

ONLINE SHOPPING IN TURKEY AND CUSTOMER PROFILE

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This study aims to find out the online customer profile and their purchasing habits with the use of the internet and especially the proliferation of online shopping. Our assumptions regarding this study follow that customers visit a store before online shopping and gather information to evaluate products, then locate the product/vendor through the internet to perform the transactions, decide to purchase a product from an online catalogue and take the decision to buy and the product itself via the internet/online resources. From this point forth, a study shall be carried out in Istanbul with a particular focus on internet users. Online customer profile will be established by a survey based on “quota sampling method”.

Keywords: Online shopping, Consumer behaviour, Purchasing habits.

Introduction

The rapid increase in the number of firms making sales over the Internet has brought about rapid growing positive expectations about online shopping. The concept of online shopping is making its presence and significance felt in current economic, commercial and social life in an ever-increasing manner. (Turan, 2008:724) Moreover, online shopping removes geographical limitations, thus providing consumers to reach loads of information in less time with less cost. Besides, firms are able to offer goods and services tailored to personal needs and demands of customers and deliver such goods and services at shorter time with less cost.

As a key position holder among global retail trends, the Internet is becoming more influential in trade with each day and more people are getting to prefer online shopping.

Today, online shopping volume shows a steep increase in our country as well as USA and European countries. While the anticipated electronic retail trading sector volume for USA in 2009 is 157 billion USD (Bizreport, 2009), the electronic trade volume in Europe for 2010 is expected to be around 117 billion Euros (Jupiter Research, 2005). In a research conducted by ISMMMO4 (2009) in Turkey, the number of POS machines provided to virtual enterprises is 17,891 and the trading volume in the virtual environment is around 9 billion TL according to 2008 data.

As one can see, the concept of e-commerce is making rapid progresses with each day in our country in parallel with the whole world. In our country, a great number of firms have begun to transfer their services to the electronic environment in a gradual manner with the integration of communication into the Internet since mid-1990s.

Online Shopping

Today, consumers are within a shopping environment far too different from traditional shopping habits as a result of rapid technological developments and the all-encompassing nature of the Internet. This

environment enables customers to solve their shopping problems by making comparisons, by using advantage of consulting to different people without making window shopping. Online shopping is a type of shopping where customers get into contact with seller through an interactive electronic network. Online shopping provides interaction, data concentration, diversity and global access (Levy and Weitz, 2001:79-80). Moreover, the operation of online shopping can take place in anywhere having Internet connectivity unlike traditional shopping, and offers great facilities to customers in terms of getting information and prices of goods and/or services, making comparisons with competitors and electronic payment and ordering.

Consequently, online shoppers enjoy the comfort of finding detailed product data and a wide range of products. A growing number of virtual shops offer more online shopping alternatives to customers day by day. In addition, firms possessing a traditional distribution channel also provide Internet services to their customers. According to data taken from "Household Information Technologies Research" conducted by the Turkish Statistical Institute (TUK) in June 2007, household members using the Internet in April and June, 2007 use the Internet for data search and online services purposes at the rate of 90.54%, for communication purposes at the rate of 80.74%, for education purposes at the rate of 52.27%, and for making contact with public bodies and institutions at the rate of 28.18%. Moreover, 5.65% of household Internet users made online shopping at April-June 2007 term.

The statistics reveal the high potential of shopping on the electronic environment. It requires to recognize and understand customer expectations that influence the growth of online shopping market.

Online shopping is found as the third most popular Internet activity right after e-mail transmission and surfing (Li & Zhang, 2002:508-517). Hence, practitioners and academicians have started to conduct researches about online shopping. Case et al., (2001) concluded in their studies on university graduates that; level of income, level of education and level of Internet knowledge are the most important factors increasing the possibility of online shopping (Case et al., 2001:900-907). Another research highlights benefits such as providing convenience to customers, 24/7 shopping means, wide range of products (Jarvenpaa et al., 1997:139-154). According to the results of such studies, while the Internet provides extensive products and service purchasing options to customers, customers are having difficulties in deviating from traditional habits.

Benefits of Online Shopping

Consumers widely use the Internet primarily to get information. Two third of consumers having Internet connection make a product search on the Internet before purchasing such products through traditional channels. Therefore, it is of great importance for such a competitive environment to enable online shoppers to get access to detailed information, photos and videos about products in a rapid manner.

