

## Consumers Perceived Online Purchasing

**Nuh Kurt**

*Karabuk University, Faculty of Economics and Administrative Sciences  
Department of Economics, Karabuk/Turkey  
nkurt@emlakyonetim.com.tr*

**Burcu Savaş**

*Karabuk University, Faculty of Economics and Administrative Sciences  
Department of Economics, Karabuk/Turkey  
burcu\_savas90@hotmail.com*

**Assoc. Prof. Dr. Gülay Günay**

*Karabuk University, Faculty of Economics and Administrative Sciences  
Department of Social Work, Karabuk/Turkey  
ggunay@karabuk.edu.tr*

**Prof. Dr. Hamza Çeştepe**

*Bulent Ecevit University, Faculty of Economics and Administrative Sciences  
Department of Economics, Zonguldak/Turkey  
hamzac@hotmail.com*

Doi:10.5901/ajis.2014.v3n3p185

### Abstract

*The advanced of the Internet has empowered consumers. Consumers can access a virtually unlimited selection of products, brands, and sellers. They can switch brands or try different products in a single click. Internet shopping sites must be a wide range of products to attract consumers and influence their shopping decisions. The purpose of this study was to investigate consumers positive and negative perceive of online purchasing. The sample group of this study consists of consumers which have been working private company in Istanbul. Participation of the study was voluntary. In this context 500 people were interviewed. Beside descriptive statistics, t-test and one way variance analysis (ANOVA) is used in the analysis of the data. According to the results of the study, it was found that 46.3% of the internet users were using the online purchasing.*

**Keywords:** *consumer, online purchasing, online shopping, consumer online shopping, consumer perceive*

### 1. Introduction

The world has undergone an important process of change; incredible developments have taken place in science and technology. The frequency of technological innovations increased and technologies in production and service sector began to change within short periods (Akbaş & Özdemir, 2002). Especially after the 2000s, with rapid technological change and the advent of the internet in our life, a time of change and development in retail sector too has emerged. Internet which has been qualified as a new shopping environment presents a whole different shopping environment than the traditional ones to the consumers (Saydan, 2008:390).

The internet now shapes nearly every aspect of a consumer's purchasing decision (BDC, 2013:2). It offers variety goods and services such as; information, collect market research data, promote goods and services and ultimately to support the online ordering of merchandise, provides retailers with an extremely rich and flexible new channel both of retailers and consumers (Doherty, 2010). Due to the rapid growth of the Internet and its use as a channel for shopping, today's consumers are able to shop from anywhere at any time with just a few clicks of their fingers (Kim et al., 2004). Therefore recent years purchasing via the Internet is one of the most rapidly growing markets (Chen, 2009, Suresh & Shashikala, 2011:336, Mandilas et al., 2013:435). Particularly individuals spending a significant part of their daily lives in work and exhausted by the stressful city life are able to spare less time for shopping can now easily shop in internet (Enginkaya, 2006; Ward & Lee, 2000).

More than 85 percent of the world's online population has used the Internet to make a purchase increasing the market for online shopping by 40 percent in the past two years. Among Internet users, the highest percentage shopping online is found in South Korea (Alsharif et al., 2013; 383). According a report published by Siemer & Associates (2013) Global e-Commerce spending in 2012 reached \$820.5 billion as retailers made shopping online easier. It is expected to reach 963 billion in 2013. Global e-Commerce penetration increased from 4.0% in 2008 to 6.5% in 2012 and is anticipated to reach 9.3% by 2016, driven by high-growth emerging markets and the decline of specialty retail stores in developed markets (Siemer & Associates, 2013). Internet retail sales are expected to grow from \$5.4 billion in 2012 to \$10 billion in 2020 (Fernando, 2014).

