)	49,1%	41,4%
Master Degree in University or higher	Frequency	53	66
	Percentage (Online Electronic Equipment Shopping Experience)	23,5%	21,7%

Crosstab Analysis between Online Shopping Experience and Monthly Personal Income

*Hypothesis 22e:* Consumers with higher monthly personal income are more willing to shop online.

In this analysis, it was found that 89.3 percent of online non-shoppers have monthly personal income less than 2001 TL, while about 60.6 percent of online shoppers have monthly personal income less than 2001 TL. Table 69 shows that about 37 percent of online shoppers have monthly personal income over 2000 TL. This means that the number of online shoppers does not rise with the increase of monthly personal income. As a result of this crosstab analysis, H22e is not supported. Moreover, most of the online shoppers and online non-shoppers have an income less than 2000 TL.

Table 69. Crosstab Analysis between Online Shopping Experience and Monthly Personal Income

Monthly Personal Income		Online Shopping Experience	
		Online non-shoppers	Online shoppers
1000 TL or less	Frequency	109	128
	Percentage (Online Shopping Experience)	61,2%	24,2%
1001-2000 TL	Frequency	50	193
	Percentage (Online Shopping Experience)	28,1%	36,4%
2001-3000 TL	Frequency	13	117
	Percentage (Online Shopping Experience)	7,3%	22,1%
3001-4000 TL	Frequency	2	54
	Percentage (Online Shopping Experience)	,3%	7,6%
4001 TL and over	Frequency	4	38
	Percentage (Online Shopping Experience)	2,2%	7,2%

Crosstab Analysis between Online Electronic Equipment Shopping Experience and Monthly Personal Income

*Hypothesis 22f:* Consumers with higher monthly personal income are more willing to have electronic equipment shopping online.

In this analysis, it was found that most of the online electronic equipment shoppers and online non-electronic equipment shoppers have a monthly personal income between 1001 TL and 2000 TL. Table 70 shows that 52.2 percent of online electronic equipment shoppers and 66.7 percent of online non-electronic equipment shoppers have a monthly personal income level below 2000 TL. Only 14.5 percent of online non-electronic equipment shoppers have a monthly personal income over 3001 TL, while the same ratio is 21.2 percent for those who had online electronic equipment shopping.

Table 70. Crosstab Analysis between Online Electronic Equipment Shopping Experience and Monthly Personal Income

Monthly Personal Income		Online Electronic Equipment Shopping Experience	
		Online electronic equipment shoppers	Online non-electronic equipment shoppers
1000 TL or less	Frequency	40	88
	Percentage (Online Electronic Equipment Shopping Experience)	17,7%	28,9%
1001-2000 TL	Frequency	78	115
	Percentage (Online Electronic Equipment Shopping Experience)	34,5%	37,8%
2001-3000 TL	Frequency	60	57
	Percentage (Online Electronic Equipment Shopping Experience)	26,5%	18,8%
3001-4000 TL	Frequency	28	26
	Percentage (Online Electronic Equipment Shopping Experience)	12,4%	8,6%
4001 TL and over	Frequency	20	18
	Percentage (Online Electronic Equipment Shopping Experience)	8,8%	5,9%

The results show that there is not a significant difference between online electronic equipment shoppers and online non-electronic equipment shoppers and those who make more online electronic equipment shopping are mostly have an income below 2001 TL, instead of higher monthly income levels. Hence, H22f is not supported.

Crosstab Analysis between Online Shopping Experience and Gender

*Hypothesis 22g:* Male consumers are more willing to shop online than female consumers.

Table 71 shows that 60.1 percent of online non-shoppers are female, while 39.9 percent of online non-shoppers are male. Moreover, it is also found that 61.7 percent of online shoppers are male, while 38.3 percent of online shoppers are female. This means that male consumers are more willing to shop online than female consumers. Hence, H22g is supported.

Table 71. Crosstab Analysis between Online Shopping Experience and Gender

Gender		Online Shopping Experience	
		Online non-shoppers	Online shoppers
Female	Frequency	107	203
	Percentage (Online Shopping Experience)	60,1%	38,3%
Male	Frequency	71	327
	Percentage (Online Shopping Experience)	39,9%	61,7%

Crosstab Analysis between Online Electronic Equipment Shopping Experience and Gender

*Hypothesis 22h:* Male consumers are more willing to have electronic equipment shopping online than female consumers.

In this crosstab analysis, it was found that 52.3 percent of online non-electronic equipment shoppers are female, while only 19.5 percent of online electronic equipment shoppers are female. Table 72 also shows that 80.5 percent of online electronic equipment shoppers are male. This means that male consumers are more willing to have electronic equipment shopping online than female consumers. Hence, H22h is supported.

Table 72. Crosstab Analysis between Online Electronic Equipment Shopping Experience and Gender

Gender		Online Electronic Equipment Shopping Experience	
		Online electronic equipment shoppers	Online non-electronic equipment shoppers
Female	Frequency	44	159
	Percentage (Online Electronic Equipment Shopping Experience)	19,5%	52,3%
Male	Frequency	182	145
	Percentage (Online Electronic Equipment Shopping Experience)	80,5%	47,7%

## Overall Summary of Results

### Research Questions and Hypotheses Testing Summary

Table 73 shows an overall testing result of all research questions and hypotheses which are studied in the analyses of this study.

Table 73. Research Questions and Hypotheses Testing Summary

Research Questions and Hypotheses	Results
RQ1: What are the factors that online consumers use while evaluating their most recently visited electronic equipments e-store?	Web Site Design and Infrastructure, Informativeness and Marketing Efforts, Trustworthiness, Customer Support Services, Entertainment and Interactivity
RQ2: What are the brand related factors that online consumers use while evaluating the electronic equipments e-store which they most familiar with/most recently visited?	Brand Benevolence and Responsiveness, Brand Competence and Capability, Brand Reputation and Trustworthiness, Brand Loyalty
RQ3: What are the consumer segments on factors which are used while evaluating recently visited electronic equipments e-store?	Positive Interpreters, Neutral Interpreters, Negative Interpreters
<i>Hypothesis 1:</i> Overall satisfaction level from the web site of recently visited electronic equipments e-store is determined by the factors which are used by consumers while evaluating recently visited electronic equipments e-store	Supported
<i>Hypothesis 2:</i> General perceptions of consumers towards online shopping are determined by general characteristics and shopping perceptions of the consumers.	Supported
<i>Hypothesis 3a1:</i> There is a significant difference between online shoppers and non-shoppers regarding to evaluation of their recently visited electronic equipment e-store in terms of web site design and infrastructure	Supported
<i>Hypothesis 3a2:</i> There is a significant difference between online shoppers and non-shoppers regarding to evaluation of their recently visited electronic equipment e-store in terms of informativeness and marketing efforts	Supported

	table continued
<i>Hypothesis 3a3:</i> There is a significant difference between online shoppers and non-shoppers regarding to evaluation of their recently visited electronic equipment e-store in terms of trustworthiness	Supported
<i>Hypothesis 3a4:</i> There is a significant difference between online shoppers and non-shoppers regarding to evaluation of their recently visited electronic equipment e-store in terms of customer support services	Supported
<i>Hypothesis 3a5:</i> There is a significant difference between online shoppers and non-shoppers regarding to evaluation of their recently visited electronic equipment e-store in terms of entertainment and interactivity	Supported
<i>Hypothesis 3b:</i> When compared to non-shoppers, online shoppers evaluate electronic equipments e-store more affirmatively.	Supported
<i>Hypothesis 3c1:</i> There is a significant difference between online electronic equipment shoppers and online non-electronic equipment shoppers regarding to evaluation of their recently visited electronic equipments e-store in terms of web site design and infrastructure.	Not Supported
<i>Hypothesis 3c2:</i> There is a significant difference between online electronic equipment shoppers and online non-electronic equipment shoppers regarding to evaluation of their recently visited electronic equipments e-store in terms of informativeness and marketing efforts.	Supported
<i>Hypothesis 3c3:</i> There is a significant difference between online electronic equipment shoppers and online non-electronic equipment shoppers regarding to evaluation of their recently visited electronic equipments e-store in terms of trustworthiness.	Supported
<i>Hypothesis 3c4:</i> There is a significant difference between online electronic equipment shoppers and online non-electronic equipment shoppers regarding to evaluation of their recently visited electronic equipments e-store in terms of customer support services.	Supported
<i>Hypothesis 3c5:</i> There is a significant difference between online electronic equipment shoppers and online non-electronic equipment shoppers regarding to evaluation of their recently visited electronic equipments e-store in terms of entertainment and interactivity.	Not Supported
<i>Hypothesis 3d:</i> When compared to online non-electronic equipment shoppers, online electronic shoppers evaluate electronic equipments e-store more affirmatively.	Supported