Another benefit of online shopping is product diversity. In this context, we can consider the abundance of alternative products in the e-store and also the ability of consumers to obtain products they cannot find in their vicinity.

Online shopping environment is becoming widely used as a platform where consumers can quickly reach desired information, interactively take part in the buying process and also act very fast (Kotler, 1999:520). Because customers demand to minimize the time they spend for shopping. In current living conditions, time is regarded as a thing more valuable than money. So, customers prefer easier and simpler purchasing activities and online shopping removes risks related to time. Unlike traditional shopping methods, consumers don't experience traffic, parking lot, queue etc. problems in online shopping.

Disadvantages of Online Shopping

Despite the ever-widening nature of online shopping, customers have certain concerns regarding online shopping and therefore prefer traditional face to face shopping methods (Lin, 2007). We can list the basic

online shopping concerns of customers as follows: very high delivery expenses, not being able to try out products, high prices, inconvenience in big and luxury products, desire to see and touch products, unsuitability for perishable products, high level of difference from stores, credit card information theft risk. Due to the abovementioned reasons, conventional shopping methods are still predominant in spite of the broadening coverage of the Internet (Tekinay, 2000:124). That being said, in a study where the confidence of individuals in electronic markets and marketing practices was analyzed, it was found that customers like to be in electronic markets. However, they don't want to carry out risky operations but they think positive about the future of the Internet and believe online shopping will become more common (Aksoy, 2006).

Moreover, it is not clearly determined why online shopping does not develop in the desired direction, yet studies on reasons detaining customers from this channel show that; security concerns about credit cards, concerns arising from acquiring credentials, long delivery durations and slow access speed caused by computer of service providers are among other factor negatively influencing online shopping (Saydan, 2008:391).

According to "Household Information Technologies Research" report completed by the Turkish Statistical Institute on June, 2005, security and unwillingness to give credit card details (22.56%), still-going prevalence of traditional purchasing methods (20.01%) and unwillingness to give credential over the Internet (10.42%) take the top three positions in the perceived risk of online shopping in Turkey.

Problems related to revelation of personal details, unknown firms and product loss risk adversely affect the flourishing of online shopping. Moreover, customers avoid online shopping on the grounds of the risk of performing certain transactions in credit cards, and this is the reason why the majority of customers entering online shopping sites with the desire to shop online cancel their transactions. According to the research results of Internet Grup and Net Effect, "only 1/3 of customers visiting online shopping sites finish their transactions, the remaining 67% abort their shopping actions and turn away from the purchase."

The most preferred products and services in online shopping are commercial products like books, magazines, toys, videos and CDs, sport equipment etc. within the special interest group; services that could not be tried out before purchasing (travelling services, consultancy, insurance); transportation and entertainment/sports tickets; technological products like cameras, computers, mobile phones, technological products like software and rarities (out-of-print publications, rare stamps). On the other hand, products that are unsuitable or having low sales are products that are difficult to transport like furniture, durable white goods; services intended for regional market (hair care and beauty salons); illegal products like drugs, explosives and products necessary to be tried on before purchasing like clothing, shoes etc.

Though customers complain about high shipment fees involved in online shopping, the number of customers making online shopping, range and number of products purchased are increasing and the global online sales volume is rising likewise. While books, CDs and computer equipments are the best sellers in the electronic environment, it is also clear that customers are interested in new categories. There is a remarkable increase in ready-made clothing, health and cosmetic products, sports equipment, flowers and toys (Infomag, 2001:82-83).

Aim of the Research

Technology has become an indispensable part of daily life with rapid advances, thereby directly influencing lifestyles and personal preferences of individuals. Such advances also affect the ways people do business and satisfy certain needs. In this sense, both market environments and marketing methods developed by enterprises are becoming diversified and enriched with the support of new technologies.

Individuals are now confronted with "new type" markets beyond traditional market conditions and face the obligation of developing of new behaviors in new markets. One of the most significant difference

distinguishing the 21st century from the previous one is “virtual markets” developed with the support of the Internet revolution and the “non-virtual customers” of these markets. Moreover, since we’re in the transition period of the said phenomenon, we can’t yet speak about “widely accepted facts” with regards to the virtual market perceptions and behaviors of customers. As a result, while some customers adopt virtual markets and online shopping, some keep away from such activities. Hence, there are quite different customer behaviors regarding virtual markets and online shopping. Our study aims to reveal customer behaviors regarding online shopping by examining the following points of issue.

