A RESEARCH ABOUT BUYING BEHAVIOURS OF ONLINE CUSTOMERS

Comparison of Turkey with UK

By

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DECLARATION FORM

The work I have submitted is my own effort. I certify that all the material in this Dissertation, which is not my own work, has been identified and acknowledged. No materials are included for which a degree has been previously conferred upon me.

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The Abstract

The aim of this study is to investigate the factors that affect online purchasing behaviour of two consumer groups from two different countries, United Kingdom and Turkey.

There are millions of people online any time and they all are a potential consumer in the online market. Since there are so many providers, the most important thing for organisations is to understand what are consumer wants and needs in this competitive business environment.

Customer behaviours are influenced by different factors such as culture, social class, references group relation, family, salary level and salary independency, age, gender etc. and so they show different customer behaviours. These differences are seen more specific when it is considered between two different consumer groups from different countries

A questionnaire was designed online, since the research was an online consumer behaviour study, online data collection methods were preferred. The link of the questionnaire has been sent online between July 30 and August 13, 2012. 176 were responded and within the responded questionnaires 170 were usable for analysis (six incomplete responses have been eliminated). The sample consisted of individuals Turkey and UK.

The result of this study would contribute marketers who want to penetrate the market in Turkey and in United Kingdom who is already present in the market and wants to maintain the loyalty of their customers. It can also be a part of the study on international consumer behaviour toward online shopping.

Key Words: Online Shopping, Online Shopping Behaviour,e-Commerce

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CHAPTER 1. INTRODUCTION

This introduction section covers the background research, the problem statement and the aim and the purpose of the research.

1.1. Background Research

Nowadays, the Internet is being widely used in daily life. The existence of the Internet brought many advantages to individuals' daily lives. With the help of the medium, people can communicate, learn, entertain, buy products and get services. Of course the disadvantages of it have long been discussed; as the virus threat, the risk of personal information theft, spamming etc. However since the advantages outweigh the drawbacks, most of the people cannot resist bringing it to the centre of their lives.

Since the beginning of the Internet, individiuals have shown interest to the Internet. According to Internet World Stats' statistics (2012) today more than two billion people linked to the Internet. This number shows that 30 percent of the world population use the Internet. Consequently, the Internet can be used for the competitive advantage by organisations and actually it is a powerful source to use (Hamill, 1997; 300).

The Internet have been using for several different purposes. Besides that, it has also brought a different dimension to commercial activities. The Internet has created a new market for both customers and organisations, and has been an alternative market to the traditional market. Web sites provide a chance to search information about products/services, place a comment or give orders (Hoffman and Novak, 1996; 51). Therefore, the previous experiences of marketing has turned into a different segment. Now organisations are taking consider to provide different payment methods, different shipping alternatives and even different web interfaces for different geographics.

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Today, with the rise of the technology, significant portion of commercial activities take place over the Internet. Since commercial activities' main goal is to sale, sale can be realised by the purchase of a different party, as we know customers. Therefore, for electronic commercial activities, it is important to analyse online customers' behaviour. Furthermore, in order to develop and apply effective marketing strategies the factors that affect consumer behaviours should be investigated. Online retailers can better understand customer needs and wants by directly analysing the interaction between a customer and the online shop.

Analysing consumer behaviour is not a new phenomenon for scholars. Philip Cotler, marketing expert, have studied on this topic. Theories about consumer behaviour have been used to develop an effective marketing strategy. Moreover, it is impossible to think marketing without the Internet in today's world. Online marketing is the topic that have been researched and made applications many times by researcher from past to nowadays. Studies on online shopping investigated the factors that influence online shopping as well as motives for, value of and antecedents of online buying behaviour. As a result, the academic researchers and the business world started to focus on the consumer side of the online purchasing behaviour and a lot of researches and articles were prepared to make guidance for the development of online shopping.

1.2. Problem Statement

There are millions of people online any time and they all are a potential consumer in the online market. Since there are so many providers, the most important thing for organisations is to understand what are consumer wants and needs in this competitive business environment.

In the Internet shopping market since there is no face-to-face contact, analysing and identifying factors that influence the consumer is vital. Moreover, consumers have new demands in the Internet medium. Therefore, it becomes more important to answer consumer's demands to retain the customer.

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Being aware that customers are performing a major role in marketing, finding out how the factors that are essentially affecting the purchasing intentions are important. Analysing the process of shopping activities, how consumer decide and make purchasing over the Internet and what they buy need to be identified by online providers in order to satisfy and succeed in the competitive business environment. Customer behaviours are influenced by different factors such as culture, social class, references group relation, family, salary level and salary independency, age, gender etc. and so they show different customer behaviours. These differences are seen more specific when it is considered between two different consumer groups from different countries.

Previous research streams on online shopping behaviour, investigated main factors influencing online shopping adoption. However there has been limited number of studies on comparison two different countries. In this study, research has been made comparative online buying behaviours of consumers that are located two different countries which are United Kingdom and Turkey and studied on the findings of the research.

1.3. Research questions

To fulfill the aim and the purpose of the study, the research question has been formulated by relying on the background and the problem statement as following:

If and how demographic, personal value, social recognition and the culture influence individuals to purchase online and what are the differences and similarities between two different countries regarding online shopping?

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1.4. The aim and the purpose

The aim of this study is to investigate the factors that affect online purchasing behaviour of two consumer groups from two different countries, United Kingdom and Turkey. Moreover, it is also wanted to identify and analyse online buying habits of consumers in these countries.

The survey method have used between UK and Turkey in order to find out the differences of the online buying behavior. In the questionnaire, we search if the preferences of consumers have been different or not and we try to demonstrate whether the consumers have differences or similarities.

The result of this study would contribute marketers who want to penetrate the market in Turkey and in United Kingdom who is already present in the market and wants to maintain the loyalty of their customers. It can also be a part of the study on international consumer behaviour toward online shopping.

The next chapter provides the conceptual framework for the study. It covers a review of electronic commerce, online shopping and online shopping behavior literature and its dimensions, along with the discussions of habits. Chapter Three focuses on the research design and method; research objectives, variables of the study, the research instrument, sampling, and data collection are discussed in this chapter. Findings regarding the differences in online shopping behavior and consumption value between Turkey and The United Kingdom, as well as the findings on differences in online shopping behaviour are presented in Chapter Four. Chapter Five concludes with a discussion of findings, the contribution and limitations of the study along with implications for future research and business practices.

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CHAPTER 2. LITERATURE REVIEW

This section starts with the literature review with the concept of the Internet and electronic commerce and continue with online shopping term which means that many online shopping features will be analysed. Moreover, theories behind consumer behaviour are also presented regarding identification of the influencing factors.

2.1 THE INTERNET

20th century has been an era that, social, economic and political changes have occured. Along with the globalism, dissapear of the borders, technologic developments and unavoidable passing to the information society has deeply affected and changed the current rules of the business world. Especially, in the last parts of the 20th century with rapid changes in the information technologies, computers have become an integral part of the life. With the developments in the information and communication technologies over these years, computers' capacities have grown rapidly and local networks have become a network that connects all the computers in the world, the Internet. In the information era, the Internet has become more and more necessary.

Nowadays computer and the Internet have been indispensable tools for our daily life in conjunction with the rapid development of knowledge and technology. With the rise of this new technology 'Internet' individuals have started searching everything they want from this medium. Moreover it is a commonplace of information gathering. Those technologies loom large in our social life and business life as well.

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2.2 THE CONCEPT OF E-COMMERCE

The internet technology, appearing during the last quarter of the 20th century and having been used frequently for few years in daily lives, has influenced all parts of our lives in a short time. The changings in technological area all over the world have changed the concept of information and communication. The use of internet for commercial purposes gave rise to the existence of the electronic commerce (e-commerce) phenomenon. With the implementation of these information and communication technologies by commercial institutions in order to support business activities, electronic business concept was developed.

Electronic commerce, also referred as e-commerce is defined by Oxford Dictionary (2012) as 'commercial transactions conducted electronically on the Internet'. Another definition made by Financial Times (2012) as a buying and selling activitity over the Internet. To sum up e-commerce can be defined as the buying, selling and exchanging of goods and services through an electronic medium (the Internet) by businesses, consumers and other parties without any physical contact and exchange.

'The rise of these new information and communication technologies and of Internet users, has introduced a new marketing reality'(Xavier and Pereira, 2006). This new presence change the relations between the players. Furthermore businesses have realised and seen the importance of the Internet and it has become that e-commerce in the business context, for most companies, can be seen as a complement (Shaw, 2006; XV).The importance of the compatitive power and superiority has come to foreground and organisations' understanding of competition has changed dramatically. In today's world businesses use electronic commerce channels to communicate with customers and to increase competitive advantage (Lee and Lin, 2005; 161).

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2.2.1 Categories of E-commerce

So many company now operate on the Internet. Some of companies only have a web presence, called as click-only dot-coms, such as Amazon.com and Expedia.com. These companies sell products and services directly to consumers via the Internet. On the other hand traditional companies also enhance their marketing strategies to adopt today's requirements and create their own online sales channels and become click-and-mortar companies. Nowadays it is hard to find an organisation that doesn't have a web presence (Kotler and Armstrong, 2012; 533).

E-commerce has been divided into four categories considering the characteristics of the buying and selling parties. These categories are: business to business (B2B), business to consumer (B2C) or consumer to consumer (C2C) or consumer to business (C2B). (Korper and Ellis, 2001; 11, Kotler and Armstrong, 2012; 533).

Cisco Systems, Inc and Office Depot, Inc are examples of the business to business e-commerce companies. B2B e-commerce is the electronic support of business transactions between companies and covers a broad spectrum of applications that enable an enterprise or business to form electronic relationships with their distributors, resellers, suppliers, and other partners. E-commerce help businesses to enhance their organisational coordination and decrease transaction costs for the buyer teams (Subramaniam and Shaw, 2002 ; 439). Furthermore, Wise and Morrison (2000; 86) state that e-commerce helps organisations to access too many buyers and sellers. According to Gummesson and Polese's arguement (2009; 342) it is not noticable that which B represent the supplier or the customer. Initiatives could come from both sides. Buyers can demand and/or sellers can provide buyers' desires.