	table continued
<i>Hypothesis 4a:</i> There is a significant difference between online shoppers and non-shoppers in terms of their overall satisfaction level from the web site of their recently visited electronic equipments e-store.	Supported
<i>Hypothesis 4b:</i> There is a significant difference between online electronic equipment shoppers and online non-electronic equipment shoppers in terms of their overall satisfaction level from the web site of their recently visited electronic equipments e-store.	Supported
<i>Hypothesis 4c:</i> There is a significant difference between consumers with positive attitude towards recently visited electronic equipments e-store, in terms of their overall satisfaction level from the web site of their recently visited electronic equipments e-store, when compared to consumers with negative and neutral attitudes.	Supported
<i>Hypothesis 5a:</i> When compared to non-shoppers, online shoppers evaluate recently visited electronic equipments e-store's web site more affirmatively and more favorable.	Supported
<i>Hypothesis 5b:</i> When compared to online non-electronic equipment shoppers, online electronic equipment shoppers evaluate recently visited electronic equipments e-store's web site more affirmatively and more favorable.	Supported
<i>Hypothesis 5c:</i> Consumers with positive attitude towards recently visited electronic equipments e-store evaluate electronic equipments e-store's web site more affirmatively and more favorable, when compared to consumers with neutral and negative attitudes.	Supported
<i>Hypothesis 6a:</i> There is a significant difference between online shoppers and non-shoppers regarding to evaluation of their most familiar/most recently visited electronic equipments e-store brand in terms of its benevolence and responsiveness.	Supported
<i>Hypothesis 6b:</i> There is a significant difference between online shoppers and non-shoppers regarding to evaluation of their most familiar/most recently visited electronic equipments e-store brand in terms of its competence and capability.	Supported
<i>Hypothesis 6c:</i> There is a significant difference between online shoppers and non-shoppers regarding to evaluation of their most familiar/most recently visited electronic equipments e-store brand in terms of its reputation and trustworthiness.	Supported

	table continued
<i>Hypothesis 6d:</i> There is a significant difference between online shoppers and non-shoppers regarding to their loyalty towards their most familiar electronic equipments e-store brand.	Supported
<i>Hypothesis 7a:</i> There is a significant difference between online electronic equipment shoppers and online non-electronic equipment shoppers regarding to evaluation of their most familiar/most recently visited electronic equipments e-store brand in terms of its benevolence and responsiveness.	Supported
<i>Hypothesis 7b:</i> There is a significant between online electronic equipment shoppers and online non-electronic equipment shoppers regarding to evaluation of their most familiar/most recently visited electronic equipments e-store brand in terms of its competence and capability.	Supported
<i>Hypothesis 7c:</i> There is a significant difference between online electronic equipment shoppers and online non-electronic equipment shoppers regarding to evaluation of their most familiar/most recently visited electronic equipments e-store brand in terms of its reputation and trustworthiness.	Not Supported
<i>Hypothesis 7d:</i> There is a significant difference between online electronic equipment shoppers and online non-electronic equipment shoppers regarding to their loyalty towards their most familiar electronic equipments e-store brand.	Supported
<i>Hypothesis 8a1:</i> There is a significant difference between consumers with positive attitude towards recently visited electronic equipments e-store, regarding to evaluation of their most familiar/most recently visited electronic equipment e-store brand in terms of its benevolence and responsiveness, when compared to consumers with negative and neutral attitudes.	Supported
<i>Hypothesis 8a2:</i> There is a significant difference between consumers with positive attitude towards recently visited electronic equipments e-store, regarding to evaluation of their most familiar/most recently visited electronic equipment e-store brand in terms of its competence and capability, when compared to consumers with negative and neutral attitudes.	Supported
<i>Hypothesis 8a3:</i> There is a significant difference between consumers with positive attitude towards recently visited electronic equipments e-store, regarding to evaluation of their most familiar/most recently visited electronic equipment e-store brand in terms of its reputation and trustworthiness, when compared to consumers with negative and neutral attitudes.	Supported

	table continued
<i>Hypothesis 8b:</i> Consumers with positive attitudes toward electronic equipments e-store, have higher levels of brand loyalty, when compared to consumers with neutral and negative attitudes.	Supported
<i>Hypothesis 9a:</i> There is a significant difference between online shoppers and non-shoppers regarding to their level of technology readiness.	Supported
<i>Hypothesis 9b:</i> Online shoppers have more time pressure on themselves when compared to non-shoppers.	Supported
<i>Hypothesis 9c:</i> There is a significant difference between online shoppers and non-shoppers in terms of their risk aversion level.	Supported
<i>Hypothesis 10a:</i> There is a significant difference between online electronic equipment shoppers and online non-electronic equipment shoppers regarding to their level of technology readiness.	Supported
<i>Hypothesis 10b:</i> Online electronic equipment shoppers have more time pressure on themselves when compared to online non-electronic equipment shoppers.	Not Supported
<i>Hypothesis 10c:</i> There is a significant difference between online electronic equipment shoppers and online non-electronic equipment shoppers in terms of their risk aversion level.	Supported
<i>Hypothesis 11a:</i> Frequent online shoppers have a higher level of technology readiness when compared to medium frequent or infrequent online shoppers	Supported
<i>Hypothesis 11b:</i> Frequent online shoppers have more time pressure on themselves when compared to medium frequent or infrequent online shoppers	Supported
<i>Hypothesis 11c:</i> Infrequent online shoppers are more risk averse than medium frequent or frequent online shoppers	Supported
<i>Hypothesis 12a:</i> Online shoppers are more value-conscious when compared to non-online shoppers.	Not Supported
<i>Hypothesis 12b:</i> Online shoppers are more novelty oriented people when compared to non-online shoppers	Supported
<i>Hypothesis 12c:</i> Non-online shoppers like visiting shopping malls/centers when compared to online shoppers	Supported