The study aims to bring answers to questions like what are the demographic differences between online shoppers and traditional shoppers, what are the reasons keeping traditional shoppers away from online shopping, what are the reasons encouraging online shoppers to shop online, what is the most preferred product line in online shopping and what are the preferred online shopping methods of payment.

The following hypotheses are tested within the scope of the study:

H1: Online shopping provides several facilities and comfort to customers.

H2: Internet users don’t think online shopping is reliable.

Research Method

Internet users form the target population of the study. This study is carried out by using “simple random quota sampling” method with the quota of “being an Internet user” within the provincial borders of Istanbul, which comes first in terms of population density and the number of Internet users. The study was performed in October 2010. 250 questionnaire forms were handed to the test group and they were asked to give their replies. It was observed that 224 out of 250 questionnaire forms could be assessed.

Questionnaire form of the study can be evaluated in 3 parts. In the first part, there are several questions regarding the demographic structure and Internet use information of participants. In the second part, questions tailored to Likert scale (1: *strongly disagree*.....5: *strongly agree*) are found regarding the reasons why customers prefer and/or do not prefer online shopping. The third part questions the payment and product preferences of online shoppers and problems, if any. The results are evaluated with chi-square methods.

Research Findings

Since the beginning of 1990s, the influence of the Internet on daily life has necessitated in a sense the performance of shopping activities in a harmonious way just like many fields running on traditional methods up until nowadays, thereby introducing the concept of “Online Shopping”. Moreover, online shopping is well-received by customers with a growing base and brought new dynamics to firms and marketing. Online shopping is becoming more common in Turkey as is the case with the whole world.

The number of researches in Turkey studying consumer behaviors regarding online shopping is very low. According to the Household Information Technologies Research of the Turkish Statistical Institute, only 5.65% of Internet-using household members made online shopping during the April-June 2007 term (TUIK, 2007). But, this rate is improving at a fast pace.

The findings of the inquiry aiming to determine the qualities of Internet users that do online shopping and Internet users that are not involved in online shopping activities are given in Table 1.

Table 1. Comparison of online shoppers and traditional shoppers according to their demographic qualities.

Variables	Online Shoppers	Traditional Shoppers	Total	X ² (sd)
Age				117,964
20 or under	16 (14,0)	36(32,7)	52 (23,2)	
21-30	50 (43,9)	49 (44,5)	99 (44,1)	
31-40	37 (32,5)	13(11,8)	50 (22,3)	
41-50	9 (7,9)	7(6,4)	16 (7,1)	
51 or above	2(1,8)	5(4,5)	7 (3,12)	
Gender				2,372
Female	53 (46,5)	70(63,6)	123 (54,9)	
Male	61 (53,5)	40(36,4)	101 (45,1)	
Education				323,807
Primary Ed.	3 (2,6)	4(3,6)	7 (3,1)	
High school	54(47,4)	79(71,8)	133 (59,3)	
College	6(5,3)	10(9,1)	16(7,1)	
University	34(29,8)	15(13,6)	49 (21,8)	
Master's Degree	6(5,3)	1(0,9)	7 (3,1)	
Doctor's Degree	11 (9,6)	1(0,9)	12 (5,3)	
Income				97,812
500 TL or under	22(19,3)	44(40,0)	66(29,4)	
501-750 TL	16(14,0)	14(12,7)	30 (13,4)	
751-1000 TL	8(7,0)	10(9,1)	18 (8,0)	
1001-1250TL	16(14,0)	4(3,6)	20 (8,9)	
1251-1500 TL	10(8,8)	5(4,5)	15 (6,6)	
1500-1750 TL	4 (3,5)	5(4,5)	9 (0,4)	
1751-2000 TL	7 (6,1)	9(8,2)	16 (7,1)	
2001 TL or above	28 (24,6)	9(8,2)	37 (16,5)	
No reply	3 (2,6)	10 (9,1)	13 (5,8)	

According to the chi-square analysis results, while age variable ($\chi^2 = 117.9$, $sd = 4$, $p < 0.01$), education variable ($\chi^2 = 323.807$, $sd = 5$, $p < 0.01$), income variable ($\chi^2 = 97.812$, $sd = 8$, $p < 0.01$), Internet connection site variable ($\chi^2 = 182.5$, $sd = 5$, $p < 0.01$) and Internet connection duration variable ($\chi^2 = 100$, $sd = 5$, $p < 0.01$) constitute a statistically significant difference in terms of online shopping experience, there is no significant difference with regards to gender variable ($\chi^2 = 2.372$, $sd = 1$).

Given the age range of subjects, young population is predominant in parallel with the population of Turkey. 21-30 age range is represented with 44,1%, 20 age and under is represented with 23,2% and 31-40 age range is represented with 22,3% in the study. 40 and above is represented with the rate of 10,13%. Considering general Internet users, it is normal to find such age-oriented data in this study where "Internet use" quota is applied. When we make a comparison according to online shopping, 21-30 age range comes first followed by 31-40 age range in online shopping. 21-30 age group is also predominant in traditional shoppers and 20 and under takes place on the second. We may attribute this to non-use/inability to use personal credit cards.

When we consider the distribution by gender, while the rate of women (54,9%) is higher than the rate of men (45,1%), male subjects have more experience in online shopping than female ones.

Regarding the levels of education, subjects are mainly composed of high school and university graduates in proportion to their ages. The higher the level of education goes, the more online shoppers are observed within the study. Similarly, increase in the level of income positively affects online shopping and the higher the level of income, the more online shoppers we can see.

Table 2. Comparison of Online and Traditional Shopping Habits by Internet Connection Site, Internet Connection Duration, Self-Description as an Internet User, Internet Use Purpose and the Frequency of Online Shopping.

Variables	Online Shoppers	Traditional Shoppers	Total	X ² (sd)
Internet Connection Site				182,498
Home	49(43,0)	50(50,0)	99(44,1)	
Work	19(16,7)	15(13,6)	34(15,1)	
Both Home and Work	35(30,7)	17(15,5)	52(23,2)	
School	3(2,6)	8(7,3)	11(4,9)	
Internet Cafe	5(4,4)	10(9,1)	15(6,6)	
Other	3(2,6)	4(3,6)	7(3,1)	
Internet Connection Duration				100,004
0-2 hours	25(21,9)	51(46,4)	76(33,9)	
2-4 hours	32(28,1)	33(30,0)	65(29,0)	
4-6 hours	20(17,5)	13(11,8)	33(14,7)	
6-8 hours	22(19,3)	6(5,5)	28(12,5)	
8-10 hours	7(6,1)	1(0,9)	8(3,5)	
10 hours and above	8(7,0)	6(5,5)	14(6,2)	
Self-Description as an Internet User				99,779
Beginner	3(2,6)	10 (9,1)	13(5,8)	
Intermediate	60(52,6)	87(79,1)	147(65,6)	
Professional	50(43,9)	13(11,8)	63(28,1)	
Internet Use Purpose				133,858
Getting Information	28(24,6)	30(27,3)	58(25,8)	
Entertainment	6(5,3)	13(11,8)	19(8,4)	
Communication	10(8,8)	29(26,4)	39(17,4)	
Shopping	12(10,5)	0	12(5,3)	
Games	2(1,8)	3(2,7)	5(2,2)	
All	55(48,2)	32(29,1)	87(38,8)	
Other.....	1(0,9)	3(2,7)	4(1,7)	
Frequency of Online Shopping				2,619
None	0	0	0(0,0)	
1-2 times	46(40,4)	0	46(20,5)	
3-9 times	31(27,2)	0	31(13,8)	
10 and more	37(32,5)	0	37(16,5)	

When we compare the online shopping frequency of subjects with their Internet connection site, both home and work users have a higher rate of online shopping (30,7%). It is observed that school and Internet café users do not prefer online shopping.

There is a direct relation between Internet connection duration and online shopping. That means, the number of online shoppers increase with higher Internet usage duration. Online shopping rate increases, particularly who specify that they use internet 6 hours and more than 6 hours.

Proportional majority (52,6%) of study subjects define themselves as intermediate users. 43.9% of those who define themselves as professional users state that they do online shopping, while 11,8% of them were not doing online shopping.

38,8% of participants selected the “all” option which includes getting information, entertainment, communication, shopping and games. While 48,2% of those who selected the “all” option shop online,

51,8% of them stated not making online shopping. All of the participants using Internet with the purpose of shopping (10,5%) have had online shopping experience. The proportional majority of those who use Internet for communication purposes (26,4%) are not doing online shopping.