As well as around the World also in Turkey, online shopping has been on a developing path. Consumers quickly adapting to technological developments shop online in virtual stores. According to a study undertaken by Ipsos KMG to reveal internet usage habits in Turkey; as of 2011 approximately 4.7 million person uses internet for online shopping. The percentage of people using internet for ordering personal goods or services among the overall internet users is 59.9%. According to the results of the Household Information Technologies Usage Research (TSI, 2013a) Internet users in Turkey online order or purchase goods and services for personal use rate was found to be 24.1%. The figure for the year 2012 is reported as %21.8. It is reported that for the period between April 2012-March 2013, %48.6 of individuals involved in online shopping purchased textile and sports equipment, %25.8 purchased electronic equipment, %25.6 purchased household appliances, %20 purchased travels (except accommodation), %15.9 went for the books, magazines and newspapers (including e-books) while %15.7 purchased supplies and daily necessities. Eurostat (2013) report in the EU28 in 2012, 75% of individuals aged 16 to 74 had used the internet in the previous 12 months, and nearly 60% of these internet users reported that they had shopped online. Among the Member States, the highest shares of online shoppers were registered in the United Kingdom (82% of internet users), Denmark and Sweden (both 79%), Germany (77%), Luxembourg (73%) and Finland (72%), and the lowest in Romania (11%), Bulgaria (17%), Estonia and Italy (both 29%). Today while online commerce is not a competitive threat for the conventional one, as the technology develops and online retailers gain experience and present new alternatives and amusements competition will increase (Saydan, 2008:390).

Nowadays the acceleration in the movement of life caused by various factors has affected the consumers as well. Especially consumers that have little spare time began to prefer online shopping for price advantages, convenience, time conservation, and product and price comparison facility. Another most obvious benefit of online shopping is the significant discounts that most of these e-retailers provide to attract the customers. Also online stores are usually available 24 hours a day and not limited by global time differences. Searching or browsing an online catalog can be faster than browsing the aisles of a physical store. Furthermore, online stores do not incur costs such as store staffing, maintenance, and inventory and might be able to specialize in items and extreme sizes that would not be practical for traditional stores to carry (Uzel & Aydoğdu, 2010; Park & Kim, 2003; Suresh & Shashikala, 2011; Cheung & Lee, 2005; 1, Tabatabaei, 2009).

Though the sharp increase in the number of the online shopping vendors has put encourage on the positive expectations (Vijayarathy, 2004) still some consumers' trust is yet to be not gained. Online consumers expect their personal information to be safe, being able to purchase every advertised product in the net, an insight on how to benefit from the after sales services, payment and credit facilities and a clear guidance on the address of the appeal in case of a problem. For those reasons while some of the consumers do not prefer to shop online, some of them choose to utilize the net as an information gathering tool for the goods they want to purchase conventionally (Mert, 2012).

In general the foremost reason of negative attitudes towards the electronic shopping is the lack of necessity. Concern for security and privacy is another leading factor. Security and privacy problems, inaccuracy, dubious quality, questions on delivery, lack of interest and knowledge on online purchase, previous negative comments on the desired product, doubts about the reliability of site of concern are amongst most important factors that consumers' do not prefer online purchasing (Enginkaya, 2006; Belanger et al., 2002; Demirel, 2010; Lee & Turban, 2001:75). On the other hand one can observe that the trust laid upon the online transactions rises gradually. The relative quality of order track and delivery in Turkey provides a significant advantage to the players in domestic markets.

The rapid development in technology and its presence in daily life affect the individual's way of life directly. As a result whilst some consumers adopt virtual markets, some avoid them (Saydan, 2008). Hence, there exist different consumer attitudes towards the virtual markets and online shopping. Apart from that, the increase in the purchasing power of the consumers, the early involvement with technology in the new generations, the ever rise in the number of online shoppers all formed a target group both for the producers and researchers.

There are studies conducted on online purchasing both in Turkey and abroad. In those studies the consumer attitude towards online shopping (Saprikis, 2010; Delafrooz et al. 2009; Mert, 2012; Tabatabaei, 2009; Demirel, 2010; Tan, 2012), the factors affecting the consumers' attitude towards online shopping (Kim et al., 2004; Hanzae and

Khodayari 2011; Mert, 2012; Raje & Khanna, 2012), the negative aspects of online shopping according to the consumers (Karabulut, 2013, Algür & Cengiz, 2011; Naiyi, 2004; Samadi and Nejadi, 2009, Noort et al 2007, Suresh & Shashikala, 2011) the building of trust towards online shopping (Yoo & Danthuu, 2001; Lee & Turban, 2001; Büttner & Göritz; 2008; Kim et al. 2009; Tan, 2012), online shopping behavior (Silkū, 2009) have been emphasized. In those studies, the factors driving research on online shoppers are their low average age, high income and education levels, ability towards trying new technologies, high usage of internet and mobile phones, desire to access communication, consumption and shopping faster with less cost. For this reason this research has been planned to investigate the consumers' perception of online purchasing conditional on the various demographic properties.

