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BAHÇEŞEHİR UNIVERSITY**

**FACTORS EFFECTING ONLINE
AND OFFLINE SHOPPING IN TURKEY**

Master Thesis

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**REPUBLIC OF TURKEY
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**SOCIAL SCIENCES INSTITUTE
MBA(ENG)**

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Thesis Advisor: Assoc. Prof. Dr. Figen YILDIRIM

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ABSTRACT

FACTORS EFFECTING ONLINE AND OFFLINE SHOPPING IN TURKEY

Alican Taşkın

Master of Business Administration

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Trading is one of the most basic needs in our lives since the early days of mankind, which develops day by day and creates new forms. People exchanged products and services and met their needs, even before the invention of money. Even after the invention of money, shoppings go through the money, but a little trade is still being done today.

E-commerce is a development that has recently entered our lives with the advancement of technology and led to the size of the trade concept. E-commerce has many convenience to the consumer according to normal trade. One of these facilities is to provide 24/7 service, to reach consumers in different regions easily, to meet the needs of consumers in a short time.

The aim of this study was to examine factors that influence the decision making of consumers making purchases online and offline in Turkey. In the first part, the literature of factors effecting the purchasing decision of consumers was reviewed. In the second part, the literature of definition of e-commerce and types, their effects and problems, development in the World and Turkey and in the third part the literature of factors affecting Online and Offline Shopping was reviewed.

In the last part of the study, the statistical analysis findings of the survey conducted in the context of the scale which was established to determine the online and offline shopping behaviors of the consumers are included. This study was conducted by collecting data from the Google Forms online questionnaire and the questionnaire responses were answered by 251 people with various demographic characteristics between 8-23 April 2018.

Keywords: Online Shopping, Offline Shopping, Shopping, E-Commerce, Consumer Buying Behavior

ÖZET

TÜRKİYE'DE ONLINE VE OFFLINE ALIŞVERİŞİ ETKİLEYEN FAKTÖRLER

Alican Taşkın

Master of Business Administration

Tez Danışmanı: Doçent Doktor Figen Yıldırım

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Ticaret insanlığın ilk zamanlarından beri hayatımızda olan, zamanla gelişen ve yeni formlar oluşturan en temel ihtiyaçlardan biridir. İnsanlar paranın icadından önce bile değiş tokuş yöntemiyle ürün ve hizmetlerin alışverişini yapıp ihtiyaçlarını karşılamaktaydılar. Paranın icadından sonra alışverişler para üzerinden gitse de günümüzde hala az da olsa değiş tokuş yöntemi ile ticaret yapılmaktadır.

E-ticaret ise teknolojinin ilerlemesiyle birlikte yakın tarihte hayatımıza giren ve ticaret kavramının boyut atlamasına sebep olan bir gelişmedir. E-ticaretin normal ticarete göre tüketiciye sağladığı birçok kolaylık vardır. Bu kolaylıkların başında 7/24 hizmet vermesi, farklı bölgelerdeki tüketicilere kolay bir şekilde ulaşabilmesi, tüketicilerin yerinden kalkmadan kısa sürede ihtiyaçlarını karşılayabilmesini sayabiliriz.

Bu çalışmanın amacı Türkiye'deki tüketicilerin online ve offline alışveriş yapma kararını vermesinde etkili olan faktörleri incelemektir. Çalışmanın ilk bölümünde tüketicilerin satın alma kararını etkileyen faktörler, ikinci bölümünde e-ticaretin tanımı ve türleri, etkileri, yaşanan problemler, Türkiye'deki ve Dünya'daki gelişimi, üçüncü bölümde ise Online ve Offline Alışveriş'i etkileyen faktörler literatür taraması yapılarak incelenmiştir.

Çalışmanın son bölümünde tüketicilerin online ve offline alışveriş davranışlarını tespit etmeye yönelik oluşturulan ölçek bağlamında gerçekleştirilen anket uygulamasına dair yapılan istatistiksel analiz bulgularına yer verilmiştir. Bu çalışma Google Forms üzerinden hazırlanan online anket ile veri toplanarak yapılmış, anket cevapları çeşitli demografik özelliklerine sahip 251 kişi tarafından 8-23 Nisan 2018 tarihleri arasında yanıtlanmıştır.

Anahtar Kelimeler: Online Alışveriş, Offline Alışveriş, Alışveriş, E-Ticaret, Tüketici Satın Alma Alışkanlığı

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1. INTRODUCTION

Shopping started with the exchange of goods and services and evolved to buying them with money in the historical process. Shopping was made by the exchange of living and non-living things among the most primitive people. A common value measure was needed with the development of trade borders and changing needs. Shopping has become more prevalent with the emerging of the money. There was an intensive dialogue between the buyer and the seller in the early days. With the industrial revolution, the first step of today's shopping culture has been taken.

With the development of technology, the channels, which people used to shop were also affected. Shopping has evolved with the terms that entered to our lives as computers, telephones, mobile phones, smart phones, tablets, internet, website, mobile application etc. The internet is universal. It crosses national boundaries and allows consumers around the world to participate equally (Soyer and Sakarya 2013). Internet usage is an increasing trend through the world. Along with the upward trend in Internet usage, online shopping is becoming increasingly popular and many consumers use online shopping as an alternative shopping channel (Chung and Park 2009).

Turkey has 54 million Internet Users corresponding to 67% of the population and 51 million of them connect to the internet through the phone. More than 84 % of global Internet users are using online shopping. (Nielsen 2010). Internet usage and online shopping have been increasing in Turkey.

Online shopping is the activity or action of buying products or services over the Internet. It means going online, visiting a seller's website, selecting something, and arranging for its delivery. The buyer either pays for the good or service online with a credit or debit card or pay upon delivery. English entrepreneur Micheal Aldrich invented online shopping in 1979(Palmer & Kimberly 2007). Amazon and eBay were the first online shopping platforms of the World. They were launched in 1995. Nowadays people prefer the mobile shopping applications rather than shopping

websites. According to Laing and Lai, the online shopping is the third best and most popular activity over internet, after online shopping next comes the e-mail using, instant messaging and web browsing (Puja and Narayan 2016). The research study by eMarketer (2004) ranks positive factors influencing the preference of online shopping channels according to the following claims: (1) I save time by not going to store, (2) I can shop when stores are closed, (3) I avoid crowds on holidays, (3) I get better prices, (4) It is easy to search products, (5) I can get products that are not available in stores, (6) It is easy to do price comparison, (7) I can get free packaging and delivery, (8) I earn loyalty points, (9) It is easier to purchase from the digital wish list.

Some products and services can be purchased over the internet but some products and services can not be purchased online. It is not possible to buy an entire house via internet. But we can gain information about house and send an application to the house seller. Some people do not find online shopping reliable, some people need to touch, smell or try the product so they prefer to buy items or services they need from offline stores. Previous research on online shopping behavior considered factors influencing online shopping adoption by examining the effects of demographics, web-site attributes and the quality of on online shopping web- sites(Hairong and oth. 2010, Lee and Lin 2005, Fiore and oth. 2005) attitudinal antecedents of online buying(Kim and Park 2005, Eroglu and oth. 2003, Li and Zang 2002) consumer online shopping experience(Bart and oth. 2005, Haubl and Trifts 2000) and the information search process, trust, intention and brand loyalty in online shopping(Bart and oth. 2005, Danaher and oth. 2003, Brynjolfssoh 2000, Haubl and Trifts 2000). Online shopping is easier for the people. Consumers should decide the channel for them, which best suits to their needs and wants.

This study reflects the problems and factors of online and offline shopping. There are certain problems, why people do or not do online shopping and go for markets for shopping? What are the major reasons behind the online and offline shopping? This study broadly compares the online and offline shopping, with the objectives being: to analyze the significant difference between the online and offline consumer groups in terms of demographics, technology use, availability and attitude of the consumer, to

examine the factors influencing the consumer to switch from the offline shopping to online shopping and online to offline shopping, the factors influencing the consumer to shop solely online or solely offline and to analyze whether the qualification of the consumer affect the online shopping and offline purchasing.

The following section reviews the theoretical foundations and relevant literature on consumer buying behavior, e-commerce and factor effecting online and offline shopping. Outlines of the research scope and method were mentioned in section three. Findings regarding the differences in online shopping and offline shopping in Turkey are discussed in section four. The last section concludes by discussing the results, the contribution and the limitations of the study and implications for future research.

2. LITERATURE REVIEW

The literature review on the subject of research has been done and it has been collected under the titles of theoretical foundations and related literature.

2.1 THEORETICAL FOUNDATIONS

Investigations have been done in the main titles of consumer buying behavior, e-commerce, factors effecting online and offline shopping, theoretical foundations are written in detail.

2.1.1 Consumer Buying Behavior

Consumer buying behavior can be defined as the decision process and actions of people purchasing and using products and services. The basis of consumer behavior is the buying behavior. Buying behavior is process. The buying process begins before the decision and continues after the decision. The consumer feels the need for a product or service with the effect of internal (lifestyle, personal characteristics, etc.) and external (social classes, culture, environmental effects, etc.) stimulants. It starts to determine the product options that can meet this need.

2.1.1.1 Factors effecting consumer buying behavior

Consumer buying behavior deals with the topics such as the underlying reasons behind purchasing, factors influencing shopping and society's role and effect in purchasing decisions. There are many motivating influences effecting consumers' buying behaviors. These motives might be related with situational factors, social factors, personal factors, psychological factors, societal factors and financial factors.

2.1.1.1.1 *Situational factors*

Situational factors include atmospherics of a store, weather conditions and crowding. Atmospherics of a store refers to physical characteristics of a store such as the layout, background music, temperature, lighting and smell (Moore, 2008). Weather is a factor, which is not under a company's control. People don't prefer to shop outside when the weather is bad, thus they are mostly inclined to online shopping channels. According to a research by Gaumer and Leif (2005), people tend to buy more from crowded stores. They named this phenomenon as the "herd effect".

2.1.1.1.2 *Social factors*

Social factors comprise issues such as time, mood and reason for the purchase. There is a huge amount of research about what time of the day, year people buy more and how much time they spend while purchasing a product. Reason of the purchase varies from gift shopping, emergency shopping, impulsive shopping, and compulsive shopping to need shopping. The mood they are experiencing also affects buying behaviors. Sometimes people want to shop for hours, whereas sometimes they just want to buy the product they need and get out of the shop.

2.1.1.1.3 *Personality factors*

Personality factors are influenced by the "Big Five". This theory is about the five traits of people, such as openness, conscientiousness, extroversion, agreeableness and neuroticism. The other conditions influencing personality factors are age and gender. A study by Ward and Thuhang (2007) showed that there is a difference between the needs and buying decisions of men and women. Another study conducted by a technology research firm claims that men like to see many pictures of the products, while women like to see the product in a context when shopping online. The lifestyles of the consumers are another factor effecting psychological factors.

2.1.1.1.4 *Psychological factors*

Motivation, perception, learning, attitudes make up the psychological factors. The prominent factor of humanistic psychology Abraham Maslow proposed a theory called “Hierarchy of Needs”. Consumer behavior researchers believe that the stage of the person on this hierarchy effect person’s buying needs and habits. In today’s society people are exposed to extreme visual stimuli, which alters their perception. Companies’ advertisements, campaigns, product designs, the colors and words they use, all enter people’s perception. Sometimes people collect information about products and decide which product to buy based on this information; this process is referred as learning. Buying attitudes can be defined as the set of emotions, beliefs, evaluations and behaviors toward an object. People’s attitudes are an important factor influencing their decisions on purchasing.