The rate of online shoppers to traditional shoppers is very close in this study. Compared to studies conducted in previous years, the gap is gradually closing down. More people are doing online shopping with each day. 40,4% of online shoppers state having shopped 1-2 times, 27,2% 3-9 times and 32,5% 10 and more times.

Table 3. State your opinion on the following statements about why you haven't been involved in any online shopping activities. (1 = Strongly disagree.....5 = Strongly agree).

	Average	Standard Deviation
It is more attracting to shop in stores	3,8273	1,34682
I don't have enough information about online shopping	2,8636	1,46192
My Internet connection is not suitable	1,9455	1,33297
I don't need online shopping	3,1545	1,90695
Shipping fees are high in online shopping	2,3818	1,61405
I want to touch the product I consider purchasing	3,2909	1,98779
I want to see the product I consider purchasing	3,3818	1,96754
I don't want to wait for the delivery of the product	3,1000	1,95336
I don't think online shopping is reliable in terms of product quality	2,8091	1,79957
I don't want to give my credentials (credit card details, address, T.R. ID No., etc.)	3,8273	1,34682
I don't think online shopping is reliable in terms of delivery	2,7545	1,73039
I think the online images are different from the real products	3,0000	1,85235
I don't online shopping is reliable	3,1636	1,89411

Table 4. State your opinion on the following statements about why you do online shopping. (1 = Strongly disagree.....5 = Strongly agree).

	Average	Standard Deviation
I think online shopping is more practical in terms of time	3,8230	1,20438
I can make comparisons between similar products	3,8142	1,15379
I can get detailed information about products	3,7168	1,26399
I can buy products with fair prices	3,8319	1,23854
I can have contact with the manufacturer	3,3628	1,23969
I can get information about points of sale	3,6549	1,21574
I enjoy the privilege of being informed about new releases	3,6903	1,23259
I think firms provide better customer notification services in online shopping	3,3274	1,15297
I can access products not sold around my place of residence	3,8230	1,18193
Online shopping provides convenience (not having to wait in queues, parking lots, traffic problems etc.)	4,0531	1,10874
I find it attractive to have easy terms of payment in online shopping (installments etc.)	3,6637	1,20720
I can buy products that I refrain from purchasing with traditional shopping methods (Sexual publications, products etc.)	3,8230	1,20438

A Likert scale was developed to reveal the reasons why Internet users don't prefer online shopping. Certain propositions about the negative aspects keeping Internet users away from online shopping are included in the scale, and the users are asked about their opinion on such propositional statements. In conclusion, the majority of participants defended their preference on the grounds of unwillingness to give their personal information (credit card details, address details, T.R. ID No etc.).

Likewise, another reason with equal influence on why online shopping is not preferred is stated as the attractive nature of shopping in stores. Desire to see and touch the products, unreliability of online shopping and the perception that online images are different from the real products are among the top statements supported. Participants do not support the statement that "my Internet connection is not suitable" as their reason for not doing online shopping.

Moreover, a Likert scale was developed to reveal the reasons why Internet users prefer online shopping. Certain propositions about why Internet users prefer online shopping are included in the scale, and the users are asked about their opinion on such propositional statements. Consequently, most of the participants supported the specified statements. The rate of supporting the statements in this scale is higher than the support rate of the statements in the previous scale. The most supported proposition is related to the convenience brought by online shopping. Online shopping is considered to bring benefits like no queues and not experiencing parking and traffic problems.

Online shopping is regarded more practical in terms of time and is rendered attractive by the ability of making comparisons between similar products and relatively more reasonable prices.

Another motivation of online shoppers to prefer online shopping is the ease at buying products customers normally hold off from buying with traditional methods. The number of individuals stating that they have access to products not sold within their places of residence is remarkably high.

Table 5. Payment preferences in online shopping.

	Frequency	Percent
Bank Transfer	7	6,2
Credit card	86	76,1
Payment on delivery	16	14,2
Other	3	2,7
NA	1	,9
Total	113	100,0

76,1% of online shoppers stated that they make payment by credit card. Payment on delivery comes second with 14,2%. It is striking to see that; while unwillingness to give credit card details is shown as a reason of not preferring online shopping, payment by credit card is the most common method of payment. Particularly professionally firms that make considerable investments on online sales develop security software by taking the needs and demands of customers into consideration.

Table 6. Which product line do you prefer the most in online shopping? (This question is assessed in clusters of maximum 4 answers since more than one option is selected).

	Frequency	Percent
Clothing	25	10,2
Cosmetic	23	9,4
Electronic	47	19,2
Holiday	24	9,8
Health	4	1,6
Office	1	0,4

Furniture	1	0,4
Household appliances	12	4,9
Food	13	5,3
Market	6	2,4
Book, Magazine, Cd etc.	34	13,9
Ticket	38	15,5
All	12	4,9
Other	4	1,6
Total	244	100,0

Answers to the question of which product line is preferred the most by online shoppers is assessed in clusters as more than one product line is selected. The most preferred group is electronic with 19,2%, ticket with 15,5% and book, magazine, CD etc. with 13,9%. Product groups not quite preferred in online shopping are office equipment (0,4%) and furniture (0,4%).

Table 7. Have you experienced any problems related to online shopping?.

	Frequency	Percent
No	88	77,9
Yes, product was not as specified	12	10,6
Experienced credit card payment problems	2	1,8
Experienced transfer payment problems	0	0,0
Experienced delivery problems	7	6,2
Other.....	4	3,5
Total	113	100,0

77,9% of Internet users stated that they have not experienced any problems related to online shopping. While 10,6% stated that products were not as expected, 6,2% expressed a delivery problem. Only 1,8% of participants had credit card payment problems though there are many concerns regarding credit card use in online shopping.

Table 8. Do you recommend online shopping to other Internet users?.

	Frequency	Percent
Yes	102	90,3
No	11	9,7
Total	113	100,0

90.3% of participants stated that they recommend online shopping to other Internet users and non-users. This means that online shoppers enjoy doing online shopping.

Conclusion

Online shopping is rapidly developing in parallel with the diversification and advances in marketing techniques. Changing consumer and lifestyle conditions attract more customers to virtual environment. Though accepting this virtual life, consumers have a negative approach to this issue with an attitude of “bias against the unknown” in this new environment.

According to the results of the research conducted on Internet users in Istanbul, there is an increase in the number of online shopping Internet users compared to similar studies in the past. There is no statistical difference between the genders of online shoppers, and the number of online shoppers is in direct proportion to the level of education. 21-30 and 31-40 age ranges prefer online shopping more. Individuals that define themselves as professional users, those who spend daily 6-8 or more hours on the net and Internet users going online both at home and at work prefer online shopping more.

The H1 hypothesis stating that “Online shopping provides several facilities and comfort to customers.” is accepted according to the findings of our study. Namely, the most significant reasons shown by participants that do online shopping are the convenience, ease, cheapness and plenty of options and alternatives offered by online shopping. Products are delivered directly from manufacturer to customers with low cost and this is considered attractive by customers.

On the other hand, the major reason why Internet users don't prefer online shopping is related to security concerns. Findings which obtained in similar researches found in this study too. The necessity to share credentials and the obligation to give credit card details detain Internet users from getting involved in online shopping. Another reason is the desire to touch and see products. And this is supportive of the H2 hypothesis “Internet users don't think online shopping is reliable.”

The basic condition of establishing an online shopping platform lies in creating a secure, reliable system sensitive towards rights of privacy (Belanger, 2002: 247). Though keeping its importance in the traditional marketing approach, security, reliability and privacy issues are becoming even more important in online shopping. Hence, rapidly advancing security systems, reliable digital systems and digital signatures reduce concerns about security and privacy, removing the thought that online shopping is a risky business and whetting the appetite of consumers to visit online shopping sites and do online shopping. Then, online shopping will be more commonly preferred as a simple, easy and low-cost shopping option when security problems are ruled out.

There are certain limits to be considered while evaluating such findings. The findings are limited to the sample of the study. Thus, it is not possible to say that the findings can be generalized in an all-encompassing way. More researches should be done to generalize the results and have them accepted. Conducting similar studies in different regions and locations will provide big advantages for the improvement of online market.

Consequently, firms making online sales should offer services beyond customer expectations benefitting from the opportunities of technology while also providing advantages that may turn negative thoughts and beliefs of consumers into positive. Another important point is that certain strategies and tactics should be developed to prevent perceived risks.

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