Another type of transaction, business to consumer e-commerce activities also known as e-retailing, take place between between organisations and the customers. E-commerce is just another tool for retail companies selling products by using web-based technologies. www.gap.com is an example for this kind of companies which use a web site to reach their customers and also providing

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shipping services. The success of this area mainly based on trust issue (Lee and Turban, 2001 ; 75). Situations such as; products can not be seen or touched by consumers or if customers do not have a previous experience, to reassure customers for companies have carried a critical importance. Yet, trust is an important element for commercial activities (Gefen and Straub, 2004; 407) it becomes more crucial for e-businesses. Moreover, organisations should be customer-centric (Gummesson, 2008c; cited in Gummesson and Polese, 2009; 342). It is because the success of e- business mostly depend on loyal customers (Smith and Merchant, 2001; cited in Cao, et al., 2005; 645). Individuals could find another provider anytime, anywhere on the Internet (Singh, 2002; 434). Therefore, managing customer relations are important and especially in the e-business there is no face-to-face contact, e-services are important to satisfy customers.

The third type is consumer to consumer e-commerce action which provides to consumers to put their goods on the market for other consumers 'in auction format' (Korper and Ellis, 2001; 11). eBay is the first and most popular C2C type of e-commerce company. If an individual wishes to sell its product, can simply register to a web-site and put the product on the market. After that a buyer can browse and search the product they interested in. Later, if the buyer is willing to buy the product they can buy it directly from the seller. In this way, the organisation (eBay) acts as an interface between two players and generate revunue from this action. Organisations usually charge fees from seller side, not from the buyer part in these kind of activities because of fees could discourage buyers from the purchasing activitiy (Makelainen, 2006; 4).

The final online marketing domain is consumer to business online marketing. With today's Internet environment consumers can reach companies easily. Using the web, consumers can drive transactions with businesses, rather than the other way around. In this transaction, dominating factor is seen as price (Muzumdar, 2011; 9). For instance, Priceline.com provides to companies to buy airline tickets, hotel rooms etc which are put by consumers on the web site. Consumers can also send requests and compaints via complaint web sites (Kotler and Armstrong, 2012; 536).

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2.2.2 History of E-commerce

The emergence of e-commerce has begun with two organisations. Amazon.com, Inc and eBay Inc. have been the early leaders of the e-commerce industry (Slideshare, 2011). Both of them are now offering many different types of products to many parts of the world. Since then, Amazon and Ebay have become the icons of the new economy. Paying visits to their Web sites has become part of our regular life (Shaw, 2006, XV).

Amazon is founded by Jeff Bazos in 1994 in Washington and the website has launched in 1995. They started with an online book store. Amazon also provided to consumers to order hart-to-find books as easily as best sellers (Postrel, 1996; cited in Mellahi and Johnson, 2000; 448). Amazon also developed systems; such as 'Search Inside the Book' and '1-click® Shopping' (Amazon, 2012) whick make the company the pioneer of innovations. Being first in the market provided to Amazon.com a trusted brand name (Economist, 2000; cited in Mellahi and Johnson, 2000; 449).

eBay is founded by Pierre Omidyar in 1995 and first product had been sold at the same year by him as well. He says that 'it was a broken laser pointer, I was about to throw away' (eBay, 2012). A collector bought it and this leads to a new way of the commerce. In 1996, the company already reached 41,000 users. 'Since then eBay have a presence in 39 markets with more than 90 million eBay.com users worldwide' (eBay, 2012).

2.2.3 Social commerce

Today's customers are now spending most of their time on the internet for their purchasing decisions. Web 2.0 technology is making the internet more social and the consumers' creating the content has accelerated the pace of development even more (Lai and Turban, 2008). People have started to generate content as a publisher on the internet and they have the opportunity to share them through the social networks. A new media has been emerged as a result of these developments and

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it is called as ‘social media’ through which consumers now are spending their time, and taking into consideration of this channel when making purchasing decisions. This evolution have deep effects on the marketing world. Today, with the main concept of marketing, consumer is the king and marketers should have to get involved within the online world in order to be successful reaching and listening to the consumer. That is why, today’s businesses have also been forced to move their advertisement activities to this new media.

There are many social media platforms those have different functions and features. One of the most popular social media platforms are the social networking sites such as Facebook and Twitter. 'Social commerce is an emerging and fast-growing trend in which online shops are able to connect with other shops in the same online marketplace' (Stephen and Toubia, 2009; 262). Companies also use Facebook or Twitter to reach more customers and inform them in that presence as well.

For instance a floral company have made a big amount of its revenue with a help of Facebook. They have put an e-commerce platform into its Facebook page and allowing consumers to make quick purchases from this platform. Moreover, the company can publish every campaign info in that page. Furthermore, consumers can make comments whether they like or dislike to some publishings such as photos (Booz & Company, 2011; 3).

2.2.4. Smartphones, Tablet Computers (mCommerce)

Advances in wireless technology have increased the number of people using mobile devices. Nowadays, mobile devices have become a part of our lives. This trend has brought an oppurtunity to shop online form via mobile devices, such as smarphones, e-readers, tablets, etc. (Hillman et al, 2012). Moreover, it's no secret anymore that with the developments of mobile devices, smartphones or tablets, online shopping have become more convenient (Judith, 2012; 17). Mobile devices 'also contributed to the increase in sales'. (Internet Marketing Ninjas, 2012). These innovations of the technology more likely encourages consumers to buy online.

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2.3 Online Group Buying

In recent years, with the development of the Internet, many entrepreneurs have tried to create and provide new online businesses to benefit the advantages of the Internet. Furthermore, the internet environment affected the businesses and have forced them to include themselves in this environment. One way of this happened with the emergence of group buying system and provide advantages both businesses and consumers. Group buying web sites first appeared in 1998 (Hackl, 2004; 2) and developed rapidly. The main idea is that, consumers can use their bargaining power to decrease the prices and on the other hand suppliers can 'diminish their cost of recuiting customers' (Kauffman, et al., 2010; 250). With online group buying system individuals enable to purchase products or services with a daily deal and for many different types (Erdogmus and Cicek, 2011; 308). In here, price is the mainly element that affects and maybe changes a consumers' decision.

Today, Groupon has become the biggest daily coupon website (Bloomberg, 2012). Groupon Inc. has launched in 2008 in Chicago, US and now the company has been served in 48 countries (Groupon, 2012). The company provides fixed and discounted price of products and services. Organisations which wanted to take place in Groupon daily deals, they apply to Groupon and if Groupon accept the offer they announce the actual price and discounted price of the product or service on their website (Erdogmus and Cıcek, 2011; 310).

2.4 Online shopping

Due to technological innovations, the traditional way of shopping has become insufficient for individuals. Individuals now prefer easy ways to reach brands and stores and it can be said that that 'The Internet has fundamentally changed customer's notions of convenience, speed, price, product information and service. As a result, it has given marketers a whole new way to create value for customers and build relationships with them' (Kotler and Armstrong, 2012; 532).

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The e-commerce sector has continued its growth in recent years. The numbers demonstrates that 'e-commerce is taking a bigger slice of the overall retail sales pie and is growing far faster than retail sales' (Internet Retailer, 2011). Forrester's reports established that in the United States e-commerce reached to $200 billion revenue in 2011 which equals to 9% of the total retail sales. Moreover, in UK e-commerce take 10% of total sales and globally electronic reatiling reaches 15% to 20% of total sales (Rigby, 2011; 2). Therefore companies are taking internet based e-commerce seriously which gives rise to sales.

E-commerce provides consumers more choices, more information and more ways to buy. Moreover, e-commerce will remain as a medium to sell products, services and content over the internet (Korper and Ellis, 2001; 1). As a result individuals can buy or sell anything, 'at anytime, from anywhere through online shopping' (Ko, et al., 2004; 20).

According to the latest datas, more than two billion people use the internet worldwide which equals to 30 percent of the world's population. Furthermore, individuals spend 5 percent of their total time on the internet with online shopping activity. (We are social, 2012).

In the United States, online shopping demonstrates an increasing trend just like the other parts of the world. In 2011, online shoppers had spent $202 billion and in 2012 this number estimated to be $226 billion. Moreover it is forecasted that 'online shoppers in the US will spend $327 billion in 2016' (Internet Retailer, 2012). In addition in 2016, reports say that 192 million people will prefer to shop online rather than in stores.

2.5 Online Consumers

European market is one of the most developed markets in the world. Considering regions' development in the information technologies and household income, Europe is an important market for e-businesses. UK consumers have been identified as the most enthusiastic online shoppers in

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Europe (Vasquez and Xu, 2009; 408). According to the latest Eurostat's survey (E-commerce Facts, 2012) 43 percent of between age 16 and 75 Europeans bought a product or service online in 2011. Below in figure 2.1 Europe situation in three years in terms of online shopping is presented. As seen UK and Sweden has taken the first place. In UK individuals mostly prefer buying fashion products, 41% of the online consumers bought clothes over the Internet in 2011.

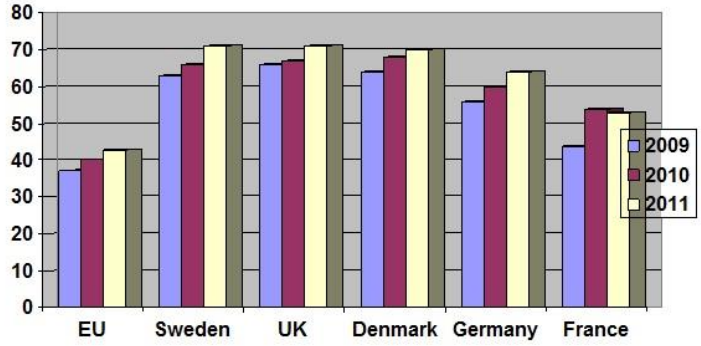

Figure 2.1 : Percentage of individuals in Europe who bought products and services over the Internet in last three years (Statistics obtained from Eurostat 2011 data)

Another research have been done by OECD in 2011, according to the data UK consumers have been the most online shoppers in OECD countries. On the other hand Turkey, has taken place at the lowest level in the ranking.

