

**Factors Affecting Trust in B2C E-Commerce:
A Case Study on Foreigners Residing in Turkey
from Middle East and North Africa Region**

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ABSTRACT

E-services are a real revolution at present as they have contributed to time savings and speeding transactions in addition to transferring business from traditional to electronic. E-commerce crosses borders and makes possible the completion of purchases from thousands of miles away. In other words, buying and selling products and services online is possible through e-commerce services, with all transactions being performed electronically, without actual contact between the customer and merchant. However, the quality of these services is critical for the improvement and success of e-commerce. Certainty and confidence in e-commerce should be essential factors to improve trust. A combination of self-regulation, technology, and legislation should be adopted by enacting similar regulations and regulations applied in the traditional trade to protect consumers and identify related consumer obligations. Trust is a critical factor in developing relationships between online merchants and customers. Faith is also necessary to close the gap between the developments in information systems and people's understanding of their socio-economic impacts (such as an information system's perceived effect on customer confidence). This study reviews the results of previous confidence studies from a social, economic and technological perspectives and it sets a comprehensive model for maintaining trust in online transactions to identify ways to increase trust. For a better understanding of trust in e-commerce, we prepared a questionnaire and sent it to foreign people living in Turkey. The study relied on the answers to the questions about the correlation between the factors affecting trust and whether there was an impact on the direction of the market and also whether there was a statistical significance between the demographic variables of the questionnaire respondents. The SPSS application was used to analyze the data collected. The results showed that the factors that directly affected confidence in B2C include market orientation, perceived security, technological doctrine, and relational excellence. Therefore, we needed to develop a comprehensive model that explained the interaction between the factors that affected trust in e-commerce. Trust e-commerce consists of four dimensions, namely ability, goodness, integrity, and predictability. Moreover, based on our results there is a need to improve security features and privacy issues, which can be carried out by updating the previously proposed model to address B2C confidence factors in e-commerce.

Keywords: Trust, B2C e-commerce, Risk, Web design, Marketing, Turkey

ÖZET

E-hizmetler ticari faaliyeti geleneksel güven anlayışından, doğrudan ve kişisel erişime aktarmayı mümkün kılmının yanı sıra zamandan tasarruf sağlama ve işlemleri hızlandırma konusuna da katkıda bulunması nedeniyle günümüz için gerçek bir devrimdir. Çoğu zaman, e-hizmetler ticareti gerçekleştirmek için sadece bir bilgisayara veya modern iletişim araçlarından birine ihtiyaç duymaktadır. Bu hizmetler sayesinde, e-ticaret sınırları aşmış ve alışverişlerin binlerce kilometre uzaktan yapılmasını mümkün kılmıştır. Başka bir deyişle, e-ticaret hizmetleri yoluyla ürün ve hizmetleri çevrimiçi alıp satmak mümkündür. Bu nedenle, müşteriler malları veya hizmetleri satın almak için web sayfalarındaki fotoğraflara, teknik bilgilere ve videolara göz atabilir. Tüm bu işlemler, müşteri ile tüccar arasında gerçek bir temas olmaksızın elektronik olarak gerçekleştirilir. Bununla birlikte, bu hizmetlerin kalitesi, e-ticaretin başarısını artırmak için kritik öneme sahiptir. E-ticarette güvenilirlik, güveni artırmak için önemli bir faktör olmalıdır. Dahası, kendi kendini düzenlemenin, teknoloji ve mevzuatın bir birleşiminden oluşan artan tüketici güveni, tüketicileri korumak ve bununla ilgili tüketici yükümlülüklerini belirlemek için geleneksel ticarete uygulanan benzer yönetmelik ve düzenlemeleri yürürlüğe koyarak benimsemelidir. Güven çevrimiçi işlemler ve müşteriler arasındaki ilişkileri geliştirmede kritik bir faktördür. Güven bilgi sistemlerindeki gelişme ile insanların onun sosyo-ekonomik etkilerini anlama arasındaki boşluğun (örneğin, bilgi sisteminin müşteri güveni üzerinde algılanan etkisi) azaltılması için gereklidir. Bu çalışma, geçmiş güven çalışmalarının sonuçlarını toplumsal, ekonomik ve teknolojik açıdan gözden geçirmekte ve güven arttırmak amacıyla kullanılabilir yolları belirleyerek çevrimiçi işlemlere güvenmeyi sağlamak için kapsamlı bir model oluşturmaktadır. Sonuçlar, B2C'ye olan güveni doğrudan etkileyen faktörlerin pazar yönelimi, algılanan güvenlik, teknolojik inanç ve ilişkisel mükemmellik olduğunu göstermektedir. Bu nedenle, e-ticarete olan güveni etkileyen faktörler arasındaki etkileşimi açıklayan kapsamlı bir model geliştirilmiştir. Geliştirilen model, e-ticarete olan güven, yetenek, iyilik, dürüstlük ve öngörülebilirlik olmak üzere dört boyuttan oluşmaktadır. Ancak bu çalışmanın sonuçlarına göre, ayrıca, güvenlik özelliklerini ve gizlilik konularını iyileştirmenin gerekli olduğu görülmüştür. Dolayısıyla çalışma sonuçlarına göre, daha önceden önerilen model güncellenerek, e-ticaretteki B2C güven faktörleri vurgulanmıştır.

Anahtar Kelimeler: Güven, B2C E-ticaret, Risk, web tasarımı, pazarlama, Türkiye

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To the Spirit of my Father and My Family

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﴿عَنْ النَّبِيِّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ، لَا يَشْكُرُ اللَّهُ مَنْ لَا يَشْكُرُ النَّاسَ﴾

The Prophet MOHAMED, Peace and Blessings be upon him, Said,

“He has not thanked Allah who has not thanked people.”

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CHAPTER I

INTRODUCTION

The spread of the Internet has enabled easy access to public services. Additionally, the development of e-services has encouraged companies to build websites to promote their activities and products through an easier means of communication. By using e-business as a strategy today, companies can develop a dynamic database-driven online catalog to improve their services. The e-business of today has begun to transfer business transactions and administrative work. Documents such as insurance policies, lading contracts, bank-transfer orders, quotations and electronic documentary credits are being performed with different concepts than the traditional methods. Digital markets have emerged as convergent centers for various companies and have linked manufacturers, distributors, retailers, and production components on a single data network where a corporation's data is being managed by an independent firm to provide index information and reports for the exchange of business information and transaction investments. Online shopping is described as including the procurement of retailers or products online, searching for information on goods and selecting payment methods as well as communicating with other consumers and buying goods or services (Kuo, Y. F., Wu, C. M., & Deng, W. J, 2009). Hence, collective access to the Internet along with trends in the globalization of products and services has led to the emergence of new e-commerce markets in recent years.

The rise of business to consumer (B2C) in e-commerce has led many companies to seek new ways to understand online shopping behavior and obtain consumer satisfaction (Ranganathan & Ganapathy, 2002). Many studies have attempted to contribute to building confidence in the e-commerce environment. Several studies have focused on developing the content and interfaces of e-commerce sites. Among those studies, trust is an important feature to enhance the possible benefits of e-commerce for businesses and the customers. For example, Fog and his colleagues examined the effectiveness of information in helping trust rules on a website when potential clients browse websites (Fog & Zeng 1999; Fogt et al., 2001, 2003). Research conducted on trust in e-commerce are mainly aimed either to

better understand the composition of confidence or to understand better how various factors affect confidence in the Internet environment. The factors influencing confidence differ regarding the identification of the factors that influence trust (Chen & Barnes 2007; Sir et al., Miscetta 2007; Ribbink et al. 2004). A number of studies have overlapping or duplicating factors with those mentioned in other studies (Corbett et al., 2003; Geoffen & Strobe 2003; Gefen 2000; McKnight et al., 2002; McKnight et al., 1998). Other studies have a comparative dimension in the aggregation factors across different countries and cultures and have shown how they differ in various contexts (Hawk, 2004; Mothicharon & Balvia 2002). Most e-commerce concepts rely on electronic payment and coordination with business partners, such as inventory management, self-service to customers (e.g., developing demand tracking and finding problems). Companies today have succeeded in performing business to raise confidence through internal corporate networks to distribute information everywhere. However, to develop strong legislation governing the performance of e-commerce, there are still a number of obstacles to the spread of e-commerce, in particular how to secure the transfer of funds to open networks such as the Internet. There are diverse solutions to this problem, such as encrypting credit card numbers, the emergence and use of electronic funds that provide additional protection for shoppers on the Internet, and the development of a set of protocols such as financial security. Experts stress that financial movements on the Internet have become as secure as traditional face-to-face economic changes. However, no entity or institution as yet has been created to demand an entirely secure system (Danielewicz-Betz, A. 2016).

Therefore, mistrust was considered the greatest obstacle to people's participation in e-services. The researchers pointed out that one of the main reasons for these disappointing results was a lack of trust between consumers and service providers (Scripps, 2001). It was important to have legislation and laws that define the method of electronic transactions and regulate them. To that end, on 17 March 1999, the WTO established a legal framework for e-commerce operations in the concept of services (Marchetti & Mavroidis, 1970). This report states that "the provision of services and technical means falls within the scope of "GATS" (General Agreement on Trade in Services), (Marchetti & Mavroidis, 1970). The "GATS"

requirements and obligations included transparency in internal regulation, competition, payment, remittances, market access, national treatment and surcharges. For this reason, consumer confidence in e-commerce has become an urgent and critical issue for governments and companies as well as for researchers interested in this area. Studies have been conducted to identify the factors that affect consumer confidence in electronic commerce, be they negative or positive. The study aims to focus on the critical issues surrounding confidence in e-commerce by identifying the concept of trust in electronic transactions as well as the factors affecting trust in e-commerce and its association with some by describing demographic data, such as gender, age, and income of foreigners residing in Turkey. It also attempts to explain the interrelationship between these factors by identifying previous literature to these factors. Additionally, strategies that contribute to clarifying the factors that affect trust in B2C e-commerce, and its impact on the customer and the seller are studied. These factors were highlighted to improve confidence in electronic transactions as well as to obtain theoretical and practical insights on how consumers, businesses, and governments take a confidence-building strategy in e-commerce markets.

The study begins by reviewing the existing literature on the factors affecting confidence in e-commerce. A theoretical framework is developed in Chapter II, which provides a comprehensive list of the factors affecting confidence in electronic commerce as derived from previous research. In Chapter III, the research methodology is presented to test the factors and their impact on confidence. The survey method was adopted by preparing a questionnaire for an investigation based on the experience of the respondents regardless of the locations from which they are purchased. Most of the participants were PhD and MS students. The responses were received and moved to a database and then placed in a format for easier analysis using the SPSS statistical analysis software. This study also attempts to contribute to the previously proposed model. Chapter IV addresses the confidence factors in B2C e-commerce. In Chapter V, these findings are discussed. In Chapter VI, a summary of the dissertation is provided followed by Recommendations, Limitations and Future Research of our study in Chapter VII.

CHAPTER II

Background of the Study

Trust is an integral component of increasing social influence in community relations. The idea of confidence is widely adopted among people on the sincerity, experience, and ability to give services that are essential elements of trust. If there is a clear violation of one of these elements, it becomes difficult to restore confidence. Hence, the trust for human relationships becomes a necessity in the community, and rebuilding trust takes longer to achieve (Patnaik et al, 2006). This works with a particular value between two entities that can grow or reduce depending on specific interactions and experiences. Moreover, trust is an essential issue in fields of philosophy, sociology, psychology, management, marketing, ergonomics, human-computer interactions, industry and e-commerce (Corritore et al, 2003). Furthermore, trust is a major issue in relationships between the purchaser and commercial companies (Lanford, 2006). In the retailing world, trust is a key to producing real interactions and for building long-term relationships. Trust in society is defined as the social capital of raising and coordinating the interactions between people within a community. Trust in e-commerce helps to reduce business costs, achieve greater market access, and develop closer partner relationships. Companies have built very lucrative enterprises for leading e-commerce merchants, such as Amazon (Wu, 2010). Industry analysts believe that trust and protection are critical to preventing the growth of e-commerce (Radwan & Mumtaz, 2009). At present, many different goods and services are shipped through the site quickly (Corbett et al, 2003).

The nature of e-commerce is about the physical distance between customers and retailers (Hussin et al, 2006). Moreover, with the emergence of many virtual communities, the service of consumer needs for communication, information, and entertainment has become a challenge. The considerable development of virtual communities on the Internet has made them even more dynamic (Lee et al, 2006). Increasing the risks of shopping because of the quality of goods or services, as well as the ability of sellers to hide their identity makes trust an essential element in this environment (Pourshahid, 2006; Lu, 2009). The study investigates the merchant and buyer and the extent of the impact of trust on the relationships between them in B2C e-commerce through the study of the most critical factors affecting confidence.

2.1. E-Commerce and E-Commerce Types

E-commerce is defined as the process of transition from traditional commerce to digital commerce via the Internet (Hutt & Speh, 2004). Internet shopping, or e-commerce, differs from traditional commerce regarding the quantity and quality of information it offers to customers. Nowadays, e-commerce constitutes itself as a whole new business area with its own set of rules and characteristics. E-commerce reduces distributors' levels and builds close collaboration with companies. Search engines allow quick searches for competitors' products and customer reviews, thus empowering consumers to make comparisons and make informed decisions. As Ganz points out in his predictions, this increase is fast and difficult to understand, and the information accumulating annually into the digital universe is greatly weakened (Ganz, 2007). E-commerce is a smart business which addresses the needs of business organizations, merchants, and consumers to reduce costs and develop the quality of goods and services while improving speed of delivery. By using e-commerce, an organization can expand its business to national and international markets with minimal financial outlay. A company can locate more customers, suppliers and suitable market partners across the globe.

Services can be provided by businesses anytime, anywhere. 24/7 services are an important factor in marketing along with e-commerce applications to provide to the customer the best choice for shopping. Furthermore, the client can put review remarks on the product or review comments of other buyers before making a final purchase. E-commerce can even provide the option of virtual auctions, which increases competition among the organizations, and as a result, it provides substantial discounts to customers. Hence, there are different types of e-commerce that exist today, which are summarized in Table 2.1

Table 2.1: Types of E-Commerce

E-Commerce Types	Example
B2B	(Businesses to Businesses) The volume and value of B2B e-commerce that exists between businesses, such as those involving a corporation and wholesaler, or a wholesaler and a retailer. For example, e-steel.com uses e-marketing for steel producers and users.
B2C	(Business to Consumer) This is a general merchandiser that sells consumer products to retail customers; e.g., Amazon.com .
C2C	(Consumer to Consumer) This creates a market space where users can auction or sell goods directly to other consumers; e.g., eBay.com .
M-commerce	(Mobile commerce) Wireless mobile devices, such as personal digital assistants (PDA s) or cell phones, can be used to conduct commercial transactions.

Source: <https://www.slideshare.net/muet123/chapter1-31070763>

As this study has been conducted on B2C e-commerce, the details about this type will be described below:

2.2 B2C in E-Commerce

The B2C model is defined as a business that directly delivers its goods to end consumers. After the beginning of Internet access to marketing in early 1990, there was a marked increase in B2C e-commerce (Ranganathan & Ganapathy, 2002). The global nature of the Internet and various interactive skills have made it an important marketing and negotiating medium for many firms. Consequently, there has been an extreme increase in the number of companies that are using the web for marketing, promotions, and transacting products and services with B2C. This concerns any organization that sells its goods or services to purchasers over the Internet.

These sites include information regarding the goods and services being offered which are stored in a database and represented as online catalogs. B2C liens have established travel services, online banking, online health services, and information (Yahia, 2005; Chaffey, Malhotra & Singh, 2009). This means customers can reach e-shops 24 hours a day. Moreover, there is almost no limit to the quantity of a product that an online retailer can display on its virtual storefront. Moreover, it means that firms can obtain data sets on clients and use them to personalize service

for them. Moreover, it means goods and/or services can be received instantaneously, such as music and software bought over the Internet.

The low-cost standard and universality of results indicate that consumers can shop in the privacy of their own homes by using many modes of shopping, such as buying from direct sellers.

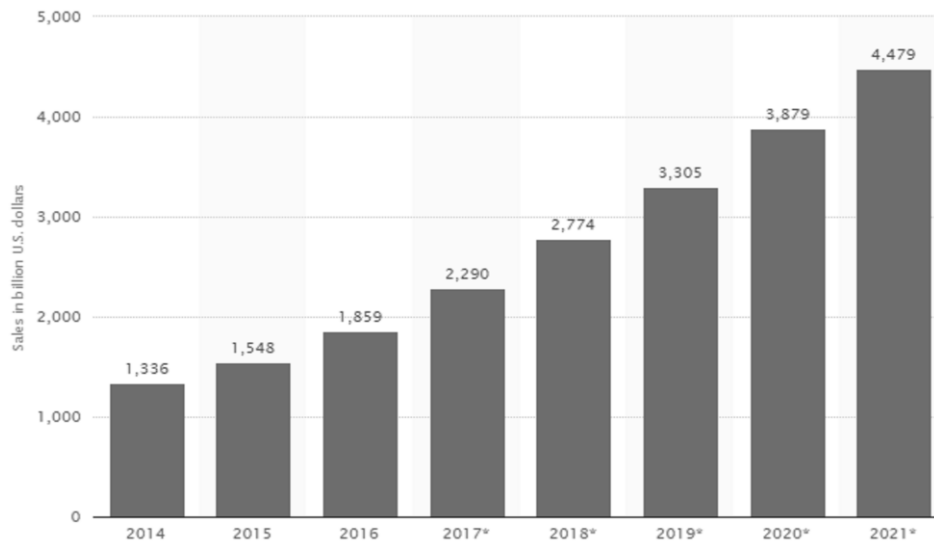


Fig. 2.1 B2C e-commerce global retail e-commerce sales (2014-2021)

Source: (Retail e-commerce sales worldwide from 2014 to 2021, eMarketer.com July 2017).

The best-known example is Facebook, which supports marketers targeting advertising to people according to particular demographics. The improvement in B2C commerce has motivated various firms to find new ways to understand online buying habits in order to attract and retain customers. B2C e-commerce estimates on retail sales worldwide e-commerce are given in Fig. 2.1 (eMarketer.com, July 2017).

Based on the estimates given in Fig. 2.1, growth in e-commerce has a trend of increased revenue. For instance, in 2016, global e-commerce retail was \$1.86 trillion, and e-retail revenue is expected to rise to \$4.48 trillion in 2021. This makes online shopping one of the most popular online activities around the world (Retail e-commerce sales worldwide from 2014 to 2021, eMarketer.com July, 2017).

2.3. Trust in B2C e-commerce

The components of trust in B2C are related to participants and service providers over the Internet and through relevant Internet technologies and social cultures (Enrique, Elena, & Tomas, 2015). The trustworthiness of the Internet, shopping infrastructure, security, third-party certification, as well as external factors such as company size and demographic variables are all important factors for trust in B2C e-commerce. There have been many attempts to develop this model. Such a model update consists of six dimensions: consumer and institutional behavior, information, products, transactions, and technology. A challenge to the trust change is not dynamic according to technological development, as well as conditions associated with the development of Internet use. (McKnighta, Choudhury & Kacmar, 2002) Trust was investigated from multi-dimensional antecedent components, namely the beliefs of integrity, ability, and benevolence (Gefen, Karahanna, & Straub, 2003). In B2C, integrity is the concept that companies act in a consistent, reliable, and honest manner while keeping their promises. Ability refers to the belief that companies can fulfill their pledges. Benevolence is the faith in the capacity of businesses to care about consumer interests and be concerned for the welfare of their customers.

Trust in B2C is based on the confidence of consumers. Therefore, both belief and faith are derived from the difficulties and risks included in the online operating environment, that is, the transaction environment in B2C that contains components such as branding, trust, cooperation, company history, dealer quality, price, and website quality, regarding convenience, usability, efficiency, reliability, privacy, and security. Components of the trustor include the disposition to trust, purchase history, attitude towards online shopping websites, and attitudes towards information techniques, personal values, age, education, gender, and individual perceptive risk. Environmental components combine method and social factors. Elements concerning the procedures of environments include privacy, security and transparency, the credibility of information, Internet-relative techniques, information technologies, encryption, and third-party certification. Social components of environments include policy, law, morality and culture. In the B2C e-commerce environment, three main parties interact to determine consumer trust levels. These trust parties are:

- **Consumers:** Purchasers seek assurance before communicating with a vendor to obtain their products or services. Personal users are different in their “trusting” personality traits (Erickson, 1963; Bowlby, 1973 & Mikulincer, Shaver & Horesh, 2006), and the movement in which they achieve the trust that is needed for starting their business with an online vendor.
- **Vendors:** attempt to grow trust with the buyer in order to sell their stock or services. They may have a physical and online presence or only work in the electronic market. Merchants with a physical component that have a set identified the brand, and built-in trust factors are shown to be more successful in the electronic market related to their straight online complements (Head et al, 2001). Shoppers who understand the web storefront as an increase of actual marketing may perceive it to be more positive and have more trust in the store (Steinfeld & Whitten, 1999).
- **Referees:** are third parties who implement free vendor confidence recommendations. Trust can occur with arbitration and support in many forms, from personal recommendations to privacy.

Table 2.2 shows the types of services that are offered by B2C commerce.

Table 2.2: Types of B2C on e-commerce websites

B2C e-commerce	Website
E-banking services	http://www.isbank.com.tr/
Booking of airline tickets	http://flightsearchdirect.com
Educational resources	https://tutsplus.com/
Trading of stocks	https://www.aliexpress.com
Purchases of books/music/CDs/PCs	http://www.half.ebay.com/
Participation in e-auctions	https://www.mstcecommerce.com

Source: Trust in B2C e-commerce websites 2012

2.4. Factors affecting trust in B2C e-commerce

The great challenge is to improve the factors that contribute to confidence building between the seller and the customer and which influence the relationship between them and their importance in e-commerce transactions. Moreover,

stimulating companies and drawing their attention to these factors and developing them to the satisfaction of the customer will help to improve the effectiveness of markets in contributing services to the consumer. In this study, these factors are classified as follows:

2.4.1 E-commerce website

An e-commerce site is the basis of starting any commercial activity, so the site should be noticed for the attention of visitors, giving them the desire to explore. This feeling grows with good design, speedy navigation on the site and easy-to-follow instructions. There has been an accelerating increase in the creation of websites. Internet users contribute in the provision and development of many services. As an example, website quality is required to gain a competitive advantage over other websites and attract more customers. Information quality has meaningful effects on trust for both potential and repeat consumers. Professional design is identified as a positive trait in the merit of an online seller such that the website depends on the absence of errors, its colors, clarity as well as images and appropriate graphics for the improvement of the site. (Barnes & Vidgen, 2000) information quality leads to the generation of relevant and reliable information on e-commerce websites. It surrounds the measures of accuracy, currency, timeliness, and conciseness, and so on (Petter et al, 2013).

Most studies discussed the importance of trust on e-commerce (McKnight et al, 2002) which postulates that the quality of a website is considered to have a significant impact on confidence. It also supports mobility with the ease of trust, so the longer users spend time on the site, the higher the probability of gaining trust in the website (Urban, Amex & Lorenzon, 2009). However, it is difficult to afford an absolute definition of professionalism regarding website design because professional design carries a full meaning and is very vague and can be described differently by various people. Therefore, professional design, ease of use and graphics draw attention and show the ability or professionalism of the website, according to (Wang & Amurian, 2005). The use of technology to communicate online sales as well as professional exhibitions of a product, (such as the three-dimensional and 360-degree rotation of a product), all allow the customer to verify every feature in a product (Wang & Emurian, 2005; Basso, Goldberg, Greenspan, & Weimer, 2001).

Fig. 2.2 shows the products from a website in 3D where the customer can initiate movement in any direction.



Fig. 2.2 Product shown in 3D on a B2C commerce website

Website Structure and Design

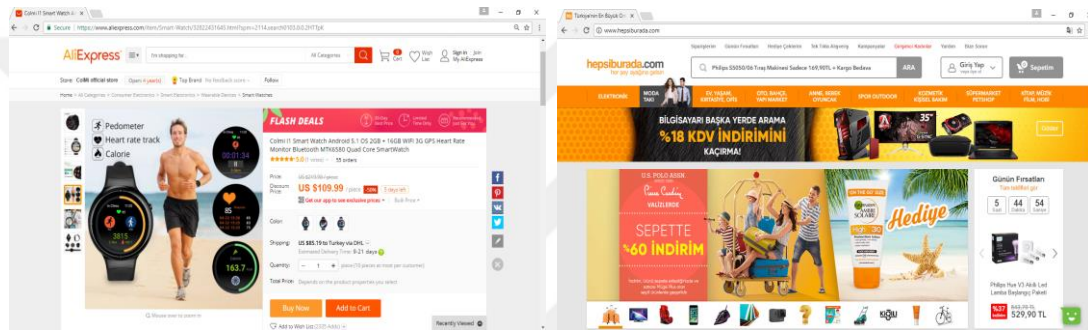
The process is to invite customers to visit an e-commerce site, so it is important to developing and present useful and transparent information about the site through search engines. In the marketing policy, the person visiting the website is just the first step; the priority is to convert the visitor into a customer on the site. Total sales are measured by the total number of visitors.

An important challenge is to have as many visitors as possible become potential buyers. This is achieved by dividing the total number of sales by the number of visitors. This general organization describes the appropriateness of the information displayed on the site (Cheskin/Sapient Report, 1999; Nielsen, 1998; Shankar Urban, & Sultan, 2002). It supports quick access to information online for two of a user's essential characteristics of the site: simplicity and consistency. Buyers recognize the simplicity or clear design of e-commerce sites because it reduces the perceived risk of losing time, deception and failure. Users are more confident in applying at the website because they can move from one subsite to the next rather than move over again for each new site (Morkes & Nielsen, 1998).

Access to the information on a website is also useful in creating online trust. For example, broken links and ambiguous images on the front of a web site cause discontent among users (Cao, Zhang, & Seydel, 2005; Zhang & Lim, 1999). The Chasekin/Sabint Report (1999) also showed that enhanced navigation, such as claims,

patterns, and guidelines, helps users to request information or conduct on-site transactions, thereby increasing consumer confidence. Furthermore, the application of web design techniques that can increase readability such as the appropriate amount of white space and borders, strict aggregation, and visual density, also help improve the overall trust of the site (Karvonen & Parkkinen, 2001).

Online purchasers may report the importance of factors, such as a privacy policy, their intention to purchase and their buying behavior. The design of a website has a significant influence on this decision (Belanger, Hiller, & Smith, 2002). There are many examples of B2C commerce sites. Fig. 2.3 below shows two kinds of B2C: local trade and global commerce.



A. aliexpress.com China B2C e-commerce

B. hepsiburada.com Turkey B2C e-commerce

Fig. 2.3: B2C e-commerce sites

Website's contribution to the brand

A brand is what distinguishes goods or services from the individual seller or group in marketing, where it promotes online commerce (Karakaya & Charlton, 2001). A brand name is vital to the client in the business environment (Keeney, 1982). It is also a critical element in increasing the confidence of Internet users (Blackwell, Miniard & Engel, 2006). Trusted Brand is a motto that defines the position of the company in the business environment and how reliable it is (Martin, 2009). Therefore, the connection between the organization and the buyer improves organizational vision and product messages, develops brand awareness and encourages brand recall. The brand can strengthen trust. Consumers with higher expectations of benefits are more likely to commit to an ongoing relationship. (Song & Zinkhan, 2008) Moreover, there are companies that not only sell their products over the Internet as an alternative distribution channel, there are firms that

more frequently run Integrated Brand Communication campaigns both offline and online (Bartel, Sheehan & Doherty, 2001; Srisuwan & Barnes, 2008).

That relationship represents companies that market their products across borders. An example is Apple, whose iPhone and iTunes store on the Internet is available from anywhere in the world. Moreover, there is a Nokia web portal that will benefit businesses with the launch of products that are currently available in the market. For example, Google made Google Docs usable without an Internet connection (Hernandez, Jimenez & Martin, 2009). The widespread use of high technology mobile phones in the operating system has created expectations among consumers who patiently waited for the new product (Ricker, 2009).

2.4.2 Market Orientation

Customer orientation is an organizational philosophy which makes clients a focal position for the market and advantage considered as a fulfillment of customer orientation and privileges viewed as a result (Corbit & Balleine, 2003). Information collection and usage began to be seen as ruling determinants to the company's market orientation in the 1980s (Shapiro, 1988; Kamari, & Kamari, 2012). Applying this definition in B2C e-commerce context, market orientation is possible so as to raise the level of trust since e-commerce websites will:

- Handle customers' information dynamically to reflect consumer choice from time to time;
- Use the information to customize product/services to cater to a single customer's suggestion in one-to-one support rather than mass marketing;
- Keep close contact with customers and respond to customer difficulties in real time; and
- Support clients to contribute to site construction (Corbit & Thanasankit, 2003). Free communications and the possibility to participate are essential conditions for market orientation (Carnevale & Wechsler, 1992).

In this case, customers can view their ideas for service development, making delivery marketing the product by introducing the concept of involvement creation.

In other words, the high-level cooperation between customers and businesses creates activities that will develop new products and then new sources of competitive advantage. This is a winning plan as it promotes discussion and interaction, an entrance to information and transparency, and an understanding of the risks and benefits that eventually create confidence in the relationship between buyer and seller as well as joint and collaborative establishment processes built on trust between the company and the consumer (Urban, Amex & Lorenzo, 2009). Therefore, a positive relationship is recognized between customer orientation and confidence (Corbett & Thanasankit, 2003).

Types of Personal Information

The critical source of consumer interest revolves around personal, or individual-specific, data. Individual-specific information covers data such as names, addresses, demographic characteristics, lifestyle interests, purchasing choices, and the acquisition of histories of identifiable individuals (Nowak & Phelps, 1995). Direct marketers have used such data, but today advances in computer technology, fragmented consumer markets, shrinking mass media audiences, and requests for higher economic efficiency have spurred much broader use of personal data (Phelps, Nowak & Ferrell, 2000). Rising numbers of marketers understand information from individual consumers by renting or transferring data files or lists that explain the habits and characteristics of various consumers, segmenting users by their features or behaviors, using highly targeted and “one-to-one” marketing plans, and building loyalty programs based on individual customers’ purchases (Hughes & Merton 1996; Jackson & Wang, 1994; Peppers & Rodgers, 1995).

Feedback Mechanism for the website

The feedback mechanisms are managed on the Internet, giving users feedback on their purchases and their evaluation of website services and product quality. Studies suggest that interested agents tend to cooperate because of higher rewards of cooperation than fraud (Milgrom & Roberts, 1990). A catalyst for collaboration is likely to arise if there are repeated transactions (Krebs, 1990).

In one-time sales, self-interested, profit-maximizing causes have reasons to deceive. However, with a suitable feedback mechanism, each agent’s role will have

reputational results. Clients are informed about the behavior of vendors in the past. Thus, the opportunity to find a buyer depends on their past behavior. Because of this dependence, rational sellers tend to act in a trustworthy manner. This is due to the potential penalties from buyers as a result of dishonest and opportunistic sellers.

The trust-building process, therefore, is driven by the purchaser's estimate that the costs of the seller acting in an untrustworthy manner significantly benefits from such actions (Greif, 1989; Milgrom & Roberts, 1990). Useful feedback will lead buyers to trust sellers. This not only provides excellent feedback, it also provides a signal of trustworthiness to possible buyers. However, sellers also have reasons to guard their excellent feedback profile. Feedback usually consists of both negative and positive ratings. According to (Sundaram & Webster, 2000), different messages have a detrimental effect on unfamiliar brands (Lee, Kim, Jeung & Park, 2000).

The feedback ratings lead to helping the customer to build a clear idea of the product by reading customer feedback about the product and delivery time. All these opinions help customers to decide to buy or refuse to purchase a product. Many companies consider customer feedback to increase confidence in the product as well as service delivery. Fig. 2.4 below from Aliexpress website shows how feedback works from a client.

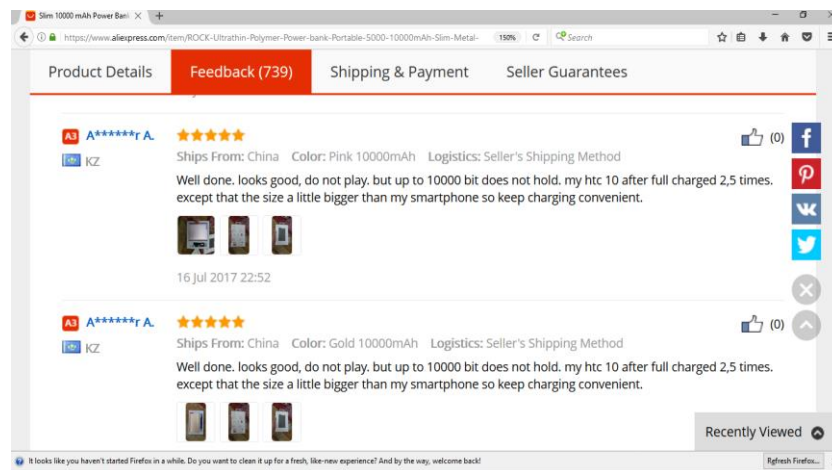


Fig. 2.4 Feedback from Ali Express

2.4.3 Risk Management

Trust measures the value of risk over online transaction acquisition. The logical question about online shopping, which is to visualize the hazards to

overcome, is the core of this trust issue. There are many threats, including the problem of having a secure transfer of personal data because online stores operate at a distance from an online shopper that must feel that personal information will be protected during transit. This sense of security is achieved primarily through the use of encryption and payment systems (HTTPS) (Kamari & Kamari, 2012) which can be defined as “solid confidence.” The second step, where a shopper should feel online, is that the same personal information will be safe once it arrives. This is an issue of the internal structures where the store is safe from malicious attack, including security of its filing system; this is expected to be most evident in the actual shopping transaction and associated actions. It is also probably associated with aspects of structural design in that a smooth website implies a satisfactory business model. Thirdly, the online purchaser must trust that the store will provide “fair value” for any products bought.

Perceived Risk

The risk of buying is related to uncertainty or to the potential negative consequences of using a product or service. It is formally identified as whole risk plus consequences (Power & Cox, 1967) as well as anticipating losses associated with the purchase, reducing the purchasing behavior of the customer (Peter & Ryan, 1976; Kim, Ferrin & Rao, 2008). This is due to the nature of the Internet and uncertainty in the use of the global transaction infrastructure that has made risk a necessary element in e-commerce (Bensaou & Venkataman, 1996). There are several aspects of risk, either driven by technology or derived from the underlying environmental risk of the infrastructure or relationship resulting from the behavioral risk of a business partner (Ring & van de Veen, 1994). Behavioral uncertainty arises because online retailers have the opportunity to act opportunistically by using the remote and separate nature of e-commerce and the government’s weakness to control every transaction adequately. Cases of opportunistic behavior by online retailers include product tampering, false identity and leakage of consumer information, misrepresentation of products, and fake guarantees on service. These factors generate behavioral uncertainty at the outset, as in the following:

- Financial risk due to the probability of losses
- Individual risk due to there being a possibility that the product or services provided are unsafe

- The risk of the seller's performance due to the seller's insufficient experience in monitoring and following up.
- The risk of isolation due to the possibility of revealing the customer's information

In risk reduction, behavioral plus environmental information is often intertwined by online retailers through encryption, firewalls and data authentication (Bhimani, 1996; Suh & Han, 2003). The relationship between perceived risks and transaction intentions can be understood as the concept of perceived behavioral control, as explained in the theory of planned behavior.

2.4.4 Security and Trustworthiness

Information integrity is a concern for an online store and the user/customer. Security from the online vendor point of view is concerned with the detection of incorrect information and fraudulent actions (Corbitt et al, 2003). From the user perspective, security issues in e-commerce are divided into matters reporting the disclosure of personal information and interests describing securing economic transactions (Ratnasingham, 1998; Rowley, 1996). Concerns about user information arise when customers are prompted to input their information during transactions. Some researchers have termed this as 'personal data privacy' (Shim et al. 2004; Chen & Barnes, 2007; Chen & Ravallion, 2004). Personal privacy is ensured when customers are able to control the information that they provide when engaging in e-commerce.

Customers exercise can prevent their information from falling into the hands of other people in the online environment during a transaction (Goodwin, 1991; Chen & Barnes, 2007). Furthermore, websites can provide detailed policies on how personal information is utilized and how unwanted parties are prohibited from accessing information on the site (Shim et al, 2004). The issue of trust in e-commerce has even greater importance than in traditional commerce because the party being dealt with may be unknown. Moreover, it is not possible to have full control of the data during its transfer. The other party may be in a different physical location and may be subject to different legislation. (Ratnasingham, 1998) states that it is necessary to facilitate a "full and trustworthy relationship" between business partners in this context. To fulfill some requirements, one ought to be satisfied:

There needs to be the further involvement of someone else known as ‘the third party,’ who can be trusted. Information that requires protection at all stages requires an established legal environment. In respect of the second point, the security requirements associated with different stages of an e-commerce relationship are illustrated in Table 2.3.

Table 2.3: E-commerce Security Issues

Security	Typical Considerations
User side	Physical accesses with control of the device User authentication and authority granted
Throughout transfer of data	Confidentiality Data integrity
Vendor side	Protected storage of user information User’s privacy protection Authentication of parties involved

Source: <http://ieeexplore.ieee.org/abstract/document/994190/>

Technological trustworthiness is the technical capacity to conduct transactions for the best interest of customers (Corbitt & Thanasankit, 2003). Security and technology integrity in an online transaction are closely linked with the certificates in the e-commerce field which can be adopted by e-commerce websites to demonstrate technological trustworthiness. These include secured socket layer (SSL) certificate, which is a global standard security technology which enables encrypted communication between a web browser and a web server. It is appropriated by millions of online businesses and individuals to reduce the risk of sensitive information (credit card numbers, usernames, passwords, emails) from being stolen or tampered with by hackers as well as to identify criminals. In reality, SSL allows for a private “conversation” between only the two intended parties. Additionally, e-commerce websites also use technologies of third-party websites, for example, Google checkout, to process financial transactions. This ensures that the online vendor cannot access customers’ financial details.

Consumer information privacy

One of the usually cited important issues for Internet users is privacy (Dolatabadi & Brahim, 2010). Therefore, B2C sites implement a number of mechanisms to collect information about their visitors. They use explicit aggregation

media, such as the registration model, and online survey methods through specific means, such as cookies. This is because consumer information has become an essential input for marketing, advertising, and product-related decisions. However, online users have expressed concern about the misuse of personal information expected of some sellers. For these, some companies have developed consumer privacy policies among their priorities (Ranganathan & Ganapathy, 2002). Confidentiality concerns and safety concerns in online transactions affect customer purchase performance. A high level of protection and privacy in online shopping activity has a definite impact on consumer confidence due to the low risk associated with information exchange (Dolatabadi & Brahim, 2010).

2.4.5 User interface quality essential for trust

The potential and capabilities of the site are necessary for shoppers online as usage is measured by how fast users can achieve their goals through online shopping (Fruhling & Digman, 2000; Mithas, Ramasubbu, Krishnan & Fornell, 2005). This format describes the general structure and accessibility of the information presented (Corritore, Kracher & Wiedenbeck, 2003; Wang & Emurian, 2005). To facilitate understanding of the system architecture, such as including user interface functions and contents, users can also navigate a site to find a service. For this reason, ease of navigation is vital to enhance online confidence. Studies have indicated that ease of use affects online trust (Rowley, 2004).

2.4.6 Perceived product and service information quality

Service compatibility assessment is based on customer expectation. Business service operators often evaluate the quality of service provided to their clients to improve their service, quickly identify problems and increase customer satisfaction assessment. According to (Park & Kim, 2003) data offered by an online store are divided into two types of information:

- Product information relates to the product or service the user is buying from the website and includes product attributes, consumer recommendations, evaluation reports (Lin, Shih & Sher, 2007; Park & Kim, 2003).
- Service information relates to the process a user has to follow to purchase the product or service and includes membership information, frequently asked

questions pages (FAQs), ordering and delivering information, and promotion (Park & Kim, 2003).

- The influence of website design on trust, different design prices, and the dimensions of trust were obtained and examined by (Wang & Benbasat, 2005) in addition to the “perceived security” aspect that was recognized by (Shi et al, 2011; Lauer & Kim 2007).

As explained earlier, relational benefit aims to achieve greater efficiency of customer decision making. When product and service information is helpful, relevant, up-to-date, consistent, and simple, clients can process it quicker and thus make smart low-risk decisions (Wang & Strong 1996; Lee, Park & Han, 2008). Consequently, high perceived commodity and service information quality leads to powerful relational benefits.

2.4.7 Relational benefit for e-commerce

Buyers receiving bonuses that exceed essential service performance as a result of growing a long-term relationship is identified as relational benefits (Gwinner & Stephens, 1998). This is considered as contributing to increasing trust (Ravald & Gronroos, 1996; Gwinner, Gremler & Bitner, 1998; Patterson & Smith, 2001). The typical outcomes of relational benefits are to achieve higher efficiency of customers’ decision making, decrease information processing, and reduce the perceived risks associated with future options (Sheth & Parvatiyar, 1995). Loyalty to an e-commerce shop is also important. According to the author, the results of the study showed that client satisfaction, trust, and reward have a crucial role in increasing support as well as developing an online store (Barutcu, 2008).

2.4.8 Importance of reputation to an e-commerce website

The original purpose of the trust and reputation system is to derive a score for users. A subjective expectation for future performance is based on the communication records of other contacts. (L. Mui, Mohtashemi & Halberstadt, 2002; Gambetta, 1990) describe trust as the opportunity by which a person expects another person to take action on which its insurance depends.

This definition illustrates the concept of dependency and reliability within the framework of trust. (Josang, Ishmael & Boyd, 2007) describe the belief that one

party's willingness to rely on one the other with a relative sense of security because of the possible negative consequences. Moreover, trust is a firm's belief in the competence of an entity to act dependably, securely, within a specified context (Grandison & Sloman, 2000). These descriptions explain that the trusted party accepts the situational risks that result from previous experience. Reputation can be recognized to be a measure of trustworthiness in integrity based on the referrals or numbers of members of a community (Josang, Ismail & Boyd, 2007). This shows that a combination of received references and personal experience could derive the measurable subjective trust with the e commerce context (Doney & Canon, 1997).

The concept of website status is derived from the signaling theory. The theory describes why the reliability of a company could provide the customer with additional information in the form of signals, which is assumed to further the customers' online marketing behavior (Maddux & Rogers, 1983). The crux of the method is that the client will understand strategies, actions, or other organizational features in the market (Ippolito, 1990). This brings with it experience in distinguishing between the best and worst companies as a signal (Boulding & Kirmani, 1993). Therefore, to have confidence and trust in any business, a customer will look for such 'signals.' These signals may indicate that an organization is wrong and thus dealing with it would be costly; alternatively, a signal may indicate that it is good and thus dealing with them may be profitable (Ruyter, Wetzels & Kleijnen, 2001). Thus, customers using these signals can interpret the available information about e-commerce websites in a manner that helps them to decide whether to purchase from the website (Boulding & Kirmani, 1993). If positive, the defined information will have a deep-felt effect on the customer's attitude and performance towards the e-commerce website. That is a 'good reputation,' which is a valuable asset for e-commerce sites (Jarvenpaa & Staples, 2000).

Web experience

Web activity involves elements such as searching for, browsing, selecting and assessing information as well as communicating and transacting with an online company. A customer's complete response and actions are inspired by design, events, emotions, and other elements experienced during an interaction with a presented website (Ajzen, 1991). It should be remarked here that the web experience is

imperative not only for websites trading in stocks or services but also for sites targeting clients and informational content such as news, weather, sports, and websites. These act online and generally every Internet investment competes to draw the attention of online public.

The concept of web activity means that the user evolves and gathers the expertise, plans, and all possible cues for online transactions. Researchers have determined that web experience is an integral component affecting trust in e-commerce (Pavlou, 2003). In an online business environment, customers' ability to purchase from the Internet will depend on his/her ability to surf web pages. This includes not only little browsing of the pages but also processes involving the input of credit card details and exploration of the features of the products and services being purchased. Interaction with the web leads to a positive feeling towards a website. The more experienced Internet users are with e-commerce websites, the more positive they will be towards e-commerce (Corbitt et al, 2003). The Internet relies on data that is updated all the time. Thus, web experience will refer to the activity of a user to the qualities and features of the website and a tendency to engage in a condition of events. The web experience as an essential parameter to the customer is significant to a company and to multichannel vendors. Traditional businesses develop their business over the Internet. The investigation marks the effects of the positive web experience for consumers beginning the use of a company's website next to conventional channels. Sites delivering the best web experience are designed in style not only to ask the client's requirements and expectations but also to help customers through the steps to making purchases. In this regard, the back-office e-commerce foundation is of crucial importance (O'Keefe & McEachern, 1998). Websites must be seen, therefore, as essential tools of customer service and persuasion rather than as online advertisements or catalogs of a company's products.

2.4.9 Social Commerce

Work through social media or the social work environment on content encourages the attention of potential customers and helps them to share content within their social networks. Future research should, therefore, classify techniques for measuring the economic value of user-generated content (Ghose & Ipeirotis, 2009).

Thus, social commerce can be considered a subset of e-commerce that involves using social media to support e-commerce purchases and activities. Moreover, it helps social communications and users to contribute content. In fact, it is a combination of commercial and social activity. According to (Stephen & Toubia, 2010), social media is a form that is Internet based and enables people to actively share in the marketing and trading of products and services in online marketplaces and communities (Chetuparambil, 2009). The user can collaborate online to obtain advice from trusted individuals, find goods and services, and then purchase them. In short, social commerce has three primary features: the clarity of social media, which states that social marketing word of mouth applied to e-commerce, that it is the match of products to the retailer and the interaction of shoppers with content. It is noted that several of the descriptions of social trade reflect concepts of participation at the community level and the social and economic consequences of e-commerce. A social website is a place for people's techniques, community interactions, and marketing activities. There are two necessary forms of social marketing sites.

First, social networking websites can add practical features that allow for advertisements and transactions. For instance, Facebook, LinkedIn and several other social networking websites begin their application programming interfaces to allow commercial activities to be directly carried among members.

Second, e-commerce websites, such as Amazon, can add social networking skills to acquire the advantage of the strength of social networking, allowing B2C sites to understand better and assist their customers. On the other hand, how to use this new form of e-commerce is still a challenging difficulty for both practitioners and academia (Culnan, McHugh & Zubillaga, 2010; Turban, Bolloju & Liang, 2011). The role of social networking will be influential in enabling the restructuring of web 2.0 e-commerce as companies start to deal with growing competition on the many channels for product and service delivery. An analysis of the social commerce activities of large organizations has reported that there are opportunities for businesses to leverage social media to promote transaction-based social marketing activities, such as purchases, payments, and order fulfillment (Saundage & Lee, 2011) in addition to social commerce activities, such as marketing and customer support. Because of the challenge of collecting data, IT support for location-based

and personalized services plays a significant role in identifying and enabling such possibilities. Retailers will be more satisfied if they can leverage their social media presence to drive retail sales and enhance the customer experience with meaningful content and connectivity.

2.4.10 B2C Commerce in Turkey

The B2C trade market in Turkey is one of the fastest growing markets. According to the data from the Turkish Statistical Agency, the report pointed out individual personal use of the Internet thus: reading newspapers or magazines (75.6%), joining social groups across the web (73.2%), sending/receiving e-mail (62.5%), finding information on goods and services (59.9%), finding health information (59.6%), online telephone conversations (55.1%), finding information on schools and courses (45.9%), information on a particular subject (32.6%), exchange of views. According to (Tekel, 2014) the government's vision for business follows a plan to improve e-services in order to develop local infrastructure and create a market where products and services can be purchased online. According to a Yestas.com (20 April, 2016) market report, the country's Internet penetration was barely 50% of the population last year. One-third of Internet users made a purchase; thus, increasing information and sharing online shopping has boosted sales has become increasingly significant since 1998, when companies such as hepsiburda.com, Edfix.com, Migros.com, and Faran.com shifted to the Internet from their traditional business base. Moreover, virtual cards starting in 2000 were also important factors in the development of e-commerce (e-ticaret, 2013) and the report pointed out that Hepsiburada.com is the most popular product category of B2C trade in Turkey and clothing. Both male and female purchasers make fashion purchases online, according to online search results. Clothing buyers, such as Trendyol.com and Markafoni.com, are among the most visited online shopping destinations (Yestas.com, 20 of April 2016). In 2011 Turkey ranked 17th among 24 European countries, with e-commerce sales reaching 3.1 billion euros. In 2012 Turkey increased its e-commerce sales to 5.4 billion euros, ranking 13th among 24 European countries, with annual electronic commerce having increased by 75%.

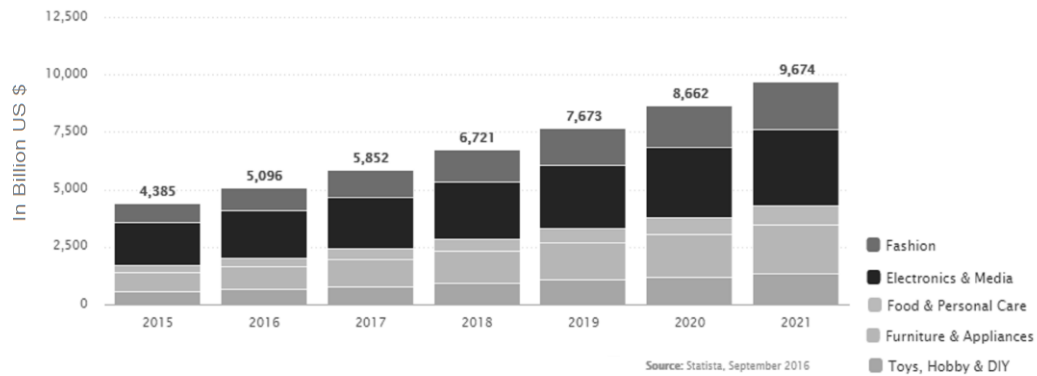


Fig. 2.5: Turkey's revenue from the e-commerce market

(Tekel, 2014) Fig. 2.5 above shows Turkey's revenue from the e-commerce market published by eMarketer.com in 2017. The e-commerce market was \$5,852,000 in 2017. It is expected to reach annual revenue of 13.4% in 2017-2021 and the value of communication and information alone will be 2.258. The user penetration rate was 54.8% in 2017 and it is expected to reach 62.8% in 2021.

The challenge of B2C e-commerce in Turkey

According to a previous study published by (Sheikh, S.M., & Basti, M., 2015), a comparison between Turkey and Pakistan showed that Internet users in Turkey were aged between 16 and 24 years. This group does not have financial capabilities (as most are students) and it does not give them different price advantages or ease of use. Moreover, most individuals have concerns about the confidentiality and security of online purchases. This is a major challenge for decision-makers to work on improving the use of e-commerce, and to convince customers about its capabilities to raise the efficiency of e-commerce.

2.5 Previous literature on factors affecting trust in B2C e-commerce

It is worth mentioning that market orientation is a perspective of e-commerce. Past studies in this topic (Ha, 2004) found that perceived security and privacy were the main factors affecting brand trust in online libraries. Brand confidence refers to the desire of customers to rely on the brand to perform its stated function (Chowdhury & Holbrooke, 2001). The study concluded that e-commerce sites should have sufficient privacy policies that need to be highlighted on their websites, and mechanisms

should be developed to enhance security perceived by customers. Here, privacy policies are referred to as how online businesses use customer information (Smith, 2002; Kafokian & Hamilton, 2002; Franzac et al. 2001). In an attempt to develop the start-up model of B2C e-commerce (Corbett et al, 2003), combined these two factors: security privacy and perceived safety with technological merit.

In another study to develop the electronic retail trust model using a national sample of 908 respondents from the United States, (Chen, Y. H., & Barnes, S., 2007) revealed that after-sales service customer satisfaction, security, and privacy are the three critical factors affecting online trust. The safety issue was also echoed in a study by (Rubel et al, 2000), where they suggested that to bear competitive pressures, it is important to maintain and develop relationships with the customer. Therefore, it is equally necessary to develop the technology needed for online businesses to ensure security and trust. Other researchers (Schimm et al, 2004) expanded the model development model (Bhattacharji, 2002) to the theory of social psychology to link trust and willingness to deal. Moreover, based on the literature of confidence, (Gefen, 2000 & Lehmann, 1979) suggested a model for presenting communication between familiarity and willingness to deal.

The study suggested that trust reduces the concern about the privacy of the information and leads to customer readiness to deal. They also suggested that knowledge of web sites would increase confidence in the website and that this risk would play a moderating role in influencing trust, which in turn would affect the desire to deal with the privacy of the information and the customer's interest. Thus, belief is the critical determinant of the buyer-seller relationship; if assured, the customers will be willing to offer and share personal information with electronic vendors (Chen et al. 2004 & McKnight et al, 2002). Researchers (Miyazaki & Krishnamurthi, 2002; Smith et al, 1996) echoed concerns about the privacy of information, noting that websites need mechanisms to communicate privacy protection information. Concern for information privacy has also been echoed by researchers such as (Miyazaki & Krishnamurthy, 2002 & Smith et al, 1996) where they stated that websites need to have mechanisms to communicate information about privacy protection in the form of privacy seals and policies. This will, therefore, encourage customers to take part in online transactions. Additionally, in

another study using participants from a large university in the southeast of the United States, (Slyke et al, 2006) found that the concern for information privacy affected risk perceptions and online trust in public websites as compared to less well-known Internet sites. The study by (Lauer & Deng, 2007) also showed that online firms which used customers' information reasonably would have a better competitive advantage over other online companies.

This finding supported by other of researchers, such as (Liu et al, 2005; Hoffman et al, 1999; McGraw 1999; Culnan & Armstrong, 1999; Smith 1993) stated that the privacy issue of customers has a strong influence on trust. Facing the relationship among trust and concern for Internet information privacy, (Culnan & Armstrong, 1999 & Luo, 2002) indicate that increasing attention of confidence will affect the privacy parameter to allow the customer to determine that the benefits of disclosure of private information outweigh the risks. This is supported by (McKnight & Chervany, 2002) where they asserted that trust is a precursor of information sharing and it decreases the concern for information privacy in online transactions. Moreover, exchange of information is described as an indication of reduced concern for Internet privacy.

In another study to explore the concept of trust in B2C services (Gefen & Straub, 2004) introduced the concept of social presence as an essential factor to contribute to trust in e-commerce. Their results tentatively suggested that adding features that increase the social existence of the site may lead to increased consumer response. This will indirectly affect trust and therefore lead to buying behavior. Furthermore (Cyr et al, 2007) realized that social presence changed the confidence of customers in e-commerce, which indirectly influenced e-loyalty.

The most interesting conclusion of the study is that females sought warmth and enjoyment in their web experience and further concluded that the effects of social presence on trust varied between the genders. A social presence was proved by adding an individual touch, such as a personalized greeting when opening the website. There are additional ways to ensure social presence by segmenting customer problems and outstanding issues to gain their satisfaction (Gefen & Straub, 2003).

CHAPTER III

METHODOLOGY

This chapter presents the methodology of the research and how we studied the factors that affect trust in B2C e-commerce and their relations to one another. The results of previous studies indicate that e-commerce sites need continuous feedback from customers in terms of after sales service, and any sales problems with an urgent need to respond to customers (Repink et al., 2004; Corbett et al., 2003). Both feedback and after sales service have been described as market-oriented and are seen as a way to develop a feedback mechanism for customers (King, 1965; Parkside, 1971; McNamara, 1972; Bell and Emory, 1971). Therefore, the study relied on answers to the questions of the correlation between the factors affecting confidence and also whether there was an impact on the direction of the market as well as whether there was a statistical significance between the demographic variables of the questionnaire respondents.

3.1 Research Questions

This study presents an idea of the factors that affect confidence in e-commerce while attempting to improve the model to explain the interrelationships between these factors. These have been identified from the existing literature. Finally, the effect of each of these factors on trust and other mutual relations with each other are shown. Our study tries to answer the following questions:–

- Q1: Is there a significant correlation among the factors affecting trust in B2C e-commerce (that is, Trust, Market Orientation, Risk, Security Trustworthiness, User Interface Quality, Perceived Product and Service Information Quality, Relational Benefit, Website Reputation and Social Presence)?
- Q2: Is there a significant effect of Market Orientation, Risk, Security Trustworthiness, User Interface Quality, and Perceived Product and Service Information Quality, Relational Benefit, Website Reputation and Social Presence on Trust?

Q3: Is there a significant relationship between the demographic variables (Gender, Age, Education, Income, Daily Internet Usage, Internet Experience, Hourly Internet Usage, Online Purchase, and Online Purchase Payment) and the factors affecting B2C trust in e-commerce?

3.2 Participants

This study was conducted on foreigners in Turkey with the study sample in three cities (namely Ankara, Istanbul, and Kastamonu). The study population included doctoral and master's students in these cities, from which 102 people responded. The demographic characteristics analyzed in this study include gender, age, level of education and household income. Compared to other research, the number of questions relating to personal and demographic characteristics was lower in number than the issues linked to the study. This was done so that the respondents would move on to the issues related to the research instead of losing interest in the survey (Dillman, 2007). As mentioned earlier, this study used an online survey and a total of 101 responses were received, of which one respondent had never used the Internet to purchase anything online. Therefore, a total of 101 usable responses were obtained of which 17 were female (17%) and 84 were male (84%). Table 3.1 presents a summary of the demographic profile and the Internet usage of the respondents.

Table 3.1: Demographic profile and Internet usage of respondents

AGE	Male	Female	Both (M-F)
Between 16 and 30	10	5	15
Between 31 and 50	64	11	75
Over 50	10	1	11
Total	84	17	101
EDUCATION			
No formal education	1	0	1
High school	2	0	2
Diploma/Bachelor	8	2	10
Master/post graduate	57	13	70
PhD or above	16	2	18
Total	84	17	101
Yearly Household Income			
\$0-\$3,000	34	6	40
\$4,000-\$9,000	7	1	8
\$10,000-\$15,000	18	8	26
\$16,000-\$20,000	21	1	22
Over \$20,000	4	1	5
Total	84	17	101
Use of the Internet			
Yes	85	17	102
No	1	0	1
Total	84	17	101
How long Use the Internet			
Less than 3 years	2	4	6
Between 4 and 5 year	13	7	20
6 years or more	69	6	75
Total	84	17	101
Using the Internet Approximately			
Less than 2 hrs. per day	7	1	8
Less than 2 and 4 hrs. per day	28	12	40
5 hrs. per day or more	49	4	53
Total	84	17	101
Purchased from the Internet			
Yes	80	13	93
No	4	4	8
Total	84	17	101
Amount of online Purchase			
Less than \$100	14	9	23
Between \$100-\$500	32	5	37
Between \$500-\$1,000	29	3	32
Between \$1,000-\$2,000	9	0	9
Total	84	17	101

Age:

The ages of the respondents to the questionnaire were as follows: The number of people aged 16 to 30 were 10 males and 5 females. The number of men aged 31 to 50 was 63 while for women, it was 11. The number of those aged over 50 was 10, with 1 woman. It can be noted that the most significant sample of the study for those aged 31-50 reached 63 people.

Educational level:

The number of uneducated respondents was 1, while there are no illiterate women. As for secondary education, the number of men was 2, and the number of women zero. For specializations, the number of men was 8, while the number of women was 2. For men, the number of men totaled 57, while the number of women totaled 13. This means that the majority of the sample was master or a doctoral level. The number of men was 16 while the number of women was 2.

Annual income:

The number of men whose yearly salary was less than \$3,000 was 34, while the number of women was 6. For those whose annual income is between \$4,000 and \$9,000, men numbered 7, while women numbered 1, whereas for those with a yearly salary of \$10,000 to 20,000, men numbered 18 and women 8. For those whose annual income is between \$16,000 and \$20,000, there were 21 men and 1 woman, and for those whose income is over \$20,000, men numbered 4 and women is 1.

Internet Usage:

The majority of the sample used the Internet, with 84 men and 17 women using the Internet, while only one person did not use the Internet.

How long have you used the Internet?

The number of Internet users with less than three years use is 2 men and 4 women and for those between 4 and 5 year of use: 13 men, 7 women. Those who have been using the Internet for more than six years numbered 69 men and of 6 women.

Internet usage period:

The number of individuals using the Internet less than two hours per day is 7 men and 1 woman. Those using the Internet between two and four hours per day numbered 28 men, 12 women and those who use the Internet for more than 5 hours per day were 49 men and 4 women.

Online Purchase Payment:

The study shows that 80 men and 13 women spent money online, while only four men and four women did not pay online.

Amount of money paid for shopping on the Internet:

Fourteen men and nine women paid less than \$100 to make purchases online, while 32 men and women paid between \$100 and \$500. 29 men and 3 women paid between \$500 and \$1,000, while only 9 men spent between \$1,000 and \$2,000.

The participants in the questionnaire from three Turkish cities

The sample of foreigners residing in Turkey who are university students were studied in three Turkish cities. Table 3.2 below shows the numbers and nationalities of the respondents.

Table 3.2: Distribution of participants in three cities

City	Number of Respondents
Ankara	70
Istanbul	19
Kastamonu	12
Nationality of Respondents	
Libya	85
Iraq	9
Ghana	2
Syria	4
Somalia	1

3.3 Research Material

This study is based on previous studies on trust in e-commerce, which were reviewed and exceeded 100 research papers. Consequently, factors affecting confidence were determined directly or indirectly. Moreover, several papers and a previous thesis published in scientific journals were obtained from sites concerning academic studies and research, such as Google scholar, IEEE. There is a compiled questionnaire from an earlier study published from a Ph.D. thesis (Mus.q Mannan, 2008) who compiled a questionnaire based on recommendations and reviews prepared by experts in the field of e-commerce. Based on the suggestion of experts, the questions were distributed to the groups that were associated with each of these factors. Table 3.3 lists these questions to determine the ability and skill of customers to deal with e-commerce sites.

Table 3.3: Item Trust Questions Group

Item for Ability		
TRUST 1	Most e-commerce websites (from which I shop/had shopped) have the necessary skills and ability to carry out an online transaction.	Corbitt et al. (2003)
TRUST 2	Most e-commerce websites have the necessary technological capability, such as processing transactions and keeping track of previous purchases of customers.	Corbitt et al. (2003)
TRUST 3	The chance of having a technical failure in an online transaction is quite small (e.g., being unable to accept payments by credit card).	Corbitt et al. (2003)
Item for Predictability		
TRUST 4	I can predict performance of an e-commerce website from past experiences with them.	Corbitt et al. (2003)
TRUST 5	I tend to be confident when I am dealing with an e-commerce website that I have had a pleasant experience with.	Corbitt et al. (2003)
TRUST 6	Future experiences on an e-commerce website are related to past experience them.	Corbitt et al. (2003)
Item for Integrity		
TRUST 7	Most websites which I shop on are safe in online transactions; for example, conducting an encrypted transaction so that it does not fall into the hands of other parties.	Bhattacharjee 2002; Cummings and Bromiley, 1996
Item for Benevolence		
TRUST 8	Most e-commerce websites are open and receptive to customer needs.	Bhattacharjee 2002

Source: <http://etheses.dur.ac.uk/2533/>

Trust Questions Group Appendix A

3.4 Modeling trust in B2C e-commerce

In the marketing model of the relationship, trust is a major factor in a successful relationship being fully defined to date, which defines confidence as expecting that other parties will act in accordance with obligations, negotiate honestly, and do not benefit, even when an opportunity arises. This definition is most appropriate because it applies to e-commerce based on default transactions. Confidence is characterized by uncertainty, weakness, and dependence (Dash & Eckels, 1989).

Those characteristics were different in online transactions, where consumers can see the seller face to face, physically check goods, or collect products at the time of payment. In online marketing, customers expect to receive the correct delivery based on the belief in the technical ability of the trader and goodwill and previous experience with the trade because the technical regulations of B2C e-commerce are far from perfect. According to (Kamari, F. & Kamari, S., 2012) the analysis for the trust evaluation model proposed can simulate the psychological experience of a consumer.

There are four parts as suggested by experts, namely Professionalism, Consideration, Reliability, and Technology. They also considered the user interface and marketing risk as partly effective in trust. According to the theory of social exchange (Thebott & Kelly, 1959), people exchange relationships based on trust. Market relationships that last expected more Internet users to increase their chances by linking to e-commerce sites than the other positive manner in which they will grow towards e-commerce. Therefore, the user experience on the Internet can be said to be positively related to trust. The factors so far identified from the review of the existing literature are summarized in Tables 3.4A and 3.4B. The right-hand column shows the names of the authors who have cited these factors in their studies, indicating repetition of some factors in different studies. From the knowledge of past literature, this is a comprehensive view of the antecedents that affect trust in e-commerce and provide the basis for developing the theoretical framework of the study.

Table 3.4A: Factors affecting trust

Factors	Source/Author
E-commerce Website Structure design dimension Website's Contribution to the Brand	Barnes, S. J., & Vidgen, R. T. 2000, Petter et al. 2013, McKnight et al. 2002, Urban, G. L., Amyx, C., & Lorenzon, A. 2009, Wang, Y. D., & Emurian, H. H. 2005, Wang, Y. D., & Emurian, H. H. 2005, Basso, A., Goldberg, D., Greenspan, S., Weimer, D., 2001./Nielsen, 1998, p. 107, Karvonen & Parkkinen, 2001, Belanger et al., 2002, Cheskin/Sapient Report, 1999; Nielsen, 1998, Zhang et al., 1999./Karakaya F., T.E. Charlton, 2001; Keeney R. L., 1982, Blackwell R. D., Miniard P. W., Engel J. F., 2006; Martin J. A., 2009, Song J. H., Zinkhan G. M., 2008; Bartel-Sheehan K., Doherty C., 2001; Srisuwan P., Barnes S. J., 2008, Martin J. A., 2009, Ricker T., 2009.
Market Orientation Types of Personal Information Feedback Mechanism	Carnevale & Wechsler 1992, Corbit et al. 2003, Urban et al. 2009, Shapiro 1988, Urban et al. 2009./Nowak and Phelps 1995, Henschen 1997; Klues and Spittler 1994, Hughes 1996; Jackson and Wang 1994, Peppers and Rodgers 1993./Milgrom et al. 1990, Kreps 1990, Greif 1989; Milgrom et al. 1990, Sundaram and Webster 1998, Lee et al. 2000.
Risk Management Perceived Risk	Kamari & Kamari, 2012/Bauer, 1967, Peter and Ryan, 1976. Cvetkovich, G. 2013. Hull, J. 2012.

Source: <http://theses.dur.ac.uk/2533/>

Table 3.4 B Factors affecting trust

Factors	Source/Author
Security and Trustworthiness	Corbitt et al. 2003, Ratnasingham 1998, Rowley 1996, Shim et al. 2004, Chen and Barnes 2007; Chen 2004, Goodwin 1991, p. 152 in Chen and Barnes 2007, Shim et al. 2004, Ratnasingham 1998, Corbitt et al. 2003./Dolatabadi &
User's Information Privacy	Ebrahimi 2010, Ranganathan & Ganapathy 2002, Dolatabadi &
User Interface quality essential for Trust	Ebrahimi 2010./Fruhling, A. L., & Digman, L. A. 2000, Mithas, S., Ramasubbu, N., Krishnan, M. S., Fornell, C., 2003, Corritore, C. L., Kracher, B., & Wiedenbeck, S. 2003, Wang, Y. D., & Emurian, H. H. 2005, Rowley, J. 2004.
Perceived Product and Service Information Quality	Park and Kim 2003, Lin 2007, Wang et al., 2005, Shi et al., 2011, Lauer et al., 2007, Kim et al., 2007, Zhang et al. 2000; Wang and Strong 1996.
Relational Benefit for e-commerce	Gwinner et al. 1998, Ravald and Gronroos 1996, Gwinner et al. 1998, Patterson and Smith 2001, Sheth and Parvatiyar 1995.
Importance Reputation to e-commerce website	L. Mui, M. Mohtashemi, A. Halberstadt, 2002, D.Gambetta,1990, A. Josang, R. Ismail, C. Boyd, 2007, T. Grandison, M. Sloman, 2000, A. Josang, R. Ismail, C. Boyd, 2007, Doney and Canon 1997, Rogers, 1983, Ippolito, 1990, Boulding & Kirmani 1993, Ruyter et al. 2001, Boulding and Kirmani 1993, Jarvenpaa et al. 2000/Ajzen, I. 1991, So et al. 2005, Corbitt et al. 2003, Pavlou 2003, Corbitt et al. 2003, O'Keefe & McEachern, 1998.
Web Experience	
Social Commerce	Ghose and Ipeiritis 2009, Stephen, A.T., and Toubia, O. 2010, Chetuparambil, M. 2009, Culnan, M.J.; McHugh, P.J.; and Zubillaga, J.I. 2010, Turban, E.; Bolloju, N.; & Liang, T.P. 2011, Saundage and Lee 2011.

Source: <http://etheses.dur.ac.uk/2533/>

The literature on trust B2C in e-commerce identified 9 factors that affect trust. These are market orientation, security and technological trust, social presence, relational utility, user quality interface, product and service quality information, web experience, reputation and retail organizational reputation. These factors will be used in our analysis to develop a theoretical framework for the study to explain the relationship and interrelationships between the factors that affect trust in e-commerce.

3.5 Research Procedure

After the questionnaire was prepared, it was sent to the respondents in this study. The survey was collected over a period of 1 to 3 months. Most of the difficulties faced by the study were the failure of many people to respond to the questionnaire either because of a lack of knowledge in the field of study and the survey questions or the number of queries being 59 items. To facilitate the process of answering, the questionnaire was translated into Arabic. In fact, a survey questionnaire was created by Google Drive and sent online via some online tools (Facebook, Email, WhatsApp, etc.). Through Google Drive (which provides a cloud storage service), the questionnaire was created and a link was sent, where the fill respondents performed, after which the data were collected and converted into an Excel sheet for checking and preparation for statistical analysis.

3.6 Analysis Method

The Statistical Package for Social Sciences (SPSS) was adopted as one of the primary statistical programs used in our data analysis. The distribution of questionnaires was to foreign residents residing in Turkey; therefore, the sample consists mainly of doctoral and master's students. The questionnaire was designed to cover all subjects to facilitate the process of statistical techniques, which are:

- Descriptive statistics to analyze the demographic data
- The Pearson product-moment correlation coefficient measuring the correlation between the factors affecting trust B2C in e-commerce
- Independent T-Test and ANOVA; these techniques were used to identify the differences in respondents' perceptions of the factors affecting B2C confidence in e-commerce

The principal aim of this subject is to obtain a comprehensive list of factors that affect trust in e-commerce. In other words, the objective of the study was to identify the factors influencing trust in e-commerce on foreigners residing in Turkey and the extent to which they deal with Turkish electronic trading sites. These factors are essential to understanding better and evaluating the trust level of e-commerce websites. The survey enables the collection of quantitative data that can be subject to

descriptive and inferential statistics. Relevant statistics using the data collected in the study will be analyzed to explain the relationships and inter-relationships between the factors affecting trust. Accordingly, a questionnaire has been developed by appropriations on earlier studies.

After the questionnaire was completed and according to what was done to analyze the sample of the study and to determine the reliability of the questionnaire results, the Alpha-Cronbach measurement instrument was used to continue to achieve the same results if the questionnaire was applied to the same sample in the same circumstances. As indicated in Chapter 4 of the analysis of the results, the value of the alpha stability factor was 0.86. Through the results of the sample obtained, this is considered to be an acceptable stability factor that enables us to rely on the questionnaire and then analyze the results. Furthermore, all variables were measured using the Likert Scale because of the many advantages it has. Firstly, it is easy to build and manage all of its effects.

The data represent the contents of the range prepared, and the participants are then asked to specify their area of choice for the statement. It follows an attractive model and possesses high reliability (Nunaly, 1978). This means that the data were developed to demonstrate the ability to measure what is intended to be measured, which is the reliability of the volume, i.e., the accuracy of the scale or instrument of measurement that produces inconsistent results, and is therefore consistent with the current research as well as with the nature of this study. Moreover, using the Likert scale to measure different variables, which is based on the five items on which the respondents' responses to the questionnaire were adopted, respectively (strongly agree, agree, disagree, strongly disagree) except the demographic variables.

CHAPTER IV

Results

In this section, the data collected from the questionnaire is analyzed to answer the research questions of the study. The study begins by testing the distribution of the data to determine whether the distribution is normal or abnormal.

4.1 Tests of Normality

First, the current sample data of the study was analyzed to determine whether the data set was normally distributed. As seen from Table 4.1 and Fig. 4.1, the current sample data set is normally distributed. It can be concluded from the results that the probability values of Shapiro-Wilk is $0.192 > 0.05$, which means that “the sample comes from a normal distribution” (Ruppert, 2014, p. 66). Furthermore, a histogram of normality Fig. 4.1 shows that the current data were approximately symmetric and therefore normally distributed. That is, the current sample data are not statistically different from that of a normal population. Finally, it can be concluded that this result of the normality test indicates that the parametric test statistics can definitely be used to test the current research hypotheses.

Table 4.1 Tests of Normality

Shapiro-Wilk		
Statistic	df	Sig.
0.982	101	0.192

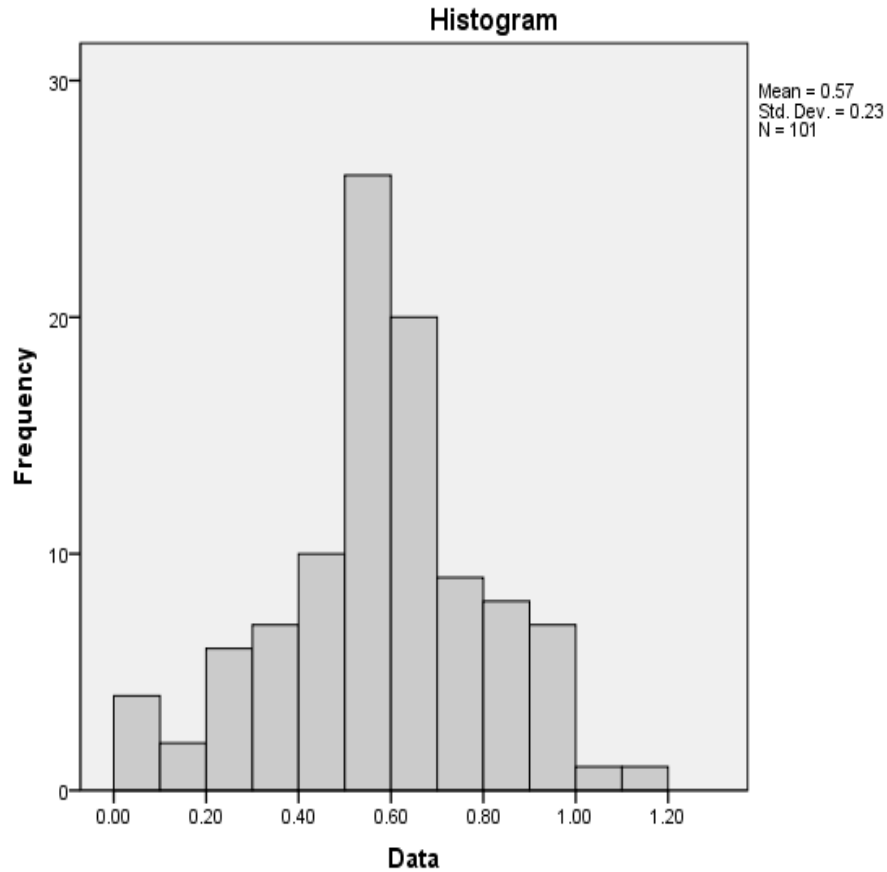


Fig. 4.1 Histogram of Normality

4.2 Analysis of the Demographic Characteristics

This section analyses the characteristics of the foreign respondents. The demographic characteristics analyzed in this study include age, gender, level of education and household income. Compared to other research, the questions relating to personal/demographic characteristics were lower as the number of issues linking to the study was greater.

4.2.1 Cross Tabulation Analysis of Gender and Age Variables

Table 4.2 and Fig. 4.2 reveal the demographic profile of the current research respondents in relation to the gender of the respondents and their ages. Based on the results, it can be seen that the percentage of males within the 16-30-category was 66.70%, while the percentage of females within in the same category was 33.30%. Hence, the majority of respondents within the 16-30-age-category are males. Similarly, the same trend can be observed in other categories with higher

percentages. For example, the percentage of males within the more than 50 age category is 90.90%, while the percentage of females in this category is 9.10%. In point of fact, we can come to the conclusion that the percentage of male respondents in the current research is very high compared with the percentage of the female respondents. This may reflect the fact that the majority of shoppers are male, as this may mirror the nature of the shopping context of foreign people in Turkey.

Table 4.2 Age * Gender Cross Tabulation

Gender	Age			Total	
	16-30 years	31-50 years	More than 50		
Male	Count	10	64	10	84
	% within Age	66.7%	85.3%	90.9%	83.2
Female	Count	5	11	1	17
	% within Age	33.3%	14.7%	9.1%	16.8
Total	Count	15	75	11	101
	% within Age	100.0%	100.0%	100.0%	100.0

As also can be seen from Fig. 4.2, among the 101 respondents, the largest participant group was men (84 men) compared to the female participants (17 women).

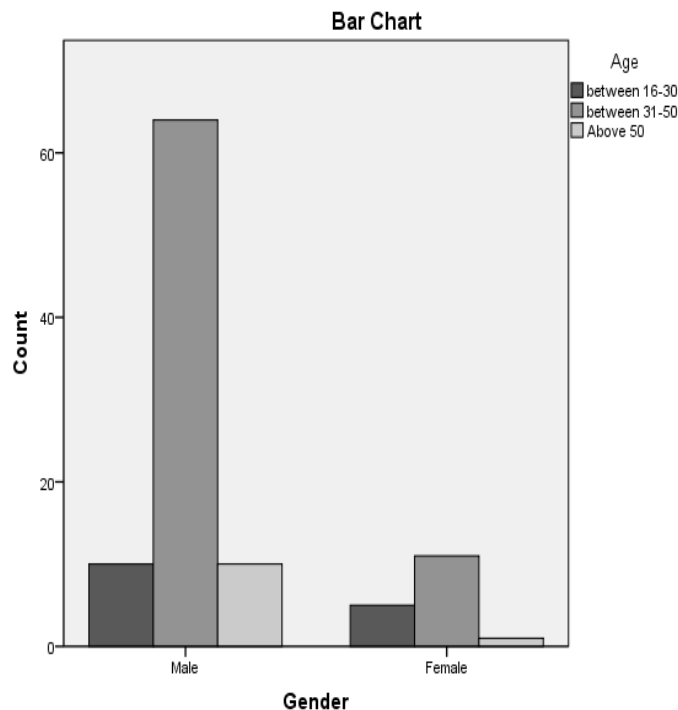


Fig. 4.2 Clustered Bar Chart for Gender and Age Variables

4.2.2 Cross Tabulation Analysis of Education and Income Variables

Table 4.3 and Fig. 4.3 reveal the demographic profile of the current research respondents in relation to the education of the respondents and their household income. According to the results given, it can be seen that the percentage of MS degree holders have higher percentages of household income. The percentage of MS degree holders within the \$0-\$3,000 category is 75%, the \$4,000-\$9,000 category 100%, the \$10,000-\$15,000 category 69.20%, the \$16,000-\$20,000 category 50% and in the more than \$20,000 category, it is 60%. When comparing such percentages with other percentages of educational qualifications, it can be concluded that the individuals with higher master's degrees have higher incomes than other individuals; that is, the individuals' master degree can be ranked among the high-income earners. This can be attributed to the high percentage of master degree participants in this study. However, when looking at the individuals with a PhD degree, it can be noticed that the number of PhD participants is very small (18 participants) compared with MS degree participants (70 participants).

Table 4.3 Education * Income Cross tabulation

Education		Income (\$)					Total
		0-3,000	4,000-9,000	10,000-15,000	16,000-20,000	More than 20,000	
No formal education	Count	0	0	1	0	0	1
	% within Income	0%	0%	3.8%	0%	.0	1.0
High school	Count	0	0	1	1	0	2
	% within Income	0%	0%	3.8%	4.5%	.0	2.0
BS	Count	4	0	4	1	1	10
	% within Income	100%	0%	15.4%	4.5%	200%	9.9
MS	Count	30	8	18	11	3	70
	% within Income	750%	1,000%	69.2%	500%	600%	69.3
PhD	Count	6	0	2	9	1	18
	% within Income	150%	0%	7.7%	40.9%	200%	17.8
Total	Count	40	8	26	22	5	101
	% within Income	1,000%	1,000%	1,000%	1,000%	1,000%	100.0

As seen from Fig. 4.3, among 101 participants, the largest group held an MS degree compared with the no education, high-school and PhD groups. For example, within the MS degree group, it can be seen that the number in the \$0-\$3,000 group is very

high compared with the other groups whether within the MS degree group itself or other educational groups.

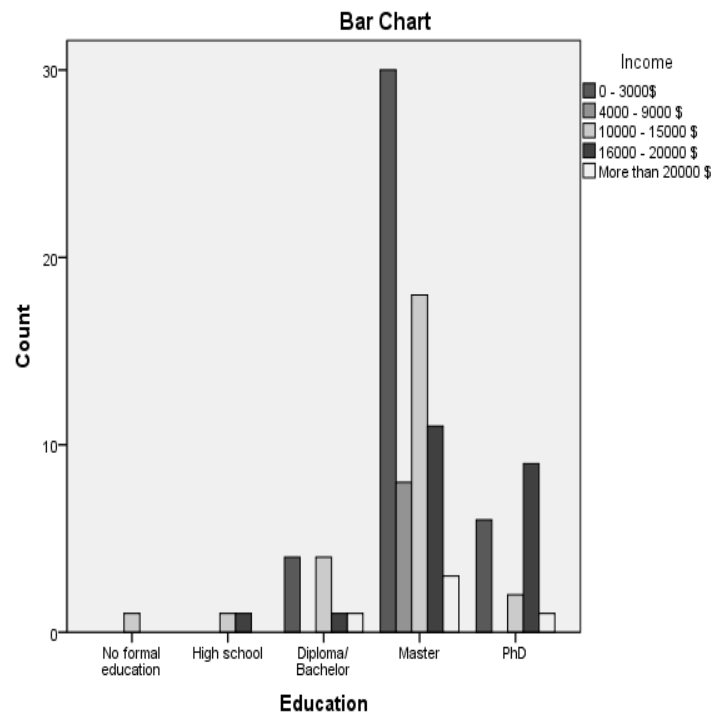


Fig. 4.3 Clustered Bar Chart for Education and Income

4.2.3 Daily Internet Usage and Internet Experience Variables

Table 4.4 and Fig. 4.4 reveal the demographic profile of the current research respondents in relation to their daily Internet usage and their Internet experience. According to the results, the percentage of MS degree holders had higher percentages of household income. For example, a high percentage of participants, who use the Internet daily and have longer time experience, numbers 74% of the participants having more than 6 years' experience. However, there is only one participant who does not use the Internet daily but has long experience of more than 6 years. When comparing within the daily Internet user group, it can be seen that 74% of the participants have more than 6 years of Internet experience. This indicates that the majority of the participants have long experience with the Internet.

Table 4.4: Daily Internet Usage * Internet Experience Cross tabulation

Daily Internet Usage		Internet Experience			Total
		Less than 3 years	4-5 years	6 years or more	
Yes	Count	6	20	74	100
	% within Daily Internet Usage	6.0%	20.0%	74.0%	100.0
	% within Internet Experience	100.0%	100.0%	98.7%	99.0
No	Count	0	0	1	1
	% within Daily Internet Usage	.0%	.0%	100.0%	100.0
	% within Internet Experience	.0%	.0%	1.3%	1.0
Total	Count	6	20	75	101
	% within Daily Internet Usage	5.9%	19.8%	74.3%	100.0
	% within Internet Experience	100.0%	100.0%	100.0%	100.0

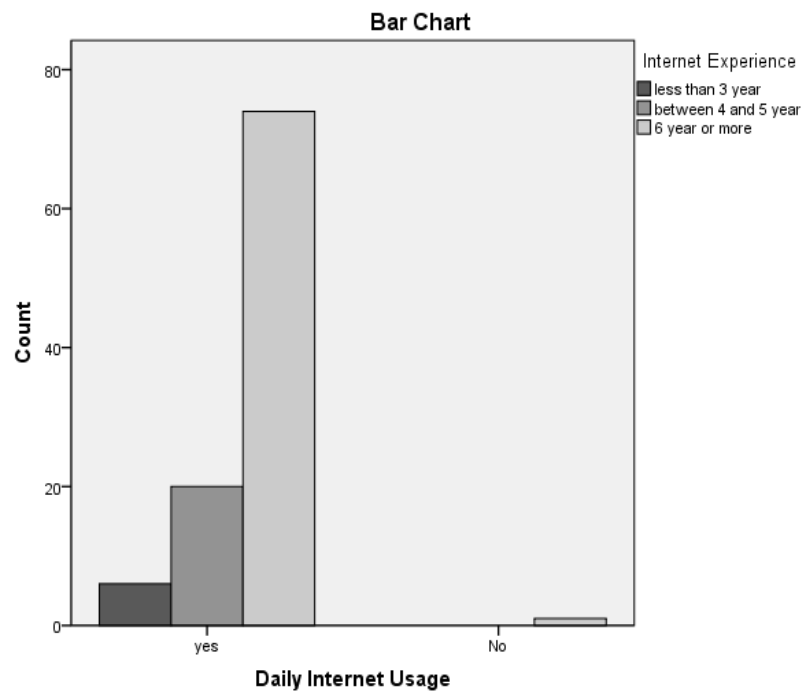


Fig. 4.4 Daily Internet Usage and Internet Experience Variables

As also seen from Fig. 4.4, among the 101 participants, the largest participant group was the 6 years' Internet experience group compared with the less than 3 years and between 4 and 5 years Internet experience groups.

4.2.4 Hourly Internet Usage and Online Purchase Variables

Table 4.5 and Fig. 4.5 reveal the demographic profiles of the current research respondents concerning their hourly Internet usage as well as their online purchasing behavior. As can be seen, 54% of the participants, who make online purchase, use the Internet more than 4 hours a day. The same trend can be seen in non-online purchasers, as 50% of them use the Internet 2-4 hours per day. It can be concluded that lower Internet usage indicates that they are less to likely to make online purchases.

Table 4.5 Hourly Internet Usage * Online Purchase Cross tabulation

Hourly Internet Usage		Online Purchase		Total
		Yes	No	
Less than 2 hours	Count	6	2	8
	% within Online Purchase	6.5	25.0	7.9
2-4 hours	Count	36	4	40
	% within Online Purchase	38.7	50.0	39.6
More than 4 hours a day	Count	51	2	53
	% within Online Purchase	54.8	25.0	52.5
Total	Count	93	8	101
	% within Online Purchase	100.0	100.0	100.0

According to Fig 4.5, as participants' Internet usage percentages increase so do their online purchasing rates.

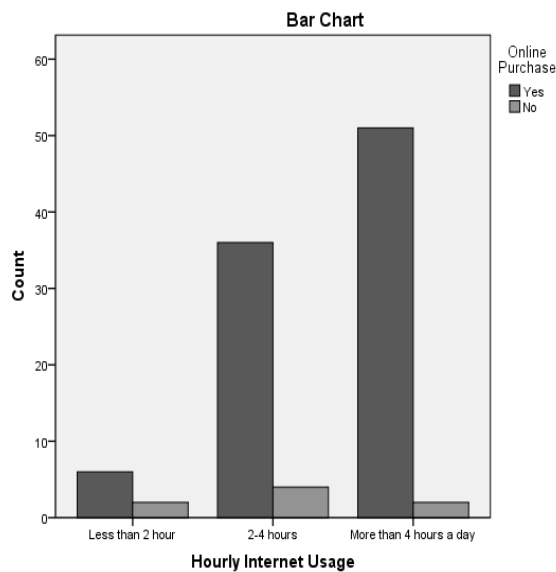


Fig. 4.5 Hourly Internet Usage and Online Purchase Variables

4.2.5 Online Purchase Payment and Business to Customer Web

Table 4.6 provides statistics about online payments of the sample respondents and the most frequently purchased items online. 36.60% of the respondents spent \$100-500. About 68.30% (36.60% + 31.70%) of the respondents spent \$100 to \$1,000. However, a small percentage of the respondents (8.90%) spent \$1,000 to \$2,000. This may indicate that the majority of the sample respondents are from the middle class. When looking at the Business to Customer Web, it can be noticed that the most frequently purchased items online were education (23.23%), bookings (22.56%) and banking (20.88%). This may indicate that the sample respondents were mainly interested in educational activities.

Table 4.6 Frequencies of Online Payment and B2C

Online Purchase Payment		
Item	Frequency	Percentage
Below \$100	23	22.80
\$100-\$500	37	36.60
\$500-\$1,000	32	31.70
\$1,000-\$2,000	9	8.90
Total	101	100
Business to Customer Web		
Item	Frequency	Percentage
E-Banking Services	62	20.88
Booking of Airline Tickets	67	22.56
Educational Resources	69	23.23
Trading of Stocks	35	11.78
Purchases of Books/Music/CDs/PCs	55	18.52
Participation in E-Auctions	9	3.03
Total	297	100

4.3 Reliability Analysis of the Factors affecting Trust B2C in the E-commerce

It is acknowledged that the Cronbach's Alpha value is a tool to measure or evaluate the reliability of the research scale, i.e., the questionnaire. Indeed, the value of Cronbach's alpha coefficient is considered to be a measure of the internal consistency of the scale. More precisely, the alpha coefficient illustrates the reliability of the current study questionnaire. From both the statistical and methodical

perspectives, the internal consistency and reliability of the test of ≥ 0.60 is seen as an acceptable and satisfactory internal consistency; more specifically, the value of Cronbach's alpha being ≥ 0.60 refers to the fact that the current study scale or questionnaire has an ability to evaluate or measure the same constructs that the questionnaire or scale seeks to measure (Hutchinson & Johnston, 2004). In general, (Arezes et al, 2014) say that "good internal consistency was considered a value greater than 0.60."

This section concentrates on the reliability of the items of the factors affecting the trust B2C in e-commerce scale using Cronbach's coefficient alpha. As seen from Tables 4.7 A and 4.7 B, the Corrected Item-Total Correlation was utilized to reveal the correlation between each question for the factors affecting trust B2C in the e-commerce scale with the remainder of the scales or questions. In fact, if the correlation of the question is low, this may be understood as such a question not being able to measure the study's concepts that the remainder of the factors affecting trust B2C in e-commerce scale is trying to measure. In this study, the item-total correlation is not low for any question for the factors affecting trust B2C in the e-commerce scale. Therefore, the organizational obstacles scale seems to be good and satisfactory. This can be better understood by looking at the coefficient of Cronbach's alpha of ≥ 0.60 , which is 0.86, as the current Cronbach's alpha coefficient (0.86) of the factors affecting trust B2C in e-commerce scale indicates that the current scale can measure the factors affecting trust B2C in e-commerce. On the other hand, when the Cronbach's Alpha value is less than 60%, it refers to a need to use the procedure of Cronbach's Alpha if the item is deleted.

However, this particular procedure is unfeasible for the reason that the value of the current Cronbach's Alpha is more than 60%.

Table 4.7.A Item-Total Statistics

(Trust, Market Orientation, Risk Management and Security & Trustworthiness)

Items	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted
Trust				
Trust.1	81.22	322.07	0.30	0.85
Trust.2	81.10	329.72	0.07	0.85
Trust.3	80.51	319.37	0.21	0.85
Trust.4	81.17	326.37	0.20	0.85
Trust.5	80.97	323.57	0.32	0.85
Trust.6	81.06	328.49	0.13	0.85
Trust.7	80.93	319.46	0.32	0.85
Trust.8	80.99	322.95	0.23	0.85
Trust.9	81.06	314.83	0.46	0.85
Market Orientation				
MKT.OR1	81.19	313.35	0.50	0.85
MKT.OR2	81.15	325.69	0.25	0.85
MKT.OR3	80.77	316.38	0.39	0.85
MKT.OR4	80.93	315.97	0.43	0.85
MKT.OR5	80.83	320.46	0.31	0.85
MKT.OR6	81.23	316.22	0.38	0.85
MKT.OR7	80.60	312.03	0.41	0.85
Risk Management				
Risk.1	80.75	318.74	0.29	0.85
Risk.2	80.83	326.37	0.14	0.85
Risk.3	81.13	328.45	0.12	0.85
Risk.4	81.00	335.90	-0.09	0.86
Risk.5	81.08	325.86	0.16	0.85
Security and Trustworthiness				
SEC.TRST1	80.89	314.28	0.45	0.85
SEC.TRST2	80.94	315.43	0.37	0.85
SEC.TRST3	80.85	313.64	0.40	0.85
SEC.TRST4	80.61	319.84	0.22	0.85
SEC.TRST5	80.05	327.92	0.06	0.86
SEC.TRST6	81.32	314.26	0.56	0.85

Table 4.7.B: Item-Total Statistics**(User interface quality, Perceived Product and service information quality,****Relation Benefit for E-commerce and Social Commerce)**

Items	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item – Total Correlation	Cronbach’s Alpha if Item Deleted
User interface quality				
UIQ.1	81.45	321.28	0.43	0.85
UIQ.2	81.45	318.64	0.49	0.85
UIQ.3	81.40	315.30	0.54	0.85
Perceived Product and service information quality				
PPIQ.1	81.41	315.23	0.53	0.85
PPIQ.2	81.33	319.71	0.39	0.85
PPIQ.3	81.30	319.26	0.42	0.85
PPIQ.4	81.24	320.13	0.41	0.85
PPIQ.5	80.73	324.20	0.22	0.85
PPIQ.6	81.30	316.23	0.50	0.85
Relation Benefit for E-commerce				
REL.BEN1	81.30	323.45	0.30	0.85
REL.BEN2	81.47	327.30	0.26	0.85
REL.BEN3	81.14	316.78	0.40	0.85
REL.BEN4	80.85	315.59	0.36	0.85
Importance reputation to E-commerce website				
WEB.REP1	81.23	330.86	0.07	0.85
WEB.REP2	81.02	321.17	0.38	0.85
WEB.REP3	80.57	321.28	0.20	0.85
Social Commerce				
SPIR.1	81.01	315.20	0.39	0.85
SPIR.2	80.56	313.39	0.39	0.85
SPIR.3	80.42	310.56	0.43	0.85
Cronbach’s Alpha = 0.86				

4.4 Testing the Study Hypotheses

In the previous sections, a descriptive analysis of the demographic variables was conducted and the reliability analysis has produced empirical evidence that the current study questionnaire is reliable for measuring the factors affecting trust B2C in e-commerce. The primary purpose of this section is to test the study hypotheses regarding determination of the relationship between the factors affecting trust in B2C e-commerce, as well as determining the relationship between the demographic

variables and the factors affecting trust in B2C e-commerce. This can be illustrated in the following hypotheses:

H1: There are significant correlations among the factors (e.g., Trust, Market Orientation, RISK, Security Trustworthiness, User Interface Quality, Perceived Product and Service Information Quality, Relational Benefit, Website Reputation and Social Presence) affecting trust in B2C e-commerce.

H2: There is a significant effect of Market Orientation, Risk, Security Trustworthiness, User Interface Quality, Perceived product and service information quality, Relational Benefit, Website Reputation and Social Presence on Trust in B2C e-commerce.

H3: There is a significant relationship between demographic variables (e.g., Gender, Age, Education, Income, Daily Internet Usage, Internet Experience, Hourly Internet Usage, Online Purchase, and Online Purchase Payment) and the factors affecting trust in B2C e-commerce. A number of Sub-hypotheses were extracted, as follows:

- There is a significant difference between males and females (gender) towards the factors affecting trust B2C in e-commerce.
- There is a significant difference between age group towards the factors affecting trust B2C in e-commerce.
- There is a significant difference between education groups towards the factors affecting trust B2C in e-commerce.
- There is a significant difference between income groups towards the factors affecting trust B2C in e-commerce.
- There is a significant difference between daily Internet usage groups towards the factors affecting trust B2C in e-commerce.
- There is a significant difference between Internet experience groups towards the factors affecting trust B2C in e-commerce.

- There is a significant difference between hourly Internet usage groups towards the factors affecting trust B2C in e-commerce.
- There is a significant difference between Online Purchase groups towards the factors affecting trust B2C in e-commerce.
- There is a significant difference between Online Payment groups towards the factors affecting trust B2C in e-commerce.

The researcher seeks to examine sufficient variability in the measures of the variables by revealing the means and standard deviations of each variable, as shown in Table 4.8. In general, the means of the factors affecting trust in B2C e-commerce are relatively low in comparison with the mean of the Likert Scale. The following are the various data for each factor: Trust (M = 1.81, SD = 0.45), Market Orientation (M = 1.87, SD = 0.59), Risk (M = 1.91, SD = 0.81), Security Trustworthiness (M = 2.07, SD = 0.76), User Interface Quality (M = 1.43, SD = 0.71), Perceived product and service information quality (M = 1.62, SD = 0.57), Relational Benefit (M = 1.65, SD = 0.60), Website Reputation (M = 1.90, SD = 0.68) and Social Presence (M = 2.12, SD = 1.03). This may be associated with low satisfaction in the factors affecting trust in B2C e-commerce being relatively low, especially User Interface Quality, Relational Benefit, Trust and Market Orientation, as their means are very low compared with the mean of the Likert Scale, which is 3.

The result depicts the bivariate correlation matrix, showing that, with exception of the risk variable, all variables were positively correlated with the trust variable. The correlation's coefficients ranged from 0.310 to 0.488 and were significant at the 0.01 level. Likewise, Market Orientation is significantly and positively correlated with Risk ($r = 0.20, p < 0.05$), Security Trustworthiness ($r = 0.45, p < 0.01$), User Interface Quality ($r = 0.55, p < 0.01$), Perceived product and service information quality ($r = 0.65, p < 0.01$), Relational Benefit ($r = 0.42, p < 0.01$), Website Reputation ($r = 0.30, p < 0.01$) and Social Presence ($r = 0.34, p < 0.01$). However, Market Orientation is not significantly correlated with Website Reputation ($r = 0.15, p > 0.01$). Based on these findings, it can be noticed that the Risk variable is not significantly correlated with the other variables.

Table 4.8 Means (M), Standard deviations (SD) and Correlations

Item	M	SD	Trust	Market Orientation	Risk	Security Trustworthiness	User Interface Quality	Perceived product and service information quality	Relational Benefit	Website Reputation	Social Presence
Trust	1.81	0.45	1								
Market Orientation	1.87	0.59	0.48**	1							
Risk	1.91	0.81	0.05	0.20*	1						
Security Trustworthiness	2.07	0.76	0.31**	0.45**	0.06	1					
User Interface Quality	1.43	0.71	0.44**	0.55**	0.16	0.18	1				
Perceived product and service information quality	1.62	0.57	0.46**	0.65**	0.19	0.40**	0.60**	1			
Relational Benefit	1.65	0.60	0.48**	0.42**	0.15	0.30**	0.45**	0.46**	1		
Website Reputation	1.90	0.68	0.48**	0.15	0.13	0.17	0.15	0.35**	0.43**	1	
Social Presence	2.12	1.03	0.33**	0.34**	-0.03	0.37**	0.29**	0.29**	0.32**	0.28**	1

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

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

SD: Standard Deviation

M: Mean

Security Trustworthiness is only significantly correlated with Perceived product and service information quality ($r = 0.40, p < 0.01$), Relational Benefit ($r = 0.30, p < 0.01$) and Social Presence ($r = 0.37, p < 0.01$). User Interface Quality is also only significantly correlated with Perceived product and service information quality ($r = 0.60, p < 0.01$), Relational Benefit ($r = 0.45, p < 0.01$) and Social Presence ($r = 0.29, p < 0.01$). In addition, Perceived product and service information quality is significantly correlated with Relational Benefit, Website Reputation and Social Presence and all are significant at 0.01. Relational Benefit is significantly correlated with Relational Benefit and Website Reputation and all are significant at 0.01. Finally, Website Reputation is significantly correlated with social presence at 0.01. Therefore, the results of the bivariate correlation matrix indicate that the positive increase in one variable, such as trust, is probably explained by the positive increase in another variable, such as Security Trustworthiness.

H2: There is a significant effect of Market Orientation, Risk, Security Trustworthiness, User Interface Quality, Perceived product and service information quality, Relational Benefit, Website Reputation and Social Presence on Trust.

When evaluating the second regression model, as shown in Table 4.9 utilizing R-Squared (R^2) and ANOVA F , it can be noticed that the value of R-Squared is 0.46. R^2 indicates that about 47% of changes in the value of Trust can be attributable to market orientation, risk, security trustworthiness, user interface quality, perceived product and service information quality, relational benefit, website reputation and social presence. Such a percentage shows that there is a good Goodness-of-Fit for the regression model of the current hypothesis. The result of the R-Squared can be supported by exploring the value of ANOVA F , which is $F = 9.935$ and significant at 0.01. Therefore, the current researcher can conclude that there is a good Goodness-of-Fit for the regression model of the current research. Based on the second hypothesis, this is completely supported as the Standardized Coefficients (β) of Market Orientation, User Interface Quality and Website Reputation are significant ($\beta = 0.26, p < 0.05$; $\beta = 0.21, p < 0.05$ and $\beta = 0.36, p < 0.01$ respectively), while the Standardized Coefficients (β) of Risk, Security Trustworthiness, Perceived product and service information quality, Relational

Benefit and Social Presence are insignificant at the 0.01 level or 0.05 level. That is, only Market Orientation, User Interface Quality and Website Reputation have positive impacts on trust in e-commerce.

Table 4.9 Results of Regression Analysis of trust in e-commerce

Independent Variable	Dependent Variable: Trust
Market Orientation	0.26*
Risk	-0.09
Security Trustworthiness	0.06
User Interface Quality	0.21*
Perceived product and service information quality	-0.04
Relational Benefit	0.12
Website Reputation	0.36**
Social Presence	0.02
R^2	0.46
ANOVA F	9.93**

* Standardized Coefficient is significant at the 0.05 level
 ** Standardized Coefficient is significant at the 0.01 level, n = 305

H3: There is a significant relationship between the demographic variables (Gender, Age, Education, Income, Daily Internet Usage, Internet Experience, Hourly Internet Usage, Online Purchase, Online Purchase Payment) and the factors affecting trust B2C in e-commerce. The above hypothesis is divided into the following sub-hypotheses:

- There is a significant difference between males and females (gender) towards the factors affecting trust B2C in e-commerce.
- There is a significant difference between age groups towards the factors affecting trust B2C in e-commerce.
- There is a significant difference between education groups towards the factors affecting trust B2C in e-commerce.
- There is a significant difference between income groups towards the factors affecting trust B2C in e-commerce.

- There is a significant difference between daily Internet usage groups towards the factors affecting trust B2C in e-commerce.
- There is a significant difference between Internet experience groups towards the factors affecting trust B2C in e-commerce.
- There is a significant difference between hourly Internet usage groups towards the factors affecting trust B2C in e-commerce.
- There is a significant difference between Online Purchase groups towards the factors affecting trust B2C in e-commerce.
- There is a significant difference between Online Payment groups towards the factors affecting trust B2C in e-commerce.

1- There is a significant difference between males and females (gender) towards the factors affecting trust B2C in e-commerce.

Table 4.10 shows the Independent Samples Test, the differences in the factors affecting trust B2C in e-commerce according to the gender variable. According to the above, the hypothesis is partially accepted and supported. It can be noticed that there is a significant difference between male and female participants in terms of Trust and Security Trustworthiness. Therefore, it can be seen that the female participants (mean = 2.06) have a stronger trust in e-commerce than the male participants (mean = 1.75). Furthermore, the female participants reported more confidence (mean = 2.46) in the security and trustworthiness than the male participants (mean = 1.98).

Table 4.10 Independent Samples Test of the Gender Variable

Trust Factors	Gender	N	M	SD	Sig.
Trust	Male	84	1.75	0.43	0.009
	Female	17	2.06	0.47	
Market Orientation	Male	83	1.82	0.53	0.093
	Female	17	2.09	0.79	
Risk	Male	83	1.95	0.85	0.244
	Female	17	1.70	0.43	
Security Trustworthiness	Male	83	1.98	0.70	0.019
	Female	17	2.46	0.94	
User Interface Quality	Male	83	1.37	0.65	0.105
	Female	17	1.68	0.93	
Perceived product and service information quality	Male	83	1.60	0.54	0.802
	Female	17	1.64	0.70	
Relational Benefit	Male	83	1.59	0.56	0.045
	Female	17	1.91	0.70	
Website Reputation	Male	83	1.87	0.67	0.441
	Female	17	2.01	0.68	
Social Presence	Male	83	2.07	1.04	0.307
	Female	17	2.35	0.94	

SD: Standard Deviation

M: Mean

Significant difference between genders

The current results revealed that there is a significant difference between male and female participants regarding confidence and security confidence. However, there are very few females in the scope of our study. In addition, the female participants were reported to have greater confidence in security and trustworthiness than the male participants. This result is no different to the results (Nguyen, 2014).

2- There is a significant difference between age groups towards the factors affecting trust B2C in e-commerce.

Table 4.11 shows the Analysis of Variance Test and the differences in the factors affecting trust B2C in e-commerce. It can be seen that the only difference between age groups is concerned with recognizing market orientation and user interface quality. The hypothesis is partially accepted.

Table 4.11 ANOVA of the Age Variable

		Sum of Squares	df	Mean Square	F	Sig.
Trust	Between Groups	0.08	2	0.04	0.20	0.811
	Within Groups	20.50	98	0.20		
	Total	20.59	100			
Market Orientation	Between Groups	2.81	2	1.40	4.33	0.016
	Within Groups	31.48	97	0.33		
	Total	34.30	99			
Risk	Between Groups	0.54	2	0.27	0.41	0.659
	Within Groups	63.63	97	0.65		
	Total	64.18	99			
Security Trustworthiness	Between Groups	2.50	2	1.25	2.20	0.116
	Within Groups	55.21	97	0.56		
	Total	57.72	99			
User Interface Quality	Between Groups	3.31	2	1.65	3.40	0.037
	Within Groups	47.19	97	0.48		
	Total	50.51	99			
Perceived product and service information quality	Between Groups	1.03	2	0.51	1.59	0.208
	Within Groups	31.50	97	0.32		
	Total	32.53	99			
Relational Benefit	Between Groups	1.13	2	0.56	1.59	0.208
	Within Groups	34.49	97	0.35		
	Total	35.62	99			
Website Reputation	Between Groups	0.40	2	0.20	0.436	0.648
	Within Groups	45.21	97	0.46		
	Total	45.62	99			
Social Presence	Between Groups	3.79	2	1.89	1.82	0.167
	Within Groups	100.76	97	1.03		
	Total	104.56	99			

SD: Standard Deviation

M: Mean

The above 50 age group or participants take the view that market orientation and user interface quality are very important in e-commerce. That is to say, the means of the above 50 group for market orientation is 2.33 and for user interface quality 1.90, which is larger than the means of the 31-50 years group (which is 1.79 for market orientation and 1.33 for user interface quality); this difference is significant at the 0.05 level. Multiple Comparisons of Variable (Tukey HSD) was used to know which groups show evidence of differing from one another. This provides information on the source of the overall difference that was detected and detailed with regard to the information on which groups differed from one another.

Table 4.12 Multiple Comparisons of Age Variable (Tukey HSD)

Dependent Variable	(I) Age	(J) Age	Mean Difference (I-J)	Std. Error	Sig.
Market Orientation	Between 16 and 30	Between 31 and 50	0.12	0.16	0.706
		Over 50	-0.40	0.22	0.171
	Between 31 and 50	Between 16 and 30	-0.12	0.16	0.706
		Over 50	-0.53	0.18	0.012
	Over 50	Between 16 and 30	0.40	0.22	0.171
		Between 31 and 50	0.33	0.18	0.012
User Interface Quality	Between 16 and 30	Between 31 and 50	0.19	0.19	0.585
		Over 50	-0.37	0.27	0.367
	Between 31 and 50	Between 16 and 30	-0.19	0.19	0.585
		Over 50	-0.57	0.22	0.034
	Over 50	Between 16 and 30	0.37	0.27	0.367
		Between 31 and 50	0.57	0.22	0.034

3- There is a significant difference between education groups towards the factors affecting trust B2C in e-commerce.

Table 4.13 shows the Analysis of Variance Test revealing the differences in the factors affecting trust B2C in e-commerce according to the age variable. It can be seen that there is no difference between education groups in terms of the factors affecting trust B2C in e-commerce. The hypothesis is neither accepted nor supported.

Table 4.13 ANOVA of Education Variable

		Sum of Squares	df	Mean Square	F	Sig.
Trust	Between Groups	0.63	4	0.15	0.76	0.550
	Within Groups	19.95	96	0.20		
	Total	20.59	100			
Market Orientation	Between Groups	1.45	4	0.36	1.05	0.380
	Within Groups	32.84	95	0.34		
	Total	34.30	99			
Risk	Between Groups	2.24	4	0.56	0.86	0.490
	Within Groups	61.93	95	0.65		
	Total	64.18	99			
Security Trustworthiness	Between Groups	1.85	4	0.46	0.78	0.530
	Within Groups	55.86	95	0.58		
	Total	57.72	99			
User Interface Quality	Between Groups	2.90	4	0.72	1.44	
	Within Groups	47.60	95	0.50		
	Total	50.51	99			
Perceived product and service information quality	Between Groups	0.99	4	0.24	0.74	0.560
	Within Groups	31.54	95	0.33		
	Total	32.53	99			
Relational Benefit	Between Groups	0.70	4	0.17	0.47	0.753
	Within Groups	34.92	95	0.36		
	Total	35.62	99			
Website Reputation	Between Groups	1.97	4	0.49	1.07	0.370
	Within Groups	43.64	95	0.45		
	Total	45.62	99			
Social Presence	Between Groups	1.95	4	0.48	0.45	0.770
	Within Groups	102.60	95	1.08		
	Total	104.56	99			

4- There is a significant difference between income groups towards the factors affecting trust B2C in e-commerce.

Table 4.14 shows the Analysis of Variance Test revealing the differences in the factors affecting trust B2C in e-commerce according to the income groups. It can be seen that there is only a difference between income groups in terms of recognizing market orientation and user interface quality. The hypothesis is partially accepted.

Table 4.14 ANOVA of Income Variable

		Sum of Squares	df	Mean Square	F	Sig.
Trust	Between Groups	1.06	4	0.26	1.31	0.270
	Within Groups	19.52	96	0.20		
	Total	20.59	100			
Market Orientation	Between Groups	3.40	4	0.85	2.61	0.040
	Within Groups	30.89	95	0.32		
	Total	34.30	99			
Risk	Between Groups	1.62	4	0.40	0.61	0.650
	Within Groups	62.55	95	0.65		
	Total	64.18	99			
Security Trustworthiness	Between Groups	1.07	4	0.26	0.45	0.770
	Within Groups	56.64	95	0.59		
	Total	57.72	99			
User Interface Quality	Between Groups	5.06	4	1.26	2.64	0.030
	Within Groups	45.44	95	0.47		
	Total	50.51	99			
Perceived product and service information quality	Between Groups	2.93	4	0.73	2.35	0.050
	Within Groups	29.60	95	0.31		
	Total	32.53	99			
Relational Benefit	Between Groups	1.23	4	0.30	0.84	0.490
	Within Groups	34.39	95	0.36		
	Total	35.62	99			
Website Reputation	Between Groups	3.02	4	0.75	1.68	0.150
	Within Groups	42.59	95	0.44		
	Total	45.62	99			
Social Presence	Between Groups	8.37	4	2.09	2.06	0.090
	Within Groups	96.18	95	1.01		
	Total	104.56	99			

In the table above, the \$0-\$3,000 group takes the view that market orientation and user interface quality are very important in e-commerce. The means of the \$0-\$3,000 group for market orientation was 1.95 and for user interface quality 1.58, which are larger than the means of the \$16,000-\$20,000 group (which was 1.51 for market orientation and 1.03 for user interface quality); this difference is significant at the 0.05 level.

Table 4.15 Multiple Comparisons of Income Variable (Tukey HSD)

Dependent Variable	(I) Income \$	(J) Income \$	Mean Difference (I-J)	Std.	Sig.
Market Orientation	0-3,000	4,000-9,000	0.01	0.22	1.00
		10,000-15,000	-0.03	0.14	1.00
		16,000-20,000	0.44	0.15	0.040*
		> 20,000	-0.04	0.27	1.00
	4,000-9,000	0-3,000	-0.01	0.22	1.00
		10,000-15,000	-0.04	0.23	1.00
		16,000-20,000	0.42	0.23	0.370
		> 20,000	-0.05	0.32	1.00
	10,000-15,000	0-3,000	0.03	0.14	1.000
		4,000-9,000	0.04	0.23	1.00
		16,000-20,000	0.47	0.16	0.04
		> 20,000	-0.01	0.27	1.00
	16,000-20,000	0-3,000	-0.44	0.15	0.040
		4,000-9,000	-0.42	0.23	0.370
		10,000-15,000	-0.47	0.16	0.046*
		> 20,000	-0.48	0.28	0.43
	> 20,000	0-3,000	0.04	0.27	1.00
		4,000-9,000	0.05	0.32	1.00
		10,000-15,000	0.01	0.27	1.00
		16,000-20,000	0.48	0.28	0.430
User Interface Quality	0-3,000	4,000-9,000	-0.04	0.26	1.00
		10,000-15,000	0.18	0.17	0.820
		16,000-20,000	0.55	0.18	0.031*
		> 20,000	-0.15	0.32	0.990
	4,000-9,000	0-3,000	0.041	0.26	1.00
		10,000-15,000	0.22	0.27	0.920
		16,000-20,000	0.59	0.28	0.24
		> 20,000	-0.10	0.39	0.99
	10,000-15,000	0-3,000	-0.18	0.17	0.82
		4,000-9,000	-0.22	0.27	0.920
		16,000-20,000	0.36	0.20	0.370
		> 20,000	-0.33	0.33	0.850
	16,000-20,000	0-3,000	-0.55	0.18	0.031*
		4,000-9,000	-0.59	0.28	0.240
		10,000-15,000	-0.36	0.20	0.370
		> 20,000	-0.70	0.34	0.250
	> 20,000	0-3,000	0.15	0.32	0.990
		4,000-9,000	0.10	0.39	0.990
		10,000-15,000	0.33	0.33	0.850
		16,000-20,000	0.70	0.34	0.250

SD: Standard Deviation
M: Mean

5- There is a significant difference between daily Internet usage groups towards the factors affecting trust B2C in e-commerce.

Table 4.16 shows the Independent Samples revealing the differences in the factors affecting trust B2C in e-commerce according to the daily Internet usage variable. It can be seen that there is no difference between the daily Internet usage groups in terms of the factors affecting trust B2C in e-commerce. The hypothesis is neither accepted nor supported.

Table 4.16 Independent Samples Test of Daily Internet Usage Variable

	Daily Internet Usage	N	M	SD	Sign.
Trust	Yes	100	1.80	0.45	0.42
	No	1	1.44	0.00	
Market Orientation	Yes	99	1.88	0.58	0.13
	No	1	1.00	0.00	
Risk	Yes	99	1.92	0.80	0.25
	No	1	1.00	0.00	
Security Trustworthiness	Yes	99	2.07	0.75	0.16
	No	1	1.00	0.00	
User Interface Quality	Yes	99	1.43	0.71	0.54
	No	1	1.00	0.00	
Perceived product and service information quality	Yes	99	1.62	0.57	0.28
	No	1	1.00	0.00	
Relational Benefit	Yes	99	1.65	0.59	0.28
	No	1	1.00	0.00	
Website Reputation	Yes	99	1.91	0.67	0.18
	No	1	1.00	0.00	
Social Presence	Yes	99	2.13	1.02	0.27
	No	1	1.00	0.00	

SD: Standard Deviation

M: Mean

6- There is a significant difference between Internet experience groups towards the factors affecting trust B2C in e-commerce.

Table 4.17 shows the Analysis of Variance test revealing the differences in the factors affecting trust B2C in e-commerce according to the Internet experience variable. It can be seen that there is only a difference between the Internet experience groups in terms of recognizing Security Trustworthiness and Relational Benefit. The hypothesis is partially accepted.

Table 4.17 ANOVA of Internet Experience Variable

		Sum of Squares	df	Mean Square	F	Sig.
Trust	Between Groups	0.97	2	0.48	2.42	0.090
	Within Groups	19.62	98	0.20		
	Total	20.59	100			
Market Orientation	Between Groups	0.90	2	0.45	1.307	0.275
	Within Groups	33.40	97	0.34		
	Total	34.30	99			
Risk	Between Groups	1.04	2	0.52	0.80	0.450
	Within Groups	63.13	97	0.65		
	Total	64.18	99			
Security Trustworthiness	Between Groups	4.30	2	2.15	3.90	0.020
	Within Groups	53.42	97	0.55		
	Total	57.72	99			
User Interface Quality	Between Groups	1.03	2	0.51	1.01	0.360
	Within Groups	49.47	97	0.51		
	Total	50.51	99			
Perceived product and service information quality	Between Groups	0.81	2	0.40	1.24	0.290
	Within Groups	31.72	97	0.32		
	Total	32.53	99			
Relational Benefit	Between Groups	3.05	2	1.52	4.55	0.010
	Within Groups	32.57	97	0.33		
	Total	35.62	99			
Website Reputation	Between Groups	0.49	2	0.24	0.53	0.580
	Within Groups	45.12	97	0.46		
	Total	45.62	99			
Social Presence	Between Groups	2.50	2	1.25	1.18	0.300
	Within Groups	102.05	97	1.05		
	Total	104.56	99			

In Table 4.17 It can be seen that the less than 3 years participants take the view that security trustworthiness and relational benefit are very important in e-commerce. The mean of the less than 3 years group for security trustworthiness was 2.694 and for relational benefit 2.333, which are larger than the means of the 6 years or more group and the between 4- and 5-year group; this difference is significant at the 0.05 level.

Table 4.18 Multiple Comparisons of Internet Experience Variable (Tukey HSD)

Dependent Variable	(I) Internet Experience Years	(J) Internet Experience Years	Mean Difference (I-J)	Std. Error	Sig.
Security Trustworthiness	Less than 3	Between 4 and 5	0.40	0.34	0.47
		≥ 6	0.73	0.31	0.05
	Between 4 and 5	< 3	-0.40	0.34	0.47
		≥ 6	0.33	0.18	0.17
	≥ 6	< 3	-0.73	0.31	0.05
		Between 4 and 5	-0.33	0.18	0.17
Relational Benefit	< 3	Between 4 and 5	0.68	0.26	0.03
		≥ 6	0.74	0.24	0.009
	Between 4 and 5	≤ 3	-0.68	0.26	0.03
		≥ 6	0.054	0.14	0.92
	≥ 6	≤ 3	-0.74	0.24	0.009
		Between 4 and 5	-0.05	0.14	0.92

7- There is a significant difference between hourly Internet usage groups towards the factors affecting trust B2C in e-commerce.

Table 4.19 shows the differences in the factors affecting trust B2C in e-commerce according to the Internet experience variable. It can be seen that there is only a difference between Internet experience groups in terms of recognizing User Interface Quality. The hypothesis is partially accepted.

Table 4.19 ANOVA of the Hourly Internet Usage Variable

		Sum of Squares	df	Mean Square	F	Sig.
Trust	Between Groups	00.31	2	0.15	0.76	0.46
	Within Groups	20.27	98	0.20		
	Total	20.59	100			
Market Orientation	Between Groups	00.96	2	0.48	1.40	0.25
	Within Groups	33.33	97	0.34		
	Total	34.30	99			
Risk	Between Groups	00.93	2	0.46	0.71	0.49
	Within Groups	63.24	97	0.65		
	Total	64.18	99			
Security Trustworthiness	Between Groups	1.89	2	0.94	1.64	0.19
	Within Groups	55.83	97	0.57		
	Total	57.72	99			
User Interface Quality	Between Groups	04.84	2	2.42	5.14	0.008
	Within Groups	45.66	97	0.47		
	Total	50.51	99			
Perceived product and service information quality	Between Groups	00.75	2	0.37	1.14	0.32
	Within Groups	31.78	97	0.32		
	Total	32.53	99			
Relational Benefit	Between Groups	00.24	2	0.12	0.33	0.71
	Within Groups	35.38	97	0.36		
	Total	35.62	99			
Website Reputation	Between Groups	00.65	2	0.32	0.70	0.49
	Within Groups	44.97	97	0.46		
	Total	45.62	99			
Social Presence	Between Groups	01.53	2	0.76	0.72	0.48
	Within Groups	103.02	97	1.06		
	Total	104.56	99			

It can be seen from the table above that the less than 2 hour participants take the view that user interface quality is very important in e-commerce. That is to say, the mean of the less than 2-hour group for user interface quality (2.16) is larger than the mean for the 2-4 hours group (1.40) and the 4 hours a day group (mean = 1.33), as this difference is significant at the 0.05 level.

Table 4.20 Multiple Comparisons of Hourly Internet Usage Variable (Tukey HSD)

Dependent Variable	(I) Hourly Internet Usage Hours a day	(J) Hourly Internet Usage Hours a day	Mean Difference (I-J)	SE	Sig.
User Interface Quality	< 2	2-4	0.76	0.27	0.014
		> 4	0.83	0.26	0.005
	2-4 hours	< 2	-0.76	0.27	0.014
		> 4	0.08	0.14	0.862
	> 4	< 2	-0.83	0.26	0.005
		2-4	-0.08	0.14	0.862

SE: Standard Error

8- There is a significant difference between Online Purchase groups towards the factors affecting trust B2C in e-commerce.

Table 4.21 shows the Analysis of Variance Test of the differences in the factors affecting trust B2C in e-commerce according to the online purchase variable. According to the table, it can be seen that there is only a difference between online purchase groups in terms of recognizing user interface quality. The hypothesis is partially accepted. Therefore, it can see that the “No” participants have mean = 2.00 which is a stronger trust in user interface quality than the “Yes” participants (mean = 1.38).

Table 4.21 Independent Samples Test of the Online Purchase Variable

		Sum of Squares	df	Mean Square	F	Sig.
Trust	Between Groups	0.31	2	0.15	0.76	0.46
	Within Groups	20.27	98	0.20		
	Total	20.59	100			
Market Orientation	Between Groups	0.96	2	0.48	1.40	0.25
	Within Groups	33.33	97	0.34		
	Total	34.30	99			
Risk	Between Groups	0.93	2	0.46	0.71	0.49
	Within Groups	63.24	97	0.65		
	Total	64.18	99			
Security Trustworthiness	Between Groups	1.89	2	0.94	1.64	0.19
	Within Groups	55.83	97	0.57		
	Total	57.72	99			
User Interface Quality	Between Groups	4.84	2	2.42	5.14	0.008
	Within Groups	45.66	97	0.47		
	Total	50.51	99			
Perceived product and service information quality	Between Groups	0.75	2	0.37	1.14	0.32
	Within Groups	31.78	97	0.32		
	Total	32.53	99			
Relational Benefit	Between Groups	0.24	2	0.12	0.33	0.71
	Within Groups	35.38	97	0.36		
	Total	35.62	99			
Website Reputation	Between Groups	0.65	2	0.32	0.70	0.49
	Within Groups	44.97	97	0.46		
	Total	45.62	99			
Social Presence	Between Groups	1.53	2	0.76	0.72	0.48
	Within Groups	103.02	97	1.06		
	Total	104.56	99			

9- There is a significant difference between Online Payment groups towards the factors affecting trust B2C in e-commerce.

Table 4.22 shows the differences in the factors affecting trust B2C in e-commerce according to the online payment variable. It can be seen that there is only a difference between the online payment group in terms of recognizing user interface quality and relational benefit. The hypothesis is partially accepted.

Table 4.22 ANOVA of the Online Payment Variable

		Sum of Squares	df	Mean Square	F	Sig.
Trust	Between Groups	1.08	3	0.36	1.80	0.151
	Within Groups	19.50	97	0.20		
	Total	20.59	100			
Market Orientation	Between Groups	2.20	3	0.73	2.20	0.093
	Within Groups	32.09	96	0.33		
	Total	34.30	99			
Risk	Between Groups	0.12	3	0.04	0.06	0.979
	Within Groups	64.05	96	0.66		
	Total	64.18	99			
Security Trustworthiness	Between Groups	1.11	3	0.37	.62	0.598
	Within Groups	56.61	96	0.59		
	Total	57.72	99			
User Interface Quality	Between Groups	7.41	3	2.47	5.50	0.002
	Within Groups	43.09	96	0.44		
	Total	50.51	99			
Perceived product and service information quality	Between Groups	00.96	3	0.32	0.98	0.404
	Within Groups	31.56	96	0.32		
	Total	32.53	99			
Relational Benefit	Between Groups	3.35	3	1.11	3.32	0.023
	Within Groups	32.27	96	0.33		
	Total	35.62	99			
Website Reputation	Between Groups	00.75	3	0.25	0.54	0.655
	Within Groups	44.86	96	0.46		
	Total	45.62	99			
Social Presence	Between Groups	2.51	3	0.83	0.78	0.503
	Within Groups	102.04	96	1.06		
	Total	104.56	99			

The Less than \$100 participants take the view that user interface quality is very important in e-commerce. That is to say, the mean of the less than \$100 group for user interface quality (mean = 1.89) is larger than the means of the between \$100 and \$500 (mean = 1.33), the between \$500 and \$1,000 group (mean = 1.32) and the between \$1,000 and \$2,000 group (mean = 1.00), as this difference is significant at the 0.05 level.

Table 4.23 Multiple Comparisons of the Online Payment Variable (Tukey HSD)

Dependent Variable	(I) Online Purchase Payment \$	(J) Online Purchase Payment \$	Mean Difference (I-J)	SE	Sig.
User Interface Quality	< 100	100-500	0.56	0.17	0.011
		500-1,000	0.57	0.18	0.012
		1,000-2,000	0.89	0.26	0.005
	100-500	< 100	-0.56	0.17	0.011
		500-1,000	0.01	0.16	1.000
		1,000-2,000	0.33	0.24	0.543
	500-1,000	< 100	-0.57	0.18	0.012
		100-500	-0.01	0.16	1.000
		1,000-2,000	0.32	0.25	0.579
	1,000-2,000	< 100	-0.89	0.26	0.005
		100-500	-0.33	0.24	0.543
		500-1,000	-0.32	0.25	0.579
Relational Benefit	< 100	100-500	0.21	0.15	0.508
		500-1,000	0.21	0.15	0.517
		1,000-2,000	0.71	0.22	0.011
	100-500	< 100	-0.21	0.15	0.508
		500-1,000	0.002	0.14	1.000
		1,000-2,000	0.50	0.21	0.097
	500-1,000	< 100	-0.21	0.15	0.517
		100-500	-0.002	0.14	1.000
		1,000-2,000	0.50	0.21	0.107
	1000-2000	< 100	-0.71	0.22	0.011
		100-500	-0.50	0.21	0.097
		500-1,000	-0.50	0.21	0.107

4.5 Summary of Results

The research methodology and the statistical analysis of the collected data have been discussed. The manner of choosing the research method has been presented and justified. In the first section of the data analysis, the demographic data were analyzed by Cross Tabulation, as the respondents' characteristics were analyzed according to gender, age, education, income, daily Internet usage, Internet experience, hourly Internet usage, online purchase and online purchase payment. The reliability of the study questionnaire was confirmed using Cronbach's Alpha. In addition, the study hypotheses were tested using four statistical techniques, namely correlation analysis, regression analysis, and Independent T-Test and ANOVA techniques. Such statistical techniques were used to reveal how some factors affected trust B2C in e-commerce.

CHAPTER V

Discussions

In this chapter, the results obtained will be discussed and compared with previous studies alone using the interview data for the purpose of contrasting or supporting the results of the questionnaire and hypotheses. Specifically, the current findings will be compared with the findings of the previous studies conducted in the context of B2C e-commerce. In this chapter, the results of correlation analysis, regression analysis, T-test and ANOVA regarding trust, market orientation, risk, security trustworthiness, user interface quality, perceived product and service information quality, relational benefit, website reputation and social presence are compared and contrasted with the relevant literature review to extend the theory or to modify the theory when findings were inconsistent with the existing literature.

5.1 Discussions of Findings

This study contributes to this growing area of research by showing that the process of designing e-commerce websites is required from shopping firms and web designers firstly to understand and then improve the features of e-commerce websites by acquiring knowledge about the market orientation, security trustworthiness, user interface quality, perceived product and service information quality. In contrast to earlier findings (McKnight, Choudhury, & Kacmar, 2002), however, no evidence of the perceived risk was correlated with the trust in the area of B2C commerce. This evidence suggests that the sample consumers do not hesitate to transact with Turkish e-commerce websites owing to there being no uncertainty about the perceived risk of having customer personal information stolen by hackers., This, therefore, indicates that website design and protection play a significant role in reducing the perceived risk to the customer and the current findings make an important contribution to the field of e-commerce website design. The above findings of the current study and previous studies, explanation and the expected contributions are partially confirmed by the current findings of regression analysis. The regression analysis has shown that there are effects of Market Orientation User Interface Quality and Website Reputation on trust in e-commerce websites.

That is, only Market Orientation, User Interface Quality and Website Reputation have positive impacts on trust in e-commerce. However, Risk, Security Trustworthiness, Perceived product and service information quality, Relational Benefit and Social Presence are insignificant at the 0.01 level or 0.05 levels. The above understandings and explanations are comparable to those suggestions that indicate that people are more likely to purchase from the Web if they perceive a higher degree of trust in e-commerce and have more experience in using the Web. The customer's trust levels are likely to be influenced by the level of perceived market orientation, site quality, technical trustworthiness, and user's web experience. People with a higher level of perceived site quality seem to have a higher level of perceived market orientation and trustworthiness towards e-commerce. Furthermore, people with a higher level of trust in e-commerce are more likely to participate in e-commerce (Corbitt, B. J., Thanasankit, T., & Yi, H. 2003 & Lin, H. F. 2007). Overall, the current findings confirm the results (Kim, Ferrin, & Rao, 2009) that emphasize the importance of trust on e-commerce websites, which has an impact on both consumer satisfaction and e-loyalty.

The current findings showed that there are positive relationships among the main variables that are supposed to be the main factors (i.e., market orientation, risk, security trustworthiness, user interface quality, perceived product and service information quality, relational benefit, website reputation and social presence) that impact on trust. The study revealed that Market Orientation is significantly and positively correlated with Risk, Security Trustworthiness, User Interface Quality, and Perceived product and service information quality, Relational Benefit, Website Reputation and Social Presence. However, Market Orientation is not significantly correlated with Website Reputation. Based on findings of Table 4.8, it can be seen that the Risk variable is not significantly correlated with the other variables. Security Trustworthiness is only significantly correlated with Perceived product and service information quality, Relational Benefit and Social Presence. User Interface Quality is also only significantly correlated with Perceived product and service information quality, Relational Benefit and Social Presence. In addition, Perceived product and service information quality is significantly correlated with Relational Benefit, Website Reputation and Social Presence and all of them are significant at 0.01.

Relational Benefit is significantly correlated with Relational Benefit and Website Reputation and all of them are significant at 0.01. Finally, Website Reputation is significantly correlated with Social Presence at 0.01. The above relationships indicated that the positive increase in one variable, such as trust, is probably explained by the positive increase in another variable, such as Security Trustworthiness. Therefore, the study has gone some way towards enhancing our understanding of trust by motivating e-commerce websites and web-designers to take into account, for example, Relational Benefit and service information quality when designing new websites or improving the features of existing e-commerce websites. With regard to the effect of demographic characteristics of the respondents on shopping online, the current findings revealed that there is a significant difference between male and female participants in terms of Trust and Security Trustworthiness. It has been shown that female participants were found to have stronger trust in e-commerce than male participants. In addition, the female participants reported more confidence in security and trustworthiness than male participants. This finding is no different from that of (Nguyen, 2014), who found that there are several demographic factors, especially gender, that are considered to be one of the most important factors that statistically influenced customers' satisfaction and trust toward an online company. However, no previous study has examined the differences in recognizing in the factors affecting e-commerce trust. Therefore, this study makes a major contribution to research on e-commerce by demonstrating that both Trust and Security Trustworthiness play a significant role in having female online shoppers purchase e-services and products.

In addition, the findings demonstrated that there is only a difference between age groups in terms of recognizing market orientation and user interface quality. Specifically, the findings revealed that above the 50-year-old group take the view that market orientation and user interface quality are very important in e-commerce. To be precise, this result is able to confirm previous studies (Lightner, 2003) as the age of online shoppers plays an important role in altering specific perceptions about user interface quality or about convenience and user friendliness of a web-based shopping site (Järveläinen, 2004). However, this finding is not similar to the results reported by (Nguyen, 2014). In addition, it seems that the relevant literature does not

take into account the effect of online shoppers' age on market orientation; thus, this finding offers a framework for the exploration of age and market orientation, where there is a need to explore how firms target and segment online customers/shoppers according to their age. In contrast to previous studies (Nguyen, 2014) that have shown the effect of education on the factors affecting e-commerce trust, the current findings showed that there is no difference between education groups in terms of the factors affecting trust B2C in e-commerce. In other words, the hypothesis is not accepted and supported. In addition, the previous literature showed that education level plays a role in recognizing the potential risks associated with online shopping, as well as more educated shoppers being concerned about security (Liebermann & Stashevsky 2002; Lightner, 2003). However, this result was not confirmed by the current study. That is, there may other variables that may determine the factors affecting B2C e-commerce trust.

The study showed that there is a relationship between the income of online shoppers and the factors affecting e-commerce trust. That is to say, the above \$0-\$3,000 group take the view that market orientation and user interface quality are very important in e-commerce. Based on the results, the arithmetic means of the \$0-\$3,000 group for market orientation and user interface quality are larger than the means of the \$16,000-\$20,000 group. This indicates that both market orientation and user interface quality play a significant role in making online shoppers in the \$0-\$3,000 income range have more trust in purchasing e-services and products. This finding is not related to that found by (Lightner, 2003) who found that the lower income people are less educated and are very interested in gathering information about e-services and products; however, they are less able to purchase e-services and products. Thus, there is a need to explore why lower income online shoppers are more affected by market orientation and user interface quality.

In contrast to earlier findings (C. Park & Jun, 2003; Pikkarainen, Karjaluoto, & Pahnla, 2004) however, the current findings revealed that there is no difference between the daily Internet usage groups in terms of the factors affecting trust B2C in e-commerce. As the previous studies (e.g., C. Park & Jun, 2003; Pikkarainen et al., 2004) have revealed, daily Internet usage plays a role in forming Internet purchasing behavior, recognizing perceived risks, encouraging

innovativeness and making consumers accept new online banking services. Consequently, the current result indicates that future research must focus on the effect of daily Internet usage on online shoppers' behaviors.

The study findings showed that there is only a difference between Internet experience groups in terms of recognizing Security Trustworthiness and Relational Benefit. In detail, the study showed that the Less than 3 years old group take the view that security trustworthiness and relational benefit are very important in e-commerce compared with the 6 years old or more group and between the 4- and 5-year group, who view that the security trustworthiness and relational benefit are less important in e-commerce. This indicates that the less than 3 years old group is more influenced by security trustworthiness and relational benefit, which means that younger online shoppers are concerned about security trustworthiness and relational benefit during their online shopping journey. Such results confirm the findings of (Pittayachawan, Singh, & Corbitt, 2008; C.H. Park and Kim, 2003) studies have shown that security trust and relational benefit play a role in solving trust problems in B2C e-commerce. Moreover, the relational advantage is primarily for young shoppers. The current study demonstrated that there is only a difference between Hourly Internet Usage groups in terms of recognizing User Interface Quality. The study revealed that the less than 2 hours group take the view that User Interface Quality is very important in e-commerce. Based the findings, the mean of the Less than 2-hour group (Hourly Internet Usage group) of User Interface Quality is larger than the mean of 2-4 hours group and 4 hours a day group. In fact, no previous study has revealed this result; therefore, the empirical findings in this study provide a new understanding of User Interface Quality by revealing that the Less than 2-hour group of Hourly Internet Usage mainly focuses on user interface quality when dealing with online shopping websites. When dealing with online purchase groups, similar to the above findings, the current findings showed that there is only a difference between the online purchase groups in terms of recognizing User Interface Quality. Specifically, the findings showed that the participants who do not always purchase from the Internet have a strong trust in User Interface Quality than do participants who frequently purchase from the Internet. This indicates that User Interface Quality

does not play a role in making people purchase frequently on the Internet. No previous studies have provided details about this issue before.

Finally, the current results reveal that there is only a difference between the online payment group in terms of recognizing User Interface Quality and Relational Benefit. The findings showed that participants who spent \$100 online take the view that User Interface Quality is very important in e-commerce. Based on the current findings, the mean of the Less than \$100 group of User Interface Quality is larger than the means of the participants who spent between \$100 and \$500, between \$500 and \$1,000 and between \$1,000 and \$2,000. It indicates that online-shopping firms and web-designers need to focus mainly on User Interface Quality and Relational Benefit when dealing with online-shoppers who spend less than \$100 on each shopping-journey. This study offers some insight into dealing with User Interface Quality and Relational Benefit as the main factors that play a significant role in attracting a large segment of online-shoppers who spend less than \$100.

5.2 Highlights of the research findings

Table 5.1 describes the results of the findings from our study and which hypotheses and sub-hypotheses support them.

Table 5.1 List of Results and Hypotheses of Study

N	Description	Result
H.1	There is a significant correlation between the factors affecting trust in B2C e-commerce.	
Outcome	According to Table 4.8, which depicts the bivariate correlation matrix, all variables were positively correlated with the trust variable, except for the risk variable. It can be noticed that the risk variable is not significantly correlated with every other variable except for the fact that Market Orientation is significantly and positively correlated with Risk. The results of the bivariate correlation matrix indicate that the positive increase in one variable, such as trust, is probably explained by the positive increase in another variable, such as Security Trustworthiness.	Supports
H.2	There is a significant effect of factors on Trust	
Outcome	When evaluating the second regression model, as shown in Table 4.9, Trust can be attributable to market orientation, risk, security trustworthiness, user interface quality, perceived product and service information quality, relational benefit, website reputation and social presence. Such percentages show that there is a good Goodness-of-Fit for the regression model of the current hypothesis. Therefore, the second hypothesis is completely supported. That is, Market Orientation, User Interface Quality and Website Reputation have positive impacts on trust in e-commerce.	Supported
H.3	There is a significant relationship between demographic variables and the factors affecting trust in B2C e-commerce	
Outcome	There is a significant relationship between demographic variables (Gender, Age, Education, Income, Daily Internet Usage, Internet Experience, Hourly Internet Usage, Online Purchase and Online Purchase Payment) and the factors affecting trust in B2C e-commerce. The above hypothesis is divided into the following sub-hypotheses	Partially Supported
H3.1	There is a significant difference between male and female (gender) towards the factors affecting trust B2C in e-commerce.	
Outcome	Table 4.10 shows the Independent Samples Test, the differences in the factors affecting trust B2C in e-commerce according to the gender variable. The current results revealed that there is a significant difference between the male and female participants regarding confidence and security confidence. However, there are very few females in the scope of our study, and it has shown that female participants found that they have a stronger belief in e-commerce than the male participants.	Supported

H3.2	There is a significant difference between age group towards the factors affecting trust B2C in e-commerce.	
Outcome	There is only a difference between age group concerning recognizing market orientation and user interface quality. The hypothesis is partially accepted. The 50 years age group of participants takes the view that market orientation and user interface quality are very important in e-commerce. That is due to the experience life, which enables them to get the first impression in judging the user interface or market orientation.	Partially Supported
H3.3	There is a significant difference between education groups towards the factors affecting trust B2C in e-commerce	
Outcome	There is no difference between education groups in terms of the factors affecting trust B2C in e-commerce. The hypothesis is neither accepted nor supported	Not supported
H3.4	There is a significant difference between income groups towards the factors affecting trust B2C in e-commerce.	
Outcome	There is only a difference between income groups in terms of recognizing market orientation and user interface quality. The hypothesis is partially accepted. Participants state that market orientation and user interface quality are very important in e-commerce.	Partially Supported
H3.5	There is a significant difference between daily Internet usage groups towards the factors affecting trust B2C in e-commerce.	
Outcome	There is no difference between daily Internet usage groups in terms of the factors affecting trust B2C in e-commerce.	Not supported
H3.6	There is a significant difference between Internet experience groups towards the factors affecting trust B2C in e-commerce.	
Outcome	Only difference between internet experience group in terms of recognizing Security Trustworthiness and Relational Benefit. That participants take the view that the security trustworthiness and relational benefit are very important in e-commerce	Partially Supported
H3.7	There is a significant difference between hourly Internet usage groups towards the factors affecting trust B2C in e-commerce.	
Outcome	According to the internet experience variable, it can be seen that there is only a difference between Internet experience groups in terms of recognizing User Interface Quality.	Partially Supported
H3.8	There is a significant difference between hourly Internet usage groups towards the factors affecting trust B2C in e-commerce.	
Outcome	There is only a difference between online purchase groups in terms of recognizing User Interface Quality.	Partially Supported

H3.9	There is a significant difference between Online Purchase groups towards the factors affecting trust B2C in e-commerce.	Partially Supported
Outcome	According to the online payment variable, it can be seen that there is only a difference between online payment group in terms of recognizing User Interface Quality and Relational Benefit.	

Accordingly, the most important results were found as follows:

- Based on preliminary results, which include components such as the environmental combine method and social factors, this finding of age group was satisfied regarding market orientation and user interface quality.
- It can confirm previous studies (Lightner, 2003) as the age of online shoppers plays an essential role in altering specific perceptions about user interface quality or convenience and user-friendliness of a web-based shopping site (Järveläinen, 2004). However, this finding is not similar to results reported by (Nguyen, 2014) in contrast to previous studies where there was a need to explore how firms target and segment online customers/shoppers according to age.
- The result of both market orientation and user interface quality play a significant role in making online shoppers with \$0-\$3,000 income to have more trust in purchasing e-services and products. This finding is not similar to that found by (Lightner, 2003), who found that the low income people are less educated and they are fascinated by gathering information about e-services and products; however, they are less able to purchase e-services and products. Thus, there is a need to explore why low income online shoppers are more affected by market orientation and user interface quality.
- They revealed that daily Internet usage plays a role in forming Internet buying behavior, recognizing perceived risks, encouraging innovativeness and having consumers accept new online banking services. Consequently, the current result indicates that future research must focus on the effect of daily Internet usage on online shopper behavior.

- These studies have shown that security trust and relational benefit play a role in solving trust problems in B2C e-commerce. Moreover, the relational advantage is primarily for young shoppers. The current study demonstrated that the only difference exists between Hourly Internet Usage groups regarding and recognizing User Interface Quality. The investigation revealed that the Less than 2 hour's group or participants take the view that User Interface Quality is significant in e-commerce.
- The findings showed that the participants who do not always purchase from the Internet have a stronger trust in User Interface Quality than participants who frequently purchase from the Internet. This indicates that User Interface Quality does not play a role in having people frequently make purchases on the internet. No previous studies have provided details about this issue before.
- They found indications that online-shopping firms and web-designers need to mainly focus on User Interface Quality and Relational Benefit when dealing with online-shoppers who spend less than \$100 on each shopping-journey. This study offers some insight into coping with User Interface Quality and Relational Benefit as the main factors that play a significant role in attracting a large segment of online-shoppers who spend less than \$100.

Based on results from our study, which includes components such as Environmental combine method and social factors, it was found that market orientation, user interface quality, and website reputation have positive impacts on trust B2C in e-commerce. A customer's trust levels are likely to be influenced by the level of perceived market orientation, site quality, technical trustworthiness, and a user's web experience. People with a higher level of perceived site quality seem to have a higher level of perceived market orientation and integrity towards e-commerce. Parts concerning the procedures of environments include privacy, security, and transparency, the credibility of information, Internet-relative techniques, information technologies, encryption, and third-party certification, as well as social components of the environment that include policy, law, morality and culture.

5.3 The acceptable widespread trust model

This model can simulate the consumer's psychological experience. This is why most studies focus on the development of this model as the model is not perfect. According to (Kamari & Kamari, 2012), a professional considers reliability and technology. Each of the followed elements contributes to the enhancement of the efficiency of the model and these factors are subject to change following the development witnessed by electronic commerce developments. In addition, the concepts of trades in 2012 are not the same the present with the tremendous growth of electronic commerce infrastructure, e-services and increased competitiveness to gain customer satisfaction. For this reason, the study is continually looking at ways to develop the model to suit the latest developments in the field of electronic commerce, and this makes this field active.

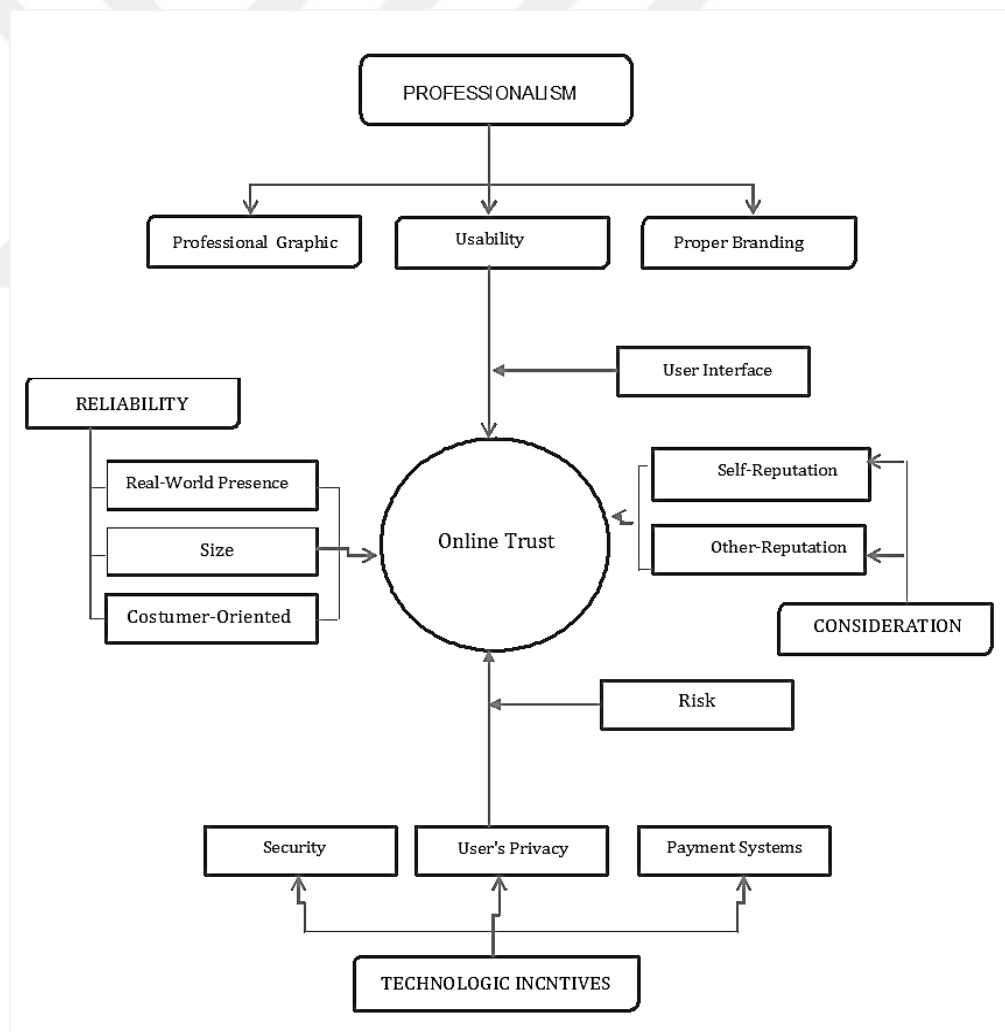


Fig. 5.1: Trust model in B2C e-commerce

5.4 The proposed model in trust B2C e-commerce

The proposed model is updated by adding elements that were found necessary to increase trust in electronic transactions based on the results obtained from the study through interviews and questionnaires related to our research. The responses came in the context of the positive results obtained from the survey where market trends and reputation impacted, as well as the quality of the user interface, which played an essential role in increasing confidence. According to Table 4.8, the researcher seeks to examine sufficient variability in the measures of the variables by revealing the means and standard deviations of each variable. In general, the means of the factors affecting trust in B2C e-commerce are relatively low when comparing them with the mean of the Likert Scale. The following are the data for the various factors:

Trust (M = 1.81, SD = 0.45), Market Orientation (M = 1.87, SD = 0.59), Risk (M = 1.91, SD = 0.81), Security Trustworthiness (M = 2.07, SD = 0.76), User Interface Quality (M = 1.43, SD = 0.71), Perceived product and service information quality (M = 1.62, SD = 0.57), Relational Benefit (M = 1.65, SD = 0.60), Website Reputation (M = 1.90, SD = 0.68) and Social Presence (M = 2.12, SD = 1.03).

This may be associated with low satisfaction in the factors affecting trust in B2C e-commerce, which are relatively low, especially User Interface Quality, Relational Benefit, Trust and market orientation, as their means are very small in comparison to the mean of the Likert Scale, which is 3. This is in line with the study that referred to these factors and their importance. Table 5.2 shows a set of questions related to the selection of these elements, which contributed to the achievement of positive results and is consistent with previous studies that have indicated the importance of these items. This is why we believe in the importance of placing them within the simulation model proposed in our studies.

Table 5.2: Group Questionnaire relating to items updated to model

Question Description	Strongly Agree	Agree
My opinion as a customer is reviewed and exchanged effectively through an e-commerce website.	22	42
My opinion it can influence the way e-commerce through website serve customers	11	52
Online purchases are risky because there are sometimes misunderstandings of the structure of the website; e.g., (language of the website)	45	42
The e-commerce websites that I have visited are generally effective in collecting customer information; e.g., personal information, credit card information, preferences.	21	63
Most e-commerce websites encourage customers to send their feedback on any issues.	28	50
E-commerce technologies can detect fraudulent action in e-commerce transactions; e.g., if the customer uses another person's credit card, wrong address, etc.	14	52
Do you think purchasing online saves time?	28	62
Most e-commerce websites have the necessary technological capability (e.g., to process transactions) to keep track of previous purchases of customers.	19	64
I can predict performance of an e-commerce website from past experiences with them.	27	57
Future experiences on e-commerce websites are related to past experiences of them.	33	50
Increasing my knowledge about a particular website encourages me to shop from them again.	36	54

Overall respondents 101

Cultural Feedback

According to (Gainer & Padanyi, 2005), market orientation is seen as a cultural construct, or separate behavioral and cultural constructs of causality. Our study is an investigation of alternative models that integrate culture as an important element that contributes to increased confidence. Market orientation related questions have been linked to shoppers' culture and responses have been positive and supportive to adding the element of culture to the model. The results show that market-oriented culture mediates a positive correlation between market-oriented

behaviors and organizational performance with culture. The predictability and knowledge of national cultures contribute to increased confidence. This is why companies need to develop their websites by targeting different cultures to improve marketing strategies. According to (Simon, 2001) who is used a version of Hofstede's dimensions as a means of differentiation. The study explores the perception and satisfaction levels of 160 subjects on four web sites. Analysis indicates that differences of perception and satisfaction exist between the cultural clusters and gender groups within the cultures of Asia, Europe, Latin America, South America and North America. In particular, the perceptions of Asians and Latin/South Americans were found to be similar, as were the perceptions of Europeans and North Americans. Qualitative analysis indicates that females within certain cultures have widely different preferences from their male counterparts regarding web site attributes.

According to (Can & Bhargava, 2013) market orientation reflects the degree of trust that other peers in the community have on the given peer based on their past experiences in interacting with the peer. Most systems rely solely on the positive or negative feedback to evaluate and determine the reputation of peers. The feedback only approach suffers from inaccurate reflections of past experiences of peers in the respective community. Most systems assume feedback is honest, unbiased and lacking in ability to differentiate feedback obtained from less trustworthy peers and those from trustworthy peers. The feedback ratings lead to helping the customer in building a clear idea of the product by reading customer feedback about the product and delivery times. All these opinions help customers to decide to buy or refuse to buy the product. Many companies consider customer feedback to increase confidence in the product and service delivery. According to (Tadelis, 2016) problems of bias in feedback systems and other possible shortcomings are presented along with ways to augment their effectiveness and directions for future research and development.

Logistics

Shipping and delivery can be another challenge. This rapid delivery may result in high rates of demand for high repurchase rates in cross-border transactions. A company should focus on the time, cost and logistics aspects of product return,

distribution logistics management; therefore, (Ramanathan et al, 2014) noted that logistics plays an important role in e-commerce. While most transactions occur electronically, physical products need to be shipped to customers using traditional transportation. Most companies in the material goods sectors have recognized the importance of logistics, both as a cost motive and as a service provider; however, it remains unclear as to how a logistics strategy adapts to possible forms of a “logistical problem.” This issue is more important to those companies that need to develop their logistics strategies from scratch. As they contribute significantly to increasing confidence as well as to increasing the probability of repeat purchases if delivered on time. This supports the importance of logistic in our study by answering (strongly agree) on this question (online purchases are risky as there is a probability that payment is taken but the delivery may not be made or it may take too long) . This is why our study is considered necessary to highlight shipping as a vital element added to the trust model.

International Legislation and Digital Gap

Based on the use of the Internet for concluding transactions and operations in the systems of wholesale and retail trade, the means of electronic communication provides broad opportunities for direct contacts between individuals from different countries. The development of electronic communications poses new tasks before the system of international private law, one of which is the protection of consumer rights when conducting electronic trade. The digital gap between countries can be an important challenge for sellers and customers. By developing the necessary infrastructure for the Internet and by expanding the relationship between the local and international, enabling policies such as trade and telecommunications are likely to have the greatest impact on e-commerce by facilitating access for companies and consumers to ICTs and the Internet and increasing pressure on companies to adopt e-commerce to compete. According to (Kirillova, E.A., Shergunova, E.A., Ustinovich, E.S., Nadezhin, N.N. and Sitdikova, L.B. 2016), the electronic trade worldwide to outline the principles of the online consumer protection was the list of the basic principles of protecting the rights of online consumers. The principle of recognition of online contracts the provision of effective protection and the protection of the personal data of online consumers. It can be concluded that it is

necessary to devise an efficient structure for the judicial system, as well as the legislation that would be applicable in the implementation of consumer rights protection in electronic trade.

The qualitative data collected using a questionnaire or interviews revealed that there are five important variables, namely cultural, feedback, logistics and international legislation and digital gap. In particular, in the current model, culture is seen as a factor that plays a significant role in increasing shoppers' confidence. Thus, it can be seen that market orientation is linked to shoppers' culture; hence, adding culture to the current model is significant. In addition, both logistics and international legislation and digital gap were added to the current model as the qualitative data revealed that aspects such as the time, cost and product return, and distribution logistics management along with digital signature, digital identity, and tax treatment and consumer protection, play a role in increasing shoppers' confidence. Therefore, adding the previous variables or constructs plays a role in providing details about dealing with the shoppers' confidence. Fig. 5.2, which proposes factors for the trust model in B2C e-commerce, shows the addition of elements according to the positive results of the factors.

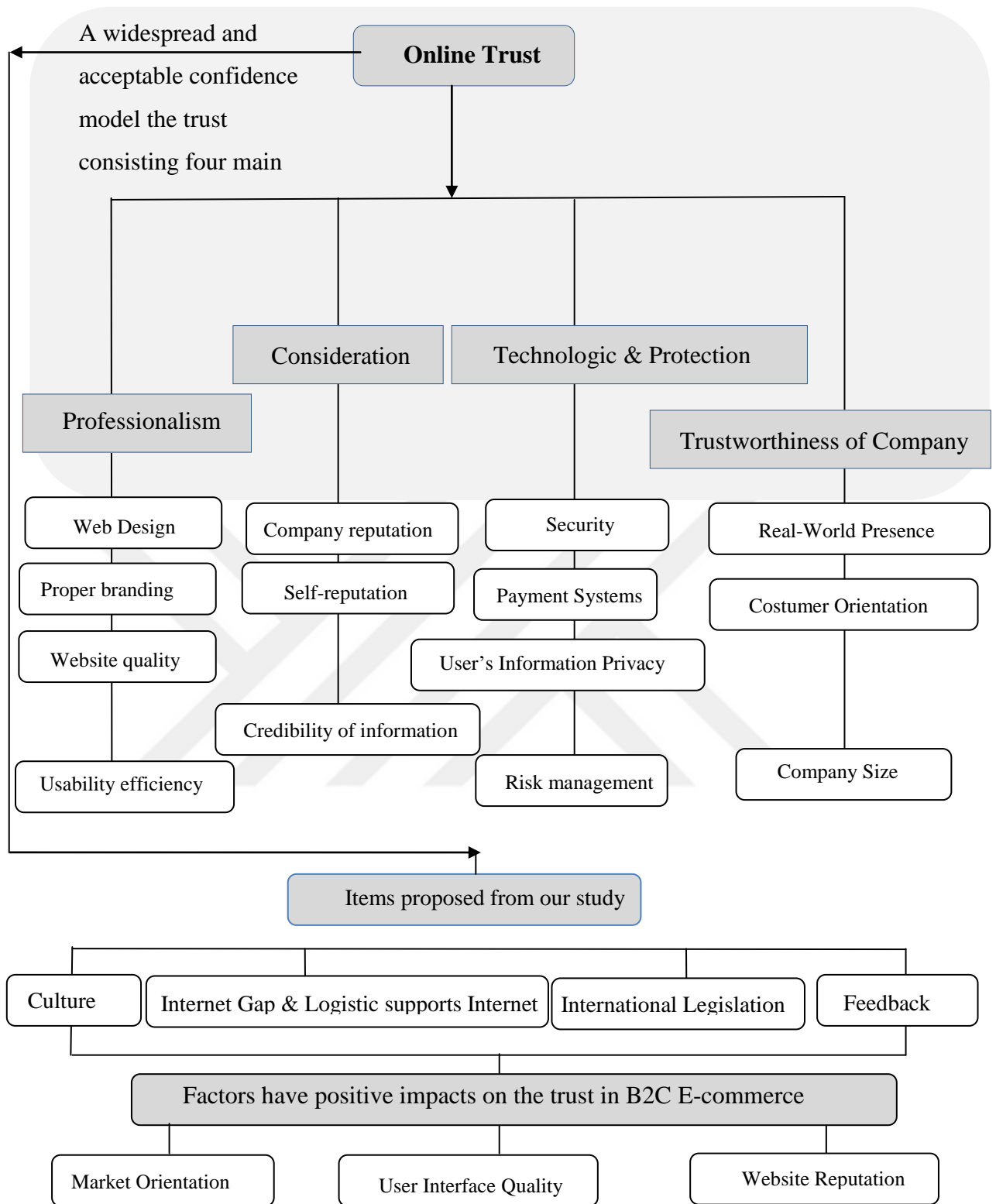


Fig. 5.2 Proposed factors for the trust model in B2C e-commerce

CHAPTER IV

CONCLUSION

In this final chapter, a summary of the dissertation is provided in the context of how well the dissertation addresses the main research questions. The main and significant contributions to the factors affecting trust for B2C in e-commerce literature arising from this dissertation are highlighted. Moreover, based on the results of the dissertation and the discussions in the previous chapter, recommendations are provided. At the end of this chapter, the limitations of this dissertation and the suggestions for future research are also provided. The first chapter of this dissertation provided discussions regarding e-business today in the transfer of business transactions and administrative work. The researcher used several documents, articles, conferences and books related to insurance policies, bills of lading, contracts, bank transfer orders, and electronic documentary credits. It was shown that digital markets have emerged as convergent centers for various companies and have an extension for manufacturers, distributors, retailers and production components on a single data network. The first chapter of this dissertation introduces the context of the dissertation covering issues; in particular, the context background of B2C, research questions and objectives and importance or significance, initial conceptual framework and stressing some of the important definitions of these in the dissertation. The main research questions of this thesis are:

- Q1:** Is there a significant correlation among the factors affecting trust B2C in e-commerce (that is, Trust, Market Orientation, RISK, Security Trustworthiness, User Interface Quality, Perceived Product and Service Information Quality, Relational Benefit, Website Reputation and Social Presence)?
- Q2:** Is there a significant effect of Market Orientation, Risk, Security Trustworthiness, User Interface Quality, and Perceived product and service information quality, Relational Benefit, Website Reputation and Social Presence on Trust?

Q3: Is there a significant relationship between demographic variables (Gender, Age, Education, Income, Daily Internet Usage, Internet Experience, Hourly Internet Usage, Online Purchase, and Online Purchase Payment) and the factors affecting trust B2C in e-commerce?

In the second chapter, the literature review was conducted in two areas. The first area was trust, which is the main component of social influence and in community relations, that is, B2C as it has been revealed that trust in B2C is based on the confidence of consumers. The second area is the factors affecting trust in B2C e-commerce, including market orientation, security and technological trust, social presence, relational utility, user quality interface, product and service quality information, web experience, reputation and retail organizational reputation. Indeed, it has been shown that the great challenge was to determine the factors that contribute to trust building between the seller and the customer in the online context.

In the third chapter, a research methodology was discussed in terms of identifying the suitable statistical techniques to examine the factors affecting trust in B2C e-commerce. A questionnaire was developed to measure factors affecting trust in the B2C area, including market orientation, security and technological trust, social presence, relational utility, user quality interface, product and service quality information, web experience, reputation and retail organizational reputation. Three statistical tools were used to analyze that data about factors affecting trust in B2C. The Tests of Normality were confirmed by the values of Shapiro-Wilk, while the reliability of the questionnaire was confirmed by using the Cronbach's alpha value that was used to measure the reliability of the research scale, that is to say, the questionnaire.

In addition, descriptive statistical techniques were used to show the demographic variables of the respondents. Cross Tabulation was used to reveal the respondents' characteristics with regard to their gender, age, education, income, daily internet usage, Internet experience, hourly Internet usage, online purchase and online purchase payment. Three statistical techniques were used to analyze the collected data to answer the research questions of the study. The statistical techniques included the correlation analysis that was used to test the correlational

relationships and regression analysis. Both the Independent T-Test and ANOVA techniques were used to reveal how the factors affect trust in B2C in the e-commerce context.

In the fourth chapter, the findings of the study were presented and discussed. The findings showed that, with the exception of the risk variable, all variables were positively correlated with the trust variable. These findings indicate that the trust of shopping on e-commerce websites are greatly dependent on the better design in the features of market orientation, security trustworthiness, user interface quality, perceived product and service information quality. While in the discussion chapter, the findings of the study are discussed in terms of comparing and contrasting the current findings with the findings of existing relevant literature. In particular, the results of both correlation and regression analysis along with the Independent T-Test and ANOVA are discussed with the results of the existing relevant literature regarding the factors (Gender, Age, Education, Income, Daily Internet Usage, Internet Experience, Hourly Internet Usage, Online Purchase, Online Purchase Payment) affecting trust B2C in e-commerce.

The following paragraphs summarize the key contributions of the dissertation:

The study revealed that sample consumers do not hesitate to transact with Turkish e-commerce websites owing to there being no uncertainty about the perceived risk of having customer personal information stolen by hackers. Therefore, this indicates that website design and protection play a significant role in reducing the perceived risk to the customer and the current findings make an important contribution to the field of e-commerce website design. The findings of the current study and the contributions of previous studies are partially confirmed by the current findings of the regression analysis, which shows that there are effects of market orientation, user interface quality and website reputation on trust on e-commerce websites.

The current study provides a contribution to the literature by enhancing our understandings and explanations by showing that people are more likely to purchase from the web if they perceive a higher degree of trust in e-commerce and have more experience in using the web. The contribution of the current study can show that a customer's trust levels are likely to be influenced by the level of perceived market

orientation, site quality, technical trustworthiness and the user's web experience. People with a higher level of perceived site quality seem to have a higher level of perceived market orientation and trustworthiness towards e-commerce.

The study revealed that Market Orientation is significantly and positively correlated with Risk, Security Trustworthiness, User Interface Quality, and Perceived product and service information quality, Relational Benefit, Website Reputation and Social Presence. However, Market Orientation is not significantly correlated with Website Reputation. Security Trustworthiness is only significantly correlated with Perceived product and service information quality, Relational Benefit and Social Presence. User Interface Quality is also only significantly correlated with Perceived product and service information quality, Relational Benefit and Social Presence.

The goal of the study was towards enhancing our understanding of trust by motivating e-commerce websites and web-designers to take into account the relational benefit and service information quality when designing new websites or improving the features of existing e-commerce websites. With regard to the effect of the demographic characteristics of the respondents to shopping online, the current findings revealed that there is a significant difference between male and female participants in terms of trust and security trustworthiness. It has been shown that female participants were found to have stronger trust in e-commerce than male participants.

In addition, the female participants reported more confidence in security and trustworthiness than the male participants. This finding is not different from that of (Nguyen, 2014) who found that there are several demographic factors, especially gender, that are considered to be one of the most important factors that statistically influenced customers' satisfaction and trust toward an online company. However, no previous study had examined the difference in recognizing the factors affecting e-commerce trust. Therefore, this study makes a major contribution to research on e-commerce by demonstrating that both Trust and Security Trustworthiness play a significant role in having female online shoppers purchase e-services and products.

The findings demonstrated that there is only a difference between age group in terms of recognizing market orientation and user interface quality. Specifically, the findings revealed that the over 50 year old group of participants takes the view that market orientation and user interface quality are very important in e-commerce. To be precise, the means of the over 50 year old group of market orientation and user interface quality is larger than the means of the 31-50 year old group for market orientation and user interface quality. This result may indicate that the over 50 year old group was more satisfied in terms of market orientation and user interface quality. That is due to the experience life, which enables them to get the first impression in judging the user interface or market orientation.

In addition, it appears that the relevant literature does not take into account the effect of online shoppers' age on market orientation; thus, this finding offers a framework for the exploration of age and market orientation, where there is a need to explore how firms target and segment online customers/shoppers according to age. In contrast to previous studies that have shown the effect of education on the factors affecting e-commerce trust, the current findings showed that there is no difference between education groups in terms of the factors affecting trust B2C in e-commerce. In other words, the hypothesis is not accepted and supported.

The empirical findings in this study provide a new understanding of user interface quality by revealing that the Less than 2-hour group of Hourly Internet Usage mainly focuses on user interface quality when dealing with online shopping websites. When dealing with online purchase groups, similar to the above findings, the current findings showed that there is only a difference between online purchase groups in terms of recognizing User Interface Quality. Specifically, the findings showed that participants who do not always purchase from the Internet have a strong trust in user interface quality than participants who frequently purchase from the Internet. This indicates that User Interface Quality does not play a role in having people purchase frequently on the Internet. No previous studies have provided details about this issue before.

CHAPTER VII

Recommendations, Future Research and Limitations

The findings of the data analysis obviously have important recommendations for major stakeholders, be they e-commerce designers or online-sellers.

- 1- A government or credible organizations must develop a fundamental perspective to include controls and legislation that guarantee the right of both parties (business and clients).
- 2- The creation of a model, which is included in the strategic planning of governments, could encourage electronic transactions that contribute significantly to the full support of electronic commerce and to Turkey's confidence as well as its internal transfer to the world.
- 3- Development of e-commerce sites, which contain more than one language to enable visitors to navigate ease, can occur.
- 4- Buying online is risky because there are occasionally misunderstandings of the structure of the site; for example, the site language to answer to this question, as shown in Table 5.2, where the answers strongly agree and agree are high compared to other answers. We therefore believe in our study that Turkey is an important country in the Middle East. It is characterized by cultural and intellectual rapprochement with all surrounding regions, and therefore must be able to exist strongly in foreign markets by supporting small activities of individuals and developing their technical structure in line with external market conditions.
- 5- The study recommended the online commerce designers to focus mainly on market orientation, quality of user interfaces and relational benefits as these factors play a significant role in building trust in the B2C area.

Future Research

- 1- In future investigations, there is a need to explore the reasons for fewer income online shoppers being more affected by market orientation and user interface quality while on online shopping trips.

- 2- Another suggestion of future research is to re-test the current framework empirically in different contexts (such as in the Middle East region) by surveying a sample of online consumers or shoppers as an effort to confirm the findings of the current study.

Limitations

The main and significant limitation of this study is that since this dissertation has been limited to the context of Turkish online shopping websites, the empirical framework for Turkish online shopping websites may not apply to online shopping websites in other countries. That is to say, the findings of the empirical framework might not be presumed to be used in their entirety for the aim of understanding or interpreting the factors affecting trust in the B2C context on other online shopping websites.

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APPENDIX -A Questionnaire

Trust in B2C e-commerce

A questionnaire to determining the factors affecting the trust in the B2C e-commerce website usage by foreign people in Turkey. within Master graduate project for the student of the University of Atılım

* Required

1. Gender *

Mark only one oval.

- Male
 Female

2. Age: *

Mark only one oval.

- Between 16-30
 Between 31-50
 Above 50

3. My highest level of educational qualification is: *

Mark only one oval.

- No formal education
 High school graduate
 Diploma / Bachelor degree
 Masters / Post Graduate degree
 PhD or above

4. Yearly household income: *

Mark only one oval.

- \$ 0 - \$ 3000
 \$ 4000 - \$ 9000
 \$ 10000 - \$ 15000
 \$ 16000 - \$ 20000
 Above \$ 20000

5. Do you use the Internet : *

Mark only one oval.

- Yes
 No

6. I have been using the Internet for: *

Mark only one oval.

- less than 3 year
 Between 4 and 5 year
 6 year or more

7. I use the Internet approximately: *

Mark only one oval.

- less than 2 H per Day
 Between 2 and 4 H per Day
 5 H per Day or More

8. Have you ever purchased from the internet *

Mark only one oval.

- Yes
 No

9. A) What is the approximately amount of your online purchase (per year) *

Mark only one oval.

- Less than \$ 100
 Between \$ 100 - 500
 Between \$ 500 - 1000
 Between \$ 1000 - 2000

10. B) Any of the following B2C services you have used . / أي من الخدمات الإلكترونية الاتية قمت باستخدامها *

Check all that apply.

- E-Banking Services
 Booking of Airline Tickets
 Educational Resources
 Trading of Stocks
 Purchases of Books/Music/CDs/PCs
 Participation in E-Auctions

Trust in B2C e-commerce

Website

11. (Trust_1) *

Mark only one oval per row.

	strongly Agree	Agree	Neutral	strongly Disagree	Disagree
Most E-commerce websites (from which I shop/had shopped) have the necessary skills and ability to carry out an online transaction/ معظم مواقع التجارة الإلكترونية (التي كنت أتسوق منها) لديها المهارات اللازمة والقدرة على تنفيذ المعاملات عبر الإنترنت	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

12. (Trust_2)

Mark only one oval per row.

	strongly Agree	Agree	Neutral	strongly Disagree	Disagree
Most commerce websites have the necessary technological capability (e.g. to process transaction, keep track of previous purchases of customers)./ معظم مواقع التجارة لديها القدرة التكنولوجية اللازمة لتنفيذ وتتبع الصفقة عبر الإنترنت	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

13. (Trust_3)

Mark only one oval per row.

	strongly Agree	Agree	Neutral	strongly Disagree	Disagree
The chance of having a technical failure in an online transaction is quite small.(e.g. unable to accept payments by credit cards)./ فرصة حدوث عطل فني في معاملة عبر الإنترنت صغيرة جدا (على سبيل المثال، غير قادر على قبول الدفعات بواسطة بطاقات الائتمان)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

14. (Trust_4)

Mark only one oval per row.

	strongly Agree	Agree	Neutral	strongly Disagree	Disagree
I can predict performance of e-commerce website from past experience with them./ أستطيع التنبؤ بأداء موقع التجارة الإلكترونية من التجربة السابقة معهم	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

15. (Trust_5)

Mark only one oval per row.

	strongly Agree	Agree	Neutral	strongly Disagree	Disagree
I tend to be confident when I am dealing with the e-commerce website that I have had a pleasant experience with. / أنا أميل إلى أن أكون واثقا عندما أتعامل مع موقع التجارة الإلكترونية التي كان لي تجربة ممتعة معه.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

16. (Trust_6)

Mark only one oval per row.

	strongly Agree	Agree	Neutral	strongly Disagree	Disagree
Future experiences on e-commerce website is related to past experiences them. / ترتبط التجارب المستقبلية على موقع التجارة الإلكترونية على الانترنت بتجاربهم السابقة.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

17. (Trust_7)

Mark only one oval per row.

	strongly Agree	Agree	Neutral	strongly Disagree	Disagree
Most website which I shop is safe in online transaction. (e.g. conducting a transaction in an encrypted manner so that they don't fall in hands of other parties. / معظم المواقع التي أنا اتسوق منها آمنة في (علي سبيل المثال المعاملات عبر الإنترنت). إجراء معاملة بطريقة مشفرة بحيث لا تقع في أيدي أطراف أخرى.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

18. (Trust_8)

Mark only one oval per row.

	strongly Agree	Agree	Neutral	strongly Disagree	Disagree
Most e-commerce website are open and receptive to customer needs. / معظم مواقع التجارة الإلكترونية مفتوحة وتلبي احتياجات العملاء.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

19. (trust_9)

Mark only one oval per row.

	strongly Agree	Agree	Neutral	strongly Disagree	Disagree
Most e-commerce websites keep their customer's best interest in mind during most transactions / تحافظ معظم مواقع التجارة الإلكترونية على اهتمام العملاء بأفضل قدر ممكن من خلال معظم المعاملات /	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

20. Market Orientation (Mkt_OR_1)

Mark only one oval per row.

	strongly Agree	Agree	Neutral	strongly Disagree	Disagree
The e-commerce websites that i have visited are generally effective in collecting customers information. e.g personal information, credit card information, preferences. / تعتبر مواقع التجارة الإلكترونية التي زرتها فعالة بشكل عام في جمع معلومات العملاء. المعلومات الشخصية، معلومات بطاقة الائتمان، والتفضيلات.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

21. Market Orientation (Mkt_OR_2)

Mark only one oval per row.

	strongly Agree	Agree	Neutral	strongly Disagree	Disagree
Most e-commerce websites encourage customers to send their feedback on any issues. تشجع معظم مواقع التجارة الإلكترونية العملاء على إرسال تعليقاتهم بشأن أية مشكلات.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

22. Market Orientation (Mkt_OR_3)

Mark only one oval per row.

	strongly Agree	Agree	Neutral	strongly Disagree	Disagree
My opinion as a customer is reviewed and exchanged effectively through e-commerce website. / يتم استعراض رأيي كعميل وتبادلها بشكل فعال من خلال موقع التجارة الإلكترونية.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

23. Market Orientation (Mkt_OR_4)

Mark only one oval per row.

	strongly Agree	Agree	Neutral	strongly Disagree	Disagree
My opinion can influence the way e-commerce through website serve customers. / رأيي يمكن أن يؤثر على طريقة التجارة الإلكترونية من خلال موقع خدمة العملاء	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

24. Market Orientation (Mkt_OR_5)

Mark only one oval per row.

	strongly Agree	Agree	Neutral	strongly Disagree	Disagