

T.C.
MARMARA ÜNİVERSİTESİ
SOSYAL BİLİMLER ENSTİTÜSÜ
İŞLETME (İNG.) ANABİLİM DALI
ÜRETİM YÖNETİMİ VE PAZARLAMA (İNG.) BİLİM DALI

**ANTECEDENTS OF SATISFACTION AND LOYALTY FOR
E-CUSTOMERS IN TURKEY**

Yüksek Lisans Tezi

EMİNE MELİS KARATAY

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Danışman: Doç. Dr. EMİNE ÇOBANOĞLU

İSTANBUL, 2010

Marmara Üniversitesi
Sosyal Bilimler Enstitüsü Müdürlüğü

Tez Onay Belgesi

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ABSTRACT

ANTECEDENTS OF SATISFACTION AND LOYALTY FOR E CUSTOMERS IN TURKEY

The purpose of this study is to examine the antecedents of online satisfaction and online loyalty for e-customers in Turkey. The research was conducted with e-customers who have made online shopping in the last three months. The questionnaire form was distributed via e-mail and a total of 300 usable questionnaires were collected. Frequency analysis, reliability analysis, factor analysis, t-test, ANOVA, and linear multi regression analysis are the statistical analysis methods used in this study. Results show that time saving and availability have positive effect on both online satisfaction and online loyalty; security and price have only positive effect on online satisfaction and social influences only have positive effect on online loyalty; payment method has no significant effect on online satisfaction and online loyalty. And also there is a weak positive association between online satisfaction and online loyalty. This difference between the antecedents of online satisfaction and online loyalty shows us social influences are important for the creation of online loyalty therefore in order to create loyal e-customers to increase the market share, profitability and sales in e-commerce, e-businesses should give importance to social influences especially to social media.

Keywords: Antecedents of Online Satisfaction, Antecedents of Online Loyalty, Turkish E-Customers

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Anahtar Kelimeler : Türkiye’de İnternet Üzerinden Alışveriş Yapan Tüketiciler İçin Memnuniyet ve Bağlılığın Öncel Koşulları

ÖZET

TÜRKİYE’DE İNTERNET ÜZERİNDEN ALIŞVERİŞ YAPAN TÜKETİCİLER İÇİN MEMNUNİYET VE BAĞLILIĞIN ÖNCEL KOŞULLARI

Bu çalışmanın amacı, Türkiye’de internetten alışveriş yapan tüketiciler için memnuniyet ve bağlılığın öncel koşullarını incelemektir. Araştırma son üç ay içerisinde internetten alışveriş yapan tüketiciler ile yapılmıştır. Anket formu e- posta ile yolu ile dağıtılmış ve toplam 300 geçerli anket toplanmıştır. Bu çalışmada frekans analizi, güvenilirlik analizi, faktör analizi, t-testi, ANOVA ve doğrusal çoklu regresyon analizi yöntemleri kullanılmıştır. Sonuçlar, zaman tasarrufu ve bulunurluğun hem memnuniyet hem de bağlılık üzerinde olumlu etkisi olduğunu göstermektedir; güvenlik ve fiyat sadece bağlılık üzerinde olumlu etkiye sahiptir. Sosyal etkilerin sadece memnuniyet üzerinde olumlu etkisi vardır; ödeme yönteminin ise ne memnuniyet ne de bağlılık üzerinde bir etkisi bulunmamaktadır. Memnuniyet ve bağlılık arasında ise zayıf bir pozitif ilişki bulunmaktadır. Bu çalışma bize memnuniyet ve bağlılık için öncel koşullar arasında fark olduğunu göstermektedir. Bu sebeple, internette faaliyet gösteren ve sadık müşterilere sahip olmak isteyen firmalar karlılıklarını ve pazar paylarını arttırmak için sosyal etkilere özellikle sosyal medyaya önem vermelidirler.

Anahtar Kelimeler: İnternette alışveriş, memnuniyet, bağlılık

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1. INTRODUCTION

Internet is the first truly global medium. It provides consumers the immediate ability to view relevant content, utilize services and purchase products from any location in the world. As the reach of the Internet expands, media owners, advertisers, marketers, advertising agencies, service providers and financial analysts need timely and accurate intelligence regarding the behavior of Internet users to answer questions such as: What are the advantages and disadvantages of Internet? How does their online behavior affect their buying decision? How can online satisfaction and online loyalty be achieved? Is there a relationship with online satisfaction and online loyalty?

Internet can be defined differently according to various sources; “A global communication network that allows computers worldwide to connect and exchange information”¹ or “A worldwide system of computer networks; a network of networks in which users at any one computer can get information from any other computer”² or “The open global network of interconnected commercial, educational and governmental computer networks that use a common communications protocol TCP/IP.”³

Those brief definitions of Internet show us that Internet is a global network of commercial, educational and governmental computer networks and in this network people can share and get any information. Internet affects the life of individuals both in positive ways with its advantages and also in negative ways with its disadvantages.

Creating different kinds of tools of communication such as e-mail, msn, twitter, Gmail, Yahoo Messenger, FriendFeed, etc ; services that can be used via Internet such as; online banking, hotel reservations, job seeking, booking tickets; buying or selling products; getting information about goods and services; reading newspapers, advertising, online education(e-learning), sharing ideas and socializing with different kind of people from all around the world throughout social networks are the most outstanding advantages of Internet. Although Internet has many advantages but it also

¹ <http://mortgages.nationalrelocation.com/articles/glossary-home-equity/> (29.09.2009)

² <http://www.idtech2000.com/glossary.html> (29.09.2009)

³ <http://www.fortfrancesbroadband.ca/ffb/terms.htm> (29.09.2009)

has some disadvantages; “theft of personal information, spamming, virus threat, pornography”⁴, “accuracy of information, wastage of time”⁵ and internet addiction.

Getting information, communicating with people and also online shopping are the main activities of Internet users. *Online shopping* is the process consumers go through to purchase products or services over the Internet. “In the definition of *Internet consumption*, Goldsmith and Bridges include “gathering information passively via exposure to advertising ; shopping, which includes both browsing and deliberate information search, and the selection and buying of specific goods, services, and information”⁶ “In general, advantages of online shopping as perceived by consumers include convenience, selection, price, original services (services that may be available online but not elsewhere), personal attention (some consumers perceive that they get more personal attention from merchants by going online), easy and abundant information access, privacy (consumers may be able to view, compare, and buy items that they might be reluctant to buy in-store, and freedom from sales people).”⁷ However, online shopping also has disadvantages so remain part of Internet users do not shop online. “Lack of touch and enjoyment of retail shopping, privacy and security issues, access to the Internet and computer necessary, product category risk (online shoppers are worried that the products will not be what they expected by viewing online)”⁸ are the main disadvantages of online shopping.

Individuals who make online shopping are called in recent studies as E-customers, Internet customers, online customers, online buyer, online shoppers. “E-customers, unlike traditional retail customers, use technological solutions to answer product information searches and to affect ordering and purchasing, often direct from the producer. Internet customers control the purchase process and timing and expect a 24/7/365 service. That is, customers can shop and order products at any time and also receive products at home simply by clicking on the delivery time they have asked for.”⁹

⁴ <http://www.buzzle.com/articles/advantages-disadvantages-internet.html> (29.09.2009)

⁵ <http://www.free-computer-tips.info/tutorials/internet-tips/advantages-and-disadvantages-of-internet.html> (29.09.2009)

⁶ Ahuja ,M., Gupta ,B., and Raman, P., “An Empirical Investigation of Online Consumer Purchasing Behavior”, Communication of ACM December 2003/Vol. 46, No. 12, pp:145

⁷ Ahuja ,M., Gupta B., and Raman, P. “An Empirical Investigation of Online Consumer Purchasing Behavior”, Communication of the ACM, December 2003/Vol. 46, No. 12ve, pp: 146

⁸ <http://www.ocf.berkeley.edu/~jinnie/advantage.html> (30.09.2009)

⁹ Kim, H.R., “Developing an index of online customer satisfaction”, Journal of Financial Services Marketing, 2005, Vol.10, 1, pp:52

The users of Internet first realize the communication tools of Internet such as chat rooms, MSN, ICQ, etc. And with parallel to socializing via those tools users also discover the importance of gaining information from Internet therefore the search engine trends started first with Yahoo than MSN, Google and now a lot of search engines are ready with a huge web based library to help Internet users getting whatever information they need.

The interaction of the consumer with the Internet goes through two different phases in terms of Internet usage. Communicating and getting information are stated in the first phase of Internet usage. Since users are starting to spend hours on net companies realised the potential of Internet as a new market for their products and services. So in developed countries the retailers, manufacturers, brands, companies began to use tools of Internet to reach customers and increase their sales. And the e-commerce period started and this period is accepted as second phase of Internet usage according to Bülent Hiçsönmez – Google Country Manager.¹⁰ According to Hiçsönmez with the support of Google statistics and searches Turkey is now at this second phase.¹¹ The Internet users of Turkey have began to use Internet effectively rather than only getting information or chatting and socializing now they are searching and analysing products and services via Internet especially by using Google as a search engine to find the best products and services to satisfy their expectations. In addition to get information about products and services the users are now buying their products and services also from Internet. In addition to that the advantages of online shopping as perceived by consumers include convenience, selection, price, original services (services that may be available online but not elsewhere), personal attention (some consumers perceive that they get more personal attention from merchants by going online), easy and abundant information access, privacy (consumers may be able to view, compare, and buy items that they might be reluctant to buy in-store, and freedom from sales people)

Since online satisfaction and online loyalty effected by expectations, social influences and e-customers' characteristics, this study is analyzing the e-customers in Turkey so as to clarify the antecedents of online satisfaction and online loyalty. The

¹⁰ IP Magazine, December 2008

¹¹ Ibid.

target population of my study is the Internet users in Turkey who have made online shopping within the last three months.

Since E-commerce has been growing especially in developed countries there is substantial room for the growth of e-commerce in Turkey. And developing countries are the potential markets for e-commerce; this statement could be explained with the increasing volume of Internet usage in developing countries. Therefore, the objective of this study is find out the effect of the antecedents in literature, which are the expectations, demographics of e-customers and social influences on online satisfaction and online loyalty of e-customers in Turkey. Therefore, the actors in e-commerce arena -suppliers, retailers, producers, academicians, governments and consumers can develop strategies; traditional methods for selling can be revised in order to be successful and sustainable in this new market. This new market has different rules rather than traditional market. E-commerce has both micro and macro level advantages and as Turkey is being a developing country, businesses should benefit from this opportunity. E-businesses need profitability, market growth and sustainability so they should create online loyalty and gain loyal e-customers.

Therefore the aim of my study is to clarify the expectations of e-customers to understand the reasons of why they are shopping online so as to increase the volume of online consumption in Turkey, to gain insights that will provide advantages to online retailers, lead to valuable implications for marketers and managers on how to develop effective strategies to be successful in e-commerce. Whether the expectations of e-customers in Turkey are clarified; companies, firms, retailers, producers can create strategies to increase the volume of online shopping of e-customers and also to encourage the remaining part of Internet users (who do not make online shopping) to make online shopping.

The scope of this study consists of literature survey, methodology, findings, results & discussion, limitations and conclusion. In literature survey part studies about antecedents of online satisfaction and online loyalty are analyzed, in methodology research objectives, theoretical framework, questions and research variables, research methodology, sampling design and data analysis techniques are issued. In findings tests and analysis are issues. In results and discussion the findings are discussed. In limitation

part the limitation of the study is determined and lastly in the conclusion part the overall evaluation of the study and the comments about the study are stated.

2.BACKGROUND OF THE STUDY

2.1. E-commerce in Turkey

As of June 30, 2010 approximately 1.6 billion people are using Internet in the world.¹² “According to Nielsen study -World statistics on the number of Internet shoppers- over 875 million consumers have shopped online. Among Internet users with Internet access using it shop, the highest percentage shopping online is found in South Korea (99%), UK (97%), Germany (97%), Japan (97%), US (94%).”¹³ According to EPM Communication’s 2008 Research Alert Yearbook 20% of adults are getting information from Internet before deciding to buy goods & services.”¹⁴ “And the most popular and purchased items are: Books (41% purchased in the past three months), Clothing/Accessories/Shoes (36%), Videos / DVDs / Games (24%), Airline Tickets (24%), Electronic Equipment (23%)”¹⁵.

When we come to Turkey, Internet usage and penetration in Turkey has been increasing especially in recent years, as of 30th June 2010 the number of Internet users in Turkey is 35.000.000 and Turkey is the sixth country in the top ten Internet users’ countries of Europe.¹⁶ %15 of Internet users in Turkey have made online shopping once a time and 9% of them have made online shopping in the last three months.¹⁷ The percentage of online shopping is low compared to developed countries. For instance in UK the number of online buyers is 24.8 millions , in Germany 27.2 millions, in France 14.5 million, and the e-commerce trading volume is 55.6 billions \$ in UK, 27.1 billions \$ in Germany, 12.5 billions \$ in France¹⁸. According to e-marketer “The first European e-commerce wave began with the UK, Germany and France, and the next wave, over the next four years, will begin in smaller markets - Italy, the Netherlands and Spain and the third wave will follow early in the next decade, as Eastern European states - Russia, Poland, and the Czech Republic - begin to embrace e-commerce.”¹⁹

¹² <http://www.internetworldstats.com/stats.htm> (29.09.2009)

¹³ <http://www.multilingual-search.com/world-statistics-on-the-number-of-internet-shoppers/28/01/2008> (29.09.2009)

¹⁴ <http://www.digitalage.com.tr/Haber/dijital-yatirim-getirisi/eba4c62f-6651-46a7-9314-4384eb82b10c.aspx> (29.09.2009)

¹⁵ <http://www.multilingual-search.com/world-statistics-on-the-number-of-internet-shoppers/28/01/2008> (29.09.2009)

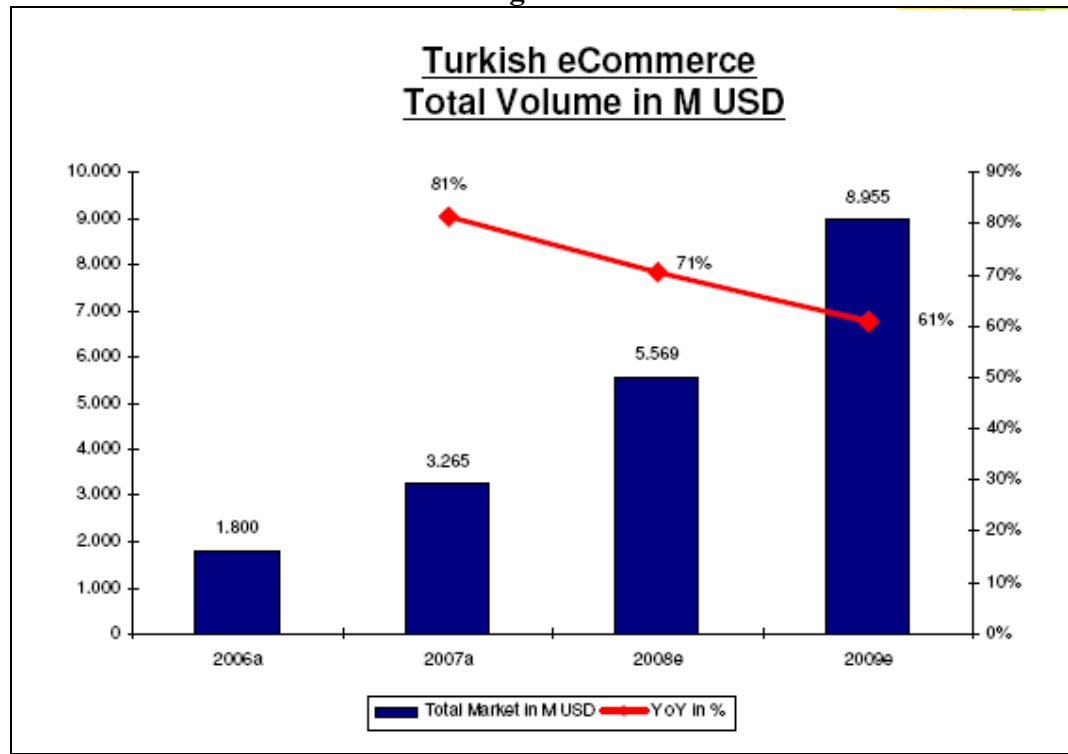
¹⁶ <http://www.internetworldstats.com/stats4.htm> (04.10.2009)

¹⁷ <http://www.tuik.gov.tr> (16.08.2010)

¹⁸ <http://www.marketingcharts.com/direct/european-e-commerce-to-reach-323-billion-euros-in-2011-1239/emarketer-europe-ecommerce-top-three-countriesjpg/> (19.10.2009)

¹⁹ <http://www.marketingcharts.com/direct/european-e-commerce-to-reach-323-billion-euros-in-2011-1239/emarketer-europe-ecommerce-top-three-countriesjpg/> (19.10.2009)

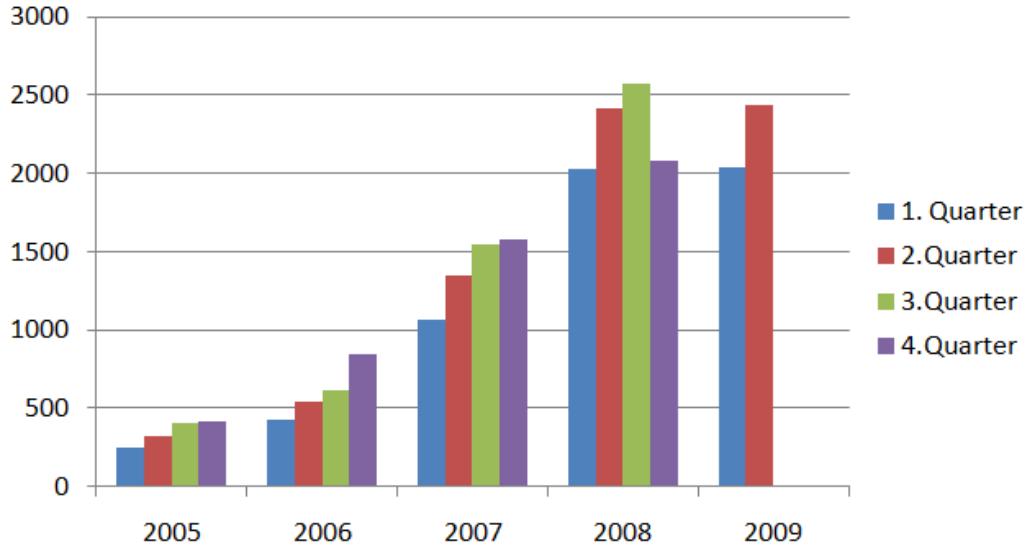
Figure 1
Turkish E- Commerce Total Volume in Million USD and Year Over Year (YoY) in Percentage



Source: Afra, S., BKM; Internet Card Centre Reports, eBay estimates, “Turkish Internet Sector Overview”, May 2008

As it shown in Figure 1, Turkish e-commerce volume is growing continuously at a decreasing rate.

Figure 2
“E-Commerce Transaction Volume” Table According to Interbank Card Center
(BKM) Data (value x 1.000.000 TL)



Source: BKM, 2009

“The Interbank Card Center (BKM) announced the E-Commerce volume of Turkey, Figure 5 shows the values till the second quarter of 2009. Since the importance of e-commerce increases both all around the world and in Turkey, the firms operating in Turkey saw the potential of this new market and decided to start as an e-business. According to BKM statistics the number of e-businesses increased at 44% and the number of e-businesses reached to 47 thousand in Turkey”²⁰.

When online world meets those expectations of consumers than the satisfaction may be emerged. The significance of the study is to increase the volume of consumption from Internet. However, whether the consumers do not satisfy they will not be loyal so the online consumption would not continue and develop. Therefore firstly the expectations should be satisfied in order to reach satisfaction level. And making online satisfaction be progressed may create online loyalty.