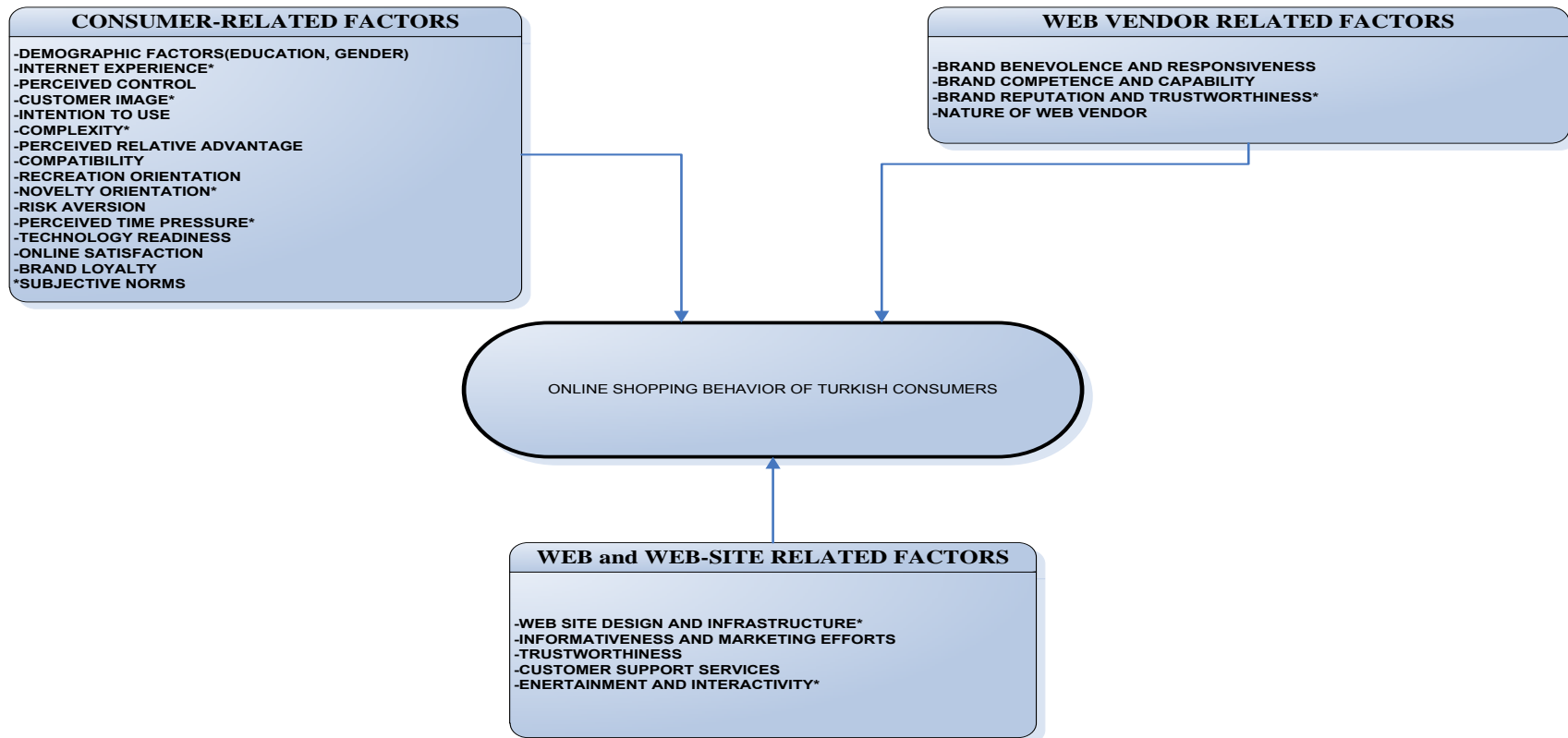
	table continued
<i>Hypothesis 13a:</i> Online electronic equipment shoppers are more value-conscious when compared to online non-electronic equipment shoppers.	Not Supported
<i>Hypothesis 13b:</i> Online electronic equipment shoppers are more novelty oriented people when compared to online non-electronic equipment shoppers.	Not Supported
<i>Hypothesis 13c:</i> Online non-electronic equipment shoppers like visiting shopping malls/centers when compared to online electronic equipment shoppers	Supported
<i>Hypothesis 14:</i> Woman are more willing to shop from shopping malls/centers when compared to man	Supported
<i>Hypothesis 15a:</i> Online shoppers evaluate online shopping as compatible to their shopping style more when compared to non-online shoppers.	Supported
<i>Hypothesis 15b:</i> Online shoppers evaluate online shopping more advantageous when compared to non-online shoppers	Supported
<i>Hypothesis 15c:</i> Online shoppers find it less complex to learn using Web for purchasing goods and services when compared to non-online shoppers.	Supported
<i>Hypothesis 15d:</i> Online shoppers are more influenced from the positive subjective ideas of others about online shopping when compared to non-online shoppers	Supported
<i>Hypothesis 15e:</i> Online shoppers are more willing to use Internet as a shopping medium in addition to traditional methods when compared to non- online shoppers	Supported
<i>Hypothesis 15f:</i> When compared to non online shoppers, online shoppers believe that online shopping activities improve the self-image of the customer	Supported
<i>Hypothesis 15g:</i> When compared to non online shoppers, online shoppers believe that they have more control over shopping while buying things through Internet	Supported
<i>Hypothesis 16a:</i> Online electronic equipment shoppers evaluate online shopping as compatible to their shopping style more when compared to online non-electronic equipment shoppers.	Supported
<i>Hypothesis 16b:</i> Online electronic equipment shoppers evaluate online shopping more advantageous when compared to online non-electronic equipment shoppers.	Supported

	table continued
<i>Hypothesis 16c:</i> Online electronic equipment shoppers find it less complex to learn using Web for purchasing goods and services when compared to online non-electronic equipment shoppers.	Not Supported
<i>Hypothesis 16d:</i> Online electronic equipment shoppers are more influenced from the positive subjective ideas of others about online shopping when compared to online non-electronic equipment shoppers.	Supported
<i>Hypothesis 16e:</i> Online electronic equipment shoppers are more willing to use Internet as a shopping medium in addition to traditional methods when compared to online non-electronic equipment shoppers.	Supported
<i>Hypothesis 16f:</i> When compared to online non-electronic equipment shoppers, online electronic equipment shoppers believe that online shopping activities improve the self-image of the customer	Not Supported
<i>Hypothesis 16g:</i> When compared to online non-electronic equipment shoppers, online electronic equipment shoppers believe that they have more control over shopping while buying things through Internet	Supported
<i>Hypothesis 17a:</i> Consumers who are under time pressure have more Internet experience	Supported
<i>Hypothesis 17b:</i> Consumers who are risk averse have a lower level of Internet experience.	Supported
<i>Hypothesis 17c:</i> Consumers who have high level of technology readiness have a higher level of Internet experience	Supported
<i>Hypothesis 17d:</i> Consumers who are under time pressure prefer to shop online	Supported
<i>Hypothesis 17e:</i> Consumers who are risk averse do not prefer to buy from online stores.	Supported
<i>Hypothesis 17f:</i> Consumers who have high level of technology readiness prefer to shop online	Supported
<i>Hypothesis 18a:</i> The higher the internet usage, the higher will be probability of online shopping	Supported
<i>Hypothesis 18b:</i> The higher the internet usage, the higher will be probability of online electronic equipment shopping	Not Supported

	table continued
<i>Hypothesis 19:</i> Consumers who have online shopping experience tend to have more positive attitude towards recently visited electronic equipments e-store	Supported
<i>Hypothesis 20a:</i> Younger consumers have a more positive attitude towards recently visited electronic equipments e-store	Not Supported
<i>Hypothesis 20b:</i> The higher the education level, the more positive attitude towards recently visited electronic equipments e-store	Supported
<i>Hypothesis 20c:</i> The higher the monthly personal income, the more positive attitude towards recently visited electronic equipments e-store	Not Supported
<i>Hypothesis 20d:</i> The male consumers evaluate recently visited electronic equipments e-store more positively than female consumers.	Supported
<i>Hypothesis 21a:</i> Younger people have a higher online purchase frequency level.	Not Supported
<i>Hypothesis 21b:</i> The consumers with a higher education level have a higher online purchase frequency.	Supported
<i>Hypothesis 21c:</i> The consumers with a higher personal monthly income have a higher online purchase frequency.	Not Supported
<i>Hypothesis 21d:</i> Male consumers have a higher online purchase frequency than female consumers.	Supported
<i>Hypothesis 22a:</i> Younger people are more willing to shop online	Not Supported
<i>Hypothesis 22b:</i> Younger people are more willing to have electronic equipment shopping online	Not Supported
<i>Hypothesis 22c:</i> Consumers with higher education level are more willing to shop online.	Supported
<i>Hypothesis 22d:</i> Consumers with higher education level are more willing to have electronic equipment shopping online.	Not Supported
<i>Hypothesis 22e:</i> Consumers with higher monthly personal income are more willing to shop online.	Not Supported
<i>Hypothesis 22f:</i> Consumers with higher monthly personal income are more willing to have electronic equipment shopping online.	Not Supported
<i>Hypothesis 22g:</i> Male consumers are more willing to shop online than female consumers.	Supported
<i>Hypothesis 22h:</i> Male consumers are more willing to have electronic equipment shopping online than female consumers.	Supported

### Overall Research Model

In the light of the analyses which are conducted for the purpose of this study, the factors which affect online shopping behavior of Turkish consumers are determined. Figure 13 shows a general view of the factors which affect online shopping behavior of the consumers. As it is shown in the literature framework of this study, the factors which are influential on the online shopping behavior of Turkish consumer are categorized under four headings, namely consumer related factors, web site related factors, web vendor related factors and other factors. However, some of the factor names are different than the names revealed in the literature. The reason behind this is that as a result of the analyses conducted in this study, some factors highlighted in the literature are brought together and given one general name and some factors are renamed according to the items included in that factor.