2.1.1.1.5 *Societal factors*

Societal factors consist of culture, social class, reference groups and family. Culture refers to the set of ideas, behaviors, attitudes and traditions among group of people that comes from same religion, region, etc. The culture the person lives in has a huge impact on purchasing behavior. For example, a bride in India wears a maroon or red dress but a bride in Europe or United States wears a white dress on her wedding. Social class is defined as people having the same social, economic, political or educational status. For example, rich people consume higher quality and expensive products, whereas poor people buy cheap products. Previous market research shows that people from high socio economic status buy more from jewelry shops and exclusive brands that people from other social classes. Reference groups are the groups that buyers compare and associate themselves with when purchasing. Family is one of the important factors when considering purchasing behaviors because people acquire their attitudes and beliefs from their families. The needs, financial status, members, parent attitudes are some of the elements that shape families’ buying habits.

2.1.1.1.6 Financial factors

Financial factors that influence consumer behavior consist of personal income, family income, income expectations, consumer credits, liquid assets and savings. Personal income and family income determine how much money an individual or a family can spend on the basic needs, shopping or services. Consumer credits refer to the loans offered by financial institutions and they especially have an impact when the individual is considering purchasing a house, car, etc. Liquid assets can instantly be turned into cash and make it possible for people to buy things immediately and take advantage of cash discounts.

2.1.2 E-Commerce

Internet commerce is called electronic commerce. Internet is a technology that electronically connects all devices in the world. It reaches individuals through web pages or mobile applications via computer and mobile tools. The screen that we see on the internet is called a web page. The person or the institution brings together the web pages that he / she prepares on his / her web sites. The electronic commerce for the product and service sales made on these pages is called e-commerce.

2.1.2.1 Definition of e-commerce and importance

E-commerce can be defined in different ways by various enterprises. Some of the statements of international organizations regarding e-commerce are as follows (Canpolat 2001, p. 13).

WTO (World Trade Organization); through telecommunication networks, the production, promotion, sales and logistics services of products and services are called e-commerce.

OECD (Organization for Economic Cooperation and Development); The evaluation and sending of written text, sounds and images related to all commercial activities that concern businesses and people are quantified.

United Nations Administration, Trade and Transport Process Facilitation Center (UN-CEFACT); The aim of the study is to establish communication with the online tools (electronic mail and messages, electronic fund transfer, electronic data exchange, etc.) in order to maintain the administrative and consumption activities and to share the activity information with manufacturers, consumers and public institutions in different systematic activities. With this explanation, electronic commerce provides commercial transactions and actions via internet.

The assessments made in this way include many directional links and activities that may arise. For this reason, electronic transactions for all transactions causing, acting or revealing commercial results are positioned within electronic commerce.

The characteristics of the structure of E-Commerce are as follows (Uluçay 2012, p. 2122).

- i. The best part of the commercial actions taking place with the Internet is that it can be concluded interactively between the seller and the buyer.
- ii. It is the most practical tool that will enable it to reach the global world for an enterprise using electronic commerce.
- iii. Electronic commerce may require radical decision-making in all forms of operation and work to be assessed on its own actions.
- iv. Electronic commerce, as well as a new business culture, expresses itself to customers with a core structure.
- v. The activities intended to be made by electronic commerce will constitute the future position of the firms.
- vi. Electronic commerce requires the elimination of environmental chains, providing fast and clear access to information, products and services on the internet from all over the world.

- vii. Electronic commerce is a solution to the problem of time which prevents communication and product sales with its 24-hour infrastructure.
- viii. The reliability of the electronic commerce has emerged as a result of research. However, its reliability needs to be strengthened further.
- ix. With the electronic commerce infrastructure, consumers' wishes and preferences, habits and structural characteristics can be examined and regularly monitored. These data are evaluated shopping with vendors that provide products or services by "personalized" trade ties can be created.

We can consider electronic commerce as a direct or indirect electronic commerce according to the process of commercial activity. In the indirect electronic commerce statement, the order of products and services can be ordered electronically, and the operations-based activities such as transportation are concluded with traditional transactions. In the electronic commerce made directly, the virtual sale statement can be made on-line with the virtual systems by ordering the non-physical products and services, the delivery of the goods and the payment of the costs (Canpolat 2001, p. 14).

When we investigate the developments that have emerged in many areas today, the regulation and development processes for economic fear have been made. They have carried out many activities in order to maintain their leadership in the economic field.

In 1995 (GATT) 's continuation of the World Trade Organization (WTO) with the creation of international commercial relations rules and operational disciplines have been put forward, but also free, predictability and fair trade as an international structure to create new interlocutors it is stated that it constitutes the center of the directional trade structure (WEB_7, 2011). The creation of the WTO has affected the whole world. In this period when the globalization action gained momentum, rapid and deep structural innovations in academic and technological structure had a profound effect on all systems. In this period, putting forward information about problem solving and communication have guided the whole form of global economic links (Canpolat 2001, p. 11). The rapid transfer of information along with globalization has reduced the time problem between societies and the environment to minimum levels.

With the growth of various media services that affect each other, the fields of computer, correspondence, communication and television have begun to intertwine with each other. It increased its dependence and caused the market place to be a global village. It is mandatory that the level of information delivered by the communication networks is controlled, and that similar tools are used throughout the world. Telecommunication, which is one of the basic elements in the process of transporting information, plays a very important role in the globalization of more efficient activities. (Korkmaz 2004, p. 8)

Because of the developments affecting the information in the first place, the countries have entered the stages of change again. In this way, electronic commerce sector is growing more rapidly than other sectors and attracts more attention with being a sector that gains more power.

2.1.2.2 Relationship between electronic and traditional commerce

Businesses that carry on traditional commercial activities provide one-on-one conversations with their customers, and a rapid atmosphere of trust is created for the buyer, whereas this process is prolonged in electronic commerce, so there is no increase in sales potential in the early stages of electronic commerce. The continuous development of electronic commerce and the increase in sales volume lead to changes in different trends, advertising qualities and marketing patterns and the whole sector is affected.

Electronic commerce is faced with minimal barriers to traditional trade. Due to the fact that its management is fast and its operations with economic problems are the least, it is preferred today.

In general terms, if you need to list the advantages of e-commerce; (Uluçay 2012, p. 35).

- i. Eliminates the limits for the seller and the buyer and provides access to all kinds of products.

- ii. Provides differentiations in quality of service, increases and increases in quality level.
- iii. Provides instant access to and information on products such as price decreases and campaigns.
- iv. There is very little time to supply every product we need.
- v. To be able to learn and supply every new product and service in a short time.
- vi. Provides a reduction in cost and an increase in the profit level in case of rapid possible processes such as time saving and delivery of the product.
- vii. Your online store is open every moment of the time.
- viii. In the product category, it is possible to make unlimited product sharing compared to traditional trade.
- ix. Customer demands can be measured easily in digital environment and product groups are designed according to the results.
- x. To sort out the disadvantages of electronic commerce;
- xi. The seller and the recipient do not have a face-to-face meeting. Therefore, trust issues can occur.
- xii. There is a problem of trust as a result of the period of product supply, disruptions in the cargo phase and prolongation of the delivery period.
- xiii. In case of security problems that may occur in the online store, it may be possible to steal the personal data of the seller and the buyer.
- xiv. The process takes more time than traditional trade to gain trust in the seller.

2.1.2.3 Types of e-commerce

As in traditional trade, there are parties in electronic commerce. Electronic commerce may vary depending on the type and shape of the trade. These parties; organizations such as production companies, product salespersons, customers, commissioning companies or individuals, banks and insurance services, logistics service providers, universities, non-governmental organizations, notary services, Undersecretaries of Foreign Trade and Undersecretaries of Customs (Uluçay 2012, p. 26).

2.1.2.3.1 *B2B (from one company to another, from companies)*

Companies use communication to meet their own demands and needs from another company. All activities such as scanning of promotional tools of products, order of products and payment process are carried out in these options in the virtual world. Since two actions interact in this way, they can benefit from rapid interaction time, small manufacturing costs and other benefits in both actions (Bulut, Öngören and Engin, 2006, p. 154).

2.1.2.3.2 *B2C (from company to buyer, from company to consumer)*

It is the online system where electronic commerce is the most common. Taking advantage of www, it allows buyers to shop from virtual environment. To this end, effective policies should be developed to catch up with customer potential and find new markets, such as, virtual transactions between the company and the consumer; social communication, financial management, goods and services procurement. Since the event area is seen as an entertainment sector, social communication ensures that consumers communicate with electronic applications. Material management; Electronic applications through electronic banking include actions such as controlling the investment and business accounts of the consumer population(Bulut, Öngören, & Engin 2006, p. 154).

2.1.2.3.3 *C2C (from consumer to consumer)*

It is a model where consumers sell products online among themselves in an electronic commerce site. As an example, we have our home, our car or any other goods that we have to offer to sell online and carry out the sale process.

2.1.2.3.4 *G2B (from public to company)*

It covers all actions between public institutions and firms. The declaration of all tenders covers processes such as the payment of taxes of firms.

3.1.2.3.4 G2C (*Public to the citizens, public administration to consumers*)

Services provided by the state to its citizens. It is very transparent and very close to the business world, cheap and very well-functioning management structure in the form of effective usage of information and communication technologies in places where the public is provided by services, such as tax payment, military status inquiry can be given as examples. (Çarlıoğlu 2009, p. 16).

2.1.2.4 Effects of e-commerce

With the emergence and spread of electronic commerce, electronic commerce has had many effects. It is possible to express these areas such as business life, economic and social life, and management. The effects of electronic commerce on the areas can be listed as follows (Korkmaz 2004, p. 10-14).

2.1.2.4.1 *Impact on business life*

To be able to compete with companies in equal opportunities, promotion and advertising, logistics and transportation, development of goods and services, minimization of manufacturing costs and progress in the market reports and strategic planning targets, effective marketing options, reaching the current and new markets with equal opportunities, product and service design has affected the inclusion of consumers.

2.1.2.4.2 *Impact on economic and social life*

The most remarkable element of electronic commerce is that it is related to the economy. The effects can be listed as follows; the competition between organizations, the reduction of the general costs in the companies, the effects of costs on the product prices, the variety of product alternatives on the buyer side until the market power reaches to the customer. At the same time, e-commerce increases the importance of

making life easier and providing trade and shopping opportunities continuously. E-commerce reduces the importance of being geographically close to the market and increases productivity in favor of businesses in order to go online through web-based marketing and order. At the same time, e-commerce is updating the form of the market and it causes an increase in internet usage in order to promote goods and services.

2.1.2.4.3 *Effects on management*

It has effects on electronics, entrepreneurship, speed and working life. Thanks to the virtualization of information with the advance of technology, it is possible for any person to access any information from any location without the need for someone else. The virtual environment allows individuals to access information freely from where they are located. The virtual environment enables data sharing and staff to collaborate.