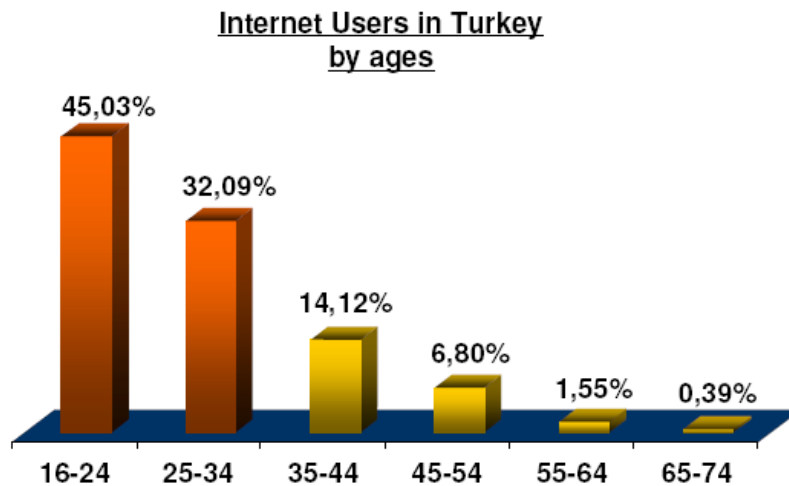
²⁰ <http://www.bkm.com.tr/index.aspx> (04.10.2009)

2.2. E-costumers in Turkey

The study of Turkish Statistics Institute (TUIK) -The Household Usage of Information Technologies in Turkey- in 2010 shows that 41.6% of households in Turkey have access to Internet and ADSL is the most common Internet connection type.²¹

In Turkey 66% of Internet users is male, 34% is female; average age is 26 both for male and female users; 53% is in A/B/C1 SES; 22% is graduated from university; 68% is single; 45% is employed; 37% is studying, 39% speaks English, 52% has PC in the house; 91% has cell phone; 84% is watching TV daily (avg. time spend is 3 hours); 63% is listening to radio daily (avg. time spend is 2 hours); average Internet connection is 2,5 hours/day; average Internet connections per month is 22 hours.²²

Figure 3
Internet Users in Turkey by Ages

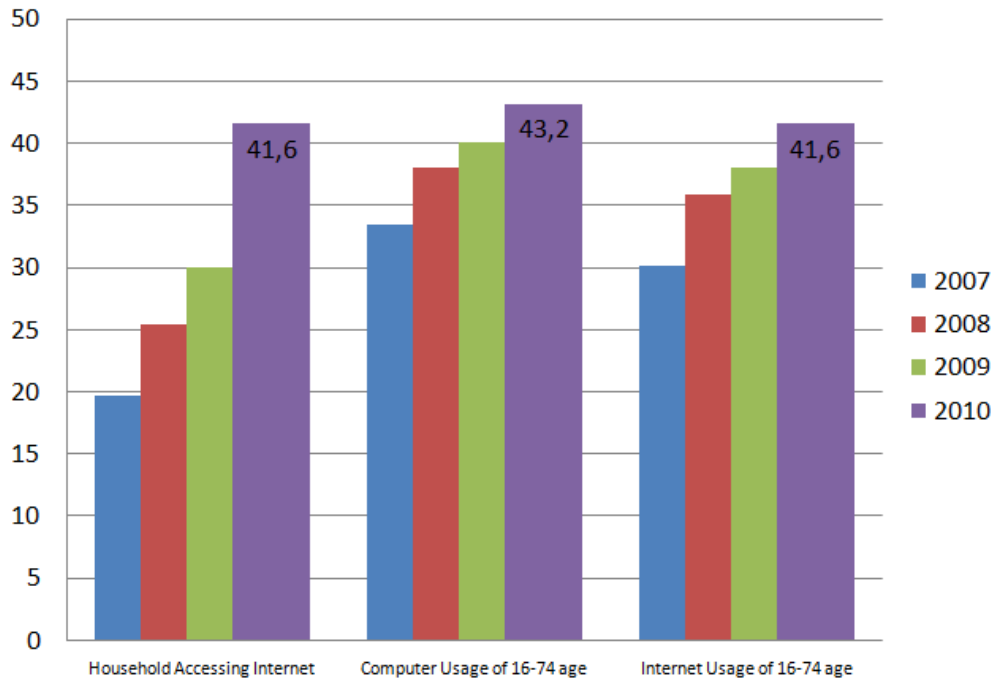


Source: Afra, S. Nokta Internet Technologies 2008, GfK Turkey Report 2006, “Turkish Internet Sector Overview”, May 2008

²¹ <http://www.tuik.gov.tr> (16.08.2010)

²² Afra, S. Nokta Internet Technologies 2008, GfK Turkey Report 2006, “*Turkish Internet Sector Overview*”, May 2008

Figure 4
Internet and Computer Usage of people aged 16-74



Source: TUIK, 2010

“Among the people aged 16-74 the percentage of computer usage of men is 53,4% and women is 33,2%; the percentage of Internet usage between men is 51,8%, women is 31,7%. They used Internet at home (62,8 %), at work (31,6 %), at Internet café (20 %).”²³

Internet and computer usage is higher at 16-24 aged people and also men use Internet more than women at that age. The higher Internet usage is seen among the people that have university/college degree.²⁴

The reason of using Internet is also studied by TUIK and the result is 72,8% of people using Internet due to send and receive e-mail, 64,2% of them access to the chat rooms to send instant messages, 58,8% of them read newspaper and magazines, 51,2% of them download or upload music, video, film, and games.²⁵ In 2009 the access to the

²³ www.tuik.gov.tr, (16.08.2010)

²⁴ Ibid.

²⁵ www.tuik.gov.tr, (16.08.2010)

chat rooms to send instant messages was the third reason but in 2010 this reason rise this shows us the importance of social platforms as well.

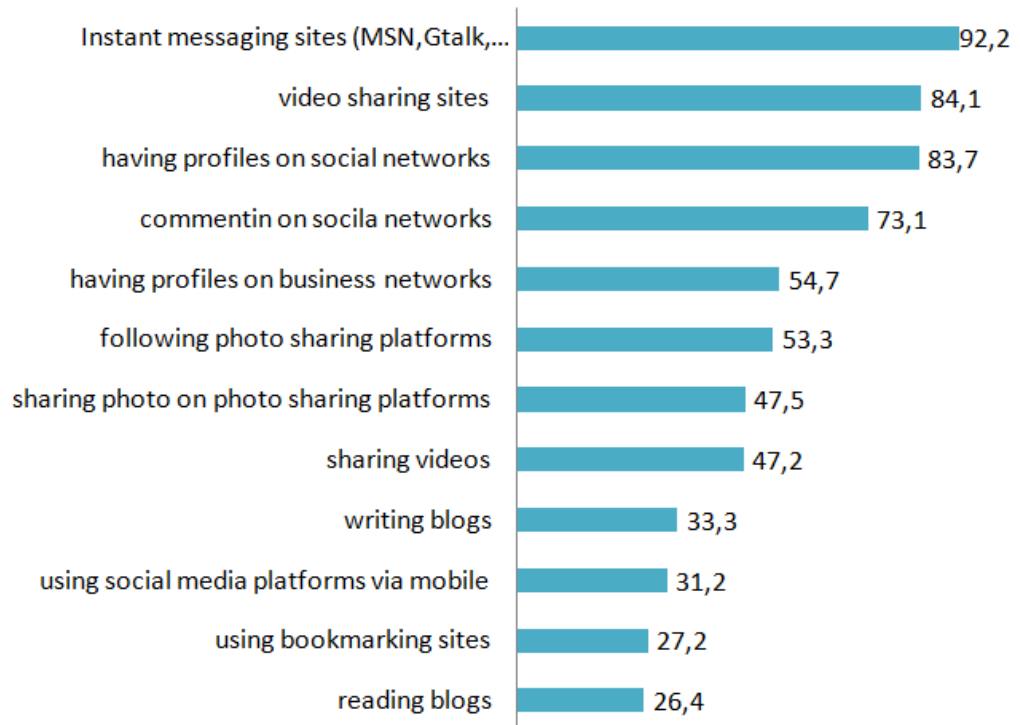
15% of Internet users in Turkey order or buy goods and services via Internet and mostly the technological devices are sold or ordered via Internet by the Internet users in Turkey; 9% of them buy or order from Internet within the three months, 3,6% of them between 3 months and 1 year, and 2,5% of them long than 1 year period and 85% of Internet users in Turkey have not buy or order any goods or services via Internet. 24,3% of the Internet users who have made online shopping in the last one year bought textile, 23.8 of them bought electronic devices, 19,3 of them house devices, 15,25 of them bought travel tickets, and 13,3 % of them bought daily products and food; one year before the electronic devices were in the first level with the percentage of 32,2. ²⁶

When we come to the social media usage in Turkey; the study of pazarlamadunyasi.com and Vodaco Agency between 4th August and 30th September in 2009 with 1.243 Internet users, the percentages of usage of social media in Turkey was found and the first three platforms are; 92% of Internet users are using instant messaging platforms (Facebook, MSN, GTalk,etc.), 84,1% of the Internet users are following video sharing sites, 83,7% of them have profiles on social networks. Also TGI Report showed that instant messaging was the most popular online activity accounting for 25.9 percent of total time spent online during the month, followed by social networking (9.9 percent), online games (6.9 percent) and e-mail (4.6 percent)."²⁷

²⁶ Ibid.

²⁷ [http://www.comscore.com/Press_Events/Press_Releases/2009/7/Turkey_Instant_Messaging_and_Social_Networking/\(language\)/eng-US](http://www.comscore.com/Press_Events/Press_Releases/2009/7/Turkey_Instant_Messaging_and_Social_Networking/(language)/eng-US) (17.06.2010)

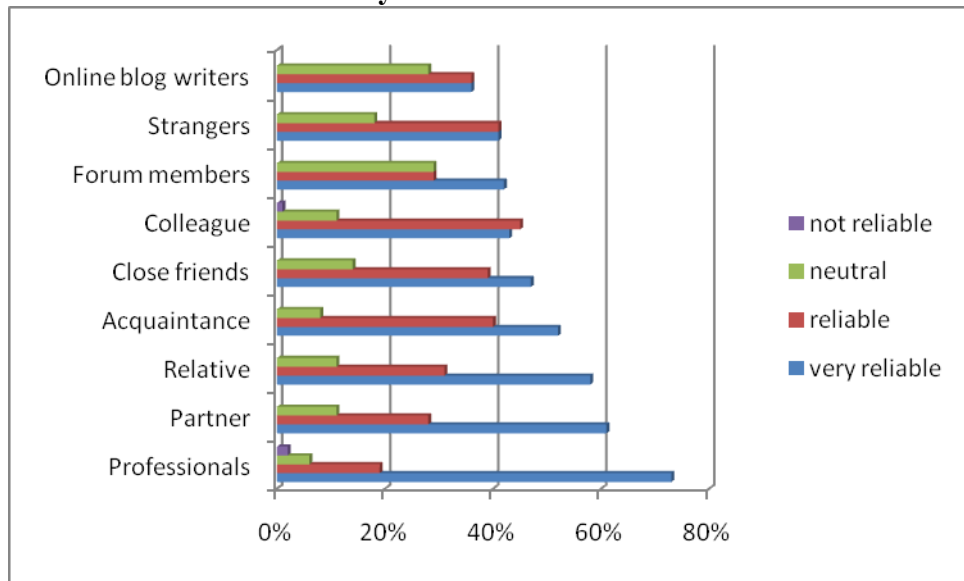
Figure 5
Percentages of Social Media Usage among Internet Users in Turkey



Source: Pazarlamadunyasi.com & Vodaco Agency, 2009

According to the research of TGI Turkey Search (online interview with 1000 respondents), the respondents were asked to chose which source they have been finding reliable to get information while deciding to buy any brand. And the results show that people also give attention to the thoughts and comments of the people that they have not been known.

Figure 6
Reliability of Social Influences



Source: TGI Turkey Search, 2010

comScore World Metrix shows that “Turkey’s 18.1 million Internet users spent a combined total of 544 million hours online in May 2009, an average of 30 hours per person, which ranked higher than any other European country individually reported by comScore.

Table 1
The Top 20 Websites of Turkey

Google Türkiye
Facebook
Google
Windowslive
Youtube - broadcast yourself
Hurriyet
Mynet.com
Milliyet.com.tr
Blogger.com
Sahibinden.com
ekolay.net
R10.Net
MSN
Haberturk.com
Gittigidiyor.com
Ministry of National Education
Wikipedia
Yahoo
Sabah
Rapidshare

Source: Alexa, 2010

The Web Information Company Alexa, announced the top 20 websites of Turkey. The sites in the top sites lists are ordered by their 1 month Alexa traffic rank. The one month rank is calculated using a combination of average daily visitors and page views over the past month. The site with the highest combination of visitors and page views is ranked number 1. The list shows the trend of Turkish Internet users.

comScore, released its first report on 11 November 2009, examining the online behavior of Internet users in Turkey, based on September 2009 data from the comScore World Metrix service. “More than 19.7 million people age 15 and older accessed the Internet from a home or work location in Turkey during the month, viewing an average of 3,070 pages of content and spending an average of 31.6 hours per person online. comScore excludes traffic from public computers such as Internet cafes or access from mobile phones or PDAs.”²⁸

²⁸[http://www.comscore.com/Press_Events/Press_Releases/2009/11/93_Percent_of_Internet_Users_in_Turkey_Visited_Google_Sites_in_September_2009/\(language\)/eng-US](http://www.comscore.com/Press_Events/Press_Releases/2009/11/93_Percent_of_Internet_Users_in_Turkey_Visited_Google_Sites_in_September_2009/(language)/eng-US) (03.09.2010)

“Google Sites was the most popular property in Turkey in September with 18.4 million visitors, reaching 93.0 percent of the total online population, followed Microsoft Sites with 17.6 million visitors. Social networking giant, Facebook.com, ranked third with 16.1 million visitors, having grown 26 percent in just the past six months. Dogan Online, which attracted 11.1 million visitors in September, led a total of seven Turkish-based properties that ranked amongst the top 15, including Milliyet Group (8.8 million visitors), Mynet A.S. (8.3 million visitors) and Blogcu.com (8.2 million visitors).”²⁹

“The Internet audience in Turkey is one of the most active and engaged audiences in the world,”³⁰ said Jack Flanagan, EVP of comScore World Metrix. “Internet users spend on average more than one hour a day online, ranking it among the five most engaged online populations worldwide. Although global Internet brands like Google, Microsoft and Facebook are among the most visited in Turkey, there is also a vibrant community of home-grown Web properties like Dogan Online and Milliyet Group. Turkey is clearly a market with exciting potential.”³¹

²⁹ [http://www.comscore.com/Press_Events/Press_Releases/2009/11/93_Percent_of_Internet_Users_in_Turkey_Visited_Google_Sites_in_September_2009/\(language\)/eng-US](http://www.comscore.com/Press_Events/Press_Releases/2009/11/93_Percent_of_Internet_Users_in_Turkey_Visited_Google_Sites_in_September_2009/(language)/eng-US) (03.09.2010)

³⁰ Ibid.

³¹ Ibid.

Table 2
Top 15 Internet Properties in Turkey

Top 15 Online Properties		
Ranked by Total Unique Visitors in Turkey (000)		
September 2009		
Total Turkey, Age 15+ - Home & Work Locations*		
Source: comScore World Metrix		
Media	Total Unique Visitors (000)	% Reach
<i>Total Internet : Total Audience</i>	19,745	100.0
Google Sites	18,361	93.0
Microsoft Sites	17,597	89.1
Facebook.com	16,05	81.3
Dogan Online	11,148	56.5
Milliyet Group	8,785	44.5
Mynet A.S.	8,321	42.1
Blogcu.com	8,239	41.7
Hurriyet Internet Group	7,471	37.8
Nokta Internet Teknolojileri	7,072	35.8
Yahoo! Sites	6,448	32.7
AOL LLC	5,894	29.8
eBay	5,892	29.8
Wikimedia Foundation Sites	5,538	28.0
Dailymotion.com	5,278	26.7
Sahibinden.com	5,177	26.2

Source: comScore, 2009

3. THEORETICAL BACKGROUND FOR THE STUDY

This study focuses on examining the antecedents of online satisfaction and online loyalty. Specifically, this study is interested in e-customers by analysing the factors that are influential to them in their online shopping and the antecedents of online satisfaction and online loyalty. Online satisfaction and online loyalty are the most important concepts to be achieved for the e-businesses to be successful in online world. The trend of economy is now going to online world due to variety of advantages of Internet in commercial activities. And this trend is pushing the businesses to be active in e-commerce. Since the satisfaction and loyalty are important for traditional market; online satisfaction and online loyalty are the key factors for an e-business to increase its market share, profitability, sales. However, the buying behaviour of e-customers has not been yet totally understood still a lot of researches have been made in order to understand the antecedents of online satisfaction and online loyalty so as to invest in those antecedents to create a successful business on Internet. But the rules of Internet differs from the traditional market so firstly the e-businesses than the academicians, government, independent research firms, etc. should be aware of the reasons of e-customers online shopping intention.

Table 3 shows us the antecedents of online satisfaction and online loyalty that are issued in recent studies. As it can be seen on the table the recent studies focused on different antecedents or did not focus on all the antecedents. Therefore, this study issues the common antecedents that are issued in the recent studies to create a comprehensive study for the antecedents of online satisfaction and online loyalty for e-customer in Turkey. Since the antecedents are stated in the below table, the common antecedents of online satisfaction and online loyalty are studied under three parts in the theoretical background of the study; expectations of e-customers (time saving, payment method, price, availability, security), social influences that effect e-customers, demographic characteristics of e-customers and the following part of theoretical background of the study issues online satisfaction and online loyalty. The first four studies are the main articles of this study because they are the most comprehensive studies among the recent studies and issuing the antecedents of online satisfaction and online loyalty by analysing

the e-customers from countries which are well developed in e-commerce, fast growing with good infrastructure and developing with good potentials.

Table 3
Antecedents of online customer satisfaction and online customer loyalty

Kim, 2005	delivery and after sales service, purchase result and price attractiveness, product information, customer service, site design, process convenience, payment method, site information, log-on convenience
Khalifa and Limayem, 2003	saving time, security breach, cheaper prices, convenience, privacy violation, improved customer service, comparative shopping, social influences, transaction efficiency, products description, site accessibility, navigation efficiency, web page loading speed
Ahuja, Gupta and Raman, 2003	convenience, better prices, saving time, availability of products and services, privacy and security, lack of customer service, lack of social interaction, lack of time, inability to touch and feel the product, too much information, connection troubles
Hwang, Jung and Salvendy, 2006	information seeking and security, efficiency of transaction behaviour, effectiveness of site design, instant attraction, online purchases with credit cards,
Abbott, Chiang, Hwang, Paquin, and Zwick, 2000	accessibility, information availability, customization, speed of acquisition, security, atmospherics, service/experiential convenience, price across brands, assortment, physical presence
Ho and Wu, 1999	logistical support, technological characteristics, homepage presentation, product characteristics, information characteristics
Kim and Lim, 2001	width of information, update of information, depth of information, promptness of retrieval, speed of transmission, web design, customer service, ease of access, convenience of use, security of user's information, reliability of the site, advertising, entertainment, free gift
Kohli, Devaraj, Mahmood, 2004	time saving, cost saving
McKinney, 2002	information quality, system quality
Reibstein, 2002	ease of ordering, product selection, product information, product prices, navigation, on-time delivery, product presentation, customer service, privacy policies, shipping and handling
Shim, 2002	ease of contact, customer service, ease of access of product, information
Szymanski and Hise, 2000	convenience, site design, merchandising, financial security

3.1. Antecedents of Online Satisfaction and Online Loyalty

Expectations, social influence and demographic characteristics are the antecedents that influence e-customers' online shopping behaviour. Online satisfaction is related to these factors. Whether an e-customer's expectations will be satisfied and the social influences and characteristics of that e-customer will affect positively than that e-customer will get online satisfaction. Repeating online shopping is the evidence of online loyalty.

Khalifa and Limayem conducted a longitudinal survey study in 2003 in Hong Kong to explain Internet consumer behaviour and identify key factors influencing purchasing on the Web. For their study, first, focus group meetings with 177 Internet consumers were made and then a total of 6110 consumers were chosen randomly from 4 Internet based directories and were solicited by email to complete the first online questionnaire. The respondents were told that they would be asked to answer a second questionnaire in three months. A total of 1410 responded to the first survey and 705 of those who responded in the first questionnaire answered the second one. Respondents were mostly between 20 and 35 years old, had bachelor degree, had made 1-5 purchases within three months and have less than 20,000 USD annual income in 2003. And the results of this study shows that "*price* is the most important effect than saving time, security breach, improved customers service, and comparative shopping as significant effects and also the insignificant effects stated as privacy violation and convenience. *Media* is the most important effect in the social influences than family and the friends come in turn."³² In the Khalifa and Limayem model *transaction efficiency* stated as one of the five conditions for facilitating online shopping.