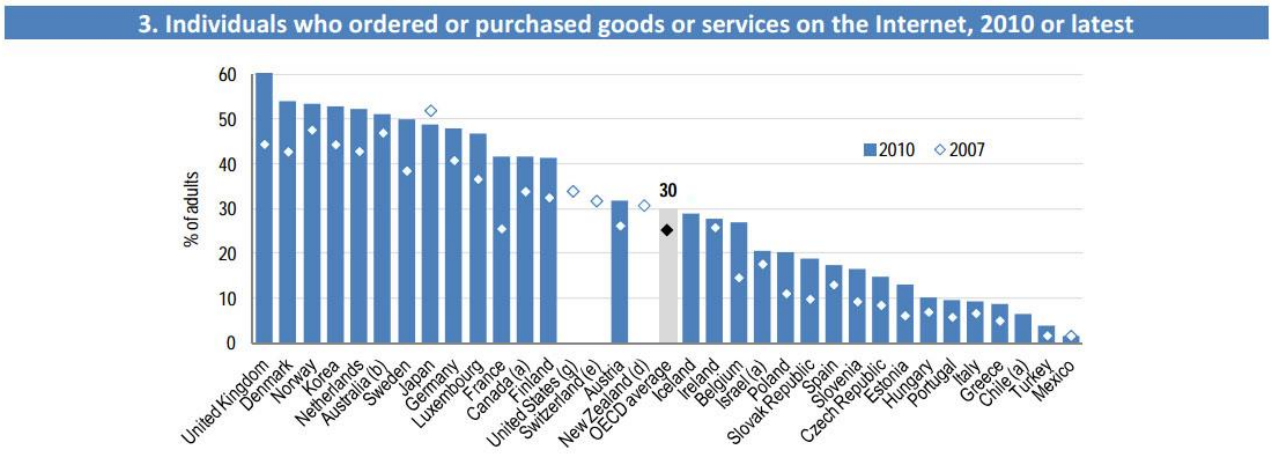

Figure 2.2 : OECD countries, who ordered or purchased goods or services on the Internet

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During the last decade Internet usage and online shopping have been increasing in both countries (Table 2.1) A brief fact of Online shopping in Turkey and The United Kingdom is presented below.

	Turkey	United Kingdom
Population (2011 Est.)	78,785,548	62,698,362
Internet Users (Latest Data, 31-Dec-11)	35,000,000	52,731,209
Penetration (% of Population)	44.4	84.1
Percent of Total European Users (2009)	7.3	10.5

Table 2.1 : Internet Usage and Online Shopping in Turkey and The United Kingdom (Miniwatts Marketing Group, 2010)

According to information and communication technology usage survey on households and individuals (2012) of Turkish Statistical Institute 21,8% of the Internet users in Turkey bought products and services over the Internet in the last year. This means that every one out of five Internet users choose the Internet for buying activitiy. This proportion had been 18,6% and 15,0% in years 2010 and 2009 respectively. Moreover the survey also established that Turkish Internet customers mostly bought clothes and sport goods over the Internet with a proportion 44,4%. Electronic equipments have come in the second place with 25,5% and household goods have 21,2% proportion.

It can be said that the perception of Turkish consumers about shopping over the Internet has changed. The mainly purpose is that consumers have choosen online shopping now because of the convenience. Moreover other reasons are price advantage and be able to access to wide range of products.

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2.6 Online Shopping and Consumer Behaviour

With the emergence of the Internet, Internet-based electronic commerce developed and this environment provide individuals to reach information about products and services easily. Moreover, commercial organisations have moved to incorporate the World Wide Web into their promotional campaigns, and by offering the facility of online purchasing and like many other innovations 'online shopping' has become a part of our lives.

It is no secret that businesses' main goal is to sale and sale is provided for other party, consumers. Therefore, for commercial activities , analysing consumers' behaviours is crucial (Deaton and Muellbauer, 1980, Solomon, 2006, Wright and et al., 2008) and since there is no face to face interaction in online businesses, it becomes more important to understand key features of consumer behaviours. Rogan (2007, cited in Nazir, et al., 2012) indicates the importance of the relationship between the marketing strategy and the behaviour of consumer. He illustrates that 'the strategy is about increasing the probability and frequency of buyer behaviour and requirements for succeeding in doing this are to know the customer and understand the consumer's needs and wants'.

Furthermore, the Internet business have created more competitive environment, understanding features of online shoppers' behaviours have been more important. Moreover, it should be analysed by online sellers that 'why some still prefer not to buy online' (Turan, 2011; 78).

Consequently analysing behaviours of online consumers have carried a crucial part for marketing science (Uygun, et al., 2011; 373). Furthermore, businesses and academics are aware of this issues critically therefore over years, increasingly many studies are represented.

Chang, et al. (2004) studied on categorisation of variables which drive online shopping activity. According to their study, features are divided into three main categories. First one is perceived characteristics of the web sale channel which include risk, advantage, online shopping experience,

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service quality, trust; second category is web site and product characteristics which are risk reduction measures, web site features and product charecteristics; and the last category clarified by authors is consumer characteristics. Consumer characteristics are driven by various types of features., consumer shopping orientations, demographic variables, computer, internet knowledge and usage, consumer innovativeness and psychological variables.

Consumer's characteristics are also studied by Kotler and Armstrong (2010) and they explains the way of the perception of the buyers, how they interpret and receive the stimuli from advertisements. According to Kotler and Armstrong (2010; 161) the decisions of consumers are influenced by several characteristics and these characteristics are linked with the needs of the consumers.

2.7 Factors that affecting Consumer Behaviours, Consumer Characteristics in the Online Medium

Consumer behaviours can be explained in four dimensions which are personal characteristics, psychological characteristics, social characterstics and cultural characteristics (Wu, 2003; 38, Kotler and Armstrong, 2010; 161). Identifying these characteristics are crucial to decide marketing strategies and to target correct consumer groups.

2.7.a Personal Characteristics

Characteristics of a person, is an important factor affecting the purchase decision process. Personal factors include age, gender, occupation, income status, education, life style.

In online shopping researchers, most of the studies are conducted on young adults because of their familiarity with ICT (Lester et al., 2005). Kau, et al. stated that (2003;150) traditional shopping mostly have been chosen by older individuals (40 years old and above). Researches about young

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adults are also helpful to predict future consumer behaviour easier. Young adult generation have more options with respect to other generations and they are more conscious, give their decision by themselves, they choose what they prefer easily. In addition, cross-shopping is more intense in this consumer group (Vasquez and Xu, 2009). Younger individuals usulaay have interest in using new technologies to search for information and evaluate alrenatives (Monsuwe, et al., 2004). Internet is perceived as a risky environment by older individuals since older people have less knowledge about the Internet and new technology and they also insist to try products before purchasing.

Both gender group gets familiar with using the Internet however it is stated by Rodgers and Harris (2003, cited in Hasan, 2010; 597) that men are more familiar with online shopping and make online purchases. Men are more familiar with using technology and their interest is bigger than women. In today's world this gap started to decrease and it has found that 'an increasing number of women use the Internet' (Hernandez, et al., 2011; 116). Moreover, they also found that men are claimed to be more pragmatic whereas women are more anxious by the time they face new things. It has emerged that demographic factors such as gender are significant factors when people face new things. In this cases, their attitudes have been driven by their social environment.

Furthermore, individiuals with lower income tend to approach online shopping activity more cautious and find this medium as a riskier place since their tolerance for financial loses are lower with respect to consumers with higher income. However, once users have an experience their attitude is not affected by their income (Hernandez, et al, 2011; 117). Part of the income are spent mandatory requirements of life and the remaining can be spent freely. Individuals can only use this remaining part how they want to. Moreover, it is also concluded by Lohse et al. (2000) that households with higher income would have positive approach with the possession of the Internet access.

On the other hand it has found that 'online shoppers are not necessarily more educated' (Zhou, et al., 2007; 46). Online shopping has been considered as a easy activity, therefore education level has not a big effect on it. However educated people are more likely to accept innovations easily educated level may have an effect on decision process.

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Demographic factors become important when individuals face with new things. Hernandez et al. (2011)'s comprehensive study regarding socio-economic characteristics of consumers (age, gender and income) moderating effects on online shopping behavior reveals that these characteristics do no moderate experienced online shoppers' behavior. When consumers become experienced in online shopping their behavior become more similar and socio-economic characteristics do not differ, their behavior differ significantly in initial purchases since it has been found that demographic factors such as gender and age are significant factors when people face new things. For example in some studies men are claimed to be more pragmatic whereas women are more anxious by the time they face with new things and affected more by their social environment, people with lower income regard online shopping as riskier since their tolerance for financial losses are lower with respect to consumers with higher income.

Therefore, since there is significant numbers of experienced online shoppers, it is claimed that instead of focusing on consumers' demographic and socio-economic characteristics, researchers need to emphasize on behavioral dimensions in order to produce results that are more effective.

2.7.b Psychological Characteristics

Smith and Rupp (2003) argue psychological factors of consumer behaviours in the online shopping context. Online consumers psychologically deal with themselves and they frequently questioning themselves. Motivation make consumers to ask themselves, should they look a better price or should they shop online more often and these kind of questions. Perception is one of the important factor and make consumers examine the security of the web site or the quality of the product. In this case the seller organisations have to be successful in terms of providing customers a confidence. Another psychological aspect is personality. The personality factor may drive consumers to ask themselves what kind of web sites are best suited for their personal preferences. Personal preferences manage consumers to decide. The fourth one is attitude and attitudes can change easily, therefore marketers are many interested in these features (Wu, 2003; 38). Consumers try to find out what they like or not in respect to a particular situation. The last factor is emotion, they may

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consider their last experience. Consumers are affected by choices and emotions alter with the experience of their choice.