\* Factor is influential for online shopping behavior but not specifically important for online electronic equipment behavior

Figure 13. Overall research model

## CHAPTER 5

### CONCLUSION

The purpose of this study was to examine the factors which affect online shopping behavior of Turkish consumer for electronic equipments. The factors which were found relevant with online shopping behavior are parallel with other online shopping researches with some exceptions and additions. Multi view perspective of this study maintains many insights for the managers and helps them to see the whole picture for improving online shopping, especially in Turkey. The results were categorized under three main headings namely:

1. Consumer Related Factors
2. Web and Web Site Related Factors
3. Web Vendor Related Factors.

Firstly, in the consumer side it was revealed that age and personal income are not influential for the consumer's attitude towards online store, while education and gender are found to be significant determinators of consumer's attitude towards online store. It was found that highly educated and male consumers have a more positive attitude towards e-store while there was not a significant difference for those with positive, neutral or negative attitudes in terms of age and personal income. Same results were also obtained for the online shopping frequency of the consumers. It was found out that frequent online shoppers are mostly male and highly educated people, while there was not a significant difference between frequent, medium frequent or infrequent online shoppers in terms of age and personal income. In terms of willingness to shop online, significant results were gathered for demographic profile of the consumers. It was revealed that male and highly educated people are more willing to shop online while there is not a significant difference between online

shoppers and online non-shoppers in terms of age and personal income. However, it was provided that the only demographic factor which is influential for online electronic equipment shopping is gender that male consumers are more willing to shop electronic equipments online than female consumers. Age, education and personal income were found to be not influential for online electronic equipment shopping.

Online shopping experience and Internet usage experience were other consumer related factors. It was discovered that people who had made online shopping before have a more positive attitude towards e-store than those with non-online shopping experience. Moreover it was also obtained that there is a positive relation between Internet usage experience and willingness to shop online. However, this relation was not found between Internet usage and willingness to shop electronic equipments online. Internet usage experience of the consumer was also found in relation with some personal characteristics of the consumers like, Perceived Time Pressure, Risk Aversiveness and Technology Readiness. As a result of the analyses, it was provided that people who are under more time pressure use Internet more than those who do not feel such pressure. It was also found that people who have a higher level of technology readiness have a higher level of Internet usage experience. Moreover, it was also obtained that people who are less risk averse have more Internet usage experience than those with high level of risk aversion. These three general consumer characteristics were also found as important factors which affect online shopping behavior of Turkish consumer. It was detected that people with higher level of technology readiness are more willing to shop online than those with low level of technology readiness. Moreover, it was provided that consumers who feel more time pressure are more willing to shop online than those who feel less time

pressure. It was also found out that people who are less risk averse are more willing to shop online than those who are more risk averse. General personal characteristics of the consumers were also found as influential for online electronic equipment shopping behavior. It was revealed that people with higher level of technology readiness and lower level of risk aversion are more willing to shop electronic equipments online, while factor of perceived time pressure does not differ between those who shop electronic equipments online and online non-electronic equipment shoppers. General personal characteristics of the consumers were also discovered as strong determinators of online shopping frequency of Turkish consumer. It was provided that consumers with higher level of technology readiness have a higher online shopping frequency than those with lower level of technology readiness. It was also obtained from the analyses that people who feel more time pressure have higher online shopping frequency than those who do not feel such pressure. Moreover, it was also detected that people who are less risk averse have a higher online shopping frequency than those who are more risk averse.

In this study, consumers' general shopping perceptions were also regarded as other customer related factors which affect online shopping behavior of Turkish consumers. General shopping perceptions of the consumers were grouped under three headings, namely Value Consciousness, Novelty Orientation and Recreation orientation. It was found in the analyses of this study that novelty oriented people and people who are not recreation oriented are more willing to shop online. However, value consciousness was not found as a strong determinator of willingness to shop online for Turkish consumers. This means that people who prefer to shop online like variety while shopping and mostly do not like going to shopping malls, but giving importance to the quality of the product does not affect online shopping

behavior of the consumer. General shopping perceptions of Turkish consumers were also examined in terms of willingness to shop electronic equipments online. The findings showed that value consciousness and novelty orientation were not influential on online electronic equipment shopping behavior of Turkish consumers. However, it was showed that people who are not recreation oriented are more willing to shop online than those who are recreation oriented. Moreover, as a result of the analyses in this study it was pointed out that female consumers are more recreation oriented than male consumers. This means that female consumers like going to shopping malls more than male consumers.

This study also showed that general online shopping perceptions of Turkish consumers are also important for their online shopping behavior. The online shopping perceptions which were examined in this study are Compatibility, Perceived Relative Advantage, Perceived Complexity, Intention to Use, Self-Image and Perceived Control. In terms of the factor of compatibility, it was found as a result of the analyses that online shoppers evaluate online shopping more compatible to their shopping style than non-online shoppers. When it comes to the factor of perceived relative advantage, it was showed that online shoppers evaluate online shopping more advantageous than non-online shoppers. Moreover, perceived complexity was also found as a strong determinator of online shopping behavior that online shoppers evaluate online shopping less complex than non-online shoppers. In terms of the factor of intention to use, it was revealed that online shoppers are more willing to use Internet as a shopping medium than online non-shoppers. As a result of the findings, it was also pointed out that online shoppers believe that online shopping improve their self-image and they have control over shopping while buying online. Hence, all of the six online shopping perceptions of Turkish consumers were found

as influential on online shopping behavior. These online shopping perceptions were also examined in terms of online electronic equipments shopping. The findings showed that the factors of Compatibility, Perceived Relative Advantage, Intention to Use and Perceived Control affect online electronic equipment shopping behavior of Turkish consumer, while Perceived Complexity and Self-Image are not determinators of online electronic equipment shopping behavior of Turkish consumers. The findings also showed that general online shopping perceptions of the consumer are determined by three general personal characteristics and one general shopping perception of the consumers. As a result of the analyses it was found that Technology Readiness is the most important determinator of online shopping perception of the consumer, while Time Pressure and Risk Aversion comes second and third. Moreover, Novelty Orientation which is a shopping perception factor in this study is the fourth most important determinator of online shopping perception of Turkish consumer. However, the other shopping perception factors of Recreation Orientation and Value Consciousness were not found as determinators of online shopping perceptions of Turkish consumers.

As a result of the findings of this study, it was revealed that overall satisfaction has also impact on online shopping behavior of the consumer. It was found that online shoppers have a higher overall satisfaction level from the e-store than online non-shoppers. Overall satisfaction was also examined in terms of online electronic equipments shopping and it was obtained that online electronic equipment shoppers have a higher level of overall satisfaction level from the e-store than online non-electronic equipment shoppers. Moreover, it was also provided that consumers who have a higher level of overall satisfaction have a more positive attitude towards online shopping. It was also found that online shoppers and online electronic

equipment shoppers evaluate online electronic equipments selling shops more affirmatively and more favorable than online non-shoppers and online non-electronic equipment shoppers. Another analysis in this study revealed that consumers who evaluate online electronic equipments selling shop more affirmatively and more favorable have a more positive attitude on online shopping.

The results also showed that online shoppers and online electronic equipment shoppers are more influenced from subjective norms, such as family, relatives, friends' ideas, for buying things over Internet than online non-shoppers and online non-electronic equipment shoppers.

The analyses in this study showed that the last consumer related factor is Brand Loyalty. It was found in this study that people who have more positive attitude towards online electronic equipments selling shop have a higher level of Brand Loyalty. The results also showed that Brand Loyalty has a significant impact on online shopping behavior and online electronic equipment shopping behavior of Turkish consumer. It was obtained that consumers with higher level of e-store brand loyalty are more willing to shop online and more willing to shop electronic equipments online.

Secondly, web and web site related factors which affect online shopping behavior of Turkish consumer were also examined. It was found in the analysis that there are mainly five important web and web site related factors namely, Web Site Design and Infrastructure, Informativeness and Marketing Efforts, Trustworthiness, Customer Support Services and Entertainment and Interactivity. The results show that the most important web and web site related factor is Web Site Design and Infrastructure. This means that Turkish customers give more importance to the web pages' being easy to read, well-organized and user friendly. The consumers also

highlight that the web site should facilitate consumer to complete its transactions quickly. The second most important web and web site related factor for online shopping behavior is Informativeness and Marketing Efforts. Turkish consumers think that web site's including necessary information about their products and having variety in terms of purchasing and paying are the second most important things while evaluating an online electronic equipment selling shop. The third most important web and web site related factor is Trustworthiness. This means that Turkish consumers give importance to privacy, security and web site's reliability issues on the third place while evaluating an online electronic equipment selling shop. Customer Support Services and Entertainment and Interactivity come forth and fifth most important web and web site related factors, respectively. This means that Turkish consumers give less importance to after-sales technical support and having fun from the web site than the other attributes of the online electronic equipment selling shop.

The analyses also showed that web and web site related factors are directly related to the overall online satisfaction and online shopping behavior of the consumer. It was found that overall online satisfaction from the online shop is determined by web and web site related factors except Entertainment and Interactivity. The results provided that Informativeness and Interactivity is the most important factor which affect overall online satisfaction, while Customer Support Service comes the second. This result is not very surprising since the most important thing that affect overall online satisfaction is pre-sales and after-sales operations and facilities of an e-store. Moreover, it was also revealed that Web Site Design and Infrastructure and Trustworthiness comes third and fourth most important factors which determine overall online satisfaction of Turkish consumer, respectively. As a

result of the analyses in this study, it was also obtained that online shoppers evaluate all five web and web site related factors more affirmatively than non-online shoppers. The results pointed out that the highest difference between online shoppers and non-online shoppers is at the web and web site related factor of Trustworthiness, while the lowest difference is at the factor of Entertainment and Interactivity. This shows that in line with the other researches in the literature, one of the most important web and web site related factor for having online shopping is the privacy and security concerns of Turkish consumers. These web and web site related factors were also examined for online electronic equipment shopping behavior of Turkish consumer. It was found that factors of Informativeness and Marketing Efforts, Trustworthiness and Customer Support Services has an impact on online electronic equipment shopping behavior of Turkish consumer, while factors of Entertainment and Interactivity and Web Site Design and Infrastructure are not significant.

Thirdly, there are also web vendor related factors which affect online shopping behavior of the Turkish consumer. It was found in the analysis that there are three important web vendor related factors namely, Brand Benevolence and Responsiveness, Brand Competence and Capability and Brand Reputation and Trustworthiness. The analyses showed that the most important web vendor related factor is Brand Benevolence and Responsiveness. This means that Turkish consumer give more importance to e-store brand's concerning with its consumers and being fair, responsive to all of its consumers than the other brand related factors. The second important web vendor related factor is Brand Competence and Capability for the Turkish consumer. This means that e-store brand's having necessary experience, capabilities and resources are also crucial factors while evaluating the e-store as a brand. The third important web vendor related factor is Brand Reputation and

Trustworthiness. This means that e-store brand's being reputable and trustworthy is the least important factor for Turkish consumer while evaluating e-store brand.

The analyses also showed that web vendor related factors are directly related to the attitude towards online electronic equipments selling shop and online shopping behavior of the consumer. The results revealed that those with positive attitudes towards online electronic equipment selling shop give more importance to all three web vendor related factors than those with neutral and negative attitude. Moreover, it was obtained from the analyses online shoppers evaluate all three web vendor related factors more affirmatively than non-online shoppers. The results highlighted that the highest difference between online shoppers and non-online shoppers is at the web vendor factor of Brand Benevolence and Responsiveness, while the lowest difference is at the factor of Brand Reputation and Trustworthiness. These web vendor related factors were also examined for online electronic equipment shopping behavior of Turkish consumer. It was found that factors of Brand Benevolence and Responsiveness and Brand Competence and Capability has an impact on online electronic equipment shopping behavior of Turkish consumer, while the factor of Brand Reputation and Trustworthiness is not significant.

Another important web vendor related factor is the nature of the web vendor. In this study the consumers were given 10 e-stores which sell electronic equipments and they were asked to choose the e-stores they know, ever visited and purchased from. The e-stores given were from three main categories, namely those which only sell electronic equipments online, those which only sell electronic equipments only and from their stores and those which sell all kind of equipments online. The results showed that mostly known, visited and purchased from brand is Hepsiburada which sells all kind of equipments online. Teknosa, Mavibilgisayar and Vatanbilgisayar are

the other mostly preferred brand which sells only electronic equipments online and from their stores. This means that Turkish consumer mostly prefer an online shop which sell many kind of equipments online or a brand which sells only electronic equipments online and from their stores instead of a brand which sells only electronic equipments online but not from any brick and mortar store.

Since most of the online shoppers are male and highly educated consumers, managers should try to gain female and low educated consumers too. For this reason, managers have to focus on campaigns which may attract female consumers and give place to more user friendly content which can be used by low educated consumers and those with low level of technology readiness easily. The web site's being less complex to understand would also help those with high level of perceived complexity to have a more positive attitude towards online shopping. Managers should also focus on general personal characteristics of the consumers, while taking decisions, since these characteristics like perceived time pressure and risk aversiveness are found influential on online shopping behavior. The applications, web pages and shopping steps should be completed quickly in a web page for attracting the consumers who feel time pressure. The managers have to be sure that they give necessary security explanations and credit card security commitments in their web site for the consumers with high level of risk aversiveness. The managers may also give real time and real place content in their web sites for attracting those who are recreation oriented. Perceived relative advantage is also other important consumer related factor which affect online shopping behavior. The managers should concentrate on selling products in a more advantageous way for the consumers like discount policies, buy one get one free campaigns, quick delivery, product variety etc. In general sense, since overall satisfaction is very important for online shopping

behavior, managers have to use all of their business resources to maintain a satisfactory online shopping experience to their consumers.

In order to make a healthy decision on online shopping, managers should also give importance to web and web site related factors. Since it was found that web site design is the most important issue about web for the consumers, managers may improve the web site presentation by including new web page trends, a professional design and texts and interfaces which can be used by consumers easily. The web sites should also include detailed information about each products and the information should be accessible to all consumers quickly. The results also showed that managers have to focus on privacy and credit card and personal information security issues by investing on high levels of SSL certificates and credit card security engagements. Moreover, managers have to put improved FAQs, customer care services and 7/24 online help in their web sites to maintain a high level of customer support. For improving the entertainment property of the web site, managers may use different colors, music, interactivity, puzzles and web site tours in their web site.

Managers have to keep in mind that, the brand issue is very important for a consumer while forming his/her online shopping behavior. Due to this reason, managers have to show that they concern about their consumers by giving pre-sales and after sales support to their consumers. The delivery of the product on time and sending exactly the same product which is ordered by the consumer would also assure the managers to make their brand reputable and competent in the eyes of their consumers.

The results of this study provide many guidelines for the managers to improve online shopping in Turkey by taking the online shopping behavior of the consumer into consideration. The results show that for understanding online shopping behavior

of the consumer, customer side, web vendor side, web side and the other issues all have to be taken into consideration together, rather than taking one by one to understand the behavior. The wider picture of online shopping behavior which is demonstrated in this study will be beneficial for managers bring online shopping close to its real potential in Turkey. While taking decisions, managers will be able to make decisions by taking four core factor sides of the online shopping behavior. This will lead the managers to have more control over online shopping behavior of the consumer and to encourage the consumer to have online shopping. Hence, the managers would expand their business market share and Turkish online shopping market would grow more rapidly.