Another study about the topic is Drivers of Internet Shopping by Kim. Kim defines e-customer satisfaction and develops an index using a weighted sum model and tested the index by using Korean sample in 2004. The web-based questionnaire was distributed via five Korean company sites to a sample of online shoppers in employment (40%) and via a university website to a sample of students (60 percent). The distribution totalled approximately 1500 from which 465 usable responses were received. The

³² Khalifa M., & Limayem, M., "Drivers of Internet Shopping". Communications of the ACM, December 2003/Vol. 46, No. 12, pp:236

sample was dominated by male (70%), by the aged group of 20-40 (95%), by experienced Internet users (more than two years). Kim mentions ten factors including 49 satisfaction variables as it can be seen in the Table 4. These factors are delivery and after sales service, purchase result and price attractiveness, product information, customer service, site design, process convenience, product attractiveness, payment method, site information, log-on convenience.³³

Another study by Ahuja, Gupta, and Raman focuses on general online purchasing behaviour of individual consumers and why they choose to buy or not buy online. Their study is surveyed two samples to gather quantitative data in USA. These two samples reflect two distinct groups of the population: students and non students. Both the samples were had been using Internet for over three years. This study is examining the factors and relationships that influence the browsing and buying behaviour of individuals when they shop online. According to the writers generally the advantages of online shopping as perceived by consumers include “convenience, selection, price, original services (services that may be available online but not elsewhere), personal attention (some consumers perceive that they get more personal attention from merchants by going online), easy and abundant information access, privacy (consumers may be able to view, compare, and buy items that they might be reluctant to buy in-store, and freedom from sales people).”³⁴ “And the reasons of samples why shopping online is briefly stated as convenience, characterized as shopping from home and avoiding the hassles of parking, salespeople, and checkout lines (28%). Other reasons included better prices (25%) and saving time (23%). These statistics, suggesting that people are more interested in convenience than in price, are interesting because they contrast with popular belief.”³⁵

Also the study by Hwang, Jung and Salvendy focuses on online shopping preferences in three nations that are US, Korea and Turkey. A survey of 250 Korean university students was conducted, and its results were compared with the results of Turkey and US surveys. The results of their study show that “information seeking and

³³ Kim, H.R., “Developing an index of online customer satisfaction”, *Journal of Financial Services Marketing*, 2005, Vol.10, 1, pp:57

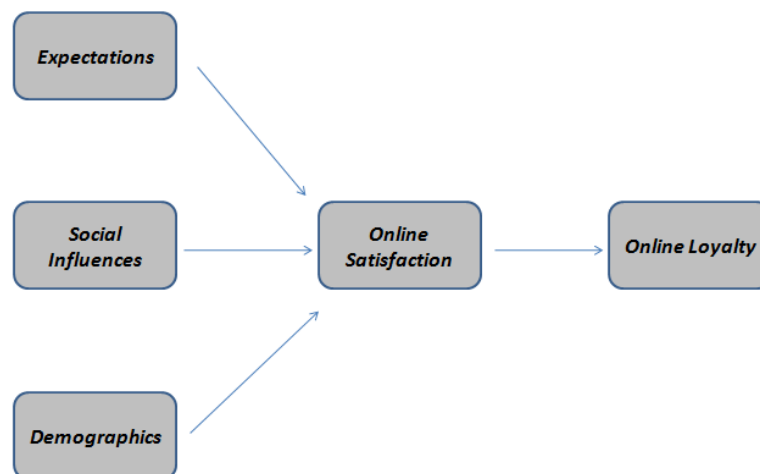
³⁴ Ahuja, M., Gupta, B., and Raman, P., “An Empirical Investigation of Online Consumer Purchasing Behavior”, *Communication of ACM* December 2003/Vol. 46, No. 12ve, pp:145

³⁵ Ahuja, M., Gupta, B., and Raman, P., “An Empirical Investigation of Online Consumer Purchasing Behavior”, *Communication of ACM* December 2003/Vol. 46, No. 12ve, pp:149

security were found to be dominant factor for explaining Korean online shopping preferences Turkish and Korean showed a high degree of preference of on information seeking than US; compared to Turkish subjects, Korean and US subjects put relatively less emphasis on security issues; Korean and Turkey showed stronger preference than US in product-price comparison; Turkish subjects were more interested in transaction security, price and time than Korean subjects.”³⁶

Based on these studies, the proposed model of the study consists of the factors that influence the online satisfaction and online loyalty. At the end of the theoretical background of the study, the detailed proposed model is figured after the analyzing the related articles, researches, reports about the antecedents of online satisfaction and online loyalty. As it is shown in the proposed model of the study, first expectations of e-customers will be analyzed than social influences and the demographic characteristics of e-customers than online satisfaction and online loyalty will be issued in order to understand the relation between independent factors and dependent factors.

Figure 7
Proposed Model of the study



Source: Developed by the researcher

³⁶ Hwang, W., Jung, H., S., and Salvendy G., “*Internationalization of e-commerce: a comparison of online shopping preferences among Korean, Turkish and US populations*”, Behavior & Information Technology, Vol. 25, No. 1, January-February 2006, pp:13

3.1.1. Expectations

Time saving, payment method, price, availability and security are accepted as the main expectations of e-customers in this study due to their significant effect on the intention of online shopping. The expectations are the independent factors that will influence the intentions of e-customers in their online shopping and satisfied expectations will result in online satisfaction which has the key role in the establishment of online loyalty.

3.1.1.1. Time Saving: According to Khalifa and Limayem “the possibility of saving time is an important factor for online shopping”³⁷. Ahuja, Gupta and Raman found out that time saving is one of the motivating factors for consumers to shop online.³⁸ For Rishi “online shopping is a time saving convenient option.”³⁹ According to Hwang, Jung and Salvendy Turkish e-customers were more interested in time.⁴⁰ Kohli et al. issued time saving in his study⁴¹ and Reibstein⁴² focused on time saving by examining the point of on-time delivery.

3.1.1.2. Payment Method: In the studies of Kim, Khalifa and Limayem payment method is issued. “Diversity of acceptable credit card and diversity of payment methods”⁴³ mentioned as the factor named as payment method. Teo claimed that customers have different expectations related to payment method “offering alternative modes of payment check payments, payment on delivery terms, money back guarantees,

³⁷ Khalifa M.,& Limayem,M., “Drivers of Internet Shopping”. Communications of the ACM, December 2003/Vol. 46, No. 12, pp:238

³⁸ Ahuja,M., Gupta,B., and Raman, P., “An Empirical Investigation of Online Consumer Purchasing Behavior”, Communicaiton of ACM December 2003/Vol. 46, No. 12ve, pp:149

³⁹ Rishi, B. J., 2008, “An Empirical Study of Online Shopping Behaviour: A Factor Analysis Approach”, *Journal of Marketing & Communication*, Vol. 3 Issue 3, pp: 45

⁴⁰ Hwang, W., Jung, H., S., and Salvendy G., “*Internationalization of e-commerce: a comparison of online shopping preferences among Korean, Turkish and US populations*”, Behavior & Information Technology, Vol. 25, No. 1, January-February 2006, pp:13

⁴¹ Kohli, R., Devaraj, S., and Mahmood, M.A. “Understanding Determinants of Online Consumer Satisfaction: A Decision Process Perspective,” *Journal of Management Information Systems* (21:1), 2004, pp 117

⁴² Reibstein, D.J. “What Attracts Customers to Online Stores, and What Keeps them Coming Back?,” *Academy of Marketing Science* (30), 2002, pp. 467.

⁴³ Khalifa M.,& Limayem, M., “Drivers of Internet Shopping”. Communications of the ACM, December 2003/Vol. 46, No. 12, pp:236

or buy-first-pay-later plans such as a nominal deposit followed by monthly installments or follow-up lump-sum payments.”⁴⁴

3.1.1.3. Price: In the studies of Khalifa and Limayem, Kim, Ahuja and Gupta and Raman, price is issued. Kim used price attractiveness as acceptable product pricing while Khalifa and Limayem claimed as cheaper price. According to Khalifa and Limayem “cheaper prices emerge as having the most important influence on intention formation”⁴⁵ In the study of James, price is the most effective factor with the percentage of 74 to influence the purchasing decision of online consumers. And the following factor is also related to price that is comparative prices with the percentage of 46.⁴⁶ Hwang, Jung and Salvendy claimed that Turkish e-customers were more interested in price than Korean e-customers”⁴⁷ Abbott et al. issued price by examining price across brands.⁴⁸

3.1.1.4. Availability: In the studies of Khalifa and Limayem, Kim, Ahuja and Gupta and Raman availability is issued. Kim mentioned product attractiveness as a factor including assortment, quality and diversity of products, availability of new products, availability of products not on the other sites and information about product benefits. Ahuja, Gupta, and Raman stated that “Availability of products/services, as in access to variety, was also indicated as a significant reason for shopping online.”⁴⁹ In the study Kim “Internet customers control the purchase process and timing and expect a 24/7/365 service. That is, customers can shop and order products at any time and also receive products at home simply by clicking on the delivery time they have asked for.”⁵⁰ According to Hoffman and Novak the interactivity and flexibility of the online shopping

⁴⁴ Teo, T. S. H. , “To buy or not to buy online: adopters and non-adopters of online shopping in Singapore”. Behavior & Information Technology, Vol. 25, No. 6, November – December 2006, pp:506-507

⁴⁵ Khalifa M.,& Limayem,M., “Drivers of Internet Shopping”. *Communications of the ACM*, December 2003/Vol. 46, No. 12, pp:238

⁴⁶ James,D., “Online loyalty: Don't waste your bandwidth”, Marketing News, Aug. 28,2000, p:3

⁴⁷ Hwang, W., Jung, H., S., and Salvendy G., “*Internationalization of e-commerce: a comparison of online shopping preferences among Korean, Turkish and US populations*”, Behavior & Information Technology, Vol. 25, No. 1, January-February 2006, pp:13

⁴⁸ Abbott, M., Chiang, K.P., Hwang,Y.S., Paquin, J., and Zwick, D. “The Process of Online Store Loyalty Formation,”*Advance in Consumer Research* (27) 2000, pp 148

⁴⁹ Ahuja,M., Gupta,B., and Raman, P., “An Empirical Investigation of Online Consumer Purchasing Behavior”, Communication of ACM December 2003/Vol. 46, No. 12ve, pp:149

⁵⁰ Kim, H.R.,2005, “Developing an index of online customer satisfaction”, *Journal of Financial Services Marketing*, , Vol.10, 1, pp:52

to access and control the nature of product information and the convenience of the channel including its 24 hr availability and its accessibility through multiple locations are the benefits of online shopping for the consumer.⁵¹ In the study of Rishi, the results show that the first factor that influences online shopping is convenience among the other factors.⁵² And in this study availability is studied as an independent consisting of diversity of products, availability of new products, availability of products at 24/7/365, convenience⁵³, ease of access⁵⁴ and also products that could not be found in offline market in Turkey.

3.1.1.5. Security: In the studies of Khalifa and Limayem, Ahuja and Gupta and Raman, Cuthbertson and Murray security is issued. Website security is “to ensure the ongoing protection of personal information”⁵⁵. And Murray also claimed that “privacy and security are a high priority for shoppers and key elements of the online customer experience”⁵⁶. Cuthbertson pointed out that “In less mature markets and for less experienced customers, credit card security and data privacy remain important barriers to purchase online. Security scares can have a major impact on brand trust both online and offline.”⁵⁷ Khalifa and Limayem stated that “There is a clear indication that security remains a big hurdle for the growth of B2C despite the important improvements in the technical solutions. Therefore, Internet retailers should work on their consumers’ perceptions in addition to implementing effective security measures”⁵⁸. And the samples in the study of Khalifa and Limayem mentioned that they would shop on the Internet more frequently if they did not have concerns regarding risks of security breach and privacy violations⁵⁹. Teo claimed “that consumers have certain expectations from online

⁵¹ Hoffman, D.L., Novak, T.P. and Chatterjee, P., 1995, “Commercial scenarios for the web”, *Journal of Computer-Mediated Communications*, Vol. 3, No. 1,

⁵² Rishi, B. J., 2008, “An Empirical Study of Online Shopping Behavior: A Factor Analysis Approach”, *Journal of Marketing & Communication*, Vol. 3 Issue 3, Pg: 45

⁵³ Szymanski D.M., and Hise, R.T., 2000, “e-Satisfaction: An Initial Examination,” *Journal of Retailing* (76), pp. 319.

⁵⁴ Kim, S.Y., and Lim, Y.J., 2001, “Consumers’ Perceived Importance of and Satisfaction with Internet Shopping,” *Electronic Markets* (11:3), pp 150

⁵⁵ Murray, H.B., “Defending the Brand”, 2004, pp:143

⁵⁶ Murray, H.B., “Defending the Brand”, 2004, pp:150

⁵⁷ Cuthbertson, R. “Loyalty Marketing Online: Can Platonic Relationships Work?”, *Feature Loyalty Marketing*, University of Oxford, 2002, pp:3

⁵⁸ Khalifa M., & Limayem, M., 2003, “Drivers of Internet Shopping”, *Communications of ACM*, December Vol:46, No:12, pp:236

⁵⁹ Khalifa M., & Limayem, M., “Drivers of Internet Shopping”. *Communications of the ACM*, December 2003/Vol. 46, No. 12, pp:234

stores such as being easy to contact, provide sufficient information and ensure security of transactions and personal information. “Koufaris and William examined the relative significance of using the internet to buy and sell products and services based on the following trust indices: third party privacy and security seals, privacy statements and security features. The result of this study showed that the most important index perceived by customers is security. The output also proved that the valuation of trustworthiness by customers is a lot different from the one done by experts in the field. Another important issue discussed by the research was the degree to which customers are willing to divulge their personal information, including credit card numbers and other information, to companies online.”⁶⁰ Egelman, Tsai, Cranor also stated that privacy is considered amongst the major concerns of the online users.⁶¹ Online stores should meet these expectations. For example, to handle security concerns, businesses could offer alternative modes of payment such as check payments, payment on delivery terms, money back guarantees, or buy-first-pay-later plans such as a nominal deposit followed by monthly installments or follow-up lump-sum payments.”⁶²

⁶⁰ Tariq, A., N. and Eddaoudi, B., “Assessing the Effect of Trust and Security Factors on Consumers’ Willingness for Online Shopping among the Urban Moroccans”, *International Journal of Business and Management Science*, 2(1), 2009, pp: 21

⁶¹ Egelman, S., Tsai, J., Cranor, L., and Acquisti, A., 2004, “Studying the impact of privacy information on online purchase decisions”, Carnegie Mellon University, pp: 2

⁶² Teo, T. S. H. , “To buy or not to buy online: adopters and non-adopters of online shopping in Singapore”. *Behaviour & Information Technology*, Vol. 25, No. 6, 2006, pp:506-507

Table 4
Variables of online customer satisfaction and online customer loyalty

<i>Factor Name</i>	<i>Variables</i>
Delivery and after sales Service	Acceptable delivery time
	Specified delivery time
	Prompt notification of delivery problems
	Acceptable delivery charge
	Reliable delivery time
	Prompt after sales service
	Company response to requests
Purchase result and price Attractiveness	Site information matches delivery experience
	Products are delivered undamaged
	Availability of delivery regardless of location
	Availability of delivery regardless of order size
	Product quality
	Acceptable product pricing
Product information	No after sales service charges
	Comprehensible product information
	Quantity and detail of product information
	Reliability of product and purchase information
	Reliable representation of product (eg graphics, images)
Customer service	Intuitive product information placement
	Complaint or questioning process
	Security of purchase information
	Security of personal information
	Provision of relevant additional services
	Prompt notification of purchase process completion
Site design	Attitude of call centre personnel
	Site characteristics and features
	Screen design/layout
	Convenience and ease of use of menus
Process convenience	Consistency of site design across pages
	Purchase navigation process
	Product arrangement on the site
	Shopping basket functionality
	24-hour availability
	Quality of site usage directions and information
Product attractiveness	Quantity of site usage directions and information
	Diversity of products
	Availability of new products
	Availability of products not on the other sites
Payment method	Information about product benefits
	Diversity of acceptable credit card
Site information	Diversity of payment methods
	Appropriate use of animation, etc.
	Information re frequent usage incentives
	Usefulness of information about site structure
Log-on convenience	Click-throughs need to reach desired information
	Convenience/ease of registration process
	Ease of correcting or updating registration information
	Guidance on correcting entry errors

Source: Kim, 2005

3.1.2. Social Influences

Limayem identified three components of social influence namely friends, family, and media.⁶³ And in the study of Limayem and Khalifa, media had the most important effects on the intentions of consumers to shop online. Family has significant effects however the influence of friends had no significant effect on the intention to shop online.⁶⁴

“During the past several decades, the media landscape has evolved into a complex and dynamic conglomeration of both traditional and interactive media that seek to serve the needs of today's fast-paced lifestyles. While traditional media struggle under the weight of increased segmentation, the interactive environment provides the capacity to capitalize on this fragmented market by offering niche media vehicles that give consumers a voice amidst the whirlwind of information and advertising.”⁶⁵ In the time since the advent of the Internet, the influence of online recommendations on consumer decision making has attracted great attention. Traditional marketing tactics such as advertising, referrals, and public relations are still very important, but social media tactics have now become a part of everyday marketing's fabric and need to be considered at the strategic level of your marketing decision-making process.

“Social media is the use of technology to co-create, know, like, and trust. Social media, and by that I'm lumping together blogs, social search, social networking, and bookmarking, presents the marketer with a rich set of new tools to help in the effort to generate new business.”⁶⁶ “Social media is best understood as a group of new kinds of online media, which share most or all of the following characteristics: participation, openness, conversation, community, and connectedness.”⁶⁷ Social network sites allow people to build personal web pages and then connect with friends to share content and communication. The biggest social networks which are sites with blogging capabilities, such as MySpace, Facebook, Twitter, Friendfeed, MSN, Youtube are growing rapidly

⁶³ Chin, Wafa, Ooi, “The Effect of Internet Trust and Social Influence towards Willingness to Purchase Online in Labuan, Malaysia” *International Business Research*, 2009/Vol 2 No 2, pp:74

⁶⁴ Khalifa M., & Limayem, M., “Drivers of Internet Shopping”. *Communications of the ACM*, December 2003/Vol. 46, No. 12, pp:238

⁶⁵ Daugherty, Eastin, Bright, “Exploring Consumer Motivations for Creating User-Generated Content”, The University of Texas at Austin, 2007, pp: 2

⁶⁶ <http://www.ducttapemarketing.com/socialmediaforbusiness.pdf> (10.07.2010)

⁶⁷ http://www.icrossing.co.uk/fileadmin/uploads/eBooks/What_is_Social_Media_iCrossing_ebook.pdf (10.07.2010)

and frequently feature comments about brands and products and also the unique visitors of search engines such as Google, Yahoo, Bing are increasing rapidly. “Blogs are online journals, with entries appearing with the most recent first; forums are areas for online discussion, often around specific topics and interests, forums came about before the term *social media* and are powerful and popular element of online communities.”⁶⁸ “Facebook has become the most widely recognized name in social networks. Social Networks allow people to join and “friend” members or invite others to join and then share and Exchange information. Twitter is a free service that allows anyone to say anything to anybody in 140 characters or less—it’s the “what are you doing right now” kind of micro-blogging that permeates online social communication.”⁶⁹

Figure 8
Social Media Landscape



Source: FredCavazza.net, 2010

⁶⁸ http://www.icrossing.co.uk/fileadmin/uploads/eBooks/What_is_Social_Media_iCrossing_ebook.pdf (10.07.2010)

⁶⁹ <http://www.ducttapemarketing.com/socialmediaforbusiness.pdf> (10.07.2010)

According to the online competitive intelligence service Compete.com, social media growth continues to skyrocket. The top two social Networks are Facebook and Twitter. Facebook received 128,101,745 visits in the month of July 2010 alone. Twitter received 28,887,203 visits in the month of July 2010.⁷⁰ Google and Yahoo are the only websites that receive more daily traffic than Facebook. Current trends suggest that may not last much longer. Google received 147,954,990 unique visitors in the month of July 2010 while Yahoo received 135,073,630 unique visitors in the month of July 2010.⁷¹ In fact, if Facebook were a country, it would be the world's fourth largest. It's been reported that YouTube is likely to serve more than 109,866,301 unique visitors in the month of July, 2010.⁷²

Consumers also seek information about new products from opinion leaders for various reasons.⁷³ "Consumers are likely to look for product information or recommendations before purchase, especially for highly involving products. Among the information they consider is that generated by other consumers"⁷⁴

Social media is "online technologies and practices that people use to share opinions, insights, experiences, and perspectives with each other"⁷⁵ and in this study the social media influence will be handled rather than the other types of media due to analysing the online shopping behavior of Internet users and social media is the communication platform for Internet users.

Sites like MySpace, Facebook, Friendfeed, Twitter, Flickr and You-Tube represent the convergence of user commentary with video, photos, and music sharing, all presented in a simple, user-friendly format, allowing participation on a mass scale. According to an April 2007, iProspect/Jupiter Research study, the most frequently visited social networking sites are visited by approximately one out of every four Internet users at least once a month.⁷⁶

⁷⁰ <http://siteanalytics.compete.com/facebook.com+twitter.com/> (16.08.2010)

⁷¹ <http://siteanalytics.compete.com/google.com+yahoo.com+bing.com/> (17.08.2010)

⁷² <http://siteanalytics.compete.com/youtube.com+friendfeed.com/> (16.08.2010)

⁷³ Cheong, Morrison, "Consumers' Reliance on Product Information and Recommendations Found in UGC" The University of Tennessee, 2006, pp:12

⁷⁴ Ibid.

⁷⁵ http://www.tvb.org/multiplatform/Multiplatform_Glossary.aspx (01.11.2009)

⁷⁶ IAB Platform Status Report: User Generated Content, Social Media, and Advertising — An Overview April 2008

“Online networks like MySpace, Facebook, Bebo, and LinkedIn represent some of the most dynamic and promising manifestations of social media yet. These sites allow for networking on a grand scale, where individuals can connect with others based on offline friendships, shared interests, common Professional objectives, or mutual acquaintances.”⁷⁷ Blogs and forum are also another important platform for Internet users to get information about products and services. Consumers can easily share their opinions about the products and services. And nowadays some brands have launched their own forums, Facebook, Twitter and Friendfeed accounts so brands could touch their consumers directly via Internet. Therefore consumers could directly give negative or positive feedbacks and suggestions to the companies.

In social influence; the power of word of “mouse” is higher in the online environment.⁷⁸ “The connectivity nature of the Internet allows one-to-many and many-to-many communications among users that make information spread much faster and broader⁷⁹ particularly for negative information⁸⁰

Social media is the objective platform both for consumers and companies, brands. With the impact of family and friends due to being so important, social media should be analyzed within the social influences that affect the online shopping behavior of Internet users. “Social networking sites (SNS) generate millions of dollars in revenue and advertising. Facebook CEO Mark Zuckerberg recently introduced what he called a “social ad,” designed to “help advertisers to create some of the best ad campaigns they have ever built.”⁸¹ Marketers must understand these motivations for consuming this form of media and either strive to provide similar content creation opportunities or advertise on popular user generated content sites to reach e-customers.

⁷⁷ Afra, S. Nokta Internet Technologies 2008, GfK Turkey Report 2006, “*Turkish Internet Sector Overview*”, May 2008, pp:6

⁷⁸ Cheung, C., M., K., Lee, M.,K., “ The Asymmetric Effect of Web Site Attribute Performance on Web Satisfaction: An Empirical Study 1”, *e-Service Journal*, 2005, pp:66

⁷⁹ Varadarajan, Yadav, “Marketing Strategy and the Internet: An Organizing Framework”, *Journal of the Academy of Marketing Science*, 2002 vol. 30 no. 4, pp:300

⁸⁰ Cheung, C., M., K., Lee, M.,K., 2005, “ The Asymmetric Effect of Web Site Attribute Performance on Web Satisfaction: An Empirical Study 1”, *e-Service Journal*, p:66

⁸¹ Gangadharbatla, 2008, “Facebook Me: Collective Self-Esteem, Need to Belong, and Internet Self-Efficacy as Predictors of the iGeneration's Attitudes toward Social Networking Sites”, Texas Tech University, pp:2

3.1.3. Demographic Characteristics

“Consumers purchases are influenced strongly by cultural, social, personal, and psychological characteristics.”⁸² However in this study only the demographics of e-customers will be focused.

Gender, age, income, education and culture of consumers influence the buying behaviour of consumers in both positive and negative ways. The characteristics of consumers also are a factor that identifies the expectations of consumers. According to “the studies of Alreck and Settle 2002, Donthu and Garcia 1999, Korgaonkar and Wolin 1999, Levy 1999, Rodgers and Harris 2003, Slyke 2004; male consumers make more online purchases and spend more money online than females,; they are equally or more likely shop online in the future, and are equally or more favourable of online shopping. Women have a higher-level of web apprehensiveness and are more sceptical of e-business than men. For Tracy’s study, men focus more on the transactional aspect of online shopping and males are more likely to buy than females.”⁸³ Christopher indicated that the number of females using the internet to shop has tremendously increased in recent years.⁸⁴

And also there are mixed findings on the relationship between age and online shopping intentions. In the studies issued by Bagchi and Mahmood 2004, Donthu and Garcia, 1999, Kargaonkar and Wolin 1999, Susskind 2004, income is positively related to online shopping tendency.”⁸⁵

Bagchi and Mahmood 2004 , Donthu and Garcia 1999, Leo and Cheung 2001 briefly stated that “education level produces mixed effects ranging from no effect to positive effect on online shopping.”⁸⁶

Bagchi and Mahmood, Donthu and Garcia and Susskind have mentioned that income is positively related to online shopping tendency. Accordingly, the more income people have, the more they will be ready to spend/risk some of it in on Internet.⁸⁷

⁸² Kotler,P., Armstrong G., 2005, “Principles of Marketing”, pp:137

⁸³ Tracy, B., 1998, “Seasoned users lead in e-commerce” *Advertising Age*, 69(26) pp: 39.

⁸⁴ Christopher, J., 2004, “E-commerce: Comparison of on-line shopping trends, patterns and preferences against a selected survey of females”, Kingston University, pp: 4

⁸⁵ Zhou,L., Dai,L., Zhang,D., “Online Shopping Acceptance Model – A Critical Survey of Consumer Factors in Online Shopping”, *Journal of Electronic Commerce Research*, Vol 8, No.1, 2007, pp:42,43,44

⁸⁶ Ibid.

3.2. Online Satisfaction

“Oliver claimed that satisfaction is defined as the perception of pleasurable fulfilment and occurs when retailer matches or is higher than consumers’ expectations.”⁸⁸

Kim defines e-customer satisfaction as that “customer’s psychological evaluation of accumulated purchase process experience and product usage experience and that high satisfaction will lead to product repurchase behaviour (website reuse and purchase).”⁸⁹

“Satisfaction is one of the most important consumer reactions in B2C online environments. Recent statistics showed that 80 percent of highly satisfied online consumers would shop again within two months, and 90 percent would recommend the Internet retailers to others”⁹⁰ Cheung and Lee in their theoretical research of satisfaction found out that satisfaction helps build customer loyalty, enhances favourable word of mouth, leads to repeat purchases, and improves company market share and profitability.

Online satisfaction in the model of this study accepted as a dependent factor that means the expectations, social influences and characteristics of Internet users are resulting in online satisfaction.

“According to Bhattacharjee, Flavian, McKinney, Torkzadeh and Doll online satisfaction motivates online shoppers to stay at the site and return to the site in the future thus yielding an e-loyal customer outcome.”⁹¹ “Devaraj claimed repeated satisfaction with purchases eventually leads to customer loyalty”⁹²

Satisfaction creates repeat purchase and repeat purchases will result in online loyalty. However, online loyalty is a long process and only exists whether the customer

⁸⁷ Tariq,A.,N. and Eddaoudi,B., “Assessing the Effect of Trust and Security Factors on Consumers’ Willingness for Online Shopping among the Urban Moroccans”, International Journal of Business and Management Science, 2(1), 2009, pp: 19

⁸⁸ Jin, B., Park, J. Y., “The Moderating Effect of Online Purchase Expertise on the Evaluation of Online Store Attributes and the Subsequent Impact on Market Response Outcomes”, Advances in Consumer Research, 2006, Volume 33, pp: 203

⁸⁹ Kim, Hey-Ran (2005) “Developing an index of online customer satisfaction”, *Journal of Financial Services Marketing*, Vol.10, No:1, pp:53

⁹⁰ Cheung, C., M., K., Lee, M.,K., “ The Asymmetric Effect of Web Site Attribute Performance on Web Satisfaction: An Empirical Study 1, *e-Service Journal*, 2005, pg:66

⁹¹ Ilsever,J., Cyr, D., Parent,M. “Extended Models of Flow and E-Loyalty”, *Journal of Information Science and Technology*, JIST 4(2), 2007, pp:13

⁹² Ilsever,J., Cyr, D., Parent,M. “Extended Models of Flow and E-Loyalty”, *Journal of Information Science and Technology*, JIST 4(2), 2007, pp:7

satisfaction can be achieved; “when customers feel comfortable about placing orders over the Internet, the online satisfaction will be achieved”⁹³.

Recent studies show that security, assortment of products, speed of acquisition, time saving, cost saving, ease of ordering, on-time delivery, product prices, convenience are the main antecedents of E-commerce satisfaction. Below the recent studies and the antecedents of Consumer-based Electronic Commerce Satisfaction table stays.

In this study the aim is to find out the independent factors that result in online satisfaction. As in the recent studies; Cronin, Brandy and Hult claimed that “there is a significant positive relationship between satisfaction and loyalty”⁹⁴, Oliver viewed satisfaction as the seed out of which loyalty develops.⁹⁵ Also Shankar claimed that the relationship between satisfaction and loyalty is found to be higher online than offline.⁹⁶ Online satisfaction is the reason of online loyalty and online loyalty is the main aim of manufacturers, producers, any profit maximization companies; and the independent factors will be the answer of creating online satisfaction and online loyalty. Online satisfaction and online loyalty are the post purchase activity so this study will analyse them by asking questions about their post purchase activity to the samples. Oliver briefly stated that satisfactions as the “seed of loyalty”⁹⁷ to show the importance of satisfaction for loyalty establishment.

⁹³ Jin, B., Park, J. Y., 2006, “The Moderating Effect of Online Purchase Expertise on the Evaluation of Online Store Attributes and the Subsequent Impact on Market Response Outcomes”, *Advances in Consumer Research*, Volume 33, pp: 204

⁹⁴ Cronin, J., Brandy, M. And Hult, T., 2000, “Assessing the effects of quality, value, and customer satisfaction on consumer behavioral intentions in service environments”, *Journal of Reality*, pp: 201

⁹⁵ Jin, B., Park, J. Y., 2006, “The Moderating Effect of Online Purchase Expertise on the Evaluation of Online Store Attributes and the Subsequent Impact on Market Response Outcomes”, *Advances in Consumer Research*, Volume 33, pp: 204

⁹⁶ Shankar, V., 2003, “Customer satisfaction and loyalty in online and offline environments” *International Journal of Research in Marketin*, pp: 155

⁹⁷ Jin, B., Park, J. Y., 2006, “The Moderating Effect of Online Purchase Expertise on the Evaluation of Online Store Attributes and the Subsequent Impact on Market Response Outcomes”, *Advances in Consumer Research*, Volume 33, pp: 204

3.3. Online Loyalty

“Internet enables businesses to reach new markets and new consumers. However, merely ‘reaching’ new consumers is not enough; it is also necessary to retain them and earn their loyalty.”⁹⁸

Cuthbertson stressed that “within the online world loyalty to a website or brand differs from traditional retailer store loyalty.”⁹⁹ Cuthbertson also mentioned that retailers have the opportunity to develop loyalty through physical interaction with the customer within the store by store design, atmosphere, face to face relationship, introducing products in the shelves, attracting customers by using point of purchase materials, etc. Therefore according to Cuthbertson in online world retailers have a different relationship with the customers relative to traditional market. He sees “reliability of delivery and poor customer service as the principal barrier to online sales and loyalty and he claims that there is still a large gap between customer expectations and the reality of shopping online and credit card security concerns have become less important as the market has matured and consumers have become more familiar with the channel and process of buying online.”¹⁰⁰

Gommans offered a conceptual framework for e-loyalty, in which the authors suggest five elements that contribute to an online consumer's choice to revisit or repeat purchase at the site of an online vendor. Attitudes, behaviours, and behavioural intentions are proposed to underpin e-loyalty. More specifically, the e-loyalty framework includes; the value proposition (i.e. product customization, product quality and choice, pricing, and brand recognition); brand building (i.e. brand building and community building); trust and security (i.e. evidence of third party approval, privacy, company reputation, and reliability); customer service (i.e. quick response to customer enquiries, ease of making contacts, easy payment options, or fast delivery); and finally

⁹⁸ Fransi, E., C. and Viadiu, F.,M., 2007, “A study of e-retailing management: analyzing the expectations and perceptions of Spanish consumers” International Journal of Consumer Studies, pp:613

⁹⁹ Cuthbertson, R., 2002, “Loyalty Marketing Online: Can Platonic relationships work?”, *Feature Loyalty Marketing*, University of Oxford, pp:2

¹⁰⁰ Ibid.

website and technology (i.e, ease of navigation, personalized features, design for targeted customers segments, language options, effective search functions).¹⁰¹

According to the Special Report about Loyalty and Motivation “consumer loyalty is encouraged when a brand demonstrates affinity with its customers. Purchases and lifestyle preferences can be tracked closely online, and the data used to target people with future offers across a variety of products and retailers.”¹⁰²

Creating loyalty is both important for traditional retail store companies and companies who sell their products/services via Internet. Therefore online companies should establish online loyalty among consumers to be sustainable and gain profit. Satisfied expectations result in satisfaction. Companies should make their consumers satisfied but satisfaction of traditional retail store consumers and consumers making online shopping differs from each other.

Barlow also warns online companies about loyalty while stressing the survey results in his study. The results show that top three items mentioned by respondents of the survey are returns, customer service and product selection which should give online companies a clue as to “how woefully they've performed at recognizing their best customers”.¹⁰³ And he takes consideration to the evaluation process of an online consumer by writing a scenario about how an online consumer’s loyalty is. “My loyalty to your brand depends not on how many my points I earn by visiting and shopping on your site, nor on points I am in your own proprietary program, if I am always treated the same as any other shopper. If I buy into your brand with my wallet, then I expect exemplary customer service. I want speedier return privileges than the average Joe, and I want access to the newest products as quickly as possible.”¹⁰⁴

Cuthbertson mentioned the “four key elements for a successful loyalty marketing strategy online in the highlight of the current research findings”¹⁰⁵. First key element for him is to have a strong brand; because having a strong brand creates greater

¹⁰¹ Ilsever, J., Cyr, D., Parent, M., 2007, “Extended Models of Flow and E-Loyalty”, *Journal of Information Science and Technology*, JIST 4(2), pp:7

¹⁰² “The Web Of Loyalty Special Report Loyalty and Motivation”, *Promotions & Incentives*, 2008, pp:23

¹⁰³ Barlow, R. G., 2001, “Online loyalty: Don't waste your bandwidth”, *Marketing News*, pp:13

¹⁰⁴ Ibid.

¹⁰⁵ Cuthbertson, R., 2002, “Loyalty Marketing Online: Can Platonic relationships work?”, *Feature Loyalty Marketing*, University of Oxford, pp:3

awareness and higher levels of customer trust.¹⁰⁶ He adds that for new entrants building a new brand is expensive and takes time but having a successful offline brand creates an advantageous position for the e- retailer.¹⁰⁷ Second key element is to “understand and meet customer expectations”¹⁰⁸. Third key element is to integrate operations because full business integration throughout the whole retail process is necessary, from pre-transaction process to the post-transaction process.¹⁰⁹ And the last key element is to “manage security concerns”¹¹⁰.

Having a sustainable business, powerful brand, maximizing profits should follow the right strategies to create loyalty among customers. Since loyal customers continue purchase and make positive word of mouth the businesses in online world should give importance to online loyalty. Ibeh, Lou and Dinnie supporting the importance of establishing loyalty by claiming that “retaining and engaging customers and fostering customer loyalty are crucial to the process of crafting powerful e-brands and achieving sustainable competitiveness in the 21st century’s highly competitive e-marketplaces.”¹¹¹ And Ilsever is supporting e-loyalty by mentioning that “E-loyalty has not only been shown to drive revenues, it also decreases expenses to an organization by reducing customer acquisition costs. How to create a positive, enjoyable, and stimulating website experience is expected to result in flow as the heightened state of mental arousal that ensues from deep involvement in an activity. If flow is present for online users, then we posit that e-loyalty will ensue.”¹¹²

Combining the independent (expectations, demographic characteristics and social influences) and dependent variables (online satisfaction and online loyalty) and placing them in the proposed model, we have the following detailed proposed model.

¹⁰⁶ Cuthbertson, R., 2002, “Loyalty Marketing Online: Can Platonic relationships work?”, *Feature Loyalty Marketing*, University of Oxford, pp:3

¹⁰⁷ Ibid.

¹⁰⁸ Ibid.

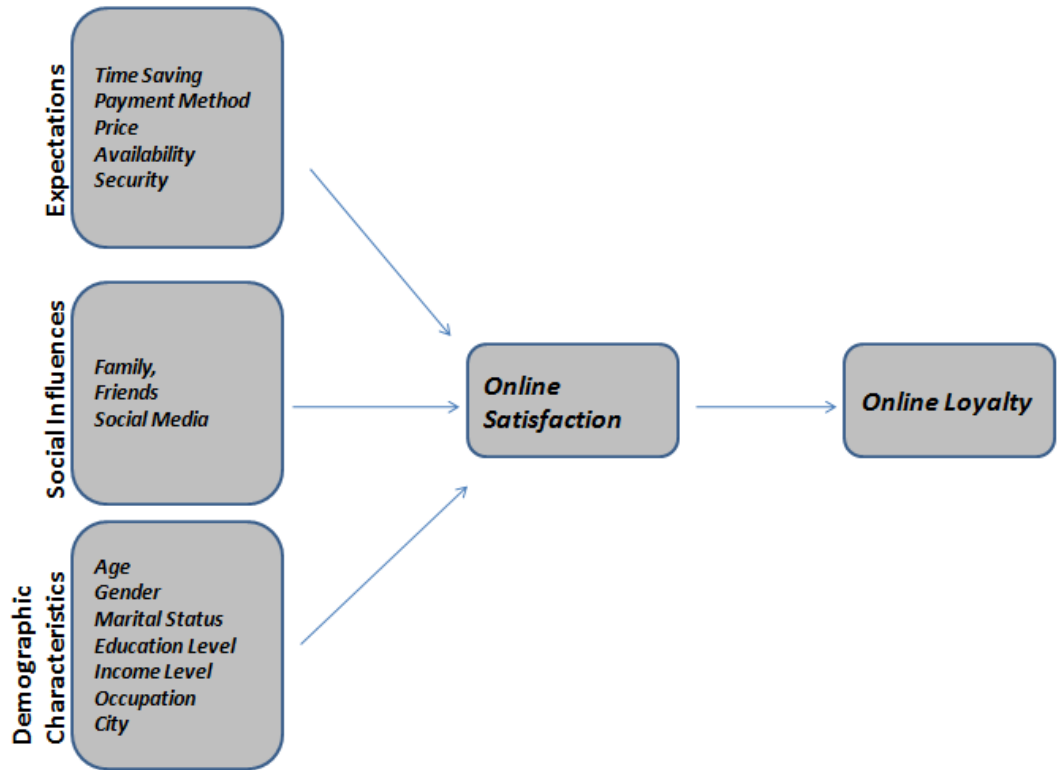
¹⁰⁹ Ibid.

¹¹⁰ Ibid.

¹¹¹ Ibeh, K.I.H., LUO, Y., Dinnie, K., 2005 “ E-Branding Strategies Of Internet Companies: Some Preliminary insights from the UK ”Henry Stewart Publications 1350-231X Brand Management Vol. 12, No. 5, 355–373 June

¹¹² Ilsever, J., Cyr, D., Parent, M., 2007, “Extended Models of Flow and E-Loyalty”, *Journal of Information Science and Technology*, JIST 4(2), pp:14

Figure 9
Detailed Proposed Model of the study



Source: Developed by the researcher

4. METHODOLOGY

4.1. Research Objectives

The main objective of this study is to analyze the expectations, the characteristics of e-customers and also the social influences that affect the behavior of e-customers in Turkey and their effect on online satisfaction and online loyalty.

In this study, in order to understand the effect of expectations, characteristics and social influences on online satisfaction and online loyalty, a field study has been conducted. The main objective is to find out which independent variables affect the dependent variables – online satisfaction and online loyalty.

4.2 Theoretical Framework and Hypotheses

In the literature review provided previously, several variables result in online satisfaction and online loyalty. And also online satisfaction is related to online loyalty; the higher satisfaction and repeat purchase will result in online loyalty.

Kim (2005) mentions ten factors including 49 satisfaction variables- “each of the independent factors consists of a multi item scale with items (variables) derived, and modified where appropriate from MIS, marketing and e-commerce studies.”¹¹³. These factors are delivery and after sales service, purchase result and price attractiveness, product information, customer service, site design, process convenience, product attractiveness, payment method, site information, log-on convenience.¹¹⁴ And Kim has found that customer’s psychological evaluation of accumulated purchase process experience and product usage experience and that high satisfaction will lead to product repurchase behavior (website reuse and purchase).

Ahuja, Gupta, and Raman are focused on examining the factors and relationships that influence the browsing and buying behaviour of individuals when they shop online. And they stated that the primary reason to shop online was convenience, characterized as shopping from home and avoiding the hassles of parking, salespeople,

¹¹³ Kim, H.R., 2005, “Developing an index of online customer satisfaction”, Journal of Financial Services Marketing, Vol.10, 1, pp:53

¹¹⁴ Kim, H.R., 2005, “Developing an index of online customer satisfaction”, Journal of Financial Services Marketing, , Vol.10, 1, pp:57

and checkout lines, other reasons included better prices and saving time. The convenience and saving time were cited as the top two reasons, with better prices coming in third. Availability of products/services, as in access to variety, was also indicated as a significant reason for shopping online.

The results of the study of Khalifa and Limayem shows that social influences and perceived consequences are resulted in intention to shop online with being added on the facilitating conditions (transaction efficiency, site accessibility, product description, navigation efficiency, web page loading speed).

4.3 Questions and Research Variables

The questionnaire consists of 5 main sections. In the first section, the questions related to usage of Internet of the respondents were asked. Second section includes questions related to making online shopping. Third section consists of 28 questions related to expectations and social influences. Fourth section includes questions about online satisfaction and online loyalty. This section was prepared in order to understand the effect of independent variables on dependent variables – online satisfaction and online loyalty. And finally, last section is about the demographics of the respondents.

The Turkish and English formats of questionnaire can be found in Appendices I and Appendices II. The questions prepared to analyse the expectations, characteristics of online shoppers in Turkey and the social influences that affect them and the relation between independent variables and dependent variables – online satisfaction and online loyalty are presented below:

Table 5
Variable Table of the study

Variable Number	Variable	Variable Type	Variable Scale	Question	Question Number	Source
	DEMOGRAPHICS					
	Age	INDEPENDENTS	Ratio	Please write down your age	D1	Created by Researcher
	Gender		Nominal	Mark your gender	D2	Created by Researcher
	Education Level		Ordinal	Mark your educational level	D3	Created by Researcher
	Profession		Nominal	Please mark your profession	D4	Created by Researcher
	Marital Status		Nominal	Please mark your marital status	D5	Created by Researcher
	Income		Ordinal	Which of the below box describes your total household income?	D.-6	Created by Researcher
	City		Nominal	Please write down the city you live in	D7	Created by Researcher
1	USAGE OF INTERNET		INDEPENDENTS	Nominal	Do you use Internet?	Q1
2		Ratio		For how many years do you use Internet?	Q2	Created by Researcher
3		Nominal		Where can you access Internet?	Q3	Created by Researcher
4		Nominal		How many hours do you use Internet in week a day?	Q4	Created by Researcher
5		Nominal		How many hours do you use Internet in a day at weekend?	Q5	Created by Researcher
1	MAKING ONLINE SHOPPING	INDEPENDENTS	Nominal	Did you make online shopping in the last 3 months?	Q6	Created by Researcher
2			Nominal	Number of purchases within 3 months	Q7	Created by Researcher
3			Ratio	How much did you spend on your purchases online within 3 months?	Q8	Khalifa, Limayem (2003)
4			Nominal	Please write down the websites you use in the last three months	Q9	Ahuja, Gupta, Raman (2005)
5			Nominal	Please write down the products you purchased from those websites	Q10	Created by Researcher
8			Nominal	Please mark the payment method you use while making online shopping	Q11	Created by Researcher
	ONLINE SHOPPING EXPECTATIONS					
1	Time Saving			Saving time is one of the motivating factor for me to shop online	Q12	Ahuja, Gupta, Raman (2003)

2				Saving time has a significant effect on my intention to shop online	Q13	Khalifa,Lima yem (2003)
3				It is not true to spend too much time for shopping	Q14	Created by Researcher
1	Payment Method			I prefer online shopping due to providing diversity of acceptable credit card and diversity of payment methods	Q15	Kim (2004)
2				I prefer online shopping for payment on delivery terms, money back guarantees, buy-first-pay later plans	Q16	Teo (2006) p:506-507
				I prefer online shopping for payment with credit cards	Q17	Adapted by Researcher
				I prefer online shopping for payment with money transfer/EFT	Q18	Adapted by Researcher
1	Price			Price of the products/services is important for me	Q19	Kim (2004)
2				I prefer online shopping due to finding the same products at a cheaper price rather than traditional shopping	Q20	Adapted By Researcher
3				Online shopping provides me better prices than traditional retail store shopping	Q21	Ahuja,Gupta, Raman (2003)
				Cheaper prices are the most important influence on my intention to shop online	Q22	Khalifa,Lima yem (2003)
1	Availability			Availability of products/services as in access to variety, is also a significant reason for me to shop online	Q23	Ahuja,Gupta, Raman (2003) Kim (2004)
2				Availability of new products is important reason for me to shop online	Q24	Kim (2004)
3				Availability of products not sold in traditional retail stores in Turkey is an important reason for me to shop online	Q25	Kim (2004)
4				24-hour availability is important reason for me to shop online	Q26	Kim (2004)
5				Convenience is one of the top reasons for me to shop online	Q27	Ahuja,Gupta, Raman (2003) Chiang, Dholakia (2003)
6				I prefer online shopping	Q28	Adapted by

				because I could make online shopping whenever I want		Researcher
1	Security			It is important for me to ensure the ongoing protection of my personal information by the website that I made online shopping from	Q29	Murray (2004)
2				Credit card security and data privacy remain important factor for me to make online shopping	Q30	Curthbertson (2002)
3				If I did not have concerns regarding risks of security breach and privacy violation, I would shop on the Internet more frequently	Q31	Khalifa & Limayem (2003)
4				It is important for me to ensure the protection of my personal information	Q32	Murray (2004)
1	SOCIAL INFLUENCES			The information that I gathered from the websites effects my intention to shop online positively	Q33_1	Khalifa, Limayem (2003)
2				My family has significant effect on my intention to shop online	Q33_2	Khalifa, Limayem (2003)
3				My friends have insignificant effects on my intention to shop online	Q33_3	Khalifa, Limayem (2003)
4				This social media influences my intention to shop online	Q33_4	Adapted by Researcher
5				Before buying from Internet I get information from social media	Q33_5	Adapted By Researcher
6				Before buying from Internet I am getting information from the social media (friendfeed, facebook, twitter, etc.)	Q33_6	Adapted by Researcher
8			Nominal	Please mark the social media that you are using facebook, twitter, friendfeed, youtube, flickr, any blogs or forums	Q34	
1	ONLINE SATISFACTION	DEPENDENT	LIKERT SCALE (Disagree - Agree)	I am overall satisfied with online shopping	Q35_1	Jin, Park (2006)

2				I am satisfied with the website that I have provided product from	Q35_2	Jin, Park (2006)
3				When I need to make a purchase, Internet is my first choice	Q35_3	Jin, Park (2006)
1	ONLINE LOYALTY	DEPENDENT	LIKERT SCALE (Disagree - Agree)	When I need to make a purchase, Internet is my first choice	Q35_4	Jin, Park (2006)
2				I believe that online shopping is my favorite buying experience	Q35_5	Jin, Park (2006)
3				I recommend my friends, family, colleagues to buy online	Q35_6	Chiang, Dholakia (2003)
4				I will repurchase from Internet	Q35_7	Adapted by Researcher
5				I will increase the part of online shopping in my budget	Q35_8	Adapted by Researcher

4.4. Sampling Design

According to TUIK data only 15% of Internet users in Turkey have made online shopping and only 9% of Internet users in Turkey have made online shopping in the last three months and my sample population is this 9% of Internet users in Turkey. Convenience sampling technique was used. The research was conducted with males and females in the age group of 18 to 65 from various occupations, education and income levels. The data was collected in Istanbul, Ankara, Izmir and Trabzon from January 1 until March 1, 2010.

The questionnaire form was distributed via e-mail to a total of 350 people. 300 of them were collected back with a response rate of 85,71%. All respondents were e-customers.

4.5. Data Analysis Techniques

The data was analyzed using 16.0 version of SPSS (Statistical Package of Social Sciences) computer program. The statistical analysis methods used in the study are frequency analysis, normality analysis, reliability analysis, factor analysis, t-test, ANOVA, and linear multi regression analysis. Descriptive analysis – frequency analyses were used to describe the demographic structure. Other analyses are used to test the hypotheses of the study.

In the data analysis part, analysis such as factor analysis, linear multi regression analysis, difference tests (t-test and ANOVA) and related hypotheses testing will be given. Hypotheses testing are conducted with the use of regression analysis, and test of differences among the variables. All variables, independent and dependent are assumed to be normally distributed and analyses are conducted accordingly.

5. FINDINGS

The general reliability of the questionnaire is 0,913 Cronbach's Alpha. As the Cronbach's Alpha is more than 0,70 questionnaire is found as reliable therefore this study continues with the further analysis.

5.1. Frequency Tests

In order to find a brief summary about the demographic characteristics of the sample according to gender, age, marital status, education, occupation, income level and the city in which the respondents are living; the following frequency tables are used. The filter questions about Internet usage and making online shopping are also summarized by following frequency tests.

Age:

24,3% questionnaires are collected from respondents of age between 18 and 22; 29,7% of questionnaires from respondents age between 23 and 26; 24,3% of questionnaires from respondents age between 27 and 30; 13% of questionnaires from respondents are between 31-35; 4,7% of questionnaires from respondents are between 36 and 40; 4% of questionnaires from respondents are between 41 and 65. Mean is 27,3400 with the standard deviation of 6,60731.

Table 6
Frequency of Respondent's Age

Age	Frequency	Percent
18 – 22	73	24,3
23 – 26	89	29,7
27 – 30	73	24,3
31 – 35	39	13
36 – 40	14	4,7
41 – 65	12	4
Total	300	100,0

Gender

49,7% of the questionnaires were collected from female respondents; and the rest which is 50,3% of the questionnaires were collected from male respondents.

Table 7
Frequency of Respondent's Gender

Gender	Frequency	Percent
Female	149	49,7
Male	151	50,3
Total	300	100,0

Marital Status

Majority of the respondents are single. 75,7% of the respondents are single/divorced. 24,3% of the them are married.

Table 8
Frequency of Respondent's Marital Status

Marital Status	Frequency	Percent
Single/Divorced	227	75,7
Married	73	24,3
Total	300	100,0

Education Level

2,7% of the respondents are high school graduates. 35,3% of the respondents are university students. 37% of them are university graduates. 13% of them Master students and 12% of them are Master and PhD graduates.

Table 9
Frequency of Respondent's Education Level

Education Level	Frequency	Percent
High School Graduates	8	2,7
University Students	106	35,3
University Graduates	111	37,0
Master Students	39	13,0
Master and PhD Graduates	36	12,0
Total	300	100,0

Income Level

34,7% of the questionnaires are collected from respondents whose income level is lower than 1001 TL. 39,7% questionnaires from respondents whose income level is between 1001 TL and 2.500 TL, 20,7% questionnaires from respondents whose income level is between 2.501 TL and 5000 TL, 4,3% of the questionnaires are collected from respondents whose income level is between 5.001 TL and 10.000 TL and finally 0,7% of questionnaires are collected from respondents whose income level is above 10.001 TL

Table 10
Frequency of Respondent's Income Level

Income Level	Frequency	Percent
< 1.001 TL	104	34,7
1.001 – 2.500 TL	119	39,7
2.501 – 5.000 TL	62	20,7
5.001 – 10.000 TL	13	4,3
> 10.001 TL	2	,7
Total	300	100,0

Occupation:

3% of the questionnaires are collected from respondents working in public sector, 33% of questionnaires from respondents working in private sector as white colour, 13,7% of questionnaires from professional respondents. 4,3% of the questionnaires are collected from worker respondents in private sector. 1% of the questionnaires are collected from housewife respondents, the majority of respondents are students 36,7%, 0,7% of questionnaires are collected from unemployed respondents and 7,3% is working in other sectors.

Table 11
Frequency of Respondent's Occupation

Occupation	Frequency	Percent
Public Sector (official – worker)	9	3,0
Private Sector (white color)	99	33,0
Professionals (doctor, lawyer, architecture, etc.)	41	13,7
Worker (private sector)	13	4,3
Retired	3	1,0
Housewife	1	,3
Student	110	36,7
Unemployed	2	,7
Other	22	7,3
Total	300	100,0

City

65% of the respondents are living in Istanbul, 4,3% of them living in Ankara, 9% of them living in Izmir and 21,7% of the respondents are living in Trabzon.

Table 12
Frequency of Respondent's Living City

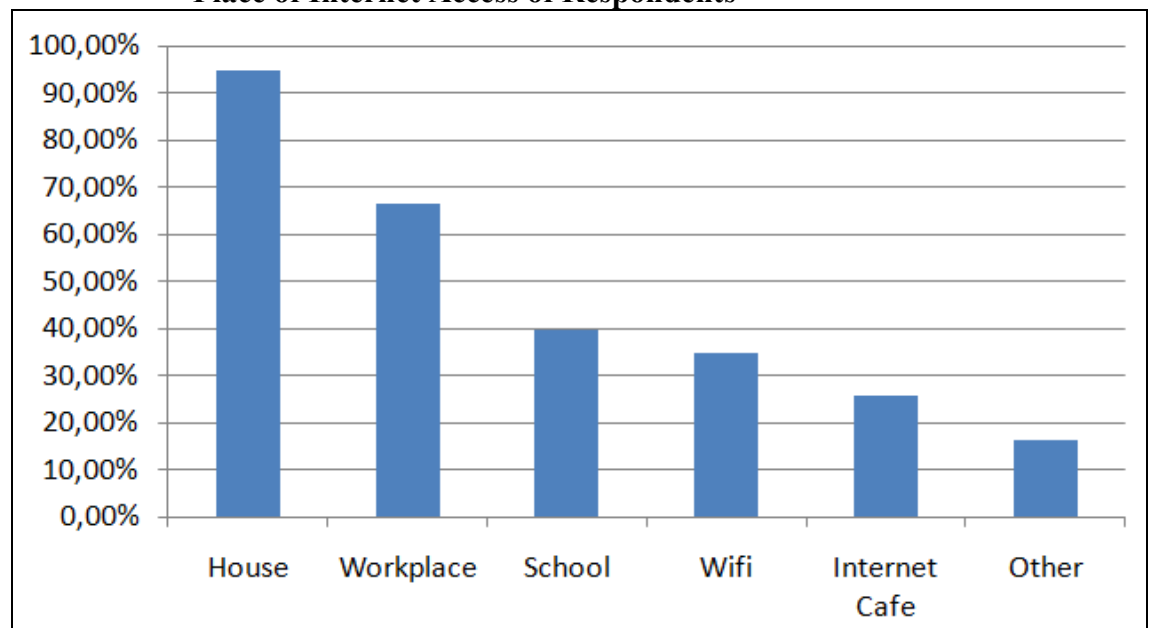
City	Frequency	Percent
Istanbul	195	65,0
Ankara	13	4,3
Izmir	27	9,0
Trabzon	65	21,7
Total	300	100,0

Frequency tests were also implemented to questions about the usage of Internet and making online shopping in Turkey.

In usage of Internet section of the survey, respondents were asked how long they have been using Internet. This question is an open ended question so they gave the number of year that they have been using Internet. 1 year is the minimum and 15 years is the maximum time of using Internet among the respondents. Mean of usage Internet is 9,2 years and the standard deviation is 2,84963

Respondents were asked to choose the place where they have an access to Internet. 284 of them use Internet from their house, 202 of them use Internet from their workplace, 199 of them from school, 104 of them with WiFi, 77 of them Internet cafe and 49 of them have an access to Internet by other choices. The mean is 2,8 that an e-customer can reach Internet from different places.

Figure 10
Place of Internet Access of Respondents



Respondents were asked how many hours they have been using Internet in week days and weekend. In week days respondents have been using 1 hour minimum and 15 hours maximum and the mean using Internet in week days among respondents is 5,39 hours. And also respondents have been using Internet 0 hour minimum and 12 hours maximum in weekends and the mean is 3,83 hours.

In the second sections respondents were asked questions about making online shopping. All respondents answered positively the question of whether they have made online shopping in three months. Respondents were asked to identify the number of making online shopping in three months. 186 of the respondents said they made online shopping 1-3 times; 75 of them 4-6 times, 28 of them 7-10 times and 11 of them said more than 10 times. Mean is 4,033 with the standart deviation of 3,91421.

Table 13
Frequency Number of Respondents Online Shopping in the last three months

Number of online shopping	frequency	%
1 - 3 times	186	62
4 - 6 times	75	25
7 - 10 times	28	9
more than 10 times	11	4

Respondents were asked the percentage of online shopping in their monthly budget. The minimum percentage is 1% and 80% is the maximum percentage. The mean of online shopping in the respondents' budget is 11.7333% with the standart deviation of 12,47883. 139 of the respondents spend their 1-5% of their budget for online shopping, 82 of them spend 6-10% of their budget, 47 of them spend 11-20% of their budget, 32 of them spend more than 20% of their budget for online shopping. This question is multiple answer question therefore the average percentage of online shopping in the monthly budget is 11,7%.

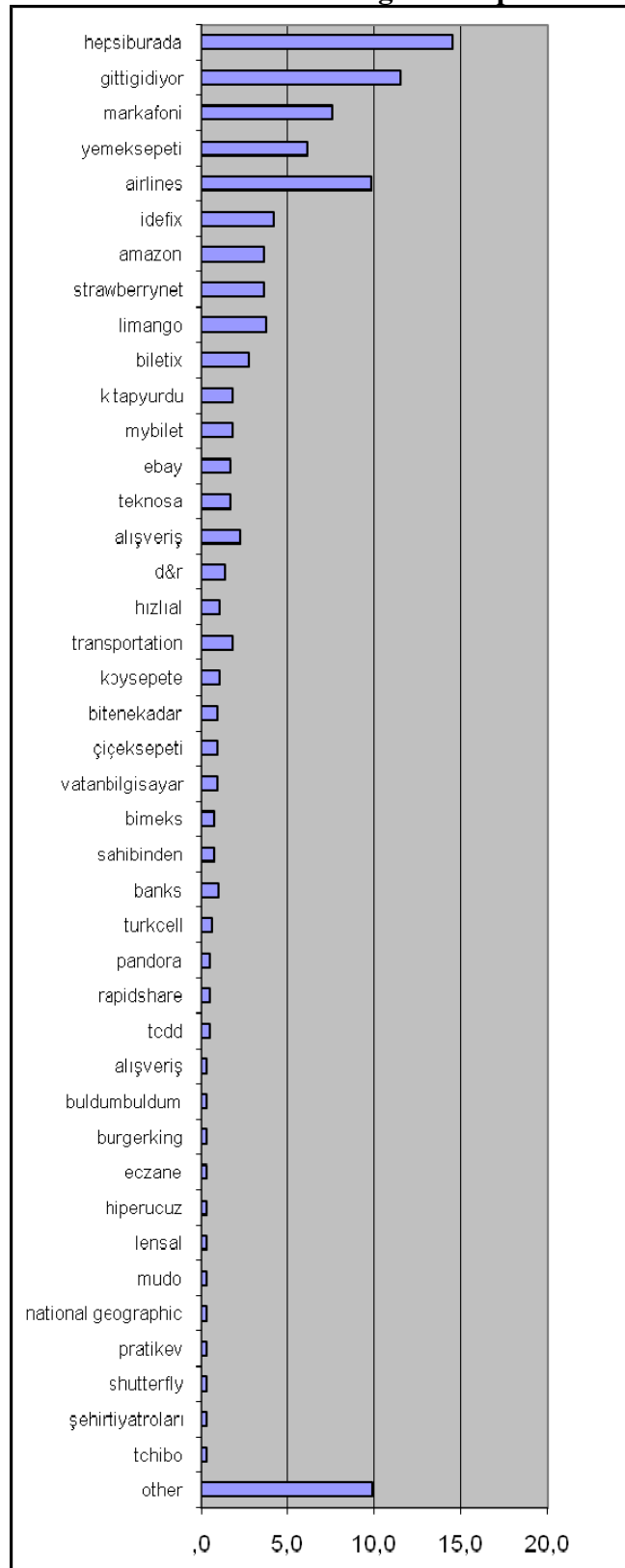
Table 14
Frequency Number of Respondents Percentage of Their Budget Spent for Online Shopping in the last three months

Percentage of the budget for online shopping	frequency	%
1 - 5 %	139	46
6 - 10%	82	27
11 - 20%	47	16
more than 20%	32	11

Respondents were asked to chose the websites which they have made online shopping in the last three months period.14,5% of the respondents chose hepsiburada, 11,5% of them chose gittigidiyor, 7,6% of them chose markafoni, 6,1% of them chose yemeksepeti, 9,8% of them chose the airlines' websites, 4,2% of them chose idifix, 3,7%of them chose limango, 3,6% of them chose amazon, 3,6% of them chose

strawberry, 2,7%of them chose biletix, 1,8% of them chose kitapyurdu, 1,8% chose mybilet, 1,6% chose ebay, 1,6% of them chose teknosa, 2,2% of them chose alışveriş. As it can be seen in the figure named as “Percentage of Respondents Websites” the websites of airlines, banks and transportation collected together because the frequency of them is low therefore we collect all websites of different airlines such as thy, pegasus, atlas, onur,etc. specified by respondents under one category-airlines. This is also done for websites of banks (İşbank, Garanti,etc.) collected under banks, and the websites of transportation companies (Kamil Koç, Nilüfer, Ulusoy,etc.) collected under transportation. This question is multiple answer question therefore the average number of websites that a respondent preferred in the last three months is 2,33.

Figure 11
Percentage of Respondents Websites



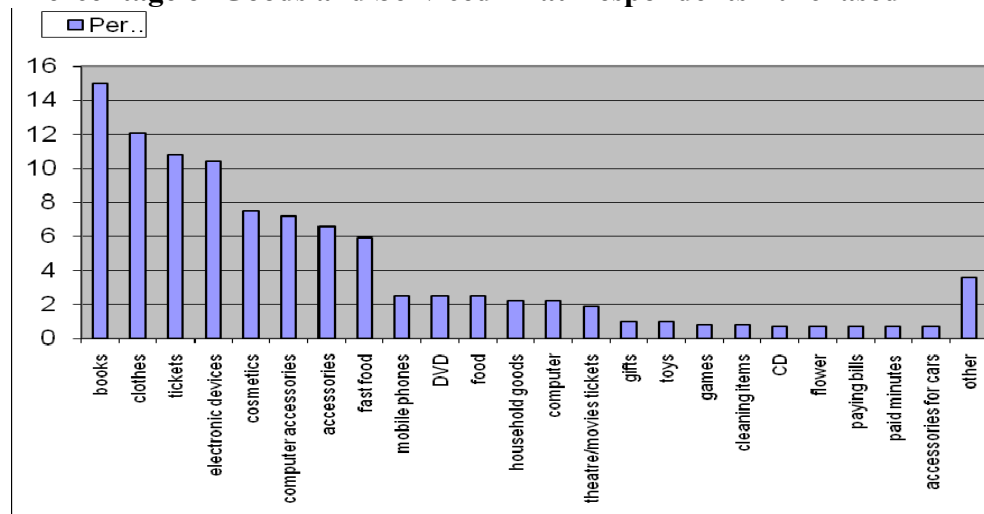
Respondents were asked to chose the payment method that they prefer while making online shopping. 275 of the respondents chose credit cards, 43 of them preferred transfer or eft, 37 of them chose payment on delivery terms, and 7 of them chose other payment methods. This question is also a multiple answer question and the average number of payment method for a respondent is 1,29

Table 15
Frequency Number of Respondents Payment Method

payment method	Frequency	%
credit card	275	,92
transfer / eft	43	,14
payment on delivery terms	37	,12
Other	7	,02

Respondents were asked to chose the goods and services that they have purchased from online shopping in the last three months. 15% of them purchased books, 12,1% of them clothes, 10,8% of them tickets, 10,4% of them electronic devices, 7,5% of them cosmetics, 7,2% computer accessories, 6,6% of them accessories, 5,9% of them fast food, 2,5% of them mobile phones, 2,5% DVD, 2,5% of them food, 2,2% of them household goods, 2,2% of them computer, 1,95 of them theatre and movie tickets, 1% of them gift, 1% of them toys, less than 1% of them purchase cleaning items, CD, paying bills, prepaid minutes, accessories for cars and 3,6% of them purchase other goods and services. This question is multiple answeare question so the average number of products that a respondent purchased in the last three months is 2,40.

Figure 12
Percentage of Goods and Services That Respondents Purchased



Respondents were asked to choose which platform they use while getting information on Internet. 275 of the respondents have been using search engines, 243 of them using Facebook, 200 of them accessing to Youtube, 129 of them getting information from forums, 79 of them following people on twitter, 66 of them reading blogs, 65 of them getting information from other platforms and 46 of them using friendfeed. This question is also a multiple answer question and the average number of platforms that a respondent has been using while gathering information is 3,523 platforms.

Table 16
Frequency Number of Respondents Information Platforms

Platforms	Count	Column N %
Search Engines	275	,92
Facebook	243	,81
Youtube	200	,67
Forums	129	,43
Twitter	79	,26
Blog	66	,22
Other	65	,22
Friendfeed	46	,15

5.2. Descriptive Analyses

Descriptive analyses are conducted on dependent and independent variables of the research in order to explain the mean and standard deviation of the variables.

Table 17
Independent Variables

Independent Variables	Mean	Standard Deviation
Saving time has a significant effect on my intention to shop online	3,87	1,21
Saving time is one of the motivating factor for me to shop online	3,86	1,23
I don't spend too much time for shopping	3,34	1,36
I prefer online shopping due to providing diversity of acceptable credit card and diversity of payment methods	2,94	1,40
I prefer online shopping for payment on delivery terms, money back guarantees, buy-first-pay later plans	2,91	1,35
I prefer online shopping due to the ability of paying with credit cards	3,08	1,39
I prefer online shopping due to the ability of paying via EFT and TRANSFER	2,50	1,42
I prefer online shopping because I can buy the same product at a cheaper price in online shopping rather than traditional retail store shopping	4,26	1,02
Online shopping provides me better prices than traditional retail store shopping	3,91	1,22
The reason of my intention to shop online is cheaper price	3,71	1,17
Availability of products/services as in access to variety, is also a significant reason for me to shop online	3,59	1,22
Availability of new products is important reason for me to shop online	3,82	1,18
Availability of products not sold in traditional retail stores in Turkey is an important reason for me to shop online	3,75	1,21
7/24 availability is important reason for me to shop online	3,67	1,31
Availability of products/services as in access to variety, is also a significant reason for me to shop online	3,70	1,25
Availability of new products is important reason for me to shop online	3,92	1,13
Availability of products not sold in traditional retail stores in Turkey is an important reason for me to shop online	3,87	1,18
7/24 availability is important reason for me to shop online	4,69	,88
Convenience is one of the top reasons for me to shop online	4,75	,86
I prefer online shopping because I can shop from online whenever I want	3,61	1,43
It is important for me to ensure the ongoing protection of my personal data by the website that I made online shopping from	4,71	,90
Credit card security remain important factor for me to make online shopping	3,42	1,29
If I did not have concerns regarding risks of security breach and privacy violation, I would shop on the Internet more frequently	2,47	1,14
Websites that provide information sharing have significant effect on my intention to shop online.	3,17	1,22
My family has significant effect on my intention to shop online	2,57	1,32
My friends have insignificant effects on my intention to shop online	2,66	1,38
Social media (facebook, twitter, friendfeed, blogs,etc.) influences my intention to shop online	3,56	1,22
Before buying from Internet I get information from social media (facebook,twitter, friendfeed, blogs,etc.)	2,82	1,34

Statements between questions 12 - 32 aim to clarify respondents' antecedents of online satisfaction and online loyalty. Respondents were asked their level of agreement or disagreement on a 5-point scale where "5" implies total agreement and "1" implies total disagreement. The range of responses' mean values vary between 2,47 and 4,75. The statements "Convenience is one of the top reasons for me to shop online", "It is important for me to ensure the ongoing protection of my personal data by the website that I made online shopping from" and "7/24 availability is important reason for me to shop online" are the three highest scored statements with (4,75), (4,71) and (4,69) respectively. The first statement got the lowest standard deviation as well (0,86) which implies that respondents agreed upon this statement.

Table 18
Online Satisfaction and Online Loyalty (Dependent Variables)

Dependent Variables	Mean	Standard Deviation
I am satisfied with the website I used for online shopping	4,02	,94
I am overall satisfied with online shopping	4,13	1,49
Most probably I will make online shopping in the future	3,01	1,20
I believe that online shopping is my favorite buying experience	3,33	1,15
When I need to make a purchase, Internet is my first choice	2,77	1,12
I will increase the part of online shopping in my budget	3,35	1,10
Mostly I will recommend online shopping to my friends, my parents, my colleagues	4,08	1,08
I like using online shopping websites	3,01	1,13

Statements between questions 35-1 and 35-8 aim to clarify respondents' antecedents of online satisfaction and online loyalty. Respondents were asked their level of agreement or disagreement on a 5-point scale where "5" implies total agreement and "1" implies total disagreement. The range of responses' mean values vary between 3,01 and 4,13. The statements "I am overall satisfied with online shopping", "Mostly I will recommend online shopping to my friends, my parents, my colleagues" and "Mostly I will recommend online shopping to my friends, my parents, my colleagues" are the three highest scored statements with (4,13), (4,08) and (4,02) respectively. The third

statement got the lowest standard deviation as well (0,94) which implies that respondents agreed upon this statement.

5.3. Factor Analysis and Reliability

Exploratory factor analyses describe the interrelationship between all questions and group them in terms of 8 factors. These factors define expectations (time saving, payment method, price, availability, and security), social influences, online satisfaction and online loyalty.

Two sets of factor analysis were performed. First factor analysis was performed for expectations and social influences. Factor loadings less than 0,50 are selected to be extracted from the analysis since 0,50 is considered as the significant factor loading. Questions which define a factor alone are also extracted from the data set. As a result all variables were collected under six factors that are time saving, payment method, price, availability, security and social influences.

Second factor analysis is performed for independent variables. In first analysis the 19th question in the survey has got 0,499 factor loading in security factor and has 0,435 factor loading in price factor therefore the second factor analysis was performed by extracting this question. As a result of this second factor analysis the remaining variables were collected under two factors that are online satisfaction and online loyalty.

Factor analysis is conducted for this part of the survey in order to confirm that, the questions belong to different groups. After the factor analysis, these questions were evaluated as separate variables.

Reliability analysis is conducted for each factor. As it is shown by the above tables, it is able to state that the reliability of the factors are high. All the factors are assumed to be reliable.

Table 19
Factors of the Expectations and Social Influences Section of the Survey

FACTORS	Factor Loading	%Variance Explained	Cronbach's Alpha
F1: Time Saving			
Saving time has a significant effect on my intention to shop online	,769	24,457	,734
Saving time is one of the motivating factor for me to shop online	,741		
I don't spend too much time for shopping	,650		
F2: Payment Method			
I prefer online shopping due to providing diversity of acceptable credit card and diversity of payment methods	,717	11,668	,723
I prefer online shopping for payment on delivery terms, money back guarantees, buy-first-pay later plans	,794		
I prefer online shopping due to the ability of paying with credit cards	,676		
I prefer online shopping due to the ability of paying via EFT and TRANSFER	,603		
F3: Price			
I prefer online shopping because I can buy the same product at a cheaper price in online shopping rather than traditional retail store shopping	,771	7,855	,874
Online shopping provides me better prices than traditional retail store shopping	,756		
The reason of my intention to shop online is cheaper prices	,839		
F4: Availability			
Availability of products/services as in access to variety, is also a significant reason for me to shop online	,635	6,686	,868
Availability of new products is important reason for me to shop online	,718		
Availability of products not sold in traditional retail stores in Turkey is an important reason for me to shop online	,631		
7/24 availability is important reason for me to shop online	,726		
Convenience is one of the top reasons for me to shop online	,749		
I prefer online shopping because I can shop from online whenever I want	,728		
F5: Security			
It is important for me to ensure the ongoing protection of my personal data by the website that I made online shopping from	,767	5,557	,734

Credit card security remain important factor for me to make online shopping	,784		
If I did not have concerns regarding risks of security breach and privacy violation, I would shop on the Internet more frequently	,606		
My personal data should be secure while I am making online shopping.	,819		
F6: Social Influence			
Websites that provide information sharing have significant effect on my intention to shop online.	,610		
My family has significant effect on my intention to shop online	,700		
My family has significant effect on my intention to shop online	,716		
Social media (facebook, twitter, friendfeed, blogs,etc.) influences my intention to shop online	,739		
Before buying from Internet I get information from social media (facebook,twitter, friendfeed, blogs,etc.)	,782	4,746	,820
Before buying from Internet I am asking to my friends in order to learn their experiences, opinions about this product or service	,561		
Before buying from Internet I am asking to my family in order to learn their experiences, opinions about the products or services.	,561		
Cumulative of % variance	63,970		
KMO	,829		
Barlett's Test of Sphericity	,000		

Factor analysis is performed two times for time saving, payment method, price, availability, security, social influence, online loyalty and online satisfaction. In first analysis the 19th question in the survey has 0,499 factor loading in security factor and has 0,435 factor loading in price factor so the second factor analysis did not consist this question. Therefore only one question is eliminated in factor analysis part of the research analysis.

Table 20
Factors of the Online Satisfaction and Online Loyalty Section of the Survey

FACTORS	Factor Loading	%Variance Explained	Cronbach's Alpha
F1: Online Satisfaction			
I am satisfied with the website I used for online shopping	,792	14,543	,634
I am overall satisfied with online shopping	,779		
Most probably I will make online shopping in the future	,634		
F2: Online Loyalty			
I believe that online shopping is my favorite buying experience	,864	52,592	,877
When I need to make a purchase, Internet is my first choice	,843		
I will increase the part of online shopping in my budget	,760		
Mostly I will recommend online shopping to my friends, my parents, my colleagues	,739		
I like using online shopping websites	,700		
Cumulative of % variance	67,134		
KMO	,820		
Barlett's Test of Sphericity	,000		

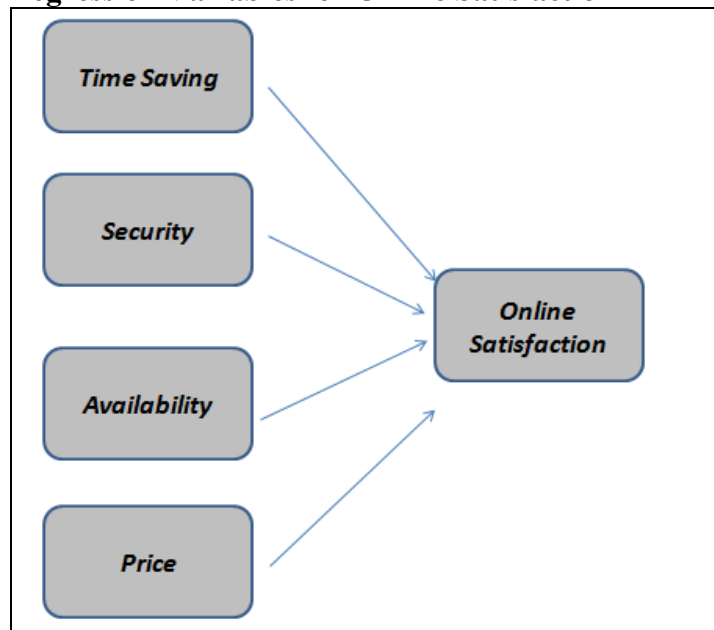
5.4. Linear Multi Regression Tests

Linear multi regression test analyses the effect of one or more factors (independent variables) on one variable (dependent variable). It also determines the weight of each independent variable because some factors can be more effective than others. Series of multiple regression analyses are conducted to test the revised model.

Linear Multi Regressions for Online Satisfaction

Online satisfaction regression test is applied to understand how time, payment, security, availability, price and social influences affect online satisfaction.

Figure 13
Regression Variables for Online Satisfaction



Source: Developed by The Researcher

Table 21 and Table 22 show the result of regression analysis. The un-standardized coefficients, standardized coefficients, t and p values are also given

Table 21
Regression Model Summary of Online Satisfaction

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,536	,287	,278	,76974

Table 22
Regression Coefficients for Online Satisfaction

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		Std. Error	Beta		
(Constant)	,328	,301		4,415	,000
Time Saving	,225	,051	,255	4,432	,000
Payment Method	-,074	,048	-,084	-1,528	,128
Security	,221	,063	,190	3,478	,001
Availability	,183	,063	,190	2,921	,004
Price	,120	,050	,143	2,389	,018
Social Influences	,002	,055	,002	,029	,977

Online satisfaction was explained by time saving ($\beta=0,209$, $p=0,000$), security ($\beta=0,229$, $p=0,000$), availability ($\beta=0,168$, $p=0,007$) and price ($\beta=0,109$, $p=0,026$)

In the first regression test showed that payment method and social influences have no effect on online satisfaction. The standard coefficient of payment method is negative ($\beta= -0,74$, $p= 0,128$) and social influences also do not affect online satisfaction ($\beta= 0,002$, $p= 0,977$)

Online Satisfaction =

$$0,225 * \textit{Time Saving} + 0,221 * \textit{Security} + 0,183 * \textit{Availability} + 0,120 * \textit{Price}$$

Linear Multiple Regressions for Online Loyalty

Online loyalty regression test is applied to understand how time, payment, security, availability, price and social influences affect online satisfaction.

Figure 14
Regression Variables for Online Loyalty

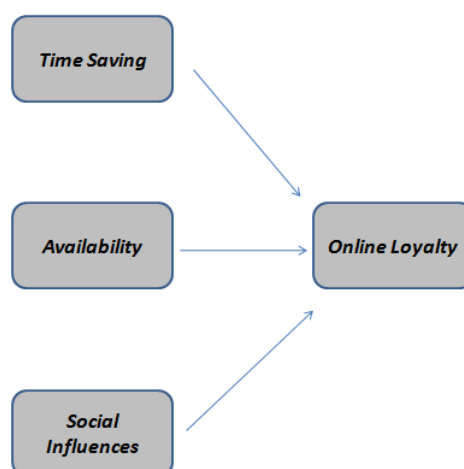


Table 23 and Table 24 show the result of regression analysis. The unstandardized coefficients, standardized coefficients, t and p values are also given.

Table 23
Regression Model Summary for Online Loyalty

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,632	,399	,393	,72807

Table 24
Regression Coefficients for Online Satisfaction

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	,801	,279		2,871	,004
Time Saving	,253	,047	,278	5,361	,000
Payment Method	,049	,045	,054	1,090	,277
Security	-,212	,059	-,177	-3,599	,000
Availability	,305	,058	,307	5,230	,000
Price	,042	,047	,048	,890	,374
Social Influences	,288	,051	,272	5,633	,000

Online loyalty was explained by time saving ($\beta=0,249$, $p=0,000$), availability ($\beta=0,276$, $p=0,000$) and social influences ($\beta=0,312$, $p=0,000$).

As it can be seen in the first regression test for online loyalty (Table 19) payment method ($\beta= 0,049$, $p= 0,277$), security ($\beta=-0,212$, $p=0,277$) and price ($\beta=0,042$, $p= 0,374$) have no effect on online loyalty.

$$\text{Online Loyalty} = 0,253 * \text{Time Saving} + 0,305 * \text{Availability} + 0,288 * \text{Social Influences}$$

Table 25
Correlations for Online Satisfaction and Online Loyalty

		Online Satisfaction	Online Loyalty
Online Satisfaction	Pearson Correlation	1	,512
	Sig. (2-tailed)		,000
	N	300	300
Online Loyalty	Pearson Correlation	,512	1
	Sig. (2-tailed)	,000	

As it is shown on the Table 25, the correlation between online satisfaction and online loyalty is 0,512 (between +1 and -1). 0,512 and this result show that there is a weak positive association between online satisfaction and online loyalty. (+0,3 to +0,7)

5.5. Difference Tests

Gender

H₁: There is statistically significant difference in the question how many years you have been using Internet.

Table 26
Independent Sample T-Test Results For The Number of Years of Using Internet

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
How many years have you been using Internet?	Equal variances assumed	6,667	,010	-2,086	298	,038	-,68270	,32722	-1,32666	-,03873
	Equal variances not assumed			-2,089	290,519	,038	-,68270	,32685	-1,32598	-,03941

According to t-test results it can be said that women have been using Internet more than men. Mean is 9,5436 years for women. The mean is 8,8609 years for men

H₂: There is statistically significant difference in the preference of payment method (payment on delivery terms

Table 27
Independent Sample T-Test Results For The Preference of Payment Method

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	T	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Payment Method used in online shopping (payment on delivery terms)	Equal variances assumed	18,494	,000	-2,196	298	,029	-,10863	,04946	-,20595	-,01130
	Equal variances not assumed			-2,189	228,510	,030	-,10863	,04963	-,20643	-,01083

According to t-test results it can be said that women are preferring payment on delivery terms more than men.

There is no statistically difference found between independent (antecedents of online satisfaction and online loyalty) and dependent factors (online satisfaction and online loyalty).

Age

H₃: There is statistically significant difference in the time that is spent on Internet in week days

Table 28
One Way Anova Test Results for Age and Time Spent on Internet (week days)

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	292,392	5	58,478	6,050	,000
Within Groups	2841,694	294	9,666		
Total	3134,087	299			

According to One Way Anova Test Results it can be said that there is statistically difference found between groups. For 27-30 age group are spending their time on Internet in week days more than other age groups and the mean is 6,37 hours for 27-30 age group. Therefore, H₃ is accepted.

H₄: There is statistically significant difference in payment method between groups. (independent factor)

Table 29
One Way Anova Test Results for Age and Payment Method

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	18,254	5	3,651	3,621	,003
Within Groups	296,448	294	1,008		
Total	314,702	299			

According to One Way Anova Test Results it can be said that there is statistically difference in found between groups. For 18-22 age group payment method is more important than other aged group and the mean is 3,22 for 18-22 age group. Therefore, H₄ is accepted.

H₅: There is statistically significant difference in price between groups.
(independent factor)

Table 30
One Way Anova Test Results for Age and Price

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	15,778	5	3,156	2,792	,018
Within Groups	332,289	294	1,130		
Total	348,066	299			

According to One Way Anova Test Results it can be said that there is statistically difference found between groups. For 18-22 age group price is more important than other aged group and the mean is 3,22 for 18-22 age group. Therefore, H₅ is accepted.

Marital Status

H₆: There is statistically significant difference in payment method between groups

Table 31
Independent Sample T-Test Results For The Preference of Payment Method

	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Payment Equal variances assumed	,071	,790	2,884	298	,004	,39332	,13638	,12493	,66171
Equal variances not assumed			2,852	119,551	,005	,39332	,13792	,12025	,66640

According to the t-test results there is statistically significant difference between groups. Payment method is more important for singles, the mean is 2,9515 for singles. Therefore H_5 is accepted.

Education

H_7 : There is statistically significant difference in payment method (independent factor)

Table 32
One Way Anova Test Results for Age and Payment Method

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	18,591	4	4,648	4,630	,001
Within Groups	296,111	295	1,004		
Total	314,702	299			

According to One Way Anova Test Results there is significantly difference between groups. Payment method is more important for university students than other groups. The mean is 3,17 for university students. Therefore, H_4 is accepted.

Budget

H_8 : There is statistically significant difference in payment method

Table 33
One Way Anova Test Results for Working Status and Payment Method

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	16,046	4	4,012	3,962	,004
Within Groups	298,656	295	1,012		
Total	314,702	299			

According to One Way Anova Test Results there is statistically significant difference between groups. Payment method is more important for the group whose income level is lower than 1.000 TL. Mean is 3,14. Therefore, H_8 is accepted.

H_9 : There is statistically significant difference between groups in price

Table 34
One Way Anova Test Results for Income Level and Price

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	17,034	4	4,258	3,795	,005
Within Groups	331,032	295	1,122		
Total	348,066	299			

According to One Way Anova Test Results there is statistically significant difference between groups. Price is more important for the group whose income level is higher than 10.001 TL. Mean is 4,67. Therefore, H_9 is accepted.

H_{10} : There is statistically significant difference between groups in loyalty

Table 35
One Way Anova Test Results for Income Level and Loyalty

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	14,227	4	3,557	4,252	,002
Within Groups	246,762	295	,836		
Total	260,989	299			

According to One Way Anova Test Results there is statistically significant difference between groups. Loyalty is more important for the group whose income level is higher than 10.001 TL. Mean is 4,20. Therefore, H_{10} is accepted.

H₁₁: There is statistically significant difference in the question of how much time you have made online shopping in the last three months

Table 36
One Way Anova Test Results for budget

online shopping in the last three months	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	433,859	4	108,465	7,715	0
Within Groups	4147,138	295	14,058		
Total	4580,997	299			

According to One Way Anova Test Results there is statistically significant difference between groups. The groups whose income level is higher than 10.001 made 16,50 online shopping as average. Therefore, H₁₁ is accepted.

City

There is not any statistically significant difference between groups in factors according to the city in which they are living.

Working Status

There is not any statistically significant difference between groups in factors according to the working status.

6. RESULTS, DISCUSSION, LIMITATION, RECOMMENDATIONS AND CONCLUSION

In this last chapter the results and discussion about the study is summarized after this part the limitations of the study a, the recommendations and conclusion of the study are stated.

6.1 Results and Discussion

Majority of respondents are between 23 and 26 years old (29,7%). The female and male percentages are very close to each other, the percentages of gender is 49,7% female, 50,35% male. In the study of Dataprofil the percentages of female is 37% and male is 63% among e-customers and the majority of e-customers are between 27-30 age group with 51%.¹¹⁵ The difference may be resulted because of the sample of the study, in this study we are analyzed 300 e-customers in four cities on the other hand Dataprofil made its study with 2070 e-customers from 81 cities in Turkey.

And the majority of respondents in this study are university graduates (37%), single-never married (74%), living in Istanbul (65%) with the income level between 1.000 TL and 2.500 TL (39,7%) who are working in private sector as white color (33%). When we look at Dataprofil's study; 72% of respondents are working, 26% of them are not working; the study does not contain the marital status and income level questions. According to GfK Turkey Report; In Turkey 66% of Internet users is male, 34% is female; average age is 26 both for male and female users; 22% is graduated from university; 68% is single; 45% is employed; 37% is studying.¹¹⁶

All respondents have been using Internet and the average time of usage of Internet is 9,2 years. And the difference tests show that women have been using Internet more than men (mean is 9,5436 years).

The majority of respondents have been accessing to Internet from their houses. According to TUIK data, the majority of Internet users accessing to Internet from their homes (57,6%).

¹¹⁵ <http://www.webrazzi.com/2010/02/05/turkiye-e-ticaret-arastirmasi-ocak-2010/> (16.08.2010)

¹¹⁶ Afra, S. Nokta Internet Technologies 2008, GfK Turkey Report 2006, "Turkish Internet Sector Overview", 2008

The respondents are using Internet in week days more than in weekend. The average time of using Internet in week days is 5,39 hours, 3,83 hours in weekend. The difference tests show that 27-30 age group has been spending their time on Internet in week days more than the other groups.

As it is mentioned before, all respondents in this study is e-customer and have made online shopping at least one time in the last three months; the majority of respondents which is 62% have made online shopping 1-3 times, according to Dataprofil results 44% of the respondents have made online shopping 1-3 times in one year. In this study difference tests show that the respondents whose income level is higher than 10.0001 TL have made online shopping more than the other groups (the average online shopping for the group whose income level is higher than 10.001 TL is 16,50)

The results of this study show that e-customers have been using credit cards (92%) as payment method more than transfer/eft, payment on delivery terms and other methods. In Dataprofil's study also shows that e-customers prefer credit card (83%) than the other payment methods. And the difference tests show that women prefer payment on delivery terms more than men and payment method is important for 18-22 age group more than the other age groups. Difference tests also show that single respondents pay more attention to payment method than the other groups like the university graduates in our respondents. For the respondents whose income level is lower than 1000 TL payment method is more important than the other income level groups.

The first ten websites that the respondents have preferred are hepsiburada, gittigidiyor, airlines (due to its frequency results we write all the websites related to airline companies into one section as airlines), markafoni, yemeksepeti, idefix, amazon, strawberry.net, limango, biletix. And from those websites mostly books (15%), clothes (12,1%), tickets (10,8%), electronic devices (10,4%) and cosmetics (7,5%) have been purchased from e-customers when we look at the TUIK report the list of purchased products are clothes and sport equipments (24,3%), electronic devices (23,8%), home equipments (19,3%), travel tickets (15,2%), food (13,3%). The difference between our study and TUIK may result due to the sample size of this study and the question is open

ended question so the results were found by frequency tests and a more detailed list was prepared than combining the answers into five different group like TUIK.

This study also analyses the platforms that the respondents have been using to get information, share their opinions, gain feedbacks, etc. Search engines are at the top of our list with 92%. This shows us like in the study of Hwang, Jung, Salvendy gaining information is important for Turkish e-customers. Facebook is the second in the list with 81%. Turkey is the ninth country that is using Facebook and Facebook has 500 million users all around the world and if Facebook is a country it may be the fourth country that has the largest population. It is a social networking platform where people share their photos, videos, comments among their social networks. And the other social platforms such as Twitter, Friendfeed, and the video sharing website Youtube, blogs and forums are listed in the list also. This list shows us respondents are using social platforms and the mean is 3,56 to the question that is asked in the survey “social media (facebook, twitter, friendfeed, blogs, etc.) influences my intention to shop online.” This also shows that social media is more effective than the family and friends of the respondents when we look at the answers they give to the questions related to social influences.

In the field of the study, 27 questions were asked to measure the antecedents of online satisfaction and online loyalty of e-customers and 8 questions were asked to about the online satisfaction and online loyalty. The main topic of the study is to understand the antecedents of online satisfaction and online loyalty of e-customers in Turkey and also the relationship between online satisfaction and online loyalty.

An exploratory factor analysis was performed on the independent variables which are determined by the major articles of the study and also developed by the researcher by analyzing Turkish Internet users. By factor analysis six major factors are conducted: time saving, payment method, price, availability, security and social influences. Cronbach's alpha values are for time saving 0,734, for payment method 0,723, for price 0,874, for availability 0,868, for security 0,734, for social influences 0,820. It can be said that, the scales used in the study are highly reliable. In the recent studies such as Kim's study, also price and availability have high factor loading but also payment method has a higher factor loading than this study. In the recent studies social influences also have the higher factor loading for instance in the study Khalifa and

Limayem social influences have the most important effects on intention to shop online. And the difference tests show that for 18-22 age groups price factor is important more than the other age group and also for the respondents whose income level is higher than 10.001 TL price is more important than the other income level groups and also for this income level groups there is a statistically difference in loyalty than the other income level groups. The price factor influence on 18-22 age group and the group whose income level is higher than 10.001 TL can be investigated in further researches.

Second factor analysis was performed on dependent variables and as a result two major factors are conducted online satisfaction and online loyalty. Highest factor loading for online satisfaction is 0,792 and the lowest is 0,634. Highest factor loading for online loyalty is 0,864 and the lowest is 0,700. Reliability test is applied for online satisfaction and online loyalty. Cronbach's alpha values for online satisfaction 0,551 and for online loyalty 0,840. Therefore, the results show that the scales used in the study are reliable. And the correlation between online satisfaction and online loyalty show that there is a weak positive effect between them like in the study of Jin and Park.

At the beginning of the study the proposed model of the study stated that all independent variables (time saving, payment method, price, availability, security, social influences effect directly to online satisfaction and online satisfaction effects online loyalty as a result. However, liner multi regression tests resulted in different model.

Linear multi regression test is firstly applied to online satisfaction. In the first analysis, online satisfaction is taken as the dependent variable and antecedents of online satisfaction which are time saving, payment method, security, availability, price and social influences are taken as independent variables. According to the test results, time saving, security, availability and price have a significant effect on online satisfaction. Although in literature survey payment method is important for e-customers in this study payment method has no significant effect both on online satisfaction and online loyalty. Therefore, in order to enhance online satisfaction e-businesses should invest on activities to result in time saving, increase security dimensions and availability of their products and services and give the best price alternatives rather than their competitors both online and traditional ones. The effect of time saving and security is higher than availability and price. Respondents answered the question "Saving time has a significant effect on my intention to shop online" with 3,87 mean and 1,21 standard

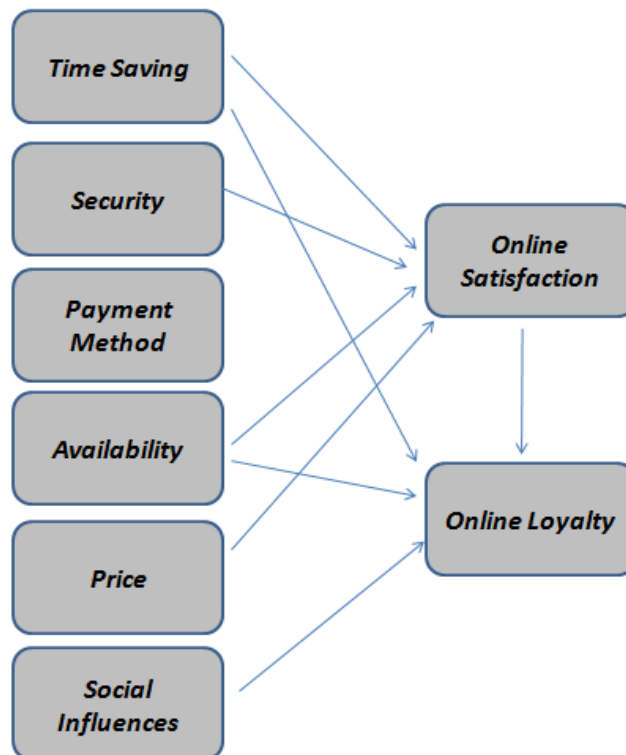
deviation. And the other time saving question “Saving time is one of the motivating factor for me to shop online” with 3,86 mean and 1,23 standard deviation. The result of time saving factor are corresponding to the studies of Khalifa and Limayem, Ahuja, Gupta and Raman and Kim as well as the other prior studies and researches that issued time saving. In addition, one of the time saving question “It is important for me to ensure the ongoing protection of my personal data by the website that I made online shopping from” with 4,71 mean and 0,90 standard deviation. The result of this question is corresponding to the study of Murray. It can be said that, using time saving, security, availability and price could be a good way to build online satisfaction but the priority should be given to time saving and security. Whether the e-businesses create mechanisms to increase time saving and security of e-customers while making online shopping the online satisfaction will be established.

Linear multi regression test is also applied to online loyalty. In the second regression test, online loyalty is the dependent variable and the antecedents of online satisfaction and online loyalty of e-customers in Turkey are the independent variables. In terms of online loyalty, payment method, security and price are not significant for online loyalty. This means that payment method of online shopping, security and the prices of online shopping could not be effective on the creation of online loyalty unlike online satisfaction. However, test results show that, time saving, availability and social influences have a great impact on online loyalty. In addition, the contribution of social influences in creating online loyalty is stronger than time saving and availability. As a result, for the creation of online loyalty creating strategies to increase social influences on e-customers’ online shopping behavior could ensure online loyalty. Social influences consist of media, family, friends and social networking platforms. As it is stated in comScore World Metrix instant messaging was the most popular online activity accounting for 25.9% of total time spent online during the month, followed by social networking (9.9%) and e-mail (4,6%). Therefore Turkish Internet users spent most of their times on social networking platforms. Facebook is the second website which is a social networking platform that Internet users are spending the most of the time on Internet. The question in the survey asked to respondents show that respondents give important to social media. They answered the question which is “Social media (facebook, twitter, friendfeed, blogs, etc.) influences my intention to shop online” with

3,56 mean and 1,22 standard deviation. Therefore, this shows us e-customers in Turkey pay more attention to social media than their family and friends because they answered the question “My family has significant effect on my intention to shop online” with 2,66 mean and 1,38 standard deviation and the question “My friends have insignificant effects on my intention to shop online” with 2,66 mean and 1,38 standard deviation. Increasing the effect of social influences on e-customers is the way of creating online loyalty therefore the e-businesses that demand to establish online loyalty among their e-customers should invest on social influences.

Finally, below figure shows the results of the hypotheses tested in this study:

Figure 15
Model developed with the results of the study



This table shows us that; time saving and availability have positive effect on both online satisfaction and online loyalty. Security and price have only positive effect on online satisfaction and social influences only have positive effect on online loyalty. Payment method on the other hand has no significant effect online satisfaction and online loyalty. As we can see in the correlation table of online satisfaction and online

loyalty; there is a weak positive association between online satisfaction and online loyalty. This can be understood in the above table, the antecedents of online satisfaction and online loyalty are not totally the same only availability and time saving have positive effect on both dependent variable but the most effective independent variable of online loyalty which are social influences have no effect on online satisfaction on the other hand time saving and security have the most effective factors for online satisfaction but security has no significant effect on online loyalty. Therefore, e-businesses that want to create loyal e-customers should invest on social influences first than time saving and availability but the way of creation of online loyalty is not the same way of creation of online satisfaction and the weak positive effect between them show us that online satisfaction does not all the time result in online loyalty.

Difference test results show us the statistically significant differences between groups.

6.2 Limitations

This study does have some limitations that need to be acknowledged and addresses in the further studies.

First, although our samples provide us with a good understanding of the purchasing behavior of e-customers that are highly educated and Internet savvy consumer group, we could not provide insights into the behavior of an Internet user who is not buying online. In this study only the antecedents of online satisfaction and online loyalty of e-customers were analyzed however a more comprehensive study should be done by analyzing all of the Internet users both the e-customers and the Internet users who have not make any online shopping in that time the answer could be found for the question of why e-commerce is low in Turkey rather than the volume of Internet usage. And also the respondents of this study are only from four cities and university students or university graduates the further studies can be made by including the uneducated or under educated Internet users and the Internet users from other cities of Turkey. A comparative study can be another solution for finding more detailed results by analyzing both e-customers in Turkey and in other countries.

One of the limitations of this study is sampling size. Internet usage in Turkey is analyzed by independent research firms, TUIK, media, corporations and one can find update data about Internet users in Turkey as well as in world. However, when we comes to e-customers in Turkey there exist very scarce data we can only get accurate data from BKM and TUIK. One reason of this limited data, Internet users in Turkey still are using Internet mostly socializing (e-mail, chatting, social network platforms such as facebook, twitter, etc.) and getting information (newspapers, search engines, blogs) but since the number of Internet users is close to 30.000.000 the number of e-customers is still 2.500.000 which is the 5,8% of all of the Internet users in Turkey. Therefore the sampling size of the study has to be limited to 300 from 4 different cities. The growth of Internet first started in developed countries also with getting information and socializing and then they get into the second phase e-commerce activities. Turkey is a big market for e-commerce as we look at the number of Internet users and the culture of Turkish people that the speed of Turkish people in adoption of new activities.

Another limitation of this study is e-commerce data. In Turkey e-commerce data is announced by BKM every year but this data only conducted from the credit card payments however e-customers can pay goods and services that they are buying from Internet with transfer/eft and payment on delivery terms so the remain e-commerce data could be exactly announced. Only e-commerce websites announced their monthly, quarterly or yearly e-commerce activities such as gittigidiyor, hepsiburada, markafoni, etc. As e-commerce will be growing, the e-commerce data will be analyzed also by independent agencies, corporations and we can get more detailed data about e-commerce in order to analyze the behavior of e-customers in Turkey.

One other limitation is this study does not focus on the relationship between antecedents to each other therefore as the results of the study show us that payment method has no significant effect on online satisfaction and online loyalty we did not look at the effect of payment factor to the other antecedents this can be studied in further researches.

From the beginning of the study e-commerce and Internet are claimed as a global term but due to the differences among the countries the Internet users also e-customers could not use all the facilities of Internet and e-commerce. In this study the local websites are preferred more than local websites due to the access problems

(youtube and some google services are banned from Turkish government), the shipping costs and the tariff problems Turkish e-customers prefer local websites. Due to being a developing country Turkey has facing with some adaptation problems with the global concepts such as Internet usage, e-commerce regulations. And the accessing problems, shipping costs and tariffs are also the limitations of this study.

And the other limitation is the payment security problems. As Curtbertson claimed the e-customers in developing countries are more interested in security issues since Turkey is a developing country Internet users and e-customer in Turkey are worrying about security issues and are unaware of the alternative payment methods such as pay pal, 3D secure systems, payment on delivery terms and they mostly use credit cards and they are hesitant to buy online due to such security and privacy issues so e-businesses should educate Internet users and e-customers for alternative payment methods and also enhance their systems to be secure.

6.3. Recommendations for Further Research

In this study respondents are from four cities of Turkey (İstanbul, Ankara, İzmir and Trabzon). With the difference tests we did not find out any differences between cities. Because this study is not focusing the differences of e-customers living in different cities but a further research can be conducted to analyze the effect of life styles of e-customers that are living in different cities and a comparative study can be conducted by examining the e-customers living in big cities and small cities in Turkey.

In this study a question in the survey is related to the website preferences of the respondents and the results show that respondents use local websites more than global websites a further research can be conducted to analyze the reasons of this difference. In the limitation part of this study this point is issued also and security, shipping cost and tariffs could be some of the reasons of this difference but to understand the accurate reasons a further research is necessary.

And this study does not focus on the correlation between the variables a further research can be conducted to analyze the correlation of the antecedents of online satisfaction and online loyalty.

7. CONCLUSION

Internet is a global communication network that allows worldwide to connect and exchange information as it is mentioned in the introduction part of the study. Getting information, communicating with people is the first phase of using Internet in the second phase the users of Internet have began to make commercial activities and become e-customers. However this type of customers differs from the traditional customers with their expectations about the goods and services provided via Internet. Also satisfaction and loyalty concepts differ in the antecedents of them so they are called as online satisfaction and online loyalty due to highlighting the difference of them between the traditional type of satisfaction and loyalty.

In the online world, the expectations of e-customers are different from the ones in the traditional world as stated in the literature, the antecedents of online satisfaction and online loyalty are time saving, price, availability of goods & services, payment method, security, social influences.

E-customers expect cheaper prices on Internet and they can compare prices of products and service in a few minutes on Internet which is easier than traditional market so price is an important factor. And e-customers could get goods and services at a cheaper price than the traditional market. And the difference tests show that for 18-22 age groups price factor is important more than the other age group and also for the respondents whose income level is higher than 10.001 TL price is more important than the other income level groups. This may be explained by 18-22 age groups has the lowest income level group so price is an important factor on the other hand the income level group that is more than 10.001 TL is the group that have made online shopping more than the other groups the average time of making online shopping in the last three months is 16,50. Time saving is also one of the important antecedents for e-customers; they do not want to spend so much time on shopping so e-commerce gives them chance to get goods & services immediately. Availability-Access to variety of products, the products that could not be found in traditional market, 24 hrs availability- is also a motivating factor for e-customers to make online shopping and they also want to be secure while making online shopping, they want to be protected and ensure the ongoing

protection of personal information and privacy. These four factors have positive effect on online satisfaction. Businesses want satisfied consumers so as to be successful in the market, In order to gain satisfied e-customers, e-businesses should pay attention to provide cheaper prices than in traditional market and also from their competitors on Internet. Promotional campaigns can be effective such as making sale days like happy Sundays and making 50% sale on their products and services or they can give free delivery for their products and can offer free products. For instance when e-customer buys one product she can buy the second one as free or with 50% sale.

E-customers do not want to spend so much time on shopping therefore they prefer online shopping. E-businesses should upgrade their infrastructure and design their websites to make their e-customers find the products and services they quickly. E-commerce websites can use search box on homepages and the other result pages so e-customers can write there the name of the product or service and they can directly link to the product's detail page or they can use most popular and most searched products and services list in order to direct e-customers to the most demanded products and services, with this way they can make the e-customer decide to buy although they have not decide what to buy or to buy anything. And the infrastructure of the website is important, e-customers want to be directed to the page as quickly as possible; so the loading time should not be long, in that time e-businesses could easily lose their potential e-customers. And the website should not give access denied signal, whether an e-customer could not access to any page of the website they can jump to another website in a minute.

Security is also the most effective factor for e-customers. E-businesses should pay attention to privacy tools and security of e-customers. Especially in less mature markets and less experienced customers, credit card security and data privacy remain important barriers to purchase online as mentioned before. Turkey is still a less mature market for e-commerce as it can be seen the e-commerce statistics, e-customers are also less experienced and only 9% of them buy via Internet in the last three months. E-businesses should use the security systems like 3D Secure which is a system to increase the security of payments with credit cards and bank cards also they can use the security systems of Verified by Visa[®] and MasterCard[®] SecureCode[™]. Nowadays e-commerce websites promote the payment on delivery time in order to win the e-customers who are

hesitant to use credit card via making online shopping. Yemeksepeti from the beginning of its operations use payment on delivery terms and also hepsiburada has began to give a choice to its customers to pay on delivery terms.

E-customers want availability that is to find whatever products and services they want and the products that they could not find in the traditional market or in their country. And also they want to make online shopping in 24 hrs. E-businesses should provide products which are very limited in traditional market or in the country this can be a very luxury product or a niche one. E-customers want to find variety of products so e-commerce websites should increase the variety of their products and design their operations in order to provide making online shopping in 24 hrs; such as hepsiburada.com, gittigidiyor.com, and provide new products that could not be found in traditional market in Turkey such as book, technological products, CD and DVDs, etc.

Time saving and security are the most effective factors for online satisfaction whether an e-business want to have satisfied customers it should invest on its infrastructure to increase time saving tools (loading time, design of the web pages, create quick directions for e-customers in order to reach the pages they are searching, making eye-tracking tests for their e-customers to find the useful part of the website and unnecessary part of the websites then to enhance their websites). Because website is a store for an e-business like in retailing; e-businesses should adapt its store to the needs and demands of e-customers. But e-businesses should know that satisfied e-customers are not the potential loyal e-customers although time saving and availability factors both effect positively to online satisfaction and online loyalty, social influences are the most powerful antecedents for online loyalty.

Social influences consist of family, friends, media (social networking platforms). As we can see the results of the study family and friends have no significant effect on online loyalty however social media is the most influential factor for the creation of online loyalty. As it is mentioned in the literature, the power of word of mouse is higher in the online environment. Online networks like MySpace, Facebook, Twitter, Friendfeed and others allow for networking on a grand scale, where individuals can connect with others based on offline friendships, shared interests, common professional objectives, or mutual acquaintances. Nowadays brands begin to understand the power of social media and invest on the creation of brand loyalty via social media

tools. For instance, the leading brands are (mostly started in traditional market and then adapted their brand activities to online market) Starbucks, Garanti Bank, Turkcell, Anadolu Ulaşım, Ulker, Eti, Teknosa, etc. Most of them providing their products and services via online as well and create accounts in these social networking platforms; mostly started with Facebook Fan Page and start to communicate to Internet users via those social networks. Now they are developing accounts for customer relationship to solve their problems quickly. For instance, Teknosa has a Facebook Fan Page and give information about its products and services via this page also and get the feedbacks of its e-customers and solve their problems about the products they have already purchased from Teknosa. TTnet also has an account for only solving the problems of its e-customers named as TTnet Destek via Twitter, Friendfeed and Facebook. Before those social networking accounts; e-customers could only reach to companies, brands throughout call centers, e-mail but now they can connect with them instantly and want to solve their problems quickly because social networking websites have a rule that is you should give instant answers this platform is live and users want to get answers quickly whether you cannot solve the problem or not give any answer Internet users start to influence the other users not to buy any product or services of this company or brand. At this point whether you have loyal e-customers when they see these comments they will start to protect the brand or company that they are loyal to. Therefore, online loyalty could give e-businesses chance to survive and become successful in order to create online loyalty e-businesses should invest on social media. Social media is also an effective tool for e-customers also because they can reach e-businesses easily and can solve their problems also can learn the other e-customers' comments and feedbacks about the products and services so those information could be useful for them to chose buy or not to buy. Getting information, giving feedback, writing comments all activities are feeding those social networking websites independently so those platforms are a bit democratic than the web pages of e-businesses; therefore Internet users as well as e-customers give importance the information they get from social networking platforms and be influenced positively and negatively. E-businesses that ignore social media and only invest in online satisfaction may not have loyal e-customers. And the difference tests show that for the respondents whose income level is higher than 10.001 TL there is a statistically difference in loyalty than the other income level groups. And also this

income level group has made online shopping more than the other income level groups so it can be said that repurchasing will result in online loyalty like in the recent studies.

Since e-commerce has rising volumes the importance of online shopping could not be ignored. And this new world online market has different rules than traditional market so e-businesses should analyze the antecedents of online satisfaction and online loyalty and then create strategies to be successful, the trend is going to online and mobile world Internet users want to see every company and brand on Internet and this new world is quickly changing and developing so all actors (e-businesses, e-customers, producers, suppliers, government, academicians) should be involved in this new world.

E-businesses could reduce their costs with using the advantages of e-commerce. As they changed their operational activities and involved in e-commerce they could cut the cost of sales people due to not to have operate any physical stores and in addition to they could cut the costs of stock, logistics and rent and with the ability of reaching limitless customers via Internet they could easily rise their market share, profitability and sales but the only thing they have to do is to analyze needs, expectations of e-customers and should meet their expectations being sustainable on Internet is the most important thing and e-businesses should create effective strategies to gain loyal e-customers due to the structure of Internet creating an e-business model is easier than a physical one but being sustainable as hard as in traditional market may be harder than it. Therefore, one of the aims of this study also is to help e-businesses in the creation of effective strategies.

Online shopping is also an efficient tool for customers due its advantages. Comparing prices, buying goods and services at a cheaper prices than the traditional market, finding goods and services that are not available in traditional market, saving time, finding variety of products, availability of products in 24 hrs are the most important advantages for e-customers also in this study they are found as the antecedents of online satisfaction with the security factor. On the other hand social media as mentioned before gives an advantageous position for e-customers to increase their voices, reach to the brands via Internet and get answers from them, gain information, get feedbacks, read the comments of other e-customers and share their own opinions and thoughts about the goods and services via Internet are easier than the offline world. This study also aims to show to the e-customers the advantages of online

shopping and also attract the attention of e-businesses the usage of social media and its influential effect on e-customers because as the results of this study show the most effective antecedent of online loyalty is social influences.

Government also should be involve and control the e-commerce activities. Security and privacy are important factors and dangerous points for e-commerce so a good control mechanism should be necessary.

Producers and suppliers should understand the structure of e-commerce. Time and availability is important. Long producing and transportation time could be a factor for losing potential e-customers.

Academicians should analyze the behavior of e-customers because traditional customer behavior is not an answer any more for this new online world. Internet changed our lives, behaviors, expectations. Social media effect should be analyzed in creation of brand identity, brand loyalty and the influence of social media on online shopping. How does social media influence e-customers, is social media trustworthy or not, does social media help brands to gain e-customers or increase the e-commerce volume in Turkey? Those questions should be searched by academicians in order to analyze the effect of social media.

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APPENDIX 1 – QUESTIONNAIRE IN ENGLISH

This survey is prepared for Marmara University Social Sciences Institute, Business Administration Main Discipline, English Production Management and Marketing Graduate Program thesis project. The questions placed in this survey do not have any correct or wrong answers. The results of this survey will *only be used for scientific aims* and *you do not have to mention your name*. The information will be kept confidential. In order to attain healthy scientific data, I kindly request you to read and answer each question *carefully*, and I kindly thank you for your contribution to my project in advance.

Please answer questions related to Internet usage.

1. Do you use Internet? Yes ____ No ____
2. For how many years do you use Internet? _____ (year)
3. From where can you access Internet? (you choose more than one answer)
 - 3.1. House _____
 - 3.2. Workplace _____
 - 3.3. School _____
 - 3.4. Internet cafe _____
 - 3.5. WiFi _____
 - 3.6. Other _____
4. How many hours do you use Internet in week a day?
5. How many hours do you use Internet in a day at weekend?

Please answer questions related to online shopping.

6. Did you make online shopping in the last 3 months?
____ Yes
____ No (Please do not continue)
7. Please state the number of purchases within 3 months. ____
8. How much did you spend on your purchases online within 3 months? _____ %
9. Please write down the websites you use in the last three months

10. Please write down the products you purchased from those websites in the last three months

11. Please mark the payment method you use while making online shopping.
 - 11.1: Credit cards _____
 - 11.2: Transfer / EFT _____
 - 11.3: Payment on delivery terms _____
 - 11.4: Other _____

In this section there are various sentences about expectations and social influences. Please state of your level of agree on the sentence from 1 to 5 by marking the most appropriate box.
(traditional shopping means shopping from stores, shopping malls.)

	Totally Disagree		Totally Agree		
	1	2	3	4	5
12 Saving time is one of the motivating factor for me to shop online	1	2	3	4	5
13 Saving time has a significant effect on my intention to shop online	1	2	3	4	5
14 It is not true to spend too much time for shopping	1	2	3	4	5
15 I prefer online shopping due to providing diversity of acceptable credit card and diversity of payment methods	1	2	3	4	5
16 I prefer online shopping for payment on delivery terms, money back guarantees, buy-first-pay later plans	1	2	3	4	5
17 I prefer online shopping for payment with credit cards	1	2	3	4	5
18 I prefer online shopping for payment with money transfer/EFT	1	2	3	4	5
19 Price of the products/services is important for me	1	2	3	4	5
20 I prefer online shopping due to finding the same products at a cheaper price rather than traditional shopping	1	2	3	4	5
21 Online shopping provides me better prices than traditional retail store shopping	1	2	3	4	5
22 Cheaper prices are the most important influence on my intention to shop online	1	2	3	4	5
23 Availability of products/services as in access to variety, is also a significant reason for me to shop online	1	2	3	4	5
24 Availability of new products is important reason for me to shop online	1	2	3	4	5
25 Availability of products not sold in traditional retail stores in Turkey is an important reason for me to shop online	1	2	3	4	5
26 24-hour availability is important reason for me to shop online	1	2	3	4	5
27 Convenience is one of the top reasons for me to shop online	1	2	3	4	5
28 I prefer online shopping because I could make online shopping whenever I want	1	2	3	4	5
29 It is important for me to ensure the ongoing protection of my personal information by the website that I made online shopping from	1	2	3	4	5
30 Credit card security and data privacy remain important factor for me to make online shopping	1	2	3	4	5
31 If I did not have concerns regarding risks of security breach and privacy violation, I would shop on the Internet more frequently	1	2	3	4	5
32 My personal data should be secure while I am making online shopping.	1	2	3	4	5

33.

	Totally Disagree					Totally Agree				
	1	2	3	4	5	1	2	3	4	5
33_1 Websites that provide information sharing have significant effect on my intention to shop online.	1	2	3	4	5	1	2	3	4	5
33_2 My family has significant effect on my intention to shop online	1	2	3	4	5	1	2	3	4	5
33_3 My family has significant effect on my intention to shop online	1	2	3	4	5	1	2	3	4	5
33_4 Social media (facebook, twitter, friendfeed, blogs,etc.) influences my intention to shop online	1	2	3	4	5	1	2	3	4	5
33_5 Before buying from Internet I get information from social media (facebook,twitter, friendfeed, blogs,etc.)	1	2	3	4	5	1	2	3	4	5
33_6 Before buying from Internet I am asking to my friends in order to learn their experiences, opinions about this product or service	1	2	3	4	5	1	2	3	4	5
33_7 Before buying from Internet I am asking to my family in order to learn their experiences, opinions about the products or services.	1	2	3	4	5	1	2	3	4	5

34. Please mark the social media that you are using

34_1 Facebook _____

34_2 Friendfeed _____

34_3 Blog _____

34_4 Search Engines (google,yahoo,msn,etc.) _____

34_9 Xing _____

34_5 Twitter _____

34_6 Youtube _____

34_7 Forum _____

34_8 Other _____

35.

	Totally Disagree					Totally Agree				
	1	2	3	4	5	1	2	3	4	5
35_1 I am overall satisfied with online shopping	1	2	3	4	5	1	2	3	4	5
35_2 I am satisfied with the website that I have provided product from	1	2	3	4	5	1	2	3	4	5
35_3 When I need to make a purchase, Internet is my first choice	1	2	3	4	5	1	2	3	4	5
35_4 When I need to make a purchase, Internet is my first choice	1	2	3	4	5	1	2	3	4	5
35_5 I believe that online shopping is my favorite buying experience	1	2	3	4	5	1	2	3	4	5
35_6 I recommend my friends, family, colleagues to buy online	1	2	3	4	5	1	2	3	4	5
35_7 I will repurchase from Internet	1	2	3	4	5	1	2	3	4	5
35_8 I will increase the part of online shopping in my budget	1	2	3	4	5	1	2	3	4	5

Please mark the best answer that explains your status.

36. Your Gender

Male _____ Female _____

37. Your Age _____

38. Your Marital Status

38_1: Single/ Divorced _____

38_2: Married _____

39. Education Level

39_1: Not have any degree _____

39_2: Preliminary School Graduate _____

39_3: Middle School Graduate _____

39_4: High School Student _____

39_5: High School Graduate _____

39_6: University Student _____

39_7: University Graduate _____

39_8: Master Student/ Graduate _____

39_9: PhD Student/Graduate _____

40. Working Status

40_1: Public sector _____

40_2: Private sector _____

40_3: Professional _____

40_4: Worker _____

40_5: Retired _____

40_6: Housewife _____

40_7: Student _____

40_8: Not working _____

40_9: Other _____

41. Your monthly total earning

41_1: Below than 1.001 TL _____

41_2: 1.001 – 2.500 TL _____

41_3: 2.501 – 5.000 TL _____

41_4: 5.001 – 10.000 TL _____

41_5: More than 10.001 TL _____

42. Living city _____

Thank you for attending my survey!

APPENDIX II: QUESTIONNAIRE IN TURKISH

Marmara Üniversitesi, Sosyal Bilimler Enstitüsü, İngilizce Üretim Yönetimi ve Pazarlama Yüksek Lisans Programı kapsamında yürüttüğüm anket çalışmama katıldığınız için teşekkür ederim. Vereceğiniz bilgiler, kesinlikle gizli tutulacak ve yalnızca araştırma amaçlı kullanılacaktır. Bu nedenle aşağıdaki soruların tamamını objektif olarak cevaplandırmanızı ve soruları yanıtlarken size en yakın olan seçeneğin yanına/üzerine çarpı 'X' işareti koymanızı rica ederim.

Teşekkürler.

Aşağıda yer alan sorular cevaplarınızın değerlendirilmesi aşamasında kullanılacaktır. Lütfen size uygun seçenekleri işaretleyiniz.

Aşağıda yer alan soruları internet kullanımınızı göz önüne alarak cevaplayınız.

1. İnternet kullanıyor musunuz? Evet ____ Hayır ____
2. Ne kadar zamandır interneti kullanıyorsunuz? _____ (yıl)
3. İnternete nereden erişebiliyorsunuz? (birden fazla seçeneği işaretleyebilirsiniz)
 - 3.1. Evden _____
 - 3.2. İş yerinden _____
 - 3.3. Okuldan _____
 - 3.4. İnternet kafeden _____
 - 3.5. WiFi noktalarından _____
 - 3.6. Diğer _____
4. Hafta içi bir günde ortalama kaç saatinizi internet başında geçiriyorsunuz?
5. Hafta sonu bir günde ortalama kaç saatinizi internet başında geçiriyorsunuz?

Aşağıda yer alan soruları internette yaptığınız alışverişlerinizi göz önüne alarak cevaplayınız.

6. Son üç ay içerisinde internette alışveriş yaptınız mı?
____ Evet
____ Hayır (anketi sonlandırınız)
7. Son üç ay içerisinde kaç defa internette alışveriş yaptığınızı lütfen belirtiniz. ____
8. Aylık harcamalarınızın %'de kaçını, internet üzerinden yaptığınızı lütfen belirtiniz. _____
9. Lütfen son üç ay içerisinde alışveriş yaptığınız internet sitelerini belirtiniz.

10. Son üç ay içerisinde internette yaptığınız alışverişlerinizde hangi ürünleri satın aldınız lütfen belirtiniz.

11. Online alışveriş için tercih ettiğiniz ödeme yöntemini belirtiniz.
 - 11.1: Kredi Kartı _____
 - 11.2: Havale / EFT _____
 - 11.3: Kapıda ödeme _____
 - 11.4: Diğer (belirtiniz) _____

Aşağıda yer alan sorular internet üzerinden alışveriş hakkında beklentilerinizi ortaya çıkarmak amacı ile düzenlenmiştir. Lütfen size uygun seçeneği işaretleyiniz.
(Sorularda yer alan geleneksel alışveriş; dükkan, mağaza, alışveriş merkezi gibi yerlerden geleneksel şekilde satın alım yapabileceğiniz alışveriş şeklini tanımlamaktadır)

	Kesinlikle Katılmıyorum			Kesinlikle Katılıyorum		
	1	2	3	4	5	
12	Zamandan tasarruf sağladığı için internetten alışveriş yaparım					
13	Zamandan tasarruf sağlaması, internetten alışveriş yapmamı teşvik eder					
14	Alışveriş için uzun zaman harcamam					
15	Farklı ödeme seçenekleri olduğu için internetten alışveriş yaparım					
16	Geri ödeme garantisi ve önce al sonra öde seçenekleri olduğu için internetten alışveriş yaparım					
17	Kredi kartı ile ödeme seçeneği olduğu için internetten alışveriş yaparım					
18	Havale, EFT ile ödeme seçenekleri olduğu için internetten alışveriş yaparım					
19	Ürünün/hizmetin fiyatı benim için önemlidir					
20	Aynı ürünü geleneksel alışverişe göre internetten daha ucuza alabildiğim için internetten alışveriş yaparım.					
21	İnternette alışveriş, geleneksel alışverişe göre daha uygun fiyatlar sunar					
22	İnternette alışveriş yapmayı tercih etmemin sebebi fiyatların düşük olmasıdır.					
23	Çok çeşitli ürün/hizmet seçeneği sunduğu için internetten alışveriş yaparım					
24	Yeni ürünlere/hizmetlere ulaşabildiğim için internetten alışveriş yaparım					
25	Türkiye’de satılmayan ürünlere/hizmetlere ulaşabildiğim için internetten alışveriş yaparım.					
26	7 gün 24 saat alışveriş yapabildiğim için internetten alışveriş yapmayı tercih ederim.					
27	İnternette alışveriş yapmamın sebebi ürünlere/hizmetlere kolay erişim imkanı sağlamasıdır.					
28	İstediğim zaman alışveriş yapabildiğim için internetten alışveriş yaparım.					
29	Alışveriş yaptığım internet sitesi kişisel bilgilerimi korumalıdır.					
30	İnternette alışveriş yaparken kredi kartı güvenliğim sağlanmalıdır.					
31	Eğer güvenlik ve kişisel bilgilerin paylaşımı konularında tereddüt yaşamayı internetten daha sık alışveriş yapardım.					
32	İnternette alışveriş yaparken kişisel bilgilerim gizli kalmalıdır.					

33.

	Kesinlikle Katılmıyorum					Kesinlikle Katılıyorum				
33_1 İnternette bilgi paylaşım sitelerinde yer alan bilgiler internetten alışveriş yapmamı olumlu etkiler	1	2	3	4	5	1	2	3	4	5
33_2 Ailem internetten alışveriş yapmamı teşvik eder	1	2	3	4	5	1	2	3	4	5
33_3 Arkadaşlarım internetten alışveriş yapmamı teşvik eder	1	2	3	4	5	1	2	3	4	5
33_4 Sosyal medya (facebook, twitter, friendfeed, bloglar,v.b.) internetten alışveriş yapma tercihim etkiler	1	2	3	4	5	1	2	3	4	5
33_5 İnternette alışveriş yapmadan önce sosyal medya (facebook, twitter, friendfeed, bloglar,v.b.) aracılığı ile bilgi edinirim	1	2	3	4	5	1	2	3	4	5
33_6 İnternette alışveriş yapmadan önce arkadaşlarıma, satın alacağım ürün/hizmet hakkındaki düşüncelerini ve deneyimlerini sorarım	1	2	3	4	5	1	2	3	4	5
33_7 İnternette alışveriş yapmadan önce aileme, satın alacağım ürün/hizmet hakkındaki düşüncelerini ve deneyimlerini sorarım	1	2	3	4	5	1	2	3	4	5

34. Lütfen kullandığınız mecraları belirtiniz

34_1 Facebook _____
34_2 Friendfeed _____
34_3 Blog _____
34_4 Arama motorları (google,yahoo,msn,v.b) _____
34_9 Xing _____

34_5 Twitter _____
34_6 Youtube _____
34_7 Forum _____
34_8 Diğer _____

35.

	Kesinlikle Katılmıyorum					Kesinlikle Katılıyorum				
35_1 İnternette alışveriş yapmaktan genel olarak memnun kaldım	1	2	3	4	5	1	2	3	4	5
35_2 İnternette yaptığım alışveriş için kullandığım web sitesinden memnun kaldım	1	2	3	4	5	1	2	3	4	5
35_3 Bir şey satın almak istediğimde internetten alışveriş yapmak ilk tercihim olur	1	2	3	4	5	1	2	3	4	5
35_4 Online alışveriş sitelerinden alışveriş yapmayı tercih ederim	1	2	3	4	5	1	2	3	4	5
35_5 İnternette alışveriş yapmak en beğendiğim satın alma şeklidir	1	2	3	4	5	1	2	3	4	5
35_6 İnternette alışveriş yapmayı arkadaşlarıma, aileme ve çevremdekilere öneririm	1	2	3	4	5	1	2	3	4	5
35_7 Tekrar internetten alışveriş yapacağım	1	2	3	4	5	1	2	3	4	5
35_8 İnternette yaptığım harcamalara bütçemde daha çok kaynak ayıracağım	1	2	3	4	5	1	2	3	4	5

Aşağıda yer alan sorular cevaplarınızın değerlendirilmesi aşamasında kullanılacaktır. Lütfen size uygun seçenekleri işaretleyiniz.

36. Cinsiyetinizi belirtiniz

Erkek _____ Kadın _____

37. Yaşınızı belirtiniz _____

38. Medeni durumunuz belirtiniz

38_1: Bekar/ Dul/Boşanmış _____

38_2: Evli _____

39. Eğitim durumunuzu belirtiniz.

39_1: Herhangi bir diplomam yok _____

39_2: İlkokul mezunu _____

39_3: Ortaokul mezunu _____

39_4: Lise öğrencisi _____

39_5: Lise mezunu _____

39_6: Üniversite öğrencisi _____

39_7: Üniversite mezunu _____

39_8: Yüksek lisans ve üstü öğrencisi _____

39_9: Yüksek lisans ve üstü _____

40. Mesleğinizi belirtin lütfen

40_1: Kamu Çalışanı (memur – işçi) _____

40_2: Özel Sektör Masabaşı Çalışan (beyaz yakalı) _____

40_3: Profesyonel Meslek Sahipleri (doktor, avukat, mali müşavir, mimar, vb.) _____

40_4: İşçi (özel sektör) _____

40_5: Emekli _____

40_6: Ev Kadını _____

40_7: Öğrenci _____

40_8: Çalışmıyor _____

40_9: Diğer _____

41. Aylık geliriniz için aşağıda yer alan gelir aralıklarından hangisi geçerlidir? Lütfen kira, faiz, vb. tüm gelirleri düşünerek yanıtlayınız.

41_1: 1.001 TL'den az _____

41_2: 1.001 – 2.500 TL arası _____

41_3: 2.501 – 5.000 TL arası _____

41_4: 5.001 – 10.000 TL arası _____

41_5: 10.001 TL'den çok _____

42. Yaşadığınız/ikamet ettiğiniz şehri belirtiniz _____

Ankete katıldığınız için teşekkür ederiz!