2.1.2.4.4 *Effects on advertising and marketing*

With the spread of electronic commerce, many methods in the world of marketing emerged, such as; providing customers with e-mail, providing information, giving information about products, making reminders to customers and visiting the site, visiting a product, offering price and advantage offers about the opportunities and campaigns of different products in the product category, with short notifications, social media advertisements and notifications, and providing live support on your site by providing instant support, such as product and company presentation, advertising and marketing can be done quickly and effectively.

2.1.2.4.5 *Effects on consumers and shopping*

When we look at the effects of e-commerce on consumers, we see that it has more affordable shopping, easy, convenient, fast, safe and global effects. The companies offer cheap shopping opportunities to consumers due to their reduced costs and customers can reach different countries, stores, products and services in every part of the world without the feeling of tiredness and feeling tired and without any transportation costs.

At the same time, customers share their observations and experiences about the goods or services they purchased on the internet (Uluçay 2012, p. 36).

Compared to traditional methods, shopping online consumes less time than offline shopping and is more attractive to the consumer audience. Consumers, who purchase from the virtual world, qualify the quality of products or services.

With the product and service comparison application on the site, it provides to reach the most suitable goods price and the best quality goods or services.

2.1.2.4.6 *Effects on small businesses*

Small-scale enterprises were experiencing difficulties in introducing themselves to the global level, being involved in the sector, product sales and marketing, these problems are eliminated by electronic commerce. With electronic commerce, small businesses can offer their products to the world market and increase their customer and sales potential. In this context, our country supports the membership of the Ministry of Economy in the context of membership of electronic commerce sites in order to increase the awareness of the Turkish products worldwide and to increase their sales worldwide and to make their publicity comfortable.

2.1.2.5 Law and applications organizing e-commerce

2.1.2.5.1 *Law on consumer protection*

There are some regulations about the protection of consumers' safety, approval or signing of contracts to inform about the law. The consumer can be damaged after shopping, so this damage has to be protected in terms of both the seller and the buyer.

Due to the electronic commerce in our country and developments made in this sector, governments established many laws for the protection of the sellers and the buyers. With these protective measures, we try to eliminate the problem of trust in electronic commerce and try to create a secure online trading structure. In the confidence

environment, buyers and sellers can easily buy and sell products and thus increase sales volumes.

The first regulation based on consumer protection in Turkey was made with the 1982 Constitution. The Law No. 4077 on Consumer Protection in 1995 was the first law to protect consumer rights by means of special laws. When the year 2003 was reached, new laws were introduced to the consumers by carrying out innovations in the law of 1995.

6502 numbers and the Law on Consumer Protection, which came into effect on 07/11/2013 and the regulations established by taking this law into consideration, have reached the present day.

The Regulation on the Implementation Procedures and Principles of Distance Contracts dated 25 January 2012 and 13/06/2003 and extended to include the service sector, the definition of distance contract has been added to the concepts of consumer protection (Bülter, 2003, p. 14). In the removal of the Law No. 6502, it played an active role in the change and development of trade understanding and in the formation of various sales techniques. Changes in sales patterns and variations have necessitated that laws on consumer rights be increased, elaborated, and amended (Moray 2013, p. 133).

2.1.2.5.2 *Distance sales contract*

The term transaction and distance contract is the first form of marketing provided by trade. The vendor or product provider is a method in which communication techniques and tools are used without the need for mutual customer to come together (Demir 2003, p. 75).

Regulation on Distance Sales Contract No. 6502 was created according to Articles 48 and 84. Article 48, disclosure of the distance contract, details required to be informed by the customer prior to the contract approval, the period of the seller reaching the product and the right of the customer to terminate the shopping without any reason and the

procedures and principles of the related regulation are specified. Article 84 is the law that is related to the issuance of regulations stipulated by this law.

In the distance sales contract regulation, the areas where the seller is obliged to provide information about the distance contract to the customer are determined in the virtual environment. These are: (Demir 2003, p. 13).

- i. The basic characteristics of the goods or services offered to the customer,
- ii. The total cost of goods including the total of the goods or service taxes, the rules followed in the calculation of the price in the case that the cost of goods cannot be calculated clearly, the additional expenses such as the cargo can be paid by the customer if the additional expenses cannot be calculated at the moment.

2.1.2.5.3 E-billing

Turkey, which entered into force on 5 March 2010 from electronic invoices, Order No. 397 with the publication of the General Communiqué on Tax Procedure Law Implementation Electronic Invoice (e-Invoice Implementation) has started to serve. The data format and standard is an electronic document, which is presented by the Revenue Administration (IOP), which includes the details that should be in an invoice, a central platform of the invoice for sale between the seller and the customer is provided by the Revenue Administration (IOP) and the same rights. E-invoices have been imposed on export transactions.

Users benefiting from E-Invoice Application;

- i. Electronic invoice can be sent to the users registered to the system,
- ii. Electronic invoice can be sent from the users registered to the system,
- iii. They can save and send the electronic invoices sent or received to their computers in the electronic system and present them on demand.

2.1.2.5.4 E-signature law

The electronic signature law came into force on 15.01.2004 after being published in the official newspaper no 25355.

In the distance consumer electronics contracts, electronic signature is required for the legal binding and determination of the statements of the customers regarding the decisions in the trade stage. Documents signed electronically are documents that are materially valid and have the nature of evidence (Demir 2003, p. 84).

Electronic signature is the signature created on the computer. The signature created with the electronic signature is approved by the same signature as the hand-drawn signature. Within the e-government, transactions are fast and simple and must be used in many processes. With the electronic signature, companies benefit from time, the time required for signature in the business process and the paper savings. It also prevented the creation of false signature status.

Activities of electronic signature in public sphere; ÖSYM records, Public Personnel Selection Examination, Academic Personnel and Graduate education entrance examination, internet banking, insurance transactions, passport applications, communication between the institutions of the state structure, social security and health applications, tax payments and import-export procedures of the customs consultant who is authorized for the declarations electronic signature of the signature signature can be given as examples.

2.1.2.6 E-commerce problems

Identifying and resolving the problems that arise in e-commerce will increase the continuity as it will help the development of electronic commerce. Some of these problems;

2.1.2.6.1 *Financial problems*

In order to make e-commerce, we need the infrastructure activities. When we looked at the previous periods, the high price of the tools that directly affect the electronic commerce such as computer, modem, internet service provider, telephone line prices and mobile phones was an important obstacle for the companies to make electronic commerce. Nowadays, it is not possible to state that internet provider prices constitute a financially threatening problem.

2.1.2.6.2 *Legal problems*

The legal rules and regulations applied to the problems in classical trade are also applied in the trade with internet. However, classical trade laws are not sufficient to solve every problem. Furthermore, there are big problems arising from different regulations in every country legally in electronic commerce in global level (Kırcova 2010, p. 20).

2.1.2.6.3 *Infrastructure problems*

In order for the information transmission to be sufficient, there are problems due to the lack of technical standards.

2.1.2.6.4 *Language issues*

The most common language used in the Internet and in electronic commerce is English. For this reason, companies, businesses and individuals aiming to sell products with electronic commerce should know English and speak enough English. For international trade in electronic commerce, there will be a wide range of widely used global languages on the internet.

2.1.2.6.5 *Problems in delivery and customs clearance*

When the products subject to e-commerce, which are transmitted by fast shipping, are considered with the customs size, there are problems arising from the fact that the persons who do this work do not know the inter-country legislation. Countries have to strictly comply with foreign trade measures and policies in accordance with their import and export regimes at the entry and exit of goods purchased through e-commerce.

2.1.2.7 Development of e-commerce in the world

In 1990s, when internet usage started to globalize, domain names were introduced into the DNS (Domain Name System) and commercial organizations (com), educational institutions (edu) and government agencies (govs), non-governmental organizations (organ), military institutions (mil internet-based networks (net) are named after the end. (Hisindeoglu 1999, p. 84). Therefore, the use of internet for commercial purposes has also increased. Managers, who envision this as a suitable market environment and plan it with a smart strategy, have focused on electronic commerce.

The objectives of the commencement of electronic commerce studies (Korkmaz 2004, p. 9);

- i. Ensuring the continuity of the businesses in a vital way
- ii. Achieving financial income from new and different areas
- iii. Increasing the market share
- iv. Minimizing cost ratios
- v. Reducing the time used for the product and service
- vi. Developing the supply network
- vii. Being globally accessible
- viii. Customer service and communication simplify and maximize the quality of services it offers
- ix. Ensure continuity of customers

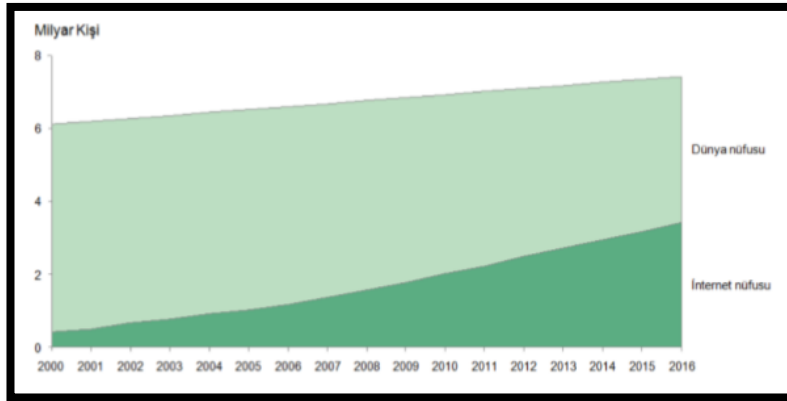
These targets had an impact on the activities in the field of electronic commerce and served as a guide for its development.

Work areas affected by electronic commerce (Korkmaz 2004, p. 10);

- i. Marketing, sales and promotion
- ii. Pre-sales, subcontracting, procurement
- iii. Financing and insurance
- iv. Business processes: ordering, shipping and payment
- v. Repair and maintenance
- vi. Development of common goods and services;
- vii. Use of public and private services;
- viii. Public-related activities; such as taxes, customs,
- ix. Logistics operations
- x. Public procurement
- xi. Accounting procedures
- xii. The solution of the issues that cannot be understood.

With the development and expansion of electronic commerce worldwide, new business models and new marketing trends emerge in trade. In 2016, the world population potential reached 7.4 billion. According to the data obtained, 46% of this population, 3.4 billion people use the internet. The number of users referred to as the Internet population has increased by 13.2% per annum. When we look at the internet users regionally; There are 46 million new users in North America, 96 million new users in Europe, 225 million new users in Africa and the Middle East, 773 million new users across Asia and the Pacific, and 129 million new users across South America. This data shows us that almost half of the world's population is an internet user. Internet users are expected to reach high levels in the coming years. (Kantarıcı, Özalp, Sezginsoy, Özaşkınlı, & Cavlak 2017, p. 13-14)

Figure 2. 1 : World internet user between 2000 and 2016



At the end of 2018, the volume of electronic commerce in the world is estimated to be 2.2 trillion dollars. It is foreseen that 37% of this volume will be developed countries and 64% is developing countries. China, which has achieved great success in the recent years in electronic commerce, increased the share of electronic commerce to 4% in 2012, while it increased by 13 points in 4 years to 17%. It has increased. China It is estimated that 2020 will reach a rate of 60% in the world-wide volume of electronic commerce. The rate of people shopping with smart phones in the central cities of China is 71%. (Kantarıcı, Özalp, Sezginsoy, Özaşkınlı, & Cavlak 2017, p. 17-18).