2.7.c Social Characteristics

The social influence comes from the reference groups. For the online consumers reference groups are identified as virtual communities, consisting of discussion groups on a web site. Other people's experiences, opinions have shown in this medium and affect consumers (Christopher and Huarng, 2003). Another one are contact links, web site links related to the product or the service, which make individuals ensure about the decision. According to Kotler and Armstrong (2007) the effects of the Reference Groups are mainly based on the belief that a person's behaviour is influenced by many small groups. Family is one of this reference group. There are different ways that reference groups influence an individual's attitude, they may expose a new behaviour or life style or may create a pressure to accept the attitude.

2.7.d Cultural Charecteristics

Smith and Rupp (2003) stated that different social classes create different behaviours. Consumers from lower social classes would not have the same properties such as higher intention to buy or higher probability like higher social classes. Furthermore, Kotler and Armstrong (2007) discussed that culture set values and beliefs in the early ages therefore person's wants and needs are driven by this setted features. Almost everything we do; how we give and receive information, make decisions, lead and manage, working teams, use time is influenced by culture. Hofstede (1991; 5) defined culture as 'the collective mental programming of the mind which distinguishes the members of one group or category of people from another'.

2.8 Country Culture

The culture of the country influence and drive individuals thoughts, moves and decisions. The culture of the country is a very important factor, and also shapes online shopping behaviour of the consumer. For instance, different cultures from different countries influence differently consumers' attitude, consumers perceive products and services differently. What is more, some individuals may trust to some conditions whereas some may not such as to trust a company since it encourages group decisions, while in another individualistic actions are more important than it (Simon, 2001,

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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: 46). In terms of the culture, there are basically five types of cultural diferences in literature: power distance, individualism-collectivism, masculinity-feminity, 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 behaviour 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 behaviour 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 behaviour, it is shown that consumers from less masculine cultures are less willing to have online shopping from those cultures which are more masculine.

Turkey is geographically located between Asia and Europe and carried Mediterranean culture effects. Moreover Turkish culture mostly driven by Muslim sides, due to major part of the citizens

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are Muslim. Furthermore, Turkey has been trying to take place in the European Union since 1960s. Since then, Turkey has been trying to adopt to European Union's laws and requirements. This means Turkey has tried to adjust economic and social values to fulfill EU requirements. Therefore, Turkish governments have been always open and prometer to innovations. Developing online shopping system have become only one of this innovations.

2.9 Customer Loyalty

In the last century, technological advances leading to very large changes on marketing. Consequently it offered new oppurtunuties and also led to even greater competition they are facing. This make businesses to leave classical management mentality and to adopt new business and market strategies. The internet, which becomes a part of daily lives, also become a part of everyday shopping. To retain customers, who are just a few keystrokes away from any web sites without any constraint, has become very difficult. In case of any dissatisfaction, these customers would prefer a high number of competitiors and the switching cost is almost absence, thus in online environment, e-stores is to make it even more important to ensure customer loyalty.

Customer loyalty has been crucial for businesses. 'The success and growth of customer-centric businesses' (Crosby and Johnson, 2005; cited in Atchariyachanvanich et al., 2006; 49) depends on customer loyalty because it helps to increase the revenue and profit. Moreover customers should be satisfied to return again the website and purchase again.

Products of technology and informatics start to change the customers' shopping behaviour, as it changes many habits of them. In online shopping, customers have some expectations from companies before shopping, as in traditional shopping. To satisfy or dissatisfy this expectations or how extent of satisfaction is achieved create the perceived value of customers. Satisfaction or dissatisfaction occur as depends on experiences which exist after online shopping. This situation affects the trust to company. Customers' loyalty or disloyalty depends on how much these factors are achieved.

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2.10 Trust

Park and Kim (2003; 17) stated that consumers' trust to a provider or supplier results with becoming committed to the company. Trust issue is exceed with a few successful transactions, after individiuals start feel safe and believe that this supplier answer their needs and wants. On the other hand provided information is another issue in terms of online shopping for Park and Kim (2003; 17). Since online shopping is an activity which related to a computer-system, individuals cannot touch or feel products. Therefore their decisions based on the information that provided by online retailer. Information issue not only important in terms of availability situation, it is also important in convenience and personalisation concept. Web site design, access to information, access time to information also influence on behaviours of comsumers.

Without the online purchasing channel, all those operations would be more costly on the phsical effort and time perspective, and moreover it would not be possible for the customer to reach requisite information about the product and to compare it with the most of the competitors. As being advantageous for both firms and customers, online sale technology is accepted by the firms while not accepted sufficiently by the customers. At this point, users' buying behaviour over internet should be analyzed

2.11 Cross-border online shopping

With the entrance of internet to people's daily lives, individuals began to carry on their commercial activities like searching information about products/services, placing consumer comments, or giving orders with the help of the medium. From this aspect, it brought a new dimension to consumers' way of shopping. Besides affecting the consumers' shopping routine, businesses' marketing practices, understanding they have no chance to ignore the medium, are also affected. As an outcome of the usage of internet in shopping activities of consumers, the issue of using internet in cross-border commercial activities came to stage. Although individuals adopt purchasing goods and services from internet as the time passes, cross-border online shopping is still a concept that most of the consumers hesitate to engage. Thus, this research aims to find out about the factors that prevent the consumers to engage in cross-border online shopping. Understanding the factors that are negatively affecting the consumers to buy online at international web stores is important to help

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international marketers in terms of designing more effective international web sites that target foreign customers.

Transaction costs

According to results of several researches transaction costs affect consumers' decision about buying online (Teo, et al., 2004; 62). Individiuals may lose their willingness to buy online due to high costs of shipping.

2.12 Disadvantages

Online shopping which utilizes the Internet is a new way of shopping. It provides much benefit to companies and consumers by using the advanced technological capabilities of the Internet. Although online shopping is a new tool for marketing and is thought to be a modern way of shopping, it brings some disadvantages with it.

Risk

In the online shopping context risk have been the most researched topic (Chang, et al., 2005). It is analyzed that risk can be categorizes in two parts which are product and transaction processes. Individuals who are avoid of shopping online concern about the satisfaction with the purchase. They mostly think that this activity will not meet with their needs (Hogan, 2003; cited in Chang et al., 2005; 554). The other risk perception is about transaction. System security can influence shopping intention.

Security risks

As the internet becomes more integral to daily life we spend considerable time online.

Concerns over security, risks and legal issues remain mostly unresolved.

There is mainly two types of risk have been realised; 'product category risk and financial risk' (Bhatnagar, et al., 2000; cited in Ko, et al., 2004; 20). According to Ko financial risk also includes private information side. Since the Internet does not provide examining the goods physically, consumers have to trust or believe the information and shown pictures (Jarvenpaa and Tractinsky, 1999; cited in Ko, et al., 2004; 22).

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CHAPTER 3. RESEARCH METHODOLOGY

This chapter illustrates the way of the research has been conducted by presenting the methodologies and theories used. The technical details of the research are described and detailed. Important issues such as, philosophy of the research, preparation of the research, the method and procedure of data collection, components of questionnaire, sampling decision are covered.

The first process is topic selection. The knowledge, observations and interest on a topic help to finalyse the topic. After that, theories and literatures have been searched to support the research. Next, the problem and the research question has been developed and research method has been selected. The next step is to collect data with using the methods planned. After the data is collected, I analyse the data with selected theories. At last, the conclusion is drawed.

This research started with exploratory study however developed into an explanatory study since the first aim was gaining knowledge about consumer behaviour and following with being able to gain information toward online consumer behaviour. After that specific factors have been identified which are the important during the online purchase. This knowledge is then used to find relationship between these factors.

3.1 Research Approach and Research Philosophy

To start a research, there must be an understanding of in which way the research wil be approached. Philosophies and approaches are the first and second layers of the 'research onion' respectively (Saunders, et al, 2008, cited in Saunders et al, 2009; 108).

To be clear about the theory in the early stages of the study, has brought out a decision, it is to decide in which approach the study should be conducted. There are two main research approaches have been using. A deductive approach have been chosen for this study. The deductive approach attempts to figure the theory first and then moving from the theory, the collected data is tested. Moreover, the deductive approach is valid for quantitative data and since this study consists quantitative data, it is appropriate for this study.

The research philosophy reflects how and in which way we view the world furthermore how we

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view our research and it is helpful to explain research approaches when collecting and analysing the data. Positivism is the philosophy which provides a natural science way to conduct the research. The researcher does not affect or be affected by the subject of the research and the data can be collected free from the researcher's values and feelings. The collected data can be 'law-like generalisation' (Remenyi *et al*. 1998:32, cited in Saunders et al, 2009; 113). This study will be managed by a positivist philosophy.

3.2 Data Collection

In order to accomplish the research objectives and to address the research question this dissertation draws on both primary and secondary data collection methods. Secondary data also provide a useful source to answer the research question (Saunders et al, 2009; 256). Furthermore, secondary data allows to understand the topic area while informing the primary research design.

3.3 Primary Data

Survey

In order to collect data from viewpoint of consumers, the strategy of the research is the survey. To investigate consumer behaviours and purchasing decisions, a quantitative approach is used to analyse the results from the survey. Survey in the form of questionnaire is chosen for this research. Surveys are a kind of research which are more rigid than interviews. They are usually used to gather ideas from a large population. Each respondent is asked to respond to the same set of questions, it provides an efficient way of collecting responses from a large sample prior to quantitaive analysis (Saunders et al., 2009: 361). The questionnaire were prepared as self-administered and published electronically using the Internet, Internet-mediated questionnaires. Since the nature of the questionnaire help to reach a large population, Internet-mediated questionnaire makes that one step further and it was possible to reach more respondents. After finalysing the questionnaire, before the distribution of them, the questionnaire presented to three participants to test it. Pilot test provided to receive suggestions from respondents to enhance the questionnaire.

Sampling strategy

In order to address the research aim the participants were selected using a non-probability sampling method. There are many different types of non-probability sampling methods; two types of this

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sampling method are sufficiently used in this research; snowball sampling and purposive sampling. Snowball sampling is used when it is difficult to identify members of the desired population (Saunders et al, 2009; 240). This kind of sampling starts with small group of people who are appropriate with the research topic and these small group identify further members and then they identify further members and so the sample snowballs. However, the problem with snowball sample is that it is very unlikely that the sample will represent the whole population. It is because respondents are most likely to reach respondents who are similar to themselves (Saunders et al, 2009; 240). Therefore, purposive sampling method also used in this survey. Purposive sambling provide us to use our judgement to select cases that will enable us to meet the objectives. (Saunders et al, 2009; 237).

Methods of spreading the questionnaires

Since the topic deals with behaviour of online consumers, online questionnaires were used. A free service website, Google Spreadsheets, used for the survey and allow participants to answer the questionnaire online. After the online questionnaire have been created, the questionnaire link was emailed to participants. At the same time, it is also asked them to forward the questionnaire to their cases. Secondly, the questionnaire distributed through Facebook. The respondents could easily click on the link which directly lead them to the questionnaire. To be a participant of this survey, respondents were expected to have minimum one online shopping experience. This limited participation and lowered response rates; however, this condition was necessary because of the topic of the study. The results are then recorded into an excel document by the Google Spreadsheet. The link of the questionnaire have been sent online between July 30 and August 13, 2012. 176 were responded and within the responded questionnaires 170 were usable for analysis (six incomplete responses have been eliminated). The sample consisted of individuals Turkey and UK.

The participation to the survey was voluntary and the respondents had a chance to stop and leave the questionnaire at any stage. The questionnaire did not include required questions, therefore the respondents did not have to answer any of the quesyions if they did not want to.

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Components of the questionnaire

The questionnaire was designed online, since the research was an online consumer behaviour study, online data collection methods were preferred. It has prepared with an introductory part which explains the purpose and the content of the study. The questionnaire consists of 21 questions.

Demographic questions were asked to respondents in the first part of the questionnaire, including the country that they live, gender, age, occupation, education level, monthly income. The questions distributed to individuals who use the Internet and have at least one online shopping experince therefore respondents were asked to what are the reasons of using the Internet, what kind of products they buy, how much did they spend. In addition to these questions various statements offered to the respondents regarding their attitudes toward online shopping and asked to rate them on a Likert five point scale from 1= strogly disagree and 5= strogly agree. Moreover, selective ranking questions, yes/no questions, filter questions and open ended questions have been used to generate the questions.

Questionnaire form can be found in Appendix I.

3.1.2 Secondary Data

Secondary resource provide initial insight into the research problem and include both raw data and published summaries, sources, such as, articles, books, journals, etc. In this research secondary data was mainly collected from Google Scholar website (http://scholar.google.com) which provides so many articles and researches.

3.1.3 Reliability of result and evaluation

Quantitative research measures the data using descriptive statistics. The coding process is to transform the raw data from the results of questionnaires into numerical data. In terms of the reliability of results, the accuracy of raw data has been generated through computer program Statistical Package for Social Sciences (SPSS). This software has been widely adopted for statistical analysis. The data are presented in the form of tables, diagrams or bar charts and following the figures a detailed explanation is offered.

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Data Analysis Approach

Quantitative research measures the data using descriptive statistics. The coding process is to transform the raw data from the results of questionnaires into numerical data. It is then followed by a calculation for each question by using an SPSS program. The data are presented in the form of tables and following a detailed explanation of the figures is offered.

– Descriptives and frequencies have been used to draw the general profile of the respondents.

– One-sample t test have been used to analyse the attitudes about online shopping.

– Reliability analyses have been conducted for multi-item scales to test their internal consistency.

– Correlate analysis have been done to investigate the relationship between antecedents of attitutes toward online shopping.

The research attempt to answer the question whether online shoppers from the two different countries approach differently about buying process.

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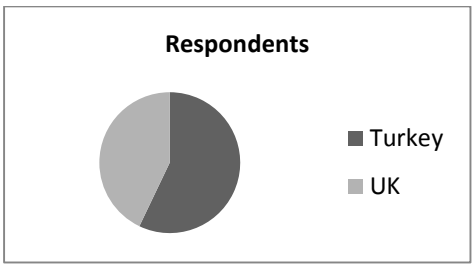
CHAPTER 4. RESEARCH FINDINGS & DATA ANALYSIS

In this chapter analysis of the data collection and the findings of the study are discussed. The descriptive information and statistical analyses produced by the collected survey data are shown. Records are statistically analysed with SPSS 19.0 program.

Demographic Variables

Demographics features of the respondents were gathered from the first questions of the questionnaire and exhibited in the tables below.

Figure 4.1 : Distribution of respondents in terms of the country



The results indicated that out of the 170 respondents in this survey, 57,1% (97) of the respondents were from Turkey and 42,9% (73) of the respondents were from United Kingdom.

Table 4.1 : Frequency distribution of the respondents with respect to their gender

	Gender		Total
	Female	Male	
UK	49	24	73
Turkey	52	45	97
Total	101	69	170
Percentage	59.4	40.6	100.0

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An analysis of sample characteristics indicates that Turkish and British samples are similar in terms of demographic characteristics. Table 4.1 presents the gender profile of the respondents. The number of female respondents slightly higher than male respondents for both samples. 67.1% of the respondents are female while 32.9% of them are male in UK and 53.6% of the respondents are female while 46.4% of them are male in Turkey. Of the 170 respondents who have answered the questionnaire regarding their use of online shopping in total 59.4% was female and 40.6% was male.

Table 4.2 : Frequency distribution of the respondents with respect to their age group

	Age Group					Total
	Under 21	21-30	31-40	41-50	51 and over	
UK	1	66	4	2	-	73
Turkey	2	78	14	1	2	97
Total	3	144	18	3	2	170
Percentage	1.8	84.6	10.6	1.8	1.2	100.0

Five categories were used gathering information about the age of the respondents. Respondents who were in the age group of 21-30 were composes the majority of the respondents both in two countries and the total rate is 84.6%. 10.6% of the respondents belong to the age group of 31-40, 1.8% of belong to under 21, 1.8% belong to 41-50 and 1.2% belongs to the age group 51 and over. Age group data of respondents show that the survey mostly represented by a young group.

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Table 4.3 : Frequency distribution of the respondents with respect to their occupation

		UK	Turkey	Percentage	Total
Current Occupation	Student or/and not working	42	30	42.4	72
	Student or/and part-time working	15	15	17.6	30
	Full-time working	8	40	28.2	48
	Self-employed	3	2	2.9	5
	Retired	0	2	1.2	2
	Professional	3	4	4.1	7
	Unemployed	1	2	1.8	3
	Student or/and full-time working	0	2	1.2	2
	Housewife	1	0	0.6	1
Total		73	97	100.0	170

A big part of the respondents were composed of students, 42.4% of the respondents were only students whereas 17.6% of were also working as a part-time worker besides being student. What is more, 28.2% of the respondents were full-time working employee. This is understandable, since more of the respondents were relatively young (between 21 to 30 years of age, 84.6%) this data is predictable.

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Table 4.4 : Frequency distribution of the respondents with respect to their educational levels

	Educational Level					Total
	High School Degree	Associate Degree	Bachelor's Degree	Master's Degree	PhD's Degree	
UK	4	2	21	44	2	73
Turkey	12	3	39	40	3	97
Total	16	5	60	84	5	170
Percentage	9.4	2.9	35.4	49.4	2.9	100.0

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Half of the respondents (49.4%) of the survey have a master's degree; as a matter of fact 84.8% of the respondents are well-educated have either a master's or a bachelor's degree. In terms of educational level, university graduate and postgraduate students dominate the sample. This distribution is similar for the samples from Turkey and Britain.

Table 4.5 : Frequency distribution of the respondents with respect to their monthly income

	Monthly Income					Total
	0-499 (£) 0-999 (TL)	500-999 (£) 1000-1999 (TL)	1000-1499 (£) 2000-2999 (TL)	1500-2499 (£) 3000-3999 (TL)	2500-… (£) 4000-… (TL)	
UK	31	22	12	5	3	73
Turkey	28	20	26	13	10	97
Total	59	42	38	18	13	170
Percentage	34.7	24.7	22.4	10.6	7.6	100.0

£: British Pound Sterling

TL: Turkish Lira

Big part of the respondents consists of the low and middle-income individuals. Since the biggest part of the survey composed students this result is predictable. 34.7% of the respondents have less than 500,00£ or 1000,00 TL monthly income who are mostly students. 24.7% have 500-999£ or 1000-1999 TL income. The remaining 22.4%, 10.6% and 7.6% of the respondents had a salary range of between 1000£ to 1499£ or 2000 TL to 2999 TL, 1500£ to 2499£ or 3000 TL to 3999 TL and 2500£ and above or 4000 TL and above respectively.

Internet usage

Table 4.6 : Frequency distribution of the respondents with respect to their internet use purposes

	Research Homework, Study	Communication, Social websites	Game	Shopping	Information	Watching programmes	For business	Listening music	Sports
UK	62	67	6	34	42	30	5	1	0
Turkey	58	88	21	35	49	43	16	0	1
Total	120	155	27	69	91	73	21	1	1

The results in Table 4.6 indicate that respondents mostly use the Internet for the communication opportunities. The second common purpose is research and study. This might be because of the majority of the survey completed by the students. Moreover, in Turkey other purposes of using the Internet are gathering information and watching programmes and shopping respectively whereas individuals in UK use the Internet also gathering information however shopping is the fourth popular activity in the country.

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Table 4.7 : Mostly buy products and services over the Internet

Products and Services	UK		Turkey	
	Frequency	Percent	Frequency	Percent
Cd, Dvd, Music, Computer Games	10	13.7	16	16.5
Computer Products, Software	22	30.1	21	21.6
Clothing, Accessories	34	46.6	43	44.3
Food, Drink	9	12.3	34	35.1
Perfume, Cosmetics	17	23.3	16	16.5
Holiday	17	23.3	20	20.6
Electronic goods	28	38.4	34	35.1
Household goods, furniture	5	6.8	7	7.2
Theatre, cinema tickets	30	41.1	43	44.3
Travel tickets	58	79.5	54	55.7
Books	33	45.2	30	30.9
Sport tickets	1	1.4	-	-
Sporting goods	-	-	1	1.0
Hobby goods	-	-	1	1.0

For understanding what kind of items are bought online mostly by the respondents they were asked to choose 11 product/service types and they were also allowed to choose more than one and one an 'other' option has been put to see different responses. According to Table 4.7, respondents from UK and Turkey mostly bought items are travel tickets on the Internet. This proportion is higher in UK than Turkey (79.5% and 55.7%). Other choices of UK respondents' have been on clothing, accessories and books (46.6% and 45.2). In Turkey, respondents replied that they mostly purchase clothing, accessories and event tickets such as theatre, cinema (44.3% and 44.3%). A remarkable

element is in the food and drink section. The survey suggests that respondents from Turkey prefer buying food and drink items via online (35.1%). It might be because of the enhancement of the delivery section. On the other hand respondents from UK did not buy these needs from online groceries like the respondents from Turkey (12.3%). It might be because of in UK shopping via online groceries still less common and moreover in Turkey individuals mostly prefer ordering lunch during their work hours and doing it via the Internet, with online food ordering portal which is quite popular website in Turkey, yemeksepeti.com.

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Table 4.8 : Frequency distribution of the respondents with respect to their spend

		UK	Turkey	Total
Less than £50,00 or less than 100,00 TL	Count	13	20	33
	%	17.8%	20.6%	19.4%
£50,00 - £99,99 or 100,00 TL - 299,99 TL	Count	15	22	37
	%	20.5%	22.7%	21.8%
£100 - £299,99 or 300,00 - 499,99 TL	Count	16	18	34
	%	21.9%	18.6%	20.0%
£300 - £499,99 or 500,00 TL - 999,99 TL	Count	12	16	28
	%	16.4%	16.5%	16.5%
£500 or more or 1000 TL or more	Count	17	21	38
	%	23.3%	21.6%	22.4%
Total	Count	73	97	170
	%	100.0%	100.0%	100.0%

The results illustrated the consumption on services and products in the last six months in Turkey and UK separately. Considering mostly bought items were travel tickets, such as flight and train tickets and since these are quite expensive expenditure these numbers are proper

Table 4.9 : Do you go to the store to see the product before purchasing online?

		UK	Turkey	Total
No	Count	34	51	85
	%	46.6%	52.6%	50.0%
Yes	Count	23	34	57
	%	31.5%	35.1%	33.5%
In some cases	Count	16	12	28
	%	21.9%	12.4%	16.5%
Total	Count	73	97	170
	%	100.0%	100.0%	100.0%

Respondents were asked if they prefer before purchasing online, would like to see and feel the products or not. 52.6% of the respondents from Turkey did not feel that need while them buying, this means that provided information on the Internet is enough and trustable for them. On the other hand, 35.1% of the respondents answered that they want to go to the store even though they buy online. Moreover, 12.4% of the respondents from Turkey stated that they sometimes, in some occasions prefer to wait and see the product before buying it online. In UK 46.6% of the respondents indicated that they do not go to the store to see the product however 31.5% replied that they prefer going to the store to be sure about the product and 21.9% stated that they do it in some occasions.

These occasions are stated for clothes, shoes section and for electric/electronic devices, for cosmetics items and mostly individuals stated that they prefer go and check the touchable items generally just to be sure about the quality, size, etc. They also indicated that they do not feel secure without doing it. This situation is similar for the respondents from both countries.

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Table 4.10 : The way of reaching shopping websites

	UK	Turkey	Total
With the recommendation of a friend	32	60	92
%	43.8%	61.9%	54.1%
With advertisements in the press and the media	30	40	69
%	41.1%	41.2%	40.6%
With the search engines	41	36	76
%	56.2%	37.1%	44,7%
With links (e-mails)	16	24	40
%	21.9%	24.7%	23/5%
With following the computer magazines	3	10	13
%	4.1%	10.3%	7.6%

The collected data from Turkish respondents suggest that individuals mostly trust on their friends suggestions (61.9%). In this context, having a good experience with online shopping reflect to other individuals and drive them to shop online as well. Moreover, membership invitations from other users are also a helpful channel to reach shopping web sites for shoppers. Some respondents also indicated that they usually search website reliability with looking at complaint websites and reading reviews. In UK individuals generally use search engines on the Internet to find shopping websites (56.2%).

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Table 4.11 : The effect of opinions and experiences on online buying behaviour

	UK	Turkey	General
Family effect	3.11	3.13	3.12
Friend effect	3.33	3.63	3.50
Discussion forums effect	3.21	3.41	3.32
	mean	mean	Mean

The table above shows the influence of family, friends and online discussion forums during the online purchasing decision on individuals who participated in the survey.

As seen in the table, the effect of the circle of friends on the Internet buying decision has been found higher than the effect of the family and the discussion forums. Looking at the effect of the family on the basis of the country-side, it was outstanding that the family effect was higher in Turkey. It is more likely that this situation is the result of level dependency in Turkey in terms of students' income as the students have less or no income to support themselves individually. On the other hand, in UK individuals and especially students earn their money during their study. Therefore students in UK have their independence and effect of family on their decision might be lower. Moreover, it can be said that elder people in Turkey are not familiar with the online shopping as young shoppers and since their attitude is negative and they do not willing to purchase online, they reflect this attitude on their children and try to ban them from this activity.

The survey demonstrated that individuals mostly taking their friends' advice. It might be because of their interest quite similar and therefore they are taking consider each other's advice. In Turkey this result is higher, this might be concluded with individualism is less in Turkey than UK. Respondents in Turkey also indicated that they prefer going shopping rather than alone.

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Furthermore, respondents from two countries also agreed that written arguments on online discussion forums influence their decision which demonstrated that individuals found trusty these online mediums.

Respondents' attitudes towards online shopping

In this sec tion reliability analysis has been made to see if the scales for the antecedents of online shopping are consistent. Moreover, the items regarding to attitudes of individuals towards online shopping is analysed via one-sample t test and the items are tested for the test value of 3 (with 1 being the lowest level of agreement on the 5 point Likert scale).

Reliability analysis

The reliability analysis aims to measure whether the items are measuring the intended variables reliably or not.

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Table 4.12 : Reliability analysis of factors

Factor	Cronbach Alpha (UK)	Cronbach Alpha (Turkey)	Factor items
Perception of risk	0.710	0.780	Online shopping is not safe
			It is a risk not to see the product in real
			It is a risk to give identifying and credit card information
			The product may come different from the website
			Delivery of the product might not ever
			Delivery time is longer than that realisable
Avoidance of online shopping	0.562	0.545	Do not have enough information about purchasing over the Internet
			Love shopping in store more
			Do not have enough access to the Internet
			Do not need to buy over the Internet
			Delivery fees are high
			Do not want to wait for the product
General statements	0.812	0.774	Shopping on the Internet save time
			There is an option to have access to more products
			Products on the Internet is cheaper than the store
			There have access to more information about products
			Product options can be compared easily.

In Table 4.x all factors with detail of their items are listed. Cronbach's Alpha with a value greater than 0.70 indicates that the factor items are consistent in building the scales for the factors are consistent in themselves. Cronbach Alpha values were calculated for each of the item and the

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factors of 'Perception of Risk' and 'General statements of online shopping' are found to be reliably measured by the factor items. On the other hand the factor'Avoidance of online shopping' are found to have the Cronbach Alpha values of 0.562 and 0.545 for UK and Turkey respectively; indicating a lower reliability.

Table 4.12 : Statements regarding the perception of Risk

Perception of Risk	UK				Turkey			
	df	Mean	T	Sig. (2-tailed) (p)	df	Mean	t	Sig. (2-tailed) (p)
Online shopping is not safe	72	2.53	-4.767	.000	96	2.57	-4.619	.000
It is a risk not to see the product in real	72	3.30	2.789	.007	96	3.35	3.689	.000
It is a risk to give identifying and credit card information	72	3.68	6.650	.000	96	3.38	3.294	.001
The product may come different from the website	72	3.47	4.427	.000	96	3.51	5.075	.000
Delivery of the product might not ever	72	3.14	1.297	.199	96	2.84	-1.665	.099
Delivery time is longer than that realisable	72	2.99	-.132	.896	96	3.19	1.946	.055

In general, respondents in UK and Turkey neither think the process of using the Internet for shopping is not safe (t=-4.767, p<0.05, t=-4.619, p<0.05). Moreover, regarding to the risk of online shopping respondents replied that giving identifying and credit card information is a risky activity for the respondents from two countries (t=6.650, p<0.05, t=3.294, p<0.05). Furthermore, respondents from UK replied that it is a risk for them not to see the product (t=2.789, p<0.05) and they do think that the product may come different from the web site (t=4.427, p<0.05). The situation is similar in Turkey as well. Individuals generally found it risky not to see the product before buying (t=2.789, p<0.05) and they did have a thought that the product may not come same as

the web site (t=5.075, p<0.05). Another perception which is about the delivery of the product, respondents think that the product might not come at all (t=1.297, p>0.05) in UK. In Turkey individuals feel less insecure about it and they do not agree that delivery of the product might not ever (t=-1.665, p>0.05). The perception regarding the time of delivery is not significantly different from the indifference point of 3 (t=-0.132, p>0.05), so it can be concluded that the individuals neither agree nor disagree that delivery time is longer than that realisable in UK. In Turkey individuals do carry more suspicion about this (t=1.946, p>0.05).

Table 4.13 : Statements regarding avoidance of online shopping

	UK				Turkey			
	df	Mean	T	Sig. (2-tailed) (p)	df	Mean	t	Sig. (2-tailed) (p)
Do not have enough information about purchasing over the Internet	72	2.11	-7.999	.000	96	2.33	-6.125	.000
Love shopping in store more	72	3.53	4.559	.000	96	3.60	5.327	.000
Do not have enough access to the Internet	72	1.59	-15.136	.000	96	1.78	-11.831	.000
Do not need to buy over the Internet	72	2.41	-5.044	.000	96	2.24	-7.868	.000
Delivery fees are high	72	3.21	1.782	.079	96	3.27	2.412	.018
Do not want to wait for the product	72	3.18	1.437	.155	96	3.48	4.580	.000

According to the data, in Turkey and UK respondents did not avoid shopping because of missing information, it can be said that individuals from UK and Turkey have enough information about purchasing over the Internet (t=-7.999, p<0.05, t=-6.125, p<0.05). Moreover, in Turkey individuals prefer traditional way of shopping more than the respondents in UK (t=4.559, p<0.05, t=5.327, p<0.05) and they did not avoid shopping because of insufficient Internet access (t=-15.136, p<0.05, t=-11.831, p<0.05). Although delivery fees are high (t=1.782, p>0.05, t=2.421, p>0.05) respondents still feel a need of buying over the Internet (t=-5.044, p<0.05, t=-7.868, p<0.05). Furthermore respondents from both countries impatient about waiting for the product this rate higher in Turkey side (t=1.437, p>0.05, t=4.580, p<0.05)

Table 4.14 : General statements about online shopping

	UK				Turkey			
	df	Mean	T	Sig. (2-tailed) (p)	df	Mean	t	Sig. (2-tailed) (p)
Shopping on the Internet save time	72	3.77	6.507	.000	96	3.88	8.791	.000
There is an option to have access to more products	72	4.00	9.866	.000	96	4.07	12.688	.000
Products on the Internet is cheaper than the store	72	3.77	6.792	.000	96	4.02	11.947	.000
There have access to more information about products	72	3.66	6.849	.000	96	3.80	8.827	.000
Product options can be compared easily.	72	3.99	10.014	.000	96	3.94	10.410	.000

Shopping on the Internet is seen as a time-saving activity for respondents (t=6.507, p<0.05, t=8.791, p<0.05). Moreover they think that via the Internet it is possible to access more products (t=9.866, p>0.05, t=12.688, p<0.05) and they are agree that products on the Internet is cheaper than the store, respondents from Turkey had a higher perception about that (t=6.792, p<0.05, t=11.947, p<0.05). There was also have a thought that provided information about the product and service is more in

the Internet medium (t=6.849, p<0.05, t=8.827, p<0.05). Furthermore, with the channels on the Internet, different products can be compared easily in terms of price, features, etc. (t=10.014, p<0.05, t=10.410, p<0.05).

Table 4.15 : Do you consider shopping online in the next 12 months?

	UK			Turkey		
	Frequency	Percent	Mode	Frequency	Percent	Mode
No	3	4.1		4	4.1	
Yes	60	82.2	Yes	80	82.5	Yes
Not sure	10	13.7		13	13.4	
Total	73	100.0		97	100.0	

In the survey, respondents were asked if they would continue buying online products and services or not. 82.2% and 82.5% of the respondents from UK and Turkey respectively indicated that they would definitely continue purchasing online. This shows that individuals who were participated in the survey satisfied with their past experience. However 4.1% of the respondents from UK and Turkey replied that they do not want to do it in the next 12 months, which means that they have negative thoughts. It can be more likely because of the undesirable situation in the previous purchases. What is more 13.7% and 13.4% of the respondents from UK and Turkey respectively did not have a decision and unstable against this situation.

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Table 4.16 : Website features' effect on consumer attitudes

	UK				Turkey			
	Mean	Median	Mode	Std. Deviation	Mean	Median	Mode	Std. Deviation
Functional design	1.95	2.0	2	0.926	1.94	2.0	2	0.876
Visual and auditory content	1.99	2.0	2	0.874	2.01	2.0	2	0.872
Communication with the company	2.14	2.0	1	1.122	2.01	2.0	2	1.005
Communication with other users	2.71	3.0	2	1.124	2.59	2.0	2	1.197
Links to other websites	3.32	3.0	4	1.104	3.10	3.0	3	1.212
Products and services sold	1.99	2.0	2	0.935	1.84	2.0	2	0.921
Website security (Financial security)	1.42	1.0	1	0.780	1.51	1.0	1	0.879

Individuals' attitudes can be influenced by website features as well. It has found that respondents mostly value website security; this situation is same in the two countries. After that in UK respondents replied that they look at the functional design and following visual and auditory content and selling products and services are important for consumers. In Turkey respondents secondly look at selling products and services and after that they taking consider functional design and visual, auditory content.

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Table 4.17 : Have you ever bought any goods or services online from any of the following?

	Companies based in the country you live in			
	UK		Turkey	
No	6	8.2%	10	10.3%
Yes	60	82.2%	81	83.5%
Don't know	7	9.6%	6	6.2%
	Companies based in European countries			
No	19	26%	43	44.3%
Yes	45	61.6%	42	43.3%
Don't know	9	12.3%	12	12.4%
	Companies based in countries outside Europe			
No	29	39.7%	45	46.4%
Yes	36	49.3%	38	39.2%
Don't know	9	11.0%	14	14.4%

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According to the data, cross-border online shopping is still a shopping type that individuals hesitate to engage. Moreover, respondents from Turkey indicated that they had never made any purchases from foreign countries although their socio economic status and language level is convenient. Respondents from UK demonstrated higher purchases than Turkish consumers. However, they also illustrated that they made more purchases in the European countries than the countries outside of Europe.

Table 4.18 : How confident would you say you are with buying goods and services online from each of the following?

	N	Mean	Std. Deviation	Std. Error Mean	
Companies based in the country you live in	73	3.22	.901	.105	UK
Companies based in European countries	73	2.74	1.068	.125	
Companies based in countries outside Europe	73	1.89	1.286	.151	
Companies based in the country you live in	97	2.93	.904	.092	Turkey
Companies based in European countries	97	1.98	1.493	.152	
Companies based in countries outside Europe	97	1.67	1.449	.147	

Both respondents from UK and Turkey replied that they feel more secure when they purchase from the companies based in their countries. However Turkish consumers still not very confident about it like British consumers. The point of view to purchase from the countries outside of the Europe is similar for Turkey and UK. Respondents do not feel confident about it. It might be because of transaction costs, regulations, payment and unreliability of the situation. On the other hand, UK consumers do not have a problem with buying from European countries however Turkish consumers do not feel the same as them. This might arise because of Turkey is not a part of the Union and do not have trade agreements with European Union. Therefore, the companies from European Union is the same level of reliability with other countries for Turkish consumers.

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Table 4.a : Correlation Analysis between factors and attitudes (in UK)

		Safety of online shopping	Price of products and services	Time saving	More information	Comparison of different choices	Accessible of more choices	Prefer shopping in store more	Risk of not seeing products	Risk of giving information
Safety of online shopping	Correlation Coefficient	1.000	.366**	.228	.445**	.355**	.258*	-.300**	-.452**	-.207
	Sig. (2-tailed)	.	.001	.053	.000	.002	.027	.010	.000	.078
	N	73	73	73	73	73	73	73	73	73
Price of products and services	Correlation Coefficient	.366**	1.000	.426**	.452**	.503**	.542**	-.249*	-.148	.025
	Sig. (2-tailed)	.001	.	.000	.000	.000	.000	.033	.211	.836
	N	73	73	73	73	73	73	73	73	73
Time saving	Correlation Coefficient	.228	.426**	1.000	.389**	.462**	.536**	-.002	-.129	-.018
	Sig. (2-tailed)	.053	.000	.	.001	.000	.000	.985	.276	.882
	N	73	73	73	73	73	73	73	73	73
More information	Correlation Coefficient	.445**	.452**	.389**	1.000	.448**	.386**	-.237*	-.178	.052
	Sig. (2-tailed)	.000	.000	.001	.	.000	.001	.043	.132	.665
	N	73	73	73	73	73	73	73	73	73
Comparison of different choices	Correlation Coefficient	.355**	.503**	.462**	.448**	1.000	.672**	-.120	-.041	.171
	Sig. (2-tailed)	.002	.000	.000	.000	.	.000	.312	.727	.149
	N	73	73	73	73	73	73	73	73	73
Accessible of more choices	Correlation Coefficient	.258*	.542**	.536**	.386**	.672**	1.000	-.160	-.097	.162
	Sig. (2-tailed)	.027	.000	.000	.001	.000	.	.177	.413	.172
	N	73	73	73	73	73	73	73	73	73
Prefer	Correlation Coefficient	-.300**	-.249*	-.002	-.237*	-.120	-.160	1.000	.191	.351**

shopping in store more	Sig. (2-tailed)	.010	.033	.985	.043	.312	.177	.	.106	.002
	N	73	73	73	73	73	73	73	73	73
Risk of not seeing products	Correlation Coefficient	-.452**	-.148	-.129	-.178	-.041	-.097	.191	1.000	.540**
	Sig. (2-tailed)	.000	.211	.276	.132	.727	.413	.106	.	.000
	N	73	73	73	73	73	73	73	73	73
Risk of giving information	Correlation Coefficient	-.207	.025	-.018	.052	.171	.162	.351**	.540**	1.000
	Sig. (2-tailed)	.078	.836	.882	.665	.149	.172	.002	.000	.
	N	73	73	73	73	73	73	73	73	73

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

*. Correlation is significant at the 0.05 level (2-tailed).

Table 4.a : Correlation Analysis between factors and attitudes (in Turkey)

		Safety of online shopping	Price of products and services	Time saving	More information	Comparison of different choices	Accessible of more choices	Prefer shopping in store more	Risk of not seeing products	Risk of giving information
Safety of online shopping	Correlation Coefficient	1.000	.437**	.443**	.331**	.542**	.384**	-.126	-.244*	-.534**
	Sig. (2-tailed)	.	.000	.000	.001	.000	.000	.218	.016	.000
	N	97	97	97	97	97	97	97	97	97
Price of products and services	Correlation Coefficient	.437**	1.000	.270**	.298**	.331**	.428**	-.097	-.052	-.146
	Sig. (2-tailed)	.000	.	.007	.003	.001	.000	.346	.614	.155
	N	97	97	97	97	97	97	97	97	97
Time saving	Correlation Coefficient	.443**	.270**	1.000	.347**	.360**	.448**	-.353**	-.259*	-.172
	Sig. (2-tailed)	.000	.007	.	.000	.000	.000	.000	.010	.093
	N	97	97	97	97	97	97	97	97	97
More information	Correlation Coefficient	.331**	.298**	.347**	1.000	.536**	.505**	-.163	.004	-.127
	Sig. (2-tailed)	.001	.003	.000	.	.000	.000	.111	.972	.214
	N	97	97	97	97	97	97	97	97	97
Comparison of different choices	Correlation Coefficient	.542**	.331**	.360**	.536**	1.000	.604**	-.117	.029	-.306**
	Sig. (2-tailed)	.000	.001	.000	.000	.	.000	.253	.775	.002
	N	97	97	97	97	97	97	97	97	97
Accessible of more choices	Correlation Coefficient	.384**	.428**	.448**	.505**	.604**	1.000	-.218*	.132	-.069
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.	.032	.196	.500
	N	97	97	97	97	97	97	97	97	97
Prefer	Correlation Coefficient	-.126	-.097	-.353**	-.163	-.117	-.218*	1.000	.309**	.207*

shopping in store more	Sig. (2-tailed)	.218	.346	.000	.111	.253	.032	.	.002	.042
	N	97	97	97	97	97	97	97	97	97
Risk of not seeing products	Correlation Coefficient	-.244*	-.052	-.259*	.004	.029	.132	.309**	1.000	.438**
	Sig. (2-tailed)	.016	.614	.010	.972	.775	.196	.002	.	.000
	N	97	97	97	97	97	97	97	97	97
Risk of giving information	Correlation Coefficient	-.534**	-.146	-.172	-.127	-.306**	-.069	.207*	.438**	1.000
	Sig. (2-tailed)	.000	.155	.093	.214	.002	.500	.042	.000	.
	N	97	97	97	97	97	97	97	97	97

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

*. Correlation is significant at the 0.05 level (2-tailed).

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The tables above show the results of correlation analysis between the important factors of consumers who shop online and their attitudes toward online shopping.

There is a significant and positive relationship between safety of online shopping, price of products and services, more information, comparison of different choices and accessible of more products with attitudes of consumers toward online shopping in both UK and Turkey. There is also a significant and positive relationship is found among safety of online shopping and time saving in Turkey. Moreover, there is a significant and negative relationship between safety of online shopping and risk of not seeing products with attitudes of consumers toward online shopping in both UK and Turkey. In addition, in Turkey side, safety of online shopping and risk of giving information is related significantly negative. Turkey is specified with high uncertainty avoidance by Hofstede's cultural dimensions (*geert-hofstede.com*), therefore, it is possible to see the trust relating with every dimension.

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CHAPTER 5. CONCLUSION

One of the key and significant factors in online shopping is consumer satisfaction. Online shopping frequencies of the two samples are different; and British consumers shop online more frequently relative to Turkish consumers. The reason for this result could be the security perceptions in the sample as expressed by the disadvantages of online shopping mentioned. For both British and Turkish consumers, a concern for security is one of the important disadvantages of online shopping. For Turkish customers, online shopping has disadvantages such as security concerns, not having sufficient information about products, and not having the chance of physically trying the goods which are all related to trust. Trust in online shopping is an important concern for Turkish consumers as people of a culture with high uncertainty avoidance index. Usage levels of payment methods also differ between Turkish and British online shoppers. Turkish consumers prefer cash on delivery and direct money transfer online more, relative to British consumers for their online purchases.

The analysis of online shopping website quality as an important factor affecting shopping behavior was beyond the scope of this study.

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Appendices

A research about buying behaviours of online customers

Dear all, I am a MSc International Management student at the University of Roehampton. I would be very pleased if you could participate in my survey. The aim of the research is to analyse online shopping behaviours of consumers in two different countries. This survey consists of 21 questions and will take approximately 10 minutes to complete. If you do not want to continue, you can simply leave this website. You can also stop at any stage and you do not have to answer any of the questions if you do not want to. Thank you for your help. Seda Yoldas. If you have any queries please do not hesitate to contact me. (yoldass@roehampton.ac.uk)

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1. Where do you currently live?

- UK
- Turkey

2. What is your gender?

- Female
- Male

3. How old are you?

- Under 21
- 21-30
- 31-40
- 41-50
- 51 and over

4. Which of the following best describes your current occupation?

- Student or/and Not working
- Student or/and Part-time working
- Full-time working
- Self-employed
- Retired
- Professional
- Unemployed
- Other:

5. What is your educational level?

- High School Degree
- Associate degree

- ○ Bachelor's Degree
- ○ Master's Degree
- ○ PhD's Degree

6. Please indicate your monthly income range. (Amounts specified in each option are shown both in British Pounds and Turkish Liras respectively)

- ○ Less than £500,00 or less than 1000,00 TL
- ○ £500,00 - £999,99 or 1000,00 TL - 1999,99 TL
- ○ £1000,00 - £1499,99 or 2000,00 TL - 2999,99 TL
- ○ £1500,00 - £2499,99 or 3000,00 TL - 3999,99 TL
- ○ £2500,00 or more or 4000,00 TL or more

7. Do you have a credit/debit card?

- ○ Yes
- ○ No

8. For what purpose you use the internet more? (Tick the three most popular options)

- ☐ Research, Homework, Study
- ☐ Communication, Social websites (E-mailing, Facebook, Twitter, etc.)
- ☐ Game
- ☐ Shopping
- ☐ Information
- ☐ Watching programmes
- ☐ For business purposes
- ☐ Other: _____

9. Which product groups you buy most over the internet? (You may tick more than one)

- ☐ CD, DVD, Music, Computer games
- ☐ Computer products, software
- ☐ Clothing, Accessories
- ☐ Food, Drink
- ☐ Perfume, Cosmetics
- ☐ Holiday
- ☐ Electronic goods
- ☐ Household goods, furniture
- ☐ Theatre, cinema ticket

- ☐ Travel ticket
- ☐ Books
- ☐ Other: _____

10. In the last six months, how much did you spend on a product or service? (Amounts specified in each option are shown both in British Pounds and Turkish Liras respectively)

- ○ Less than £50,00 or less than 100,00 TL
- ○ £50,00 - £99,99 or 100,00 TL - 299,99 TL
- ○ £100 - £299,99 or 300,00 - 499,99 TL
- ○ £300 - £499,99 or 500,00 TL - 999,99 TL
- ○ £500 or more or 1000 TL or more

11. Do you go to the store to see the product before purchasing online?

- ○ Yes
- ○ No
- ○ In some cases (go to question 12)

12. If you had put 'in some cases' to previous question, please specify in which occasions.

13. How do you reach shopping websites?

- ☐ With the recommendation of a friend
- ☐ With advertisements in the press and the media
- ☐ With the search engines
- ☐ With links (e-mails)
- ☐ With following the computer magazines
- ☐ Other: _____

14. In the following statements, please rank which one applies to you. (with 1 being the lowest and 5 being the highest)

	Not at all 1	2	3	4	5 Very much
The opinions and experiences of my family affect my purchase decision	○	○	○	○	○

	Not at all 1	2	3	4	5 Very much
The opinions and experiences of my friends affect my purchase decision					
The opinions and experiences discussed in online forums affect my purchase decision					

15. Do you have memberships in group buying websites, such as Groupon?

- Yes
- No

16. If you have how often do you visit those sites for special offers and exclusive deals ?

- Never
- Once a week
- Couple times in a week
- once a day

17. Have you bought any goods or services online from any of the following? (Web-based companies or online shopping channels of companies)

	Yes	No	Don't know
Companies based in the country you live in			
Companies based in European countries			
Companies based in countries outside Europe			

18 .In general, how confident would you say you are with buying goods or services online from each of the following?

	Very confident	Fairly confident	Not very confident	Not at all confident	Don't know
Companies based in the country you live in					
Companies based in European countries					
Companies based in countries outside Europe					

19.Please indicate your level of agreement with the following statements about shopping over the internet.

	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Online shopping is not safe					

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	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
It is a risk for me not to see the product in real					
It is a risk for me to give identifying and credit card information					
The product may come different from the website					
Delivery of the product might not ever					
Delivery time is longer than that realisable					
I don't have enough information about purchasing over the internet					
I love shopping in store more					
I prefer going shopping with someone rather than alone					
I don't have enough access to the internet					
I do not need to buy over the internet					
Delivery fees are high					
I don't want to wait for the product					
Shopping on the internet save time.					
There is an option to have access to more products					
Products on the internet is cheaper than in store					
There have access to more information about products					
Product options can be compared more easily.					
Online shopping is safe					

20. Do you consider shopping online in the next 12 months?

- Yes
- No
- Not sure

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21. Please specify how the following features of the website influence your attitude.

	A lot	Quite a lot	Can not tell if it affects or not	Not very much	Not at all
Functional design					
Visual and auditory content					
Communication with the company					
Communication with other users					
Links to other websites					
Products and services sold					
Website security (Financial security)					

Thank you for filling out this questionnaire. Please do not forget to click 'Submit' button to record your participation.

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