## 2. Method

### 2.1 Participants

The study designed to investigate consumers positive and negative perceive of online purchasing. The sample group of this study consists of consumers which have been working private company in Istanbul. Participation of the study was voluntary. In this context 758 people were interviewed. Each participant was contacted individually and completed the questionnaire form. Following the researchers' introduction, the purpose of the study was explained. The consumers were also informed that participation was voluntary. After obtaining their consent, the questionnaire form was given to them and they completed the form on their own. Uncompleted and uncorrected questionnaire forms were not taken into consideration (258 questionnaires). Finally, a total of 500 consumers were conducted with a 66 percent participation rate. The data were collected between December 2013 – February 2014.

### 2.2 Instruments and Data Collection

A multi-item questionnaire was arranged for the purposes of the determining consumers perceive online purchasing (Saprikis et al., 2010; Delafruz et al. 2009; Teo, 2006; Demirel, 2010; Turan, 2008; Uzel ve Aydoğdu, 2010; Silkū, 2009; Monuwe et al. 2004). The survey form was composed of three sections.

The first section contained demographic characteristics such as gender, age, education, income and working status.

The second section contained questions that determined online using behavior and purchasing behavior on internet. This section involved questions such as "Do you use the Internet?", "During the day, how much time do you spend in the Internet environment?", "Do you shop anything online shopping sites?", "How much did you spend on the internet for the last year?"

The third section involves two parts. First is "Positive perceived of online shopping". This part include 16 items that measures of positive attitudes towards online shopping. A high score obtained from this part is an indicator of positive perceived toward online shopping. The second part of this section arranged negative perceive toward online shopping. This part was prepared by the researchers in order to explain negative perceive about online shopping and involve 10 item. A high score revealed that consumer have negative attitudes toward online purchasing.

Final section consist of consumers' perceive toward online purchasing with 13 item. Apart from demographic-related questions, five-point Likert scale was used for all the sections. People who participated in the survey were asked to evaluate these items with one of the options, between "5=very important, 1=not important at all".

### 2.3 Data Analysis

The analysis of the data was conducted using the "SPSS for Windows 18.0" program. Independent samples T - Tests were then used to compare mean values on the positive and negative perceive toward online shopping, between males and females. One-way analysis of variance (ANOVA) was then computed to compare means among categories of subjects on each remaining independent (age, income, education, vocation etc.) variable. When the F test indicated significant (.05) mean differences on a given variable, LSD multiple comparison test was used to isolate the specific between-category means that were significantly different.

## 3. Results

Descriptive statistics are presented in Table 1. Nearly 71% of the sample was male. The age of the consumers ranged

from 18 to 65, with a mean of 35,1 (S=8.7) years. Nearly half of the participations (45,8 %) had a primary school degree,30,0 % had high school degree, whereas about 24% had only bachelors and over degree. According the data given by Turkish Statistical Institute (TUIK, 2013b) the literate rate was 95,78 % and across Turkey population enrollment ratio was found primary school degree 28.0 %, high school %22, university %16. Income earned between 800.00 – 8.000.00 TL/ month and the average mean 1705,7 (S= 1223,3) (1\$ is equivalent to about 2.08 TL – May 2014). 50,8 percentage at the participation is technical and support services staff, 33.2% is administrative staff only 16.0 % is manager.

**Table 1.** Demographic Variables

Demographic Characteristics	N	%	Demographic Characteristics	N	%
<b>Gender</b>			<b>Monthly family income</b>	1705.7 (SD=1223,3)	
Female	147	29.4	Low (1499 TL and less)	282	56.4
Male	353	70.6	Middle (1500 – 2999 TL)	138	27.6
<b>Age</b>	M=35.1 (SD=8.7)		High (3000 TL and more)	80	16.0
≥30	186	37.2	<b>Working status</b>		
31 – 40	193	38.6	Manager (executive)	80	16.0
≤41	121	24.2	Administrative staff	166	33.2
<b>Education</b>			Technical and support services staff	254	50.8
Primary school (8 years)	229	45.8			
High school (12 years)	150	30.0			
Bachelor's and over (13 + years)	121	24.2			

As Table 2 shows, Internet using and online purchasing behavior of consumers. A higher percentage of the consumers reported they use Internet daily (65.6%), 46.3% of the consumers who use the Internet daily (n=328) were using the Internet in order to purchase online. The online purchase years of the consumers range from 1 – 12 years with a mean of 3 (SD=1.9) years and more than half of the consumers (51.3%) have purchased online since "2 -3 years". 54.6% of the consumers have spent "501 TL or more money" via online shopping over the last year. The annual online purchases were recorded nearly 7 (SD=5.8) products. Furthermore, consumers spent much more hours daily in front of a computer to online purchase. The mean of time spending on online purchase was 65,4 (SD=43.9) minute and the present of 44.1 participants were spent "31 – 60 minute" in front of a computer to online purchase. Clothing (Accessory/Shoes (80.3%) and Computer/Electronics/Software (67.1%) were the most commonly purchased categories of products (Table 2.)

**Table 2.** Internet Using and Online Purchasing Behavior

Internet Using and Online Purchasing Behavior	N	%		N	%
<b>Daily use of internet (hour)</b>	140.5 (115.3)		<b>Frequency of online purchase years (N=152)</b>	3.0 (1.9)	
No use of internet	172	34,4	1 years or less	29	19.1
1 hour and bellow	128	25,6	2 – 3 years	78	51.3
1.1 – 2 hours	91	18,2	4 years or more	45	29.6
2.1 – 3 hours	48	9,6	<b>The amount of money spent in internet shopping over the last year (N=152)</b>	1125.0 (1170.5)	
3.1 hours and above	61	12,2	500 TL and less (1\$ is equivalent 2.08 TL- May 2013)	69	45.4
<b>Internet purchase status (n=328)</b>			501 TL and more (1\$ is equivalent 2.08 TL- May 2013)	83	54.6
Yes	152	46.3	<b>The number of online shopping transactions over the last year (N=152)</b>	6.7(5.8)	
No	176	53.7	<b>Time using to make shopping on online over the last year(minute) (N=152)</b>	65.4(43.9)	
<b>Product or Services Purchase from Online (N=152)</b>			30 min or less	43	28.3
Clothing(Accessory/Shoes)	122	80.3	31 – 60 min	67	44.1
Book/DVD/CD	30	19.7	61 min or more	42	27.6
Computer/Electronics/Software	102	67.1			
Food& Drink	24	15.8			
Health and Beauty	37	24.3			

Home care and Gardening	23	15.1
Child care and Toys	25	16.4
Sports Product	31	20.4
Travel	38	25.0
Household goods	56	36.8

Among the consumer who have not use online purchase (n=328) means of reasons for not using online purchase vary from 2.27 to 3.15. Findings indicated that "Prefer to buy from brick-and-mortar stores" have the highest mean (M=3.15; SD=1.60). As for the reasons which has the least mean score, it can be seen that the reasons which stated as "Are unaware of the buying procedure through the Internet" (M=2.75; SD=1.58). Consumer who have used online purchasing reasons mean score is higher than the other group. The main reasons for using the online stores were respectively "Time savings" (M=3.89; SD=1.26), "Ease of gathering information about the product" (M=3.70; SD=1.26), "Wide variety of products" (M=3.68;SD=1.33), and "Various payment options" (M=3.57;SD=1.38). However the reasons mean of "Security" (M=3.26; SD=1.27) was the lowest score.

Results of the statistical analysis showed that education, monthly family income and working status significantly (at least .05) affected scores on the reasons of consumers who not use online purchase. For education (F=3.891df=347;p<.05), significant differences were found between the primary school education category (M=45.15 SD=22.48) high school education category (M=50.70, SD=19.30) and primary school education category Bachelor's and over graduates (M=52.79, SD=16.52). Differences reasons of consumers not use online purchases among the monthly family income categories are shown Table 4. As can be seen, the means increased as income increased (for Low: M=46.15, SD = 22.30; for Middle: M=51.01, SD=17.97; and for High: M=54.32, SD=15.24), F=3.456, df=347, p<.05. According to LSD test, there were significant differences between the group with Low income and High income groups. Results on working status (Table 4) also showed significant differences, with mean scores of the manager category (M=54.32, SD=15,24) being higher than those of the administrative category (M=50.28, SD=18.47) and of the technical and support services staff (M=46.10, SD=22.44), F=3.179,df=347, p<.05. According to the results of the multiple comparison tests, however, there was a significant difference only between manager and technical and support services staff.

**Table 4.** Statistical Analysis of Demographic Variables and Reasons for Using and Not Using Online Purchase

Demographic Variables	Online Shoppers				Non-online shoppers			
	N	Mean	SD	Statistical Test	N	Mean	SD	Statistical Test
<b>Gender</b>								
Female	92	47.4	20.7	t=-0.386; df=346; .700	56	35,73	10,31	t=-0.424; df=150; .672
Male	256	48.4	21.0		96	34,97	10,94	
<b>Age</b>								
≥30	109	50,59	20,01	F=1.461 df=347;.233	43	37,47	11,53	F=2.492; df=151;.086
31 – 40	135	45,99	20,80		74	35,45	10,37	
≤41	104	48,20	21,88		35	32,11	9,77	
<b>Education</b>								
Primary school (8 years)	193	45,38	22,48	F=3.891df=347;.021*	36	32,83	9,32	F=1.4991; df=151;.227
High school (12 years)	98	50,70	19,30		52	35,17	12,92	
Bachelor's and over (13 + years)	57	52,79	16,52		64	36,67	9,21	
<b>Monthly family income</b>								
Low (1499 TL and less)	234	46,15	22,30	F=3.456 df=347;.033*	48	33,08	9,67	F=1.941; df=151;.147
Middle (1500 – 2999 TL)	77	51,01	17,97		61	35,39	10,67	
High (3000 TL and more)	37	54,32	15,24		43	37,47	11,53	
<b>Working status</b>								
Manager (executive)	37	54,32	15,24	F=3.179 df=347;.043*	43	37,47	11,53	F=2.311; df=151;.103
Administrative staff	93	50,28	18,47		73	35,38	10,43	
Technical and support services staff	218	46,10	22,44		36	32,33	9,72	

\*P<.05

Consumers' perceptions were examined in terms of general perceptions with 13 items (Table 5). Concerning general perceptions, the mean scores of all items on online purchase users are higher the same compared to non-users demonstrating that both of them generally had common perceptions from online purchase. The t-test results relating to

the perceptions of the participating online purchase and the groups are shown in Table 5. As a consequence, t-tests values do reveal statistically significant differences in all items between the two groups of respondents.

#### 4. Discussion

New communication technologies and the revolution of Internet especially have created new market environments called as virtual markets. Consumers' online purchasing behavior is also a part of these new developments (Saydan, 2008). It is possible to discover numerous researches analyzing the online purchasing behavior and the knowledge, problems, reasons, attitudes and results of online shopping activities of consumers in developed and developing countries.

The rapid growth in numbers of internet users in Turkey provides a bright prospect for e-marketers. This movement also has brought new marketing in our country. Therefore this research was aiming to shed light on the consumers' behaviors and attitudes toward online shopping in Turkey. In this respects its aim was to examine the online shopping behaviors, positive and negative attitudes toward purchasing and perceive of online purchasing of users and non-users. In addition the research also observed consumers' perceive online purchasing behavior according to selected demographic and socio-economic variables.

The finding on this study, indicated that three fifths of consumers (n=500) used internet, however nearly half of the internet users are online purchasers. As can be seen from the finding relatively small numbers of participants are online shoppers. This findings are supported the results conducted by Saprikis and his colleagues (2010), Saydan (2008) and Turan (2011). This correspondence may be stem from consumers' demographics variables, lack of finance, lack of information about online shopping or mistrust toward online purchasing.

**Table 5.** Consumers Perceive online purchase and t-test results

Consumers Perceive online purchase	Users (n=152)		Non-Users (n=348)		t- test values
	Mean	SD	Mean	SD	
Online shopping should provide sufficient information about available products	3,77	1,31	2,93	1,57	t=5,775; df=498; .000*
Online stores should have a good reputation	3,82	1,25	2,97	1,53	t=5,963; df=498; .000*
Online stores should provide adequate payment options	3,82	1,27	3,02	1,56	t=5,592; df=498; .000*
Online stores should offer sufficient number of value added services	3,83	1,23	2,98	1,51	t=6,107; df= 498; .000*
Online stores should provide contact options, like telephone numbers and forms to their customers	3,80	1,28	3,01	1,58	t=5,418; df=498; .000*
Online stores use sufficient security mechanisms to ensure the privacy of consumers' data	3,93	1,28	2,99	1,57	t=6,552; df=498; .000*
Online stores use consumers' data for statistic issues without consent	3,95	1,24	2,97	1,53	t=6,964; df=498; .000*
Online stores ask for consumers' permission in order to send advertisements to their e-mail accounts	3,97	1,25	3,06	1,57	t=6,373; df=498; .000*
Online stores forward consumers' information to marketing companies	3,92	1,27	3,01	1,57	t=6,315; df=498; .000*
Consumers can return a product and get refunded the purchase price	3,86	1,27	2,99	1,56	t=6,012; df=498; .000*
Security mechanisms are used to ensure personal data safety	3,85	1,22	2,98	1,56	t=6,095; df=498; .000*
The company has also brick-and-mortar stores	3,59	1,26	2,69	1,44	t=6,667; df=498; .000*
Online stores offer guarantee for their provided products	3,74	1,19	2,82	1,47	t=6,801; df=498; .000*
	3,80	1,33	2,80	1,51	t=7,072; df=498; .000*

\* p<0.001

Consumers who have not use online purchase (n=328) mean scores of 17 items was not high (M=2.27 to M=3.15). These results indicated that consumers prefer to traditional purchase habits. Behaviors and attitudes are main components to determine adoption of online shopping. A lack of technology literacy is a critical factor which can drive consumers away from online shopping (Kwon and Lee; 2003, Silkü, 2009; Mohd at al. 2006). On the other hand lack of trust is one of the most frequently cited reasons for consumers not purchasing from Internet shops. Consumers' refusal can be explained by their ignorance to online methods of shopping, their preference to buy from traditional stores and

reasons related to security matters.

Consumers' characteristics and goals may be influence their behaviors such as online purchasing. Demographic characteristics, such as gender, age, and ethnicity are examples of background characteristics (Wu, 2003). For instance, according to Mohd Suki et al., (2006) showed that internet shoppers among Malaysia are more likely to be young, affluent, highly educated and wealthy. The statistical analyses result showed that only education, income and working status have significantly affected on reasons consumers who not use online purchase. That means generally low educated, with low monthly income and low status workers do not purchase online. However the statistical analyses have not significant effect of consumers online purchase reasons.

Online shopping is a direct marketing innovation, which is still in its beginning. It involves changes in current patterns of consumption. These changes may range from minor to major. It can be considered that online purchasing is a discontinuous innovation of a "consumption process" type (Karayanni, 2003) In general, the results indicated that consumers perceived significantly higher mean scores of online purchasing than consumers who not use online purchase. This results are supported the results conducted by Saprikis at al. (2010), Saydan (2008), Cheung (2005). According to the results of this research, it can be said that the factors advantage of online purchasing, which captures enjoyment of shopping through web page and variety of products, time saving and ease of comparing products on online purchasing, appears to effect positively online purchasing behavior.

The results of this research have significant implications for consumers, business, and policymakers at marketing in Turkey for improving online shopping literature and better understanding of online consumer behavior.

The current study comprises a few limitations that must be addressed. First, the research was performed in small samples that have similar characteristics in Turkey. Consequently, its findings are not applicable to other group or consumers. Nevertheless, a comparative research with different countries that investigate similar variables could be conducted in the future. Second, the study was carried out within a short period. It is recommended that future researchers perform a longitudinal study to examine quality of life process over time, thus capturing relevant data during different occurrences of consumers' online shopping behavior.

In addition, this study is limited with the survey questions applied depending on the subject. It is considered that this study constitutes a good infrastructure for the new studies to be conducted relating the subject our country or abroad.

## References

- Akbaş, O. & Özdemir, S.M. (2002). Avrupa Birliğinde Yaşam Boyu Öğrenme (Lifelong Learning in the European Union). Milli Eğitim Dergisi, 155-156, Retrieved: 10.04.2014 from <http://yayim.meb.gov.tr/dergiler/155-156/akbas.htm>
- Algür S. & Cengiz F. (2011). The risk and benefit perceptions of online shopping according to the turkish consumers. Journal of Yasar University, 22(6), 3666-3680.
- Alsharif F. F., Siewe F., Fidler C., & Bella G. (2013). The on-Line Shopping Consumption Patterns of Saudi Shoppers. International Journal of Computer and Communication Engineering, 2 (4),383 – 385.
- BCD (Development Bank of Canada) (2013). Mapping Your Future Growth. Five Game-Changing Consumer Trends. Retrieved: 10.04.2014 from: [http://www.bdc.ca/Resources%20Manager/study\\_2013/consumer\\_trends\\_BDC\\_report.pdf](http://www.bdc.ca/Resources%20Manager/study_2013/consumer_trends_BDC_report.pdf)
- Belanger F., Hiller J.S. & Smith W.J. (2002). Trustworthiness In Electronic Commerce: The Role Of Privacy, Security, and Site Attributes. Journal of Strategic Information Systems 11 (2002) 245–270.
- Büthner O. B. & Göritz A. J. (2008),. Perceived trustworthiness of online shops. Journal of Consumer Behaviour 7,35–50.
- Chen C. (2009). Information-oriented Online Shopping Behavior in Electronic Commerce Environment. Journal of Software. 4(4), 307 – 314.
- Cheung C.M.K. & Lee M.K.O. (2005). Research Framework for Consumer Satisfaction with Internet Shopping. City University of Hong Kong, China. Sprouts: Working Papers on Information Systems, 5(26). Retrieved:11 April, 2014 from: <http://sprouts.aisnet.org/5-26>
- Delafrooz N., Paim L.H, & Khatibi A. (2010). Students' Online Shopping Behavior: An Empirical Study. Journal of American Science. 6(1), 137-147.
- Demirel H. (2010). Üniversite Öğrencilerinin Elektronik Alışveriş Hakkındaki Görüşleri (Views of University Students about Online Shopping). Gazi Üniversitesi İktisadi ve İdari Bilimler Fakültesi Dergisi 12 (3). 119-134
- Doherty Neil F. & Ellis-Chadwick, F. (2010). Internet Retailing: the Past, the Present and the future. International Journal of Retail & Distribution Management, 38(11/12), 943–965.
- Enginkaya, E. (2006). Elektronik Perakendecilik ve Elektronik Alışveriş (Electronic Retailing and Electronic Shopping) Ege Akademik Bakış Dergisi, 6(1),11-16
- Eurostat (2013). European Year of Citizens 2013. Retrieved: 10 April, 2014 from: [http://epp.eurostat.ec.europa.eu/cache/ity\\_public/4-15102013-ap/en/4-15102013-ap-en.pdf](http://epp.eurostat.ec.europa.eu/cache/ity_public/4-15102013-ap/en/4-15102013-ap-en.pdf)
- Fernando J.(2014). Emerging Consumer Trends and New Opportunities for Small and Medium Business. Consumer Corner. 25 (March) 1-4. Retrieved: 10.04.2014 from: [http://www1.agric.gov.ab.ca/\\$department/deptdocs.nsf/all/sis14790/\\$file/jeevani\\_consumer\\_](http://www1.agric.gov.ab.ca/$department/deptdocs.nsf/all/sis14790/$file/jeevani_consumer_)

trends\_march%2026\_2014.pdf?OpenElement

- Hanzaee K. H. & Khodayari B. (2011). Pre-Purchase Intentions of Consumers: based on Flow Theory and Navigational Characteristics of Websites. *Interdisciplinary Journal of Research in Business* 1 (4), 83-93.
- Karabulut A.N. (2013). Measurement of tendency of consumers to make shopping via internet against perceived variable of risk: prospect theory against expected utility theory. *Journal of Yasar University*, 8(32) 5515-5536.
- Karayanni, D.A. (2003). Web-shoppers and non-shoppers: compatibility, relative advantage and demographics. *European Business Review* 15(3), 141-152.
- Kim J. U., Kim W. J. & Park S.C. (2010). Consumer perceptions on web advertisements and motivation factors to purchase in the online shopping. *Computers in Human Behavior* 26 (2010), 1208-1222.
- Kim J., Lee H. & Kim H. (2004). Factors Affecting Online Search Intention and Online Purchase Intention. *Seoul Journal of Business*. 10(2), 27 – 48.
- Kim J., Lee H. C. & Kim H. J. (2004). Factors Affecting Online Search Intention and Online Purchase Intention. *Seoul Journal of Business*, 10 (2), 27 – 48.
- Lee M. K. O. & Turban E. (2001). A Trust Model for Consumer Internet Shopping. *International Journal of Electronic Commerce*, 2001, 6(1), 75–91.
- Mandilas A., Karasavvoglou A., Nikolaidis M., Tsourgiannis L. (2013). Predicting Consumer's Perceptions in Online Shopping. 6th International Conference on Information and Communication Technologies in Agriculture, Food and Environment (HAICTA 2013)
- Mert G. (2012). İnternet Üzerindeki Alışverişlerde, Alıcının Duygu ve Beklentilerinin, Satış Üzerine Etkileri (The Impacts of Recipient's Emotions and Expectations on Sales of Exchanges on İnternet). *Organizasyon ve Yönetim Bilimleri Dergisi*, 4(2),81–94
- MohdSuki N, Mohd İsmail A, Thyagarajan V, MohdSuki (2006). A study on the effect of normative belief on online shopping innovativeness: structural equation modeling analysis. Paper presented at the The Brunei, Indonesia, Malaysia and Philippines – East Asean Growth Area (BIMP-EAGA), Conference 2006, June 21-23.
- Monsuwe, T. P., Dellaert, B. & Ruyter, K. (2004). What drives consumers to shop online A literature review. *International Journal of Service Industry Management*, 15 (1), 102-121.
- Naiyi Y. (2004). Dimensions of Consumer's Perceived Risk in Online Shopping. *Journal of Electronic Science and Technology of China*, 2(3),177 – 182.
- Noort G. V., Kerkhof P. & Fennis B. M. (2007), "Online Versus Conventional Shopping: Consumers' Risk Perception and Regulatory Focus", *Cyberpsychology & Behavior* Volume 10, Number 5, 2007, Mary Ann Liebert, Inc
- Raje A. & Khanna V. T. (2012). Impact of E-Service Quality on Consumer Purchase Behavior in an On-line Shopping. *IJCSMS International Journal of Computer Science and Management Studies*, 12(2),1-5.
- Samadi M. & Nejadi A. Y. (2009). A Survey of the Effect of Consumers' Perceived Risk on Purchase Intention in E-Shopping. *Business Intelligence Journal*, 2(2), 261 – 271.
- Saprikis V., Chouliara A. & Vlachopoulou M. (2010). Perceptions towards Online Shopping: Analyzing the Greek University Students' Attitude. *Communication of the IBIMA*, Article ID 854516.
- Saydan, R. (2008). Perceived Risks and Benefits by Consumers in Online Purchasing: A Comparative Study between Online and Non-online Consumers. *Electronic Journal of Social Sciences*. 7(23),386 – 402. Retrieved: 10.04.2014 from <http://www.esosder.org>
- Siemer & Associates (2013). e Commerce Report. Retrieved: 15.04.2014. from: [http://www.siemer.com/wp-content/uploads/Siemer-Associates-eCommerce-Report\\_Spring-2013.pdf](http://www.siemer.com/wp-content/uploads/Siemer-Associates-eCommerce-Report_Spring-2013.pdf)
- Silkü H. A. (2009). A Study on the Attitudes Of The Faculty Of Communication Students Towards On-Line Marketing. *Journal of Yasar University*, 4(15), 2281-2301
- Suresh A.M., Shashikala R. (2011). Identifying Factors of Consumer Perceived Risk towards Online Shopping in India. 3rd International Conference on Information and Financial Engineering IPEDR vol. 12, IACSIT Press, Singapore, pp. 336-341
- Tabatabaei M. (2009). Online Shopping Perceptions of Offline Shoppers. *Issues in Information Systems*, 10(2), 22 – 26.
- Tan C. F. (2012). Malaysian Consumers' Perceptions of Online Shopping. *COMM 803 Empirical Quantitative Research*. Retrieved: 9 May 2014, from: <http://adeline10.com/blog/wp-content/uploads/2012/10/COMM-803-Project-Term-Paper.pdf>
- Teo, T. S. H. (2006). To buy or not to buy online: adopters and non-adopters of online shopping in Singapore. *Behaviour & Information Technology*, 25(6),497 – 509
- Turkish Statistical Institute-TSI (2013a). Hanehalkı Bilişim Teknolojileri Kullanım Araştırması (Household Information Technologies Usage Research) Retrieved: 10 April, 2014 from [http://www.tuik.gov.tr/PreTablo.do?alt\\_id=1028#](http://www.tuik.gov.tr/PreTablo.do?alt_id=1028#)
- Turkish Statistical Institute-TUIK (2013b). Statistics by Theme. Retrieved: 10 April, 2014 from <http://www.tuik.gov.tr>
- Uzel E. & Aydoğdu C. (2010). Çalışanların Elektronik Alışverişe Bakış Açılırları Hakkında Kalitatif Çalışma (A Qualitative Study on Understanding Perspectives of Employees Towards on-line Shopping). *Organizasyon ve Yönetim Bilimleri Dergisi* 2(1), 19–25.
- Vijayarathay, L.R. (2004). "Predicting consumer intentions to use on-line shopping: the case for an augmented technology acceptance model". *Information & Management*, 41 (6), 747-762.
- Ward M. L. & Lee M. J. (2000). İnternet Shopping, Consumer Search And Product Branding. *Journal of Product & Brand Management*, 9(1), 6 – 20.
- Wu, S., (2003). The relationship between consumer characteristics and attitude toward online shopping. *Marketing Intelligence and Planning*, 21 (1), 37-44.
- Yoo B. & Donthu N. (2001). Developing a Scale to Measure the Perceived Quality of an İnternet Shopping Site (SITEQUAL). *Quarterly Journal of Electronic Commerce*, 2(1), 31-47.