At the global level, the impacts of the growth of electronic commerce were examined at the regional level and the new trends and the situation in electronic commerce today and in the following years were emphasized; (Kantarıcı, Özalp, Sezginsoy, Özaşkınlı, & Cavlak 2017. p.4-5)

Internet population: Countries that have the greatest impact on the online population structure worldwide are developing countries. In the developed countries, the structure of the Internet and the user potential has been reached and the user has gained experience. In developing and developing countries, these countries, which are increasing day by day, the internet power is low and the electronic commerce structure is not fully developed, can be a remarkable target market place.

Electronic commerce volume: Global retail electronic trade volume reached \$ 1.6 trillion in 2016. In 2011, developing countries accounted for 32% of the total, while today it reached 59%. In 2020, 64% of the total volume is expected to be created by developing countries.

Electronic Trade Process: The spread of electronic commerce In 2011, the share of electronic commerce in total retail volume increased by 8.5% in 2016, while the share of total retail retail is 3.6%. In 2021, this share ratio is expected to reach 13%.

Mobile: Mobile smartphones and mobile smartphones, which have become widespread day by day, have become the main tools that change and improve the structure of traditional commerce and electronic commerce. In 2016, 44% of the electronic commerce activities are carried out by mobile smart phones. Increasing use of smart phones in different models and brands, which are more suitable for the price, and the increase in commercial transactions made with smart phones have been observed. Because the mobile electronic commerce volume has increased with the mobile smart phones that have become more popular as purchasing power becomes easier.

Full channel (Omni-channel): The shopping process that starts on a single channel is moving towards the full channel and the border barriers between the channels in trade are eliminated. The increase in mobile smartphones is the main driving force for the transition to a single channel. For this reason, classic retailers must have electronic commerce and digital structure for a success that is sustainable.

Distinguishing themes: Outside of the prominent topics in recent years, electronic commerce has started to differentiate the business processes in electronic commerce and has enabled small-scale enterprises to reach new potential customers and markets. It has created opportunities for new customers and markets, especially for small businesses.

Technological developments: With the developments that abolish the boundary and distance problem, which is one of the obstacles of global trade with electronic commerce, it has enabled the people to gain the knowledge and experience in their

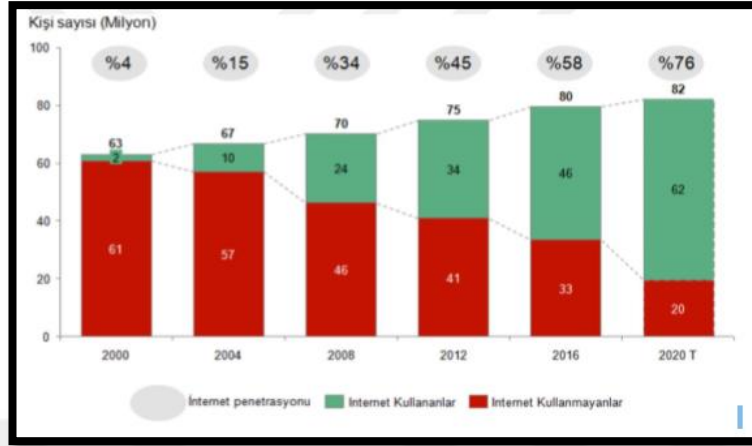
knowledge levels. Virtual Customer representatives can be offered personalized offers, unmanned aerial vehicles and product deliveries.

2.1.2.8 Development of e-commerce in Turkey

In our country, with the increasing competition in the technological infrastructure and the increasing competition in the companies that sell the technological products, the internet usage has been increasing with a great increase thanks to the possibility of providing cheaply in the technology purchases. The increasing use of internet has compelled the companies in our country to be included in the internet world. Many companies wishing to take part in electronic commerce have introduced their own structure in the beginning of the 21st century in order not to fall behind in the competition, and have started site installations to promote the site and its products or services in order to reach new customer potential. Many well-known brands have begun to rent virtual stores on the internet, and as a result of the developments, they have increased the number of companies that offer online sales and consultancy services.

When we examine the data in Figure 2, the amount of internet users in 2008 is 24 million and the rate of internet users is 34%. In 2012, the amount of internet users increased by 10 million to 34 million. In 2012, the rate of internet users increased by 11% to 45%. When we look at 2016, the amount of internet users increased to 46 million and the rate of internet users reached 58%. In the light of these data, it is estimated that the amount of internet users in the year 2020 will reach 62 million and the rate of internet users will reach 76%.

Figure 2. 2: Number of internet users in Turkey and percentage of users using internet



When the information collected from the statistical data of Interbank Card Center (BKM) is evaluated, the number of transactions provided by 201 domestic and foreign cards internet in the internet in 2016 was 3.188.683.087. In 2017, the internet is "domestic and foreign cards" with the number of transactions decreased compared to the previous year is provided in the form of 2,566,624,011. In 2016, the number of transactions made by telephone and internet card was 365.272.078, and in 2017 this figure decreased by 317.144.317. When we look at the total number of debit cards, the number of bank cards in 2016 was 117.011.685 and the number of credit cards was 58.795.476. In 2017, the number of debit cards was 127.300.550 and the number of credit cards was 61.251.618. When we look at the card payment transactions made from the internet, the number of domestic and international transactions in the domestic and international transactions in 2017 is 275,856,921 and in 2016 it is seen that there are 306,851,459 transactions with a higher number compared to 2017 and it is determined that there is a decrease in 2017. However, while the total amount of money spent in 2016 was TL 68,883.49 million, it was determined that this amount increased to TL 71,752,08 million in 2017. In 2016, the total transaction amount of domestic and foreign cards with the number of domestic use transactions was TL 263,368,52 million with a total transaction value of TL 68,368.52 million, a total increase of TL 72,735.14 million with a transaction volume of 236,503,586. In 2017, the number of transactions of the clothing and accessories sector, which was the subject of our research, was 252.440.752

with the number of credit card transactions and the total transaction amount was 32.628.41 million TL. (WEB_2 2017)

2017 Statistical Institute of households, the share of individuals using information technology in the use of internet research, Turkey has reached the level of 66.8%. The rate of computer and internet usage for users aged 16 to 74 was 54.9% and 61.2% in 2016, and reached 56.6% and 66.8% in 2017. This rate was 65.7% and 75.1% in males and 47.7% and 58.7% in females. In April 2017, 80.7% of households were included in the Internet world. In 2016, this rate was determined as 76.3%. The ratio of households with broadband internet was 78.3% in April 2017. In this context, while 40% of households entered the internet with fixed broadband connection (ADSL, wired internet, fiber, etc.), they entered the Internet with a mobile broadband connection with 72.4%. In 2016, the percentage of households using broadband internet was 73.1%. In the twelve-month period of April 2016 and March 2017, the percentage of those using E-Government was 42.4%. The rate of online shopping was 24.9%, while this rate was 20.9% in 2016, which shows that there is an increase in online shopping. When the process of April 2016 to March 2017 is examined, 62.3% of the clothing and sports goods, 25.3% for household goods, 24.1% for travel tickets, transportation 21.9% of them used food, beverages and daily necessities, 19% provided mobile phones, cameras and similar electronic tools (WEB_6 2017).

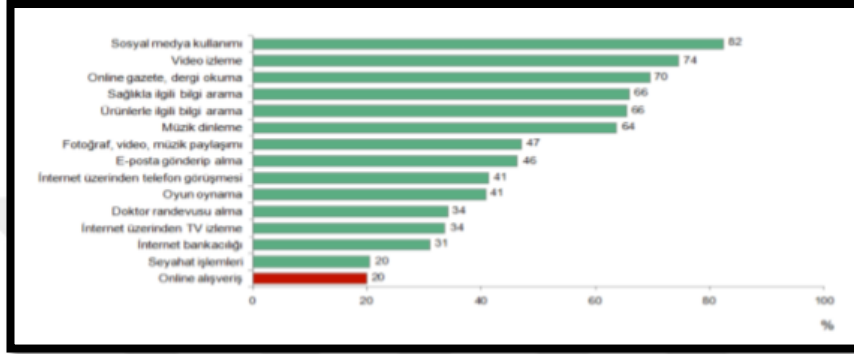
According to the results of the 2016 Research on Use of Information Technologies in Initiatives, 93.7% of the entrepreneurs with 10 or more employees use the internet and this rate has been 93.5% in SMEs. In the research process, the rate of using computer users in 2016 was 95,9%, while the rate of having internet pages was 66%, while it was 95,8% and 65,2% in SMEs, respectively. In 2015, the rate of SMEs using internet for communication was 85.9% (WEB_9 2016)

In Figure 3, the use of social media at the beginning of internet usage in our country is 82%. Then, video sharing sites like Youtube video sharing sites are 74%, while newspapers and magazines are 70%. The rate of shopping on the internet is 20%.

With a population of 33 million users in the social media sector, Turkey ranks 10th among the countries that use Facebook the most. The number of users who use

Instagram is 16.3 million, followed by the United States, Brazil and Russia (Kantarçı, Özalp, Sezginsoy, Özaşkınlı, & Cavlak, 2017 p 42). This also shows that the most used social media in Turkey. For this reason, social media channels should be used in a very good way for promotion and advertising in electronic commerce.

Figure 2. 3: Purpose of using internet in Turkey



2.1.2.9 E-commerce site installation

In line with the changes and developments in today's world and global world lifestyles, the value of electronic commerce has increased and the value of marketing and advertising strategy has emerged as a result of the infrastructure and systematic developments in electronic commerce, and thus, electronic commerce sites are increasing day by day. The fact that there are so many electronic commerce sites in the internet world has required a strong competition, in order to provide the benefits required by the electronic commerce site, it must have a sound infrastructure, design, structure and structure according to the product categories that will appeal to the buyers and buyers. Because the designed site in order to be capable of selling, the structure and software processes should be considered well and must be compatible with the current technological structure. One of the most important rules is to have a structure and software that will enable search engine optimization to be at the top of search engines.

There are some important details that should be on a site that makes electronic commerce. These;

- i. Internet address

- ii. Web site
- iii. Virtual Shop Program
- iv. SSL Certificate
- v. A Commercial Account
- vi. Virtual Pos Agreements
- vii. Fast Shipping Agreement

If necessary, customs clearance agreement with authorized express shipping companies which can declare by means of the Electronic Trade Customs Declaration method called ETGB in order to be able to respond to orders abroad.

Domain name (Domain) must be obtained for access to a site that makes sales and marketing with electronic commerce. Domain name is the identity of your website in the internet world. In other words, to access the internet addresses, you can start with "www" written in the address line of the internet browser programs. ending with the internet domain name structure.

The software that is required to have an internet page that performs electronic commerce is called the as Virtual Shop bir program. Virtual Store Programs are internet applications and provide Internet software languages such as Php, ASP, ASP.Net and Java.

In some electronic sales processes, it may be important to explain the details about the seller or the transaction. It is a legal responsibility for the seller to transmit this information to the buyer before the sale takes place in the electronic sales processes. For example, details such as the name, surname, trade name, address of the seller must be specified on the web page of the relevant web site or product. The seller must transfer such details to the buyer without receiving the price of the product or service. Vendors need to have similar details about the customer. For example, customer name and last name, phone, address information, e-mail address, such as access to customer information is required. In order for electronic transactions to be considered legally valid, the documents which carry out the transaction can be quickly reached at any time from the point of view of the seller and the buyer, and the possibility of saving from the

electronic environment to the computers is required. Otherwise, electronic transaction may not be legally valid. The access mentioned here is not to be printed out or downloaded from the internet. However, it will be sufficient to provide these opportunities to customers. In addition, the provision of this opportunity will be important for the continuity of the customer's trust in the seller and the site. (Gürpınar 2007, p. 7)

The processes to be followed for an electronic commerce site are as follows;

- i. Decide which product to sell and the product category.
- ii. A domain name is required.
- iii. It is required to have a personal or limited company.
- iv. Safety certificates must be provided.
- v. Pay attention to the use of social media.
- vi. Advertising and marketing activities should be done, plans should be created and remarkable digital advertising designs should be made.
- vii. Live support line should be placed and follow-up should be done continuously.

2.1.2.10 Methods of increasing sales in e-commerce

According to other communication channels of the Internet, the biggest advantage is to minimize financial expenses. It provides the possibility to reach anywhere in the world without paying rent and without creating large amount of operating expenses. Internet sales and marketing, electronic commerce activity to customers who visit your site to promote and advertising your products and services in the best way, the reliability of your products, to be the original certificate records of the status of your company profile, the reliability of your status, quality, and operational processes, the simplicity and speed you can provide sales. However, in the content intended for your products and services, too many visual pictures, too many detailed explanations, even though there are lines of text content, it will be slow to display all of this, and this may cause the customer to get bored and leave your online sales department. As a remarkable point, do not use "spam mail" when promoting your products and services. Obviously, do not send any kind of information to random people via e-mail to promote your

products and services. Usually this type of mails can disturb people and the frequency of ignoring may increase. This will result in a negative situation for your company profile. In addition, the marketing and sales strategies done in this way finish the seriousness of your company. Since online communications are instantaneous, buyers can squeeze into your online sales department and even your site by squeezing out such negative situations. Online customers are never in a passive state. Access to the customer, as in the same classic stores, visually impressive display windows and the customer will be with the confidence you will (Kuşçu, H. p.36). It is necessary to take part in at least one of the sites that make a price comparison, and it is better to make free shipping fees for products over a certain limit.

After the sale of the product with the product catalogs of other products must be included in the product package. New products should be promoted with the e-bulletins to be prepared. During the special days of the customers, the product images and contents should be sent to them which may attract small gifts and interests. After the shopping process, page contents such as "Thank you, your transaction has been completed successfully" or "Your order has been received, will be shipped during the day" internet should be prepared.

It is very important to simplify the use of sites with the ability to collect multiple products in a single basket, so that the customer can add more than one product to a single basket and easily provide the purchase process. For example, sending a spare battery to the customer after a clock sale can provide satisfaction to the customer.

In the US "Black Friday" so-called "Black Friday" shopping festival, November 24, 2017 as we browse online sales situation in our country (ICC) Interbank Card Cards payment is made on the internet report published by the Center 114% increase in 2017 compared to 2016. This situation shows that the large volumes of such campaigns in our country periodically increased the volume of electronic commerce sales and online sales sector can be revived. (E-commerce Age 2018, p. 14)

2.1.2.11 Importance of mobile application in e-commerce

Smart phones are among the indispensables of our daily lives, telephone addiction is increasing day by day and people perform many jobs via telephone. Mobile phones used for operations such as search and messaging are replaced by mobile devices that are much more functional and can be improved. The number of transactions carried out with applications that can be installed on smartphones is increasing every day. Today, entertainment, product purchases, games, online messaging, such as online messaging simplifies the lives of many people using mobile smart device use examples.

When we look at the categories in the virtual stores that contain applications, the most popular are the applications written for shopping. Product and service sales, the world of the Internet with our smart phones with electronic applications, we see various activities. While we are discussing how reliable the online shopping is until today, we are able to make online shopping more easily and quickly by ensuring that our information is continuously registered with our applications via our smart phones. In this respect, the volume of shopping on the internet is increasing with the applications. In support of this issue, we will include the necessary statistical data in our research.

Mobile electronic commerce, which has reached a 5% global market position, is expected to grow quite rapidly in the coming years as a result of rapid changes and mass production in mobile devices and communication technology. The amount of mobile internet users in Turkey in the second quarter of 2012 is 10.6 million. In addition, in most parts of Europe, the rate of benefiting from 3G internet is 30%, while it is stated that this ratio is 59% in Turkey. According to Madreport's research, every 10 smartphone owners in our country have access to the internet with 9 mobile devices. The reason why mobile applications are widely preferred is that there is a lot of technology available on smartphones, and that companies have a lot of sales and marketing opportunities. Mobile applications integrated with social media allow millions of people to access each product received on the social media account at the buyer's request. With a focus on changes in consumer movements and the emergence of new ideas and concepts, it has become a center of attention for home appliances,

furniture and decoration products. 4.2 Trillion Dollar Opportunity; According to the 2012 data from the Internet Economy in the G20 Countries, BCG cep report, the share of using the campaign coupon from the mobile phone in our country is 10%; 24%; The rate of payments using mobile phones is 17%. (Sezgin 2013, p. 11)

It is very important that the customer communicates with the mobile messaging applications by private messaging, and it is now very easy to communicate with the messaging applications without the need to call by phone. Examples of such applications are WhatsApp's Business Service, which can be used free of charge on mobile and desktop computers, so that businesses can create a business profile by adding contact information through the application, and respond quickly to frequently asked topics and questions. The application also offers automatic message support. After all these processes, application also provides statistical information and companies using the application have access to statistical information such as how much the messages have been received and how much they have been read. As in the example, companies engaged in electronic commerce should actively use such online messaging programs.

2.1.2.12 Trust in e-commerce

Turkey Statistical Institute data for the year 2016 in our country, it was determined that 24.9% of the online store of products and services area have problems. It was stated that the problems that the problematic people suffered the most were the long-term cargo stages with 45%, broken and deformed cargoes with 42.1%, and incorrect product delivery. 13% of the customers complain about insufficient information about the warranty conditions and 11% for fraud. In order to solve this problem, the Ministry of Customs and Trade has entered into force after its publication on the Official Gazette on 26.08.2015 (WEB_8 2017).

In order to be able to receive a stamp of trust, they will have to fulfill the requirements in the notification. These conditions; (WEB_8 2017)

1. All transactions containing information about personal data and payments shall be provided on the website and mobile application of EV SSL and in the application through SSL.
2. It is required to carry out safety checks, infiltration tests within 3 months before the application and at least once a year.
3. The sale of products that are forbidden to sell.
4. Stock information of the products, product content, measurement information, detailed product specifications, digital user manual, warranty conditions, technical support should be included.
5. Detailed information about the product, including the detailed, actual size and contents of the product, including the information about the delivery time.
6. After the cargo has been shipped to the electronic trade, the cargo information and the cargo tracking number must be forwarded to the buyer and all processes must be forwarded to the customer until the cargo is delivered.
7. There should be a platform where the customer can easily communicate his complaint, a solution must be presented for each complaint submitted and a return to the customer is required.

All electronic commerce site owners who comply with these conditions above will be able to apply to the trust markers and check their compliance with the conditions within thirty days, and ensure that the stamp of trust is displayed on the main page of the site. It will be possible to provide a faster environment of trust with the received trust stamp.

2.1.3 Factors Affecting Online and Offline Shopping

2.1.3.1 Factors affecting online shopping

Online shopping has become very popular lately. Many companies are selling their products online without opening physical stores. These are the factors affecting online shopping:

Risk: When people make shopping from online they do not touch or feel the product physically. There are lots of risk are involved while making shopping via online

whether it will deliver us on time, size of the product and colour of the product are things to be worried.

Convenience: Online shopping is much more convenient than offline shopping. Instead of going out anywhere and visit store to make shopping, you can just sit at your seat, drinking coffee or while you are walking, you can make shopping. After you have decided on what you want to buy, there are lots of payment type to pay such as online or cash on delivery. The order is delivered to your place. Online shopping makes processes more convenient.

Anxiety: People's anxiety of exploring the sites and experimenting over them is also a thing to be worried. Sometimes people those who are not very known to any sites like hepsiburada, gittigidiyor, trendyol or any sites they just feel like it's a tough kind of activity over net and its complicated in the sense that they are not very fond of doing online shopping as it takes a time to even understand the product about its details. This particular activity makes them obsessed and worried over any kind of making decision.

Previous online experience: When it comes to online shopping, a person's past experience is a major concern. The previous experience is what really matters because it is an obstacle, or because it sometimes maintains a good appearance or people's mood. There are two experiences one is about good and another is about bad. Both of them have their own and different effects in the mind of customers.

Pricing Policy: Online shops have a natural advantage in pricing as they don't have to take costs like store rent, bills etc. They can pass prices directly to the customer and usually offer a lower price than the offline market. Even when shipping costs are included, it is better than offline shopping under the same conditions. Hence, prices determines the level of online shopping. Lower price means higher demand, higher price means lower demand.

Quality: The quality of products in online sites and in offline stores is changing very much. The consumer or the buyer would like to have a quality product when they spend

a large amount of money. In general, quality is the primary need on any kind of purchase, such as getting an assurance about purchasing your preferred product and giving guarantee.

Online trust: Customer perceptions are very important in trusting a particular site and its product and services. Therefore, the frequency of online shopping depends on whether you trust a particular site. People are different in their thoughts, some people trust online shopping and some people are afraid of online shopping.

Tangibility of the product: At the store, the customer touches and feels the product before buying, which helps the customer to make a purchase decision or determines whether the product is suitable for the customer's needs. You can understand by touching and feeling whether you want to buy a product. The photos from different angles of the product are important to decide on online shopping. Nobody can not guarantee the quality and trust without touching the product.

Delivery time: The delivery of the product which ordered by the customer from online can sometimes take 2-3 days due to the distance. However, most products are delivered to the customer on offline shopping instantly (except for products that are not easy to carry, such as white goods or furniture). So this is an important factor which affects the online shopping. People may sometimes need the product at that moment so they may not prefer online shopping.

Income: High-income people will shop more online than low-income people. Income plays an important role to purchase online products. High-income people prefers online shopping more than offline because of providing reliability and convenient. High-income people spend more money on online shopping than low-income people.

Taste and preference: Customer preference and taste may vary from customer to customer and from time to time, age group preference and taste is also important in online shopping. Old people buys products for their own use. Young generation or teenagers use their taste of product to purchase. Taste and preference move in tend of

ages and choices. Each customer or buyer preference is different in nature according to their age.

Information: Some information given on the shopping sites may not be accurate or appropriate. All information regarding product quality may not be understood by the customer. This will affect the customer's purchase decision. We can learn the correctness of the information about the product by searching on google or after purchasing the product.

Variety: The variety of product at online shopping is much higher than offline shopping. If the online store does not have the product which customer want to buy, it doesn't take much time to find the same product in another online store. In offline stores this may take a little more time. Both online and offline shopping offer a variety of products from various brands. The variety of products in the shop greatly increases sales, and vice versa. People generally prefer stores that have more product options.

Secret shopping: While buying some products like lingerie products, customers don't feel comfortable to buy it in the offline store. Shopping online is secret and some online portals also provide secret shopping. There is no person to question for any kind of intimate product, customer can easily cope with online as they can visit and purchase their usable items without any kind of hesitation.

Offers: Besides online stores are offering products at a lower price, they also offer discount offers by negotiating with banks and brands. Offline stores offer a discount when the product in stock is higher or when the manufacturer makes a discount on the product. Online shopping always offers advantageous offers.

Instant pleasure: The customer who buys it offline receives the product as soon as he / she pays, but the online shopper must wait for his / her product to receive. Under normal circumstances, waiting for a day or two is not very important, but when a customer wants to receive the product instantly, offline shopping becomes necessary.

Available product and services: Online shopping offers more advantages to the customers by offering more products and services than they can choose. There are some products which a customer can only find online.

2.1.3.2 Factors affecting offline shopping

Offline shopping has existence since the existence of mankind. Offline shopping gives different types of benefits to the customer. There are some factors which affect the shopping offline those are as follow:

Less number of choices: There are limited numbers of options when it comes to offline shopping. The ranges of products available in the shops are limited. Sometimes the stocks are old and they are ready for discount and sale. We sometimes have to choose between a limited range of products in offline stores.

Time consuming: Shopping in an offline store often takes a lot of time. The distance from home or workplace to the store is time consuming. We spend a lot of time in a store while searching and trying out the clothes we want. At the same time if we do not find the product we like at the store, we have to go to another store.

Information: In general, the information provided by a shopkeeper is not correct? In addition, this information is not always suitable for our needs. When we don't have enough information about the products, we get products according to what they say. Such purchases are based on goodwill when we happen to know the shopkeepers.

Authenticity: Offline shopping is more authentic than online shopping. While we are buying the product we can feel its texture and know what it looks like. We exactly know what we are buying while buying anything offline. But we don't always know exactly what we're buying online. This is because the product which reaches us is not always same that what we see on the website.

Taste and preference: The taste and preferences of the customer change from time to time. While buying any product from a store we have a option to try outfits. However,

we do not have this flexibility when buying any product from a website. Therefore, offline stores give more importance to customers' changing tastes and preferences.

Bargaining: Customers in offline stores have the opportunity to make bargains most of the time. In online shopping, the customer can not negotiate the price of the product because it is fixed. Some customers prefer to buying product via offline stores because they like to negotiate at offline shopping.

2.2 RELATED LITERATURE

Online shopping provides a source of information on consumer behavior and decision making to researchers. Since the late 1990s, scientists have been working on how internet has changed consumption and factors facilitating this change (Hannah and Lybecker 2010). The Internet gives the opportunity to review on gathering information and purchasing behavior of users. By applying the methods provided by the Internet, researchers can examine the behavior of users who were not easily accessible for research in many ways (Rishi 2008). The Internet can provide to researchers with a wide range of benefits such as the ability to easily obtain information, in-depth research and product comparisons and to evaluate the various retailers' presentations quickly, easily and inexpensively (Bagdoniene and Zemblyte 2009). Consumers use the Internet for collecting information. It causes to reducing the perceived risk from online shopping and increasing possibility of online purchases (Liu and Forsythe 2010). Online shopping is quite different from the traditional shopping environment as there is no one-to-one interaction between the seller and the buyer; to allow businesses to easily reach consumers with different geographies; It is a shopping environment that provides benefits to consumers in terms of time saving and convenience (Algür and Cengiz 2011). One of the benefits of online shopping is the price advantage. The rental costs are low because the online store is virtual. The shrinking supply chain also reduces the price of goods and services. Second advantage is information of product. Traditional stores no matter how big they are, they provide limited information about the product content. Consumers have to go to the stores to learn information about the products which they want to buy. However, consumers can view the goods on the internet and

learn all the information about goods and services before making a purchase decision. Third advantage is opportunity of consumers to interact online with their suppliers (Su and Huang 2011).

Researches shows that some people prefer online shopping some do not prefer it, and others want to gather information on the internet about the goods and services they want to buy and prefer to buy these goods and services from traditional stores. Therefore, it is necessary and important for the enterprises that reach to consumers from many different marketing channels, including the internet, to know the reasons of these behaviors of the consumers who do not shop or do online and to meet the needs and demands of their consumers. In addition, it will guide many managerial and technological strategic decisions that will enable people to use their technology in their attitudes, thoughts and prejudices, from website design to online advertising, product differentiation and distribution strategies(Turan 2008).

Demographic characteristics and their psychological factors significantly affect the possibility of purchasing over the Internet (Akhter 2003). Akman and Mishra (2010) in their study of internet use on a daily profile of workers in different sectors in Turkey, age were effective in daily internet usage like communication, e-mail, instant messaging, information access, upload, entertainment, etc. gender but income was not.

Porter and Donthu (2006) found that consumers' perceptions about internet vary according to demographic characteristics. They conclude that the right attitude to significant differences according to age, education and income. The study showed that the elderly and the less educated people perceived the ease of use of the Internet as less, while low-income individuals perceived the Internet as more expensive and elderly individuals perceived multiple access barriers associated with the Internet. In the study conducted by Hills and Argyle (2003), gender and age variables and internet usage were emphasized. According to this; similarly, males use internet more than females and youths use internet more than aged. Potosky (2007) have focused on the relationship between internet information and demographic variables in his study. According to this,

women are less likely than men and older participants have less information about the Internet than younger participants.

Marketers have long been aware of the importance of demographic differences to divide the market and develop effective strategies. Gender has always been an important demographic variable; a large number of studies have examined gender differences in internet use and purchase (Sebastianelli and oth. 2008). For example, Hasan (2010) in his study describes the three different components of the online shopping attitude: cognitive, emotional, and attitude and revealed that these attitudinal components would differ significantly by gender. Cyr and Bonanni (2005), in their study, tried to determine whether there is a difference between genders in terms of shopping security, design elements of the preferred web site, reliability, attitudes towards satisfaction and loyalty. According to this, they found that there were differences between the satisfaction of the web site and the perception of the website's information, navigation and visual design by gender. Slyke et al. (2002) concluded that men are more likely to use the Internet to shop, and that men's perceptions of online shopping are more positive than women. Men's online shopping was found to have a higher perception of convenience, relative benefit, reliability detection and lower perception of complexity. Özgüven (2011) found that consumers' attitudes towards online shopping differed according to gender. In the research, it was concluded that women are more interested in online shopping.

Shahrokh et al. (2012) in their study on Iranian students found a significant relationship between gender and online shop intention. Accordingly, it is concluded that male students are more intent on online shopping. Similarly, Jain and Jain (2011), Richards and Shen (2006) and Akhter (2003) in their studies, they concluded that men tend to shop more than women.

Age is also an important determinant of a person's intention to make online purchases, such as gender. Özgüven (2011) found that online shopping attitudes of consumers differed according to age and that online shopping was preferred by younger consumers. Akhter (2003) also found that young consumers are more likely to shop online than elderly people.

In the literature, there are findings that education is one of the variables that affect the online shopping behavior. For example, Özgüven (2011) concluded that consumers' online shopping attitudes differ according to their educational status. They found that people with a bachelor's and master's degree are more likely to shop online, and that online shopping is preferred by people with the lowest level of secondary school. Candan and Kurtuluş (2010), Akhter (2003), Jain and Jain (2011) concluded that online shoppers are mostly people with high educational level. In Roman (2010), he concluded that the effect of education on online shopping and satisfaction with online shopping is higher than other demographic variables such as age and gender.

Similarly, Shahrokh et al. (2012) 's study on Iranian students found a significant relationship between the level of education and online shop intention. Students with a high level of education are more knowledgeable about online shopping, and have concluded that doctoral students are more intent on online shopping.

Income has also been identified as an important determinant of the trend of online shopping in many studies. For example, Candan and Kurtuluş (2010) in their study have found a significant relationship between individuals' online shopping situation and their income. As the level of income of respondents increases, the monthly average amount allocated for online shopping increases with the trends in online shopping. Akhter (2003) and Jain and Jain (2011) have achieved similar results in their studies. Accordingly, people with higher income levels are more likely to shop online than people with low income levels. Similarly, Richards and Shen (2006), in their study, found that individuals with high personal and family income tend to have higher levels of online shopping than those with low income.

Gender can also be an important determinant in the perception of a person's online shopping as risky. For example, Santana and Loureiro (2010) concluded that women found online shopping to be more risky than men. In their study in Forsythe and Shi (2003), they determined that women perceive more financial risk in online shopping

than men. Similarly, Dillon and Reif (2004) found that men are less affected by consumer risks such as women's payment methods, privacy and credit card security. In the literature, there are differences between gender and perceived benefit of online shopping. For example, Slyke et al. (2002) found that men perceive online shopping as more beneficial than women.

Age has been found to be the main determinant of whether online shopping is perceived as risky in many studies. Young people are more prone to taking risks. Elderly consumers do not trust too much on the internet and think that the goods they buy can be mistaken or deceived. Therefore, even if they use the internet, they are prejudiced in online shopping (Özgüven, 2011). For example, in their study Forsythe and Shi (2003) found that young people perceived less risk of product-performance and financial risk.

There are many studies in the literature that support young consumers to find online shopping more useful. For example, Sorce et al. (2005), in their study, they found that young consumers collected more information about the products than the elderly consumers and that young consumers found online shopping more useful than elderly consumers. Similarly, Yang (2005) in his study has determined that age affects negatively the perceived benefit of mobile commerce.

In the literature, there are findings that there is a difference between education and online perceived risk. For example, Liu and Forsythe (2010) found in their study that the risks associated with the product reduce the online purchasing behavior of people with low levels of education.

Education is effective on whether or not online shopping is perceived as beneficial. Persons with a high level of education have more information about the terms of payment of online shopping, campaigns, security measures of web sites, customer service, returns and other rights granted to consumers. Therefore, they are more comfortable and trusting in online shopping(Özgüven 2011). For example, Yang (2005), in his study, determined that education affects the perceived benefit of mobile commerce.

Income has been found to be an effective variable in the risk perception of online shopping in many studies. Individuals with low income levels prefer to buy products with limited budgets by experimenting, seeing and perceiving with five senses; they avoid taking risks (Özgüven 2011). In their study, Liu and Forsythe (2010) determined that the risks associated with the product reduce the online buying behavior of people with low incomes.

In the literature, there are findings that there is a difference between income and perceived benefit from online purchasing behavior. For example, Kurtuldu and Karataş (2005) determined that as the income level increases, users find more convenient banking transactions over the Internet and take care of their transactions via the internet.

3. DATA AND METHOD

Today, the habit of shopping online is increasing day by day. However, the number of people shopping through the store is quite a lot.

3.1 AIM OF THE STUDY

The aim of this study is to measure whether the criterias such as age, gender, city, education level, occupation, income level are effective in directing people to online or offline shopping.

I want to find answers two major questions in the study.

- Why people do or not do online shopping in Turkey?
- What are the major reasons behind the online and offline shopping selection in Turkey?

3.2 SAMPLING OF THE STUDY

In this context, 251 people were surveyed from all age groups, gender, education, occupation and income levels. Convenience sampling method is used. Convenience sampling is a statistical method of drawing representative data by selecting people because of the ease of their volunteering or selecting units because of their availability or easy access.