#### Further Research

This study has some limitations which have to be evaluated for further research. Firstly, all of the factors which are highlighted in the literature are not included in this study. Secondly, since the research base of this study is the electronic equipments, the online shopping behavior of Turkish consumer on electronic equipments was examined. Other kinds of equipments which are sold online are not focused in this study. Due to this reason, the results of this study may be more helpful for the managers to be applied on online shopping only for electronic related equipments. These limitations show that there is still more research needed. For further research, the factors which are not included in this study could be adopted to the framework of this study, to have a wider picture of online shopping behavior. Moreover, it is also needed to be studied whether online shopping behavior framework of this study differs for other types of products. Hence, in further research, factors affecting online shopping behavior of the consumer for other types of products may be investigated.

For example, for cosmetic products, consumers may give more importance to Informativeness and Marketing Efforts, Entertainment and Interactivity or Customer Support Services rather than Web Site Design and Infrastructure. Since cosmetic related products require more marketing campaigns for sale and the people may need more interaction with customer services for the product, the factors which are highlighted for cosmetic products may differ from those of electronic equipments.

## APPENDICES

## A. Sample Questionnaire (English)

This questionnaire is conducted for determining the factors which affect behavior of the Turkish consumer about buying electronic equipments (cellular phone, computer, computer hardware and equipments, DVD/VCD player, MP3 player, Cd/Dvd, Printer etc.) from Internet in the context of the thesis study about “Online Shopping Behavior of Turkish Consumer” which is carried out by Tunca Turan, Grad Student in Boğaziçi University Management Information Systems Department. No personal information is asked in this questionnaire. The data which is gathered will completely be used for academic purposes. Thanks for devoting your time.

For questions: Tunca Turan ([tuncaturan@yahoo.com](mailto:tuncaturan@yahoo.com))

Note: The term “e-store” which is used in the questionnaire many times means a store which sells or commercializes a product or service from the Internet.

Question 1. For how many years have you been using Internet?

- Less than 1 year
- 1-3 years
- 3-5 years
- 5-7 years
- 7-9 years
- 9-10 years
- More than 10 years

Question 2. Have you ever shopped online?

- Yes, I have done
- No, I have never done

Question 3. How many times did you shop online?

- 0 times
- Less than 5 times
- 5 times or more than 5 times, but less than 10 times
- 10 times or more than 10 times, but less than 15 times
- 15 times or more than 15 times, but less than 20 times
- 20 times or more than 20 times

Question 4. If you had online shopping before, what did you buy most?

- Computer, computer parts and electronic equipments
- Flowers
- Phone credits
- Ticket
- Clothings
- Book
- Sports equipments
- Other
- Nothing

Question 5. Please mark electronic equipment selling e-stores which you know (You can mark more than one e-store)

- Hepsiburada
- Teknosa
- Bimeks
- Mavibilgisayar

- Vatanbilgisayar
- Goldbilgisayar
- Istanbulbilgisayar
- Webdenal
- Domino
- Teknomarketim
- Other
- None

Question 6. Please mark electronic equipment selling e-stores which you visited

(You can mark more than one e-store)

- Hepsiburada
- Teknosa
- Bimeks
- Mavibilgisayar
- Vatanbilgisayar
- Goldbilgisayar
- Istanbulbilgisayar
- Webdenal
- Domino
- Teknomarketim
- Other
- None

Question 7. Please mark electronic equipment selling e-stores from which you had shopping (You can mark more than one e-store)

- Hepsiburada
- Teknosa
- Bimeks
- Mavibilgisayar
- Vatanbilgisayar
- Goldbilgisayar
- Istanbulbilgisayar
- Webdenal
- Domino
- Teknomarketim
- Other
- None

Question 8. Please evaluate the e-store (selling electronic equipments such as cellular phone, computer, computer hardware and equipments, DVD/VCD player, MP3 player, Cd/Dvd, Printer etc.) which you have recently visited in terms of the items below:

1	2	3	4	5	6	7
Strongly Disagree	Disagree	Slightly Disagree	Neither Disagree Nor Agree	Slightly Agree	Agree	Strongly Agree

- The website provides in-depth information.
- It is quick and easy to complete a transaction at this website.
- This website has a good selection
- This website understands my needs
- The content on this site was well-organized
- The web pages were easy to read
- This website is entertaining.
- This site has fun, interactive features
- This site's format allows online dialogue between me and other browsers
- This site makes good use of video capability of the web
- This site has attractive background and color scheme
- It is easy to get the website to do what I want
- The interactions with the website are clear and understandable.
- This site has up-to-date information about product availability
- Overall, I was very satisfied with the web site
- I think that I made the correct decision to use this web site
- The experience that I had with this web site has been satisfactory
- You get exactly what you ordered from this website
- The product is delivered by the time promised by the company
- This site shows many visuals of its products or services
- This site provides useful performance data on its products/services
- The selection of purchases at this e-store is consistently high
- The company is willing and ready to respond to customer needs
- When you have a problem, the website shows a sincere interest in solving it
- Inquiries are answered promptly

- This site provides useful online technical support and help menus
- This site has interesting testimonials/stories from satisfied consumers
- I feel that my privacy is protected at this site.
- I feel safe in my transactions with this website
- The e-store guarantees the safety of credit card information
- Purchasing on this web site will not cause financial risks

Question 9. What do you think about the e-store (selling electronic equipments such as cellular phone, computer, computer hardware and equipments, DVD/VCD player, MP3 player, Cd/Dvd, Printer etc.) which you have recently visited in general sense:

- Very Bad 1.....7 Very Good
- Very Unfavorable 1.....7 Very Favorable

Question 10. Please evaluate the e-store (selling electronic equipments such as cellular phone, computer, computer hardware and equipments, DVD/VCD player, MP3 player, Cd/Dvd, Printer etc.) which you most familiar with/most recently visited in terms of the items below:

1	2	3	4	5	6	7
Strongly Disagree	Disagree	Slightly Disagree	Neither Disagree Nor Agree	Slightly Agree	Agree	Strongly Agree

- This e-store is trustworthy
- This e-store wants to be known as one who keeps his promises
- This site has competitive prices
- The e-store brand gives good value and services
- The e-store has a good reputation

- This e-store shows fair and honest acts on its consumers
- This e-store is known with its transparency and honesty principles
- I think that this web site would not do anything intentional that would prejudice the user
- I think that this web site is concerned with the present and future interests of its users
- I think that this web site has the necessary abilities to carry out its work
- I think that this web site has the sufficient experience with its offer
- I think that this web site has the necessary resources to successfully carry out its activities
- This e-store is very satisfactory in terms of variety and product selection options
- This e-store brand guarantees satisfaction
- I believe that most of the things this e-store says about itself is true
- This e-store brand would compensate consumers in some way if they had a problem
- I am a loyal patron of this e-store
- I will return to this e-store to buy one of their products the next time I need electronic equipment
- I am interested in this particular e-store brand than in other brands
- I say positive things about this e-store brand to other people
- Since I like this brand, I always buy from the same e-store brand
- This e-store is known to be concerned about consumers

Question 11. Please evaluate the items below in terms of their appropriateness with you:

1	2	3	4	5	6	7
Strongly Disagree	Disagree	Slightly Disagree	Neither Disagree Nor Agree	Slightly Agree	Agree	Strongly Agree

- I am cautious in trying new/different products
- I usually buy than try something (Reverse)
- I always prefer to use the most advanced technology available
- Most of the time, I am among the first in my circle of friends to start using new technology
- A machine or computer is going to be a lot more reliable in doing a task than a person
- I can usually figure out new high-tech products and services without help from others
- I seem to be busier than most people I know
- Usually there is so much to do that I wish I had more time

Question 12. Please evaluate the items below by taking your general perceptions towards shopping into consideration:

1	2	3	4	5	6	7
Strongly Disagree	Disagree	Slightly Disagree	Neither Disagree Nor Agree	Slightly Agree	Agree	Strongly Agree

- I enjoy traveling to stores or shopping centers
- I am very concerned about low prices, but I am equally concerned about product quality
- When I buy products, I like to be sure that I am getting my money's worth

- I usually have one or more products of the very newest style
- I shop from different stores and choose different brands in order to have variety

Question 13. Please evaluate the items below in terms of their appropriateness with you by taking your general perceptions towards online shopping into consideration:

1	2	3	4	5	6	7
Strongly Disagree	Disagree	Slightly Disagree	Neither Disagree Nor Agree	Slightly Agree	Agree	Strongly Agree

- Using the Web fits into my purchasing style
- Using the Web makes it easier to purchase products or services
- People who use the Web to purchase products or services have more prestige than those who do not
- Purchasing products or services over the Web is a status symbol
- Learning to use the Web for purchasing products or services is easy for me
- People who influence my behavior would think that I should buy things over the Internet
- Buying things over the Internet is entirely within my control
- I have the resources and the knowledge and the ability to buy things over the Internet
- I think it would be very good to use the Internet for my shopping activities in addition to traditional methods

Question 14. What is your gender?

- Female
- Male

What is your age?

- 17-20 years
- 21-25 years
- 26-30 years
- 31-35 years
- 36-40 years
- 41 and over

What is your education level?

- Less than High School Degree
- Graduated from High School
- Quitted from Bachelor Degree in University
- Student or Graduated from Bachelor Degree in University
- Master Degree in University or more

How much is your monthly personal income?

- 1000 TL or less
- 1001-2000 TL
- 2001-3000 TL
- 3001 TL and over.

Thank you for answering the questionnaire...

## B. Sample Questionnaire (Turkish)

Bu anket Boğaziçi Üniversitesi Yönetim Bilişim Sistemleri bölümü Yüksek Lisans öğrencisi Tunca Turan tarafından yürütülen "Türk Tüketicisinin İnternet Üzerinden Alışveriş Davranışı" adlı tez çalışması kapsamında, İnternet üzerinden elektronik esya (cep telefonu, bilgisayar, bilgisayar parçaları ve aksesuarları, DVD/VCD oynatıcı, Mp3 player, CD/DVD, yazıcı v.b. gibi) satın alma konusunda, Türk tüketicisinin davranışlarını etkileyen faktörleri belirlemek amacıyla yapılmaktadır. Ankette sizden kişisel bilgileriniz istenmemektedir.

Elde edilen sonuçlar tamamen akademik amaçlar için kullanılacaktır.

Zaman ayırdığınız için teşekkür ederiz.

Sorularınız için: Tunca Turan(tuncaturan@yahoo.com)

Not: Ankette sıkça tekrarlanmakta olan "e-mağaza" terimi; İnternet üzerinden ürün ve hizmetler satılan veya pazarlanan mağaza anlamına gelmektedir.

Soru 1. Kaç yıldır İnternet kullanmaktasınız?

- 1 yıldan az
- 1-3 yıl
- 3-5 yıl
- 5-7 yıl
- 7-9 yıl
- 9-10 yıl
- 10 yıldan fazla

Soru 2. Daha önce hiç İnternet üzerinden alışveriş yaptınız mı?

- Evet, yaptım
- Hayır, yapmadım

Soru 3. Şimdiye kadar internet üzerinden kaç kere alışveriş yaptınız?

- Hiç yapmadım
- 5 kereden az sayıda yaptım
- 5 kere ya da 5den fazla ancak 10dan az sayıda yaptım
- 10 kere ya da 10dan fazla ancak 15den az sayıda yaptım
- 15 kere ya da 15den fazla ancak 20den az sayıda yaptım
- 20 kere ya da 20den fazla sayıda yaptım

Soru 4.Eğer internet üzerinden alışveriş yaptıysanız en çok ne satın aldınız?

- Bilgisayar, bilgisayar parçaları ve elektronik aletler
- Çiçek
- Kontör
- Bilet
- Giyim Malzemeleri
- Kitap
- Spor Malzemeleri
- Diğer
- Hiçbirşey satın almadım

Soru 5.Aşağıda yer alan, internet üzerinden elektronik eşya satan e-mağazalardan

bildiklerinizi işaretleyiniz(Birden fazla işaretleyebilirsiniz)

- Hepsiburada
- Teknosa
- Bimeks
- Mavibilgisayar
- Vatanbilgisayar
- Goldbilgisayar

- Istanbulbilgisayar
- Webdenal
- Domino
- Teknomarketim
- Dięer
- Hiębiri

Soru 6.Önceki soruda bahsedilen e-maęazalardan hangilerinin web sayfasını ziyaret ettiniz?(Birden fazla işaretleyebilirsiniz)

- Hepsiburada
- Teknosa
- Bimeks
- Mavibilgisayar
- Vatanbilgisayar
- Goldbilgisayar
- Istanbulbilgisayar
- Webdenal
- Domino
- Teknomarketim
- Dięer
- Hiębiri

Soru 7. Bu e-mağazaların hangilerinden online alışveriş yaptınız?(Birden fazla işaretleyebilirsiniz)

- Hepsiburada
- Teknosa
- Bimeks
- Mavibilgisayar
- Vatanbilgisayar
- Goldbilgisayar
- Istanbulbilgisayar
- Webdenal
- Domino
- Teknomarketim
- Diğer
- Hiçbiri

Soru 8.En son ziyaret ettiğiniz elektronik eşya(cep telefonu, bilgisayar, bilgisayar parçaları ve aksesuarları, DVD/VCD oynatıcı, Mp3 player, CD/DVD, yazıcı vb...) satmakta olan e-mağazanın web sitesini aşağıda yer alan kriterler bakımından değerlendiriniz:

1	2	3	4	5	6	7
Kesinlikle Katılmıyorum	Katılmıyorum	Kısmen Katılmıyorum	Ne Katılmıyorum Ne Katılıyorum	Kısmen Katılıyorum	Katılıyorum	Kesinlikle Katılıyorum

- Bu e-mağazanın web sitesi kapsamlı bilgi sunmaktaydı.
- Bu e-mağazanın web sitesinde işlemler hızlı bir biçimde tamamlanabilmektedir
- Bu e-mağazanın web sitesinde geniş bir ürün yelpazesine yer verilmektedir
- Bu e-mağazanın web sitesi benim ihtiyaçlarımı karşılıyor
- Bu web sitesindeki içerik çok iyi organize edilmiş
- Bu web sitesindeki web sayfaları gayet okunaklı
- Bu e-mağazanın web sitesi eğlendiriciydi
- Bu e-mağazanın web sitesi interaktif bir içeriğe sahiptir
- Bu e-mağazanın web sitesinin formatı kullanıcılar arasında online diyaloga olanak sağlamaktadır
- Bu e-mağazanın web sitesinde video özelliği etkili bir biçimde kullanılmaktadır
- Bu e-mağazanın web sitesi iyi dizayn edilmiş bir arka plan ve renk kombinasyonuna sahiptir
- Bu e-mağazanın web sitesinde istediğim işlemleri yerine getirmek kolaydır
- Bu e-mağazanın web sitesinde işlemlerimi gerçekleştirirken izleyeceğim adımlar net ve anlaşılırdır
- Bu e-mağazanın web sitesi ürünün stok durumu hakkında güncel bilgi vermektedir
- Genel anlamda, bu e-mağazanın web sitesinden çok memnun kaldım
- Bu e-mağazayı kullanarak doğru bir tercih yaptığımı düşünüyorum
- Bu e-mağazayı kullanırken edindiğim tecrübe memnun edicidir
- Bu e-mağazadan gönderilen ürün web sitesinde gösterilen ile birebir aynıydı

- Bu e-mağazanın web sitesinden alışveriş yaptığınızda, ürün şirket tarafından belirtilen sürede size ulaştırılır
- Bu e-mağaza, firmaların ürünleri ve hizmetleri hakkında birçok görsel araç sunmaktadır
- Bu e-mağaza, firmaların ürün ve hizmetleri hakkında performans bilgileri sunmaktadır
- Bu web sitesinde ödeme çeşitliliği çok fazla
- Şirket müşterilerin ihtiyaçlarını karşılamada istekli ve gerekli donanıma sahiptir
- Bu e-mağazada, işlem yaparken ortaya çıkabilecek bir problemin çözülmesi konusunda firma son derece ilgili bir tutum sergilemektedir
- Bu e-mağaza sorulara en kısa zamanda cevap vermektedir
- Bu e-mağaza online teknik servis ve yardım hizmetleri sunmaktadır
- Bu e-mağazanın web sitesinde hizmetten memnun kalmış müşterilerin ilginç deneyimlerine yer verilmektedir
- Bu e-mağazanın web sitesinde gizlilik ilkesine bağlı kalınacağı izlenimi edindim
- Bu e-mağazanın web sitesinde yaptığım işlemlerde güvenlik sorunu yaşamayacağımı düşünüyorum
- Bu e-mağazanın web sitesi kredi kartı bilgilerinin güvenliğini garanti ediyor
- Bu e-mağazanın web sitesinden alışveriş yapmak finansal risklere yol açmayacaktır

Soru 9.En son ziyaret ettiğiniz elektronik eşya (cep telefonu, bilgisayar, bilgisayar parçaları ve aksesuarları, DVD/VCD oynatıcı, Mp3 player, CD/DVD, yazıcı vb...) satmakta olan e-mağazanın web sitesi hakkında genel olarak ne düşünmektesiniz?

- Çok Kötü 1.....7 Çok İyi
- Çok Olumsuz 1.....7 Çok Olumlu

Soru 10. Elektronik eşya (cep telefonu, bilgisayar, bilgisayar parçaları ve aksesuarları, DVD/VCD oynatıcı, Mp3 player, CD/DVD, yazıcı vb...)satmakta olan, hakkında en çok fikir sahibi olduğunuz (en çok web sitesini ziyaret ettiğiniz veya en son alışveriş yaptığınız) e-mağazalardan birini aşağıda yer alan kriterler bakımından değerlendiriniz:

1	2	3	4	5	6	7
Kesinlikle Katılmıyorum	Katılmıyorum	Kısmen Katılmıyorum	Ne Katılmıyorum Ne Katılıyorum	Kısmen Katılıyorum	Katılıyorum	Kesinlikle Katılıyorum

- Bu e-mağaza güvenilirdir
- Bu e-mağaza verdiği sözleri yerine getiren bir e-mağaza olarak tanınmak istemektedir
- Bu e-mağazanın web sitesinde başka şirketlerle kıyaslandığında daha rekabetçi fiyatlar sunulmaktadır
- Bu e-mağaza iyi marka ürün ve hizmetlerini satmaktadır
- Bu e-mağazanın iyi bir itibarı vardır
- Bu e-mağaza müşterilerine karşı adil ve dürüst davranır
- Bu e-mağaza açıklık ve dürüstlük prensipleriyle tanınır
- Bu e-mağaza bilinçli olarak, müşterilerine zarar verecek bir şey yapmaz

- Bu e-mağaza, müşterilerinin şundaki ve gelecekteki menfaatlerine önem vermektedir
- Bu e-mağaza, işlerini yürütmek için gerekli olan özelliklere sahiptir
- Bu e-mağaza, yapmakta olduğu işte yeterli tecrübeye sahiptir
- Bu e-mağaza, işlerini yürütmek için gerekli olan kaynaklara sahiptir
- Bu e-mağaza çeşitlilik ve ürün seçme olanakları bakımından oldukça memnun edicidir
- Bu e-mağaza, bir marka olarak memnuniyetinizi garanti eder
- Bu e-mağazanın kendi ürünleriyle ilgili söylediği şeylerin çoğunun doğru olduğuna inanıyorum
- Eğer bu e-mağazadan satın aldığım ürünle ilgili bir problem yaşarsam, bu marka hatasını telafi edecektir
- Ben bu e-mağazanın sadık bir müşterisiyim
- Gelecekte bu tarz bir ürüne ihtiyacım olduğu zaman yine bu e-mağazanın web sitesini ziyaret edeceğim
- Bu e-mağazaya diğer e-mağazalardan daha fazla önem vermekte ve ilgi duymaktayım
- Aileme ve arkadaşlarıma bu e-mağaza hakkında olumlu şeyler anlatıyorum
- Her zaman bu e-mağazadan alışveriş yaparım, çünkü bu markayı seviyorum
- Bu e-mağaza müşterilerine özen göstermesiyle tanınır

Soru 11. Aşağıdaki özellikleri kendinize uygunluğu açısından değerlendiriniz:

1	2	3	4	5	6	7
Kesinlikle Katılmıyorum	Katılmıyorum	Kısmen Katılmıyorum	Ne Katılmıyorum Ne Katılıyorum	Kısmen Katılıyorum	Katılıyorum	Kesinlikle Katılıyorum

- Yeni veya farklı ürünler denemek konusunda temkinliyimdir
- Genellikle, bir ürünü denemek yerine satın almayı tercih ederim
- Her zaman en son teknoloji ürünleri kullanmayı tercih ederim
- Çoğu zaman, arkadaşlarım arasında yeni teknoloji ürünleri ilk kullananlardan biriyimdir
- Bir işin yapılması konusunda bir makine ya da bir bilgisayar, bir insana göre daha güvenilirdir
- Yeni çıkan teknolojik ürünlerin nasıl çalıştığını başkalarının yardımı olmadan çabucak anlarım
- Tanıdığım diğer insanlardan daha meşgul bir insanımdır
- Genelde, daha fazla zamanım olsaydı daha çok yapacak şey olduğunu düşünürüm

Soru 12. Aşağıdaki kriterleri, alışveriş yapma konusundaki genel algılarınızı göz önünde bulundurarak değerlendiriniz:

1	2	3	4	5	6	7
Kesinlikle Katılmıyorum	Katılmıyorum	Kısmen Katılmıyorum	Ne Katılmıyorum Ne Katılıyorum	Kısmen Katılıyorum	Katılıyorum	Kesinlikle Katılıyorum

- Mağazalara veya alışveriş merkezlerine gitmek hoşuma gidiyor.
- Uygun fiyatlar benim için önemlidir, ama ürün kalitesine de fiyatlar kadar önem veririm

- Ürünleri satın aldığımda, paramın karşılığını aldığımdan emin olmak isterim
- Genellikle en yeni tarz ürünlerden bir ya da birkaç adet satın alırım
- Daha fazla çeşidi değerlendirmek için, değişik mağazalardan alışveriş yaparım ve farklı markaları tercih ederim

Soru 13. İnternet üzerinden alışveriş yapma konusundaki genel algılarınızı göz önünde bulundurarak aşağıdaki kriterleri size uyuşması yönünden değerlendiriniz:

1	2	3	4	5	6	7
			Ne Katılmıyorum			
Kesinlikle Katılmıyorum	Katılmıyorum	Kısmen Katılmıyorum	Ne Katılıyorum	Kısmen Katılıyorum	Katılıyorum	Kesinlikle Katılıyorum

- Herhangi bir şeyi internet üzerinden satın almak alışveriş yapma stilime uymaktadır
- İnternet üzerinden alışveriş yapmak, ürün ve hizmetleri satın almayı kolaylaştırıyor
- Ürün ve hizmetleri internet üzerinden satın alan insanlar diğer insanlara göre daha fazla prestij sahibidir
- Ürün ve hizmetleri internet üzerinden satın almak bir statü sembolüdür
- Ürün ve hizmetleri internet üzerinden satın almayı öğrenmek benim için kolay oldu
- Benim etkilendiğim kişiler internet üzerinden alışveriş yapmam gerektiğini düşünmektedir
- İnternet üzerinden bir şeyler alırken kontrol tamamen bendedir
- İnternet üzerinden alışveriş yapmak için gerekli olan kaynaklara, bilgiye ve beceriye sahibim
- Geleneksel alışveriş alışkanlıklarına ek olarak, alışveriş yapmak için interneti kullanmak benim için çok daha iyi olur

Soru 14. Cinsiyetiniz:

- Kadın
- Erkek

Yaşınız:

- 17-20
- 21-25
- 26-30
- 31-35
- 36-40
- 41 ve üzeri

Öğrenim Durumunuz:

- Lise Öğreniminden daha Düşük Öğrenim
- Lise Mezunu
- Üniversite Lisans Öğrenimi Terk
- Üniversite Lisans Mezunu
- Üniversite Master Öğrenimi veya Daha Yüksek Öğrenim

Aylık Geliriniz:

- 1000 TL veya daha az
- 1001-2000 TL
- 2001-3000 TL
- 3001 TL veya üzeri

Anketimize katıldığınız için teşekkür ederiz...

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