63.35% of the participants were female and 36.65% of the participants were male. The participants' age ranged from adolescent to elderly. Participants completed an online survey on Google forms. The participation to the questionnaire was voluntarily, participants did not receive any incentives. The link of the survey was shared with the participants via online platforms such as whatsapp, facebook, twitter and e-mail. The survey was created and shared on 8.04.2018. Responses were collected until 23.04.2018. The average completion time of the survey was 7 minutes.

The questionnaire consists of 3 parts. In the first part, demographic questions such as age, gender, city, education level, occupation and income level were questioned. In the second part, the shopping habits were questioned; the effect of the criterions such as campaign on the shopping habits were measured. In the last part; online and offline shopping habits were compared. The questions on the last two parts of the survey was developed from previous literature about online shopping research, comparison of online and offline shopping habits.

3.3 HYPOTHESES OF THE STUDY

The hypotheses for the purpose of the research are as follows:

H1: People find shopping via online channels safer than shopping offline.

H2: The diversity of products on online shopping channels are more than on the shops.

H3: People find shopping via online channels easier than shopping offline.

H4: People find the products they need on online shopping channels easier than shopping offline.

H5: People find the products they need on online shopping channels cheaper than shopping offline.

H6: People find shopping via online channels faster than shopping offline.

H7: People find comparing the goods on online shopping channels easier than shopping offline.

H8: People find shopping via online channels more pleasurable than shopping offline.

H9: People find returning the goods they bought online easier than offline.

H10: People prefer buying products via comparing their qualities and prices more than buying them via experiencing them.

H11: People find following the campaigns and discounts on online shopping channels easier than offline shopping.

H12: People find making use of the campaigns and discounts on online shopping channels statistically easier than offline shopping.

H13: There is a significant relationship between age groups and selection of shopping channels for same priced goods.

H14: There is a significant relationship between age groups and mostly purchased goods on internet.

H15: Income level has a significant effect on finding products cheaper on internet.

H16: Age has a significant effect on finding returning the goods they bought online easier than offline.

4. FINDINGS

4.1. DEMOGRAPHICAL STATUS OF PARTICIPANTS

You can see the demographics of the participants in the table below:

Table 4. 1: Demographical Status of Participants

GENDER	Gender	N	%
	Male	92	36,65%
	Female	159	63,35%
	Total	251	100,00%
AGE	Age	N	%
	18 and below	6	2,39%
	19-23	72	28,69%
	24 - 29	53	21,12%
	30 - 34	26	10,36%
	35 - 39	21	8,37%
	40 - 44	16	6,37%
	45 and above	57	22,71%
	Toplam	251	100,00%
CITY	City	N	%
	Adana	1	0,40%
	Afyonkarahisar	1	0,40%
	Ankara	2	0,80%
	Ankara	1	0,40%
	Bayburt	1	0,40%
	Bursa	14	5,58%
	Eskişehir	2	0,80%
	Eskişehir	1	0,40%
	Gaziantep	1	0,40%
	Gaziantep	2	0,80%
	Izmir	1	0,40%
	İstanbul	193	76,89%
	Kayseri	9	3,59%
	Kayseri	1	0,40%
	Mersin	10	3,98%
	Muğla	2	0,80%
	Samsun	1	0,40%
	Yurt dışı	8	3,19%
	Total	251	100,00%
EDUCATION	Education	N	%
	Primary	3	1,20%

	Undergraduate	171	68,13%
	Graduate	35	13,94%
	High School	37	14,74%
	Middle	5	1,99%
	Total	251	100,00%
JOB	Job	N	%
	Non-Employment	14	5,58%
	Other Job Group	19	7,57%
	Retired	21	8,37%
	Housewife	18	7,17%
	Public Personnel	10	3,98%
	Student	91	36,25%
	Private Sector	61	24,30%
	Self-Employed	17	6,77%
	Total	251	100,00%
INCOME LEVEL	Income	N	%
	1500 TL and below	67	26,69%
	1501 TL - 2500 TL	31	12,35%
	2501 TL - 3500 TL	28	11,16%
	3501 TL - 4500 TL	30	11,95%
	4500 TL - 5500 TL	25	9,96%
	5501 TL and above	70	27,89%
	Total	251	100,00%

4.2 SHOPPING HABITS OF PARTICIPANTS

You can see the shopping habits of the participants in the table below:

Table 4. 2: Shopping Habits of Participants

INTERNET USAGE TIME	Internet Usage Time	N	%
	0 - 3 years	9	3,59%
	4 - 6 years	28	11,16%
	7 - 10 years	59	23,51%
	10 - 15 years	65	25,90%
	15 years and above	90	35,86%
	Total	251	100,00%
SHOPPING CHNANNELS	Shopping Channels	N	%
	Both online and offline	214	85,26%
	Only online	1	0,40%
	Only offline	36	14,34%
	Total	251	100,00%
SHOPPING CHANNELS(IN SAME	Shopping Channels(Same Conditions)	N	%
	Online	74	29,48%
	Offline	177	70,52%

CONDITIONS)	Total	251	100,00%
ONLINE SHOPPING USAGE TIMES	Online Shopping Usage Times	N	%
	0 - 3 years	95	37,85%
	4 - 6 years	71	28,29%
	7 - 10 years	38	15,14%
	10 - 15 years	8	3,19%
	15 years and above	4	1,59%
	Never shopped online	35	13,94%
	Total	251	100,00%
ONLINE SHOPPING FREQUENCY	Online Shopping Frequency	N	%
	Couples of times a week	10	3,98%
	Once a week	10	3,98%
	Several times a month	47	18,73%
	Once a month	39	15,54%
	Once every two or three months	82	32,67%
	Once a year	27	10,76%
	Never shopped online	36	14,34%
	Total	251	100,00%
PAYMENT METHODS FOR ONLINE SHOPPING	Payment Methods for Online Shopping	N	%
	Never shopped online	36	14,34%
	Payment at the door	49	19,52%
	Online Payment	166	66,14%
	Total	251	100,00%
PRODUCT GROUPS PREFERRED BY ONLINE SHOPPERS	Product Groups Preferred by Online Shoppers	N	%
	Other products	23	9,16%
	Entertainment(etc. theater, cinema, concert, match tickets)	25	9,96%
	Electronic products	26	10,36%
	Food products	5	1,99%
	Never shopped online	36	14,34%
	Clothes(clothing, shoes, accessories)	92	36,65%
	Books	38	15,14%
	Cosmetics	6	2,39%
	Total	251	100,00%
OFFLINE SHOPPING FREQUENCY	Offline Shopping Frequency	N	%
	Couples of times a week	37	14,74%
	Once a week	23	9,16%
	Several times a month	83	33,07%
	Once a month	48	19,12%
	Once every two or three months	54	21,51%
	Once a year	3	1,20%
	Never shopped offline	3	1,20%
	Total	251	100,00%
PRODUCT GROUPS PREFERRED BY OFFLINE SHOPPERS	Product Groups Preferred by Offline Shoppers	N	%
	Other products	2	0,80%
	Entertainment(etc. theater, cinema, concert, match tickets)	3	1,20%
	Electronic products	1	0,40%
	Food products	75	29,88%
	Clothes(clothing, shoes, accessories)	157	62,55%

	Books	7	2,79%
	Cosmetics	5	1,99%
	Never shopped offline	1	0,40%
	Total	251	100,00%

4.3 COMPARISON OF ONLINE AND OFFLINE SHOPPING HABITS LIKERT SCALE RESULTS

For the analysis of the third part of the survey, one sample t-test was conducted to compare the mean scores of online and offline shopping habits and to determine if a statistically significant difference existed between them.

People find shopping via online channels statistically safer ($M=[2,92]$, $SD=[1,06]$) than shopping offline ($t(250) = [43,5]$, $p = [.00]$). So, H1 hypothesis verified statistically.

H2: The diversity of products on online shopping channels are statistically more ($M=[4,16]$, $SD=[0,95]$) than on the shops ($t(250) = [69,33]$, $p = [.00]$). So, H2 hypothesis verified statistically.

People find shopping via online channels statistically easier ($M=[3,88]$, $SD=[1,15]$) than shopping offline ($t(250) = [53,64]$, $p = [.00]$). So, H3 hypothesis verified statistically.

People find the products they need on online shopping channels statistically easier ($M=[4,09]$, $SD=[1,03]$) than shopping offline ($t(250) = [63,18]$, $p = [.00]$). So, H4 hypothesis verified statistically.

People find the products they need on online shopping channels statistically cheaper ($M=[3,9]$, $SD=[1,02]$) than shopping offline ($t(250) = [60,77]$, $p = [.00]$). So, H5 hypothesis verified statistically.

People find shopping via online channels statistically faster ($M=[3,86]$, $SD=[1,14]$) than shopping offline ($t(250) = [53,5]$, $p = [.00]$). So, H6 hypothesis verified statistically.

People find comparing the goods on online shopping channels statistically easier ($M=[3,95]$, $SD=[1,16]$) than shopping offline ($t(250) = [53,9]$, $p = [.00]$). So, H7 hypothesis verified statistically.

People find shopping via online channels statistically more pleasurable ($M=[2,91]$, $SD=[1,18]$) than shopping offline ($t(250) = [39,2]$, $p = [.00]$). So, H8 hypothesis verified statistically.

People find returning the goods they bought online statistically easier ($M=[2,93]$, $SD=[1,27]$) than offline ($t(250) = [36,55]$, $p = [.00]$). So, H9 hypothesis verified statistically.

People prefer buying products via comparing their qualities and prices more ($M=[3,36]$, $SD=[1,28]$) than buying them via experiencing them ($t(250) = [41,66]$, $p = [.00]$). So, H10 hypothesis verified statistically.

People find following the campaigns and discounts on online shopping channels statistically easier ($M=[4,06]$, $SD=[0,95]$) than offline shopping ($t(250) = [67,57]$, $p = [.00]$). So, H11 hypothesis verified statistically.

People find making use of the campaigns and discounts on online shopping channels statistically easier ($M=[3,87]$, $SD=[0,98]$) than offline shopping ($t(250) = [62,2]$, $p = [.00]$). So, H12 hypothesis verified statistically.

4.4 BIVARIATE RELATIONSHIP BETWEEN DEMOGRAPHICAL DATA AND SURVEY QUESTIONS

4.4.1 Crosstabulation between age groups and Question10

A chi-square test of independence was performed to examine the relation between age groups and selection of shopping channels for same priced goods. The relation between these variables was significant, $X^2(6, N = 251) = 15,21, p=.02$. So, H13 hypothesis verified statistically.

According to Crosstabulation results, when the participants' age groups are considered, %47,2 of the participants aged between 24 and 29 prefer to buy the same product with the same price and qualities via online shopping. %79,2 of the participants aged between 19 and 23 prefer to buy the same product with the same price and qualities by going to retail stores.

4.4.2 Crosstabulation between age groups and Question 7

A chi-square test of independence was performed to examine the relation between age groups and mostly purchased goods on internet. The relation between these variables was significant, $X^2(42, N = 251) = 86,75, p=.00$. So, H14 hypothesis verified statistically.

According to Crosstabulation results, %84,6 of the participants who prefer to buy electronic products via online shopping channels are male. %81,5 of the participants who prefer to buy fashion products via online shopping channels are female.

4.5 ONE WAY ANOVA BETWEEN DEMOGRAPHICAL DATA AND SURVEY QUESTIONS

4.5.1 One Way ANOVA of Income Level and Question 16

A one-way ANOVA was conducted to compare effect of income level on finding products cheaper on online shopping. There were no statistically significant differences between group means as determined by one-way ANOVA ($F(5,245) = 0.83, p = .52$). So, H15 hypothesis was statistically rejected.

4.5.2 Crosstabulation between Age groups and Question 22

A one-way ANOVA was conducted to compare effect of age on finding returning the goods they bought online easier than offline. There were no statistically significant differences between group means as determined by one-way ANOVA ($F(6,244) = 1.013, p = .417$). So, H16 hypothesis was statistically rejected.

5. DISCUSSION AND RESULT

Consumers' shopping habits have changed over the years with the development of technology. Topics such as E-Commerce and Online Shopping have been popular research topics by many researchers. While online shopping provides convenience to consumers in many ways, some consumers prefer Offline Shopping instead of Online Shopping because of trust, product variety, speed and pleasure. Amazon is one of the ancestors of E-Commerce, which was established in 1994 by Jeff Bezos. Since 1994, various products and services have been sold over the Internet. After 2002, mobile phones started to occupy an important place in our lives. In the current years, 73% of Internet users say that online reviews have a direct impact on purchasing decisions.

Within the scope of this thesis, the impact of cheapness, product diversity, attitudes, speed on consumers' attitudes towards online shopping across various groups of people from different ages, professions, educational backgrounds, income levels are investigated. In this context, the results obtained from the survey questions of this research over the Internet from 251 people are as follows:

62% of the participants have been using the Internet for at least 10 years. This result shows that the vast majority of the participants are experienced at using the Internet because they are using Internet for a long time. 86% of the participants used Internet for online shopping at least once. 66% of them have been shopping online over 6 years or less. This result can be seen as the proof of the great development of online shopping in recent years.

66% of the respondents prefer online payment for online shopping, while 20% of the participants prefer payment at the door. This result shows that trust in online payment options is quite high.

When participants were asked about the shopping platforms they use the most, 79% of the participants chose offline shopping. When they were asked whether they would

want to buy the same product with the same qualities or price from online shopping channels or traditional retail store, 71% of them chose to buy it from stores. Although the participants preferred retail shopping over 70% compared to online shopping, they rated the trustworthiness, product diversity, speed, enjoyment, pleasure, cheapness, convenience and ability to compare the products and services significantly higher for online shopping channels compared to retail shopping. This result shows us that while online shopping is advantageous in many respects, it still fails to meet some criteria, which offline shopping provides. In my opinion, opportunities such as buying the product or service by experiencing it, being certain that the product you are purchasing will be the same as the product you are seeing, personalization of the shopping experience makes retail shopping more appealing and attractive than online shopping.

With the development of technology, huge progress in the fields of Augmented Reality, Visual Reality and Artificial Intelligence will increase the rate of preference for online shopping and close the preference gap between online shopping and offline shopping. Augmented Reality personalizes the online shopping experience for consumers. With the help of the tools used by augmented reality, consumers will soon be able to visualize how the clothes, products they want to buy would fit on them, how can they match the products they purchase with the goods they already have at home, or how would the makeup products they buy look like on their faces without going to retail stores, just by sitting in front of their computers or by holding their cellphones. For example, Sephora's Virtual Artist application allows consumers to try different lip colors, eyelash thickness, eye shadows and blush on their faces online by using just a single click and purchase them.

33% of the participants make purchases on the Internet several times a month, in 2 or 3 months and 19% of the participants once in a month. Likewise, 33% of the participants shop several times a month and 22% in 2 or 3 months from retail stores. These results show that the frequency of offline shopping is higher than online shopping.

The most preferred product group in online shopping is clothing with 37%, followed by books with 15%. In offline shopping, the most preferred product group is clothes with

63%, while food products were preferred by 30%. These results show us that the stores still have an important place for consumers when they are shopping for clothes and groceries. In order to make E-Commerce more widespread, technological developments should be in this direction.

This thesis has explored the attitudes of people towards online shopping and offline shopping and provided a comparison of online and offline shopping. This study consists of only some general aspects of these two shopping platforms. Future work should be aimed at deeply investigating the attitudes of people towards online and offline shopping, factors influencing online shopping, the relationship between people's beliefs and actual behaviors related to shopping, effect of globalization on online shopping, underlying reason behind the online buying habits of people from certain gender, age, occupation, educational and culture background and how to improve online shopping techniques and make online shopping platforms more secure and accessible.

As seen at the results and discussion sections, people find online shopping faster, safer, cheaper than offline shopping. In addition to that they find it easier to compare the prices, qualities, specifications of products on the Internet. However, they indicated that they do offline shopping more than online shopping. It is obvious that there is a discrepancy between people's beliefs and behaviors concerning shopping. This discrepancy should be studied in future research and underlying reasons should be identified.

As mentioned in the literature review, there are many factors influencing consumer behaviors and attitudes. Research about consumer behavior is mostly about offline shopping. Additional researching covering buying attitudes and behaviors of consumers on online shopping is needed. The factors influencing offline-shopping habits will also affect online shopping factors. This impact might be in the same direction or the opposite. For example, whereas bad weather conditions and offline shopping have a negative relationship, bad weather conditions and online shopping might have a positive relationship.

Online shopping provides a significant convenience for shoppers. Many buyers across the globe are using online platforms to purchase the goods they want and need. Although the purchasing rates of certain categories of goods on the Internet are increasing, people prefer to buy certain product categories from shops, markets. More research needs to be conducted on buyers preference about product categories from the internet and retail stores and underlying reasons behind these preferences.

In our fast moving world and society, people find much less free time for themselves. Most of their days are occupied with work or school, they try to spend time with their families, relatives and friends, go on trips and entertainment activities. Even an individual wants to shop for a single item, it still takes a considerable amount time. First the individual should go to the retail store, then search for the product he needs, then buy it and go back to home. Contrary to this, buying the items on the Internet takes less time. The product the individual needs is only one keyboard away from him. Thus, the impact of globalization and saving of time on buying behaviors are another topics, which should be investigated.

These differences about the usage of online and retail shopping of people from different age groups. As seen in the results section, mostly people aged between 24 and 29 prefer online shopping, while people aged between 19 and 23 prefer mostly retail shopping. Future work is needed to identify the relationship between age and online shopping rates and underlying reasons. In addition to that, future investigation about the relationship and causation between gender, educational background, socio economic status, occupation, culture and online or offline shopping rates would be beneficial.

Technology is advancing day by day. The websites get more complicated, money transactions are made faster, the number of banking and shopping Applications are increasing etc. However, this advancement of technology raise some questions, especially about security and trustworthiness. Additional research is required about the software development of shopping websites and application, money transfer and payment issues used for online shopping, making websites more user friendly and make them accessible and useable for people from all age groups

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APPENDICES

Appendix 1: Survey Questions

1.Demographic Questions	
Questions	Responses
Age	18 and younger 19-23 24 - 29 30 - 34 35 - 39 40 - 44 45 and older
Gender	Male Female
City	Free format
Education Status	Primary Middle High School Undergraduate Graduate
Job	Non-Employment Other Job Group Retired Housewife Public Personnel Student Private Sector Personnel Self-Employed
Income Level	1500 TL and less 1501 TL - 2500 TL 2501 TL - 3500 TL

	3501 TL - 4500 TL 4500 TL - 5500 TL 5501 TL and above
2.Research Questions	
Questions	Responses
How long have you been using the internet?	3 years and less 4 - 6 years 7 - 10 years 10 - 15 years 15 years and over
Which platforms do you use for shopping?	Both Online and Offline Only Online Only Offline
Which platform do you use more for shopping?	Online Offline
Since when do you shop online?	3 years and less 4 - 6 years 7 - 10 years 10 - 15 years 15 yıl and more Did not shop on the online
How often do you shop online?	Couple of times a week Once a week Several times a month Once a month Once every two or three months Once a year Do not shop online
Do you prefer to pay online or pay at the door for online shopping?	Do not shop online Payment at the door Online Payment
Which product group do you purchase the	Other Products

most over the internet?	Entertainment (etc. theater, cinema, concert, match tickets) Electronic Products Food Products Do not shop online Clothes (clothing, shoes, accessories) Books Cosmetics and Cleaning
How often do you shop offline?	Couple of times a week Once a week Several times a month Once a month Once every two or three months Once a year Do not shop offline
Which product group do you purchase the most over the shops?	Other Products Entertainment (etc. theater, cinema, concert, match tickets) Electronic Products Food Products Do not shop online Clothes (clothing, shoes, accessories) Books Cosmetics and Cleaning
Do you prefer to buy the same, same-branded and similar product on the online or offline?	Online Offline
3. Online and Offline Shopping Comparison (Likert Scale)	
I trust that I will receive the same product I purchased over the Internet.	1 = Strongly Disagree 2 = Disagree 3 = Undecided 4 = Agree

	5 = Strongly Agree
Shopping over the Internet is as safe as shopping through the store.	1 = Strongly Disagree 2 = Disagree 3 = Undecided 4 = Agree 5 = Strongly Agree
The variety of products on the Internet is broader than that of the store.	1 = Strongly Disagree 2 = Disagree 3 = Undecided 4 = Agree 5 = Strongly Agree
Shopping over the Internet is easier than shopping in the stores.	1 = Strongly Disagree 2 = Disagree 3 = Undecided 4 = Agree 5 = Strongly Agree
Finding the product I want to buy over the Internet is easier than the stores.	1 = Strongly Disagree 2 = Disagree 3 = Undecided 4 = Agree 5 = Strongly Agree
Finding the product I want to buy over the Internet is cheaper than it is in the stores.	1 = Strongly Disagree 2 = Disagree 3 = Undecided 4 = Agree 5 = Strongly Agree
Shopping over the Internet is faster than the stores.	1 = Strongly Disagree 2 = Disagree 3 = Undecided 4 = Agree 5 = Strongly Agree
Making comparison between products over	1 = Strongly Disagree

the Internet is easier than the stores.	2 = Disagree 3 = Undecided 4 = Agree 5 = Strongly Agree
Shopping over the Internet is more enjoyable than the stores.	1 = Strongly Disagree 2 = Disagree 3 = Undecided 4 = Agree 5 = Strongly Agree
Shopping over the Internet is more fun than the stores.	1 = Strongly Disagree 2 = Disagree 3 = Undecided 4 = Agree 5 = Strongly Agree
The return facilities of the products on the Internet are easier than stores.	1 = Strongly Disagree 2 = Disagree 3 = Undecided 4 = Agree 5 = Strongly Agree
I prefer comparing prices and specifications of products rather than touching/experiencing products.	1 = Strongly Disagree 2 = Disagree 3 = Undecided 4 = Agree 5 = Strongly Agree
Following campaigns/discounts about shopping over the Internet is easier than the stores.	1 = Strongly Disagree 2 = Disagree 3 = Undecided 4 = Agree 5 = Strongly Agree
Benefiting from campaign/discount products about shopping over the Internet is easier than the stores.	1 = Strongly Disagree 2 = Disagree 3 = Undecided

	4 = Agree 5 = Strongly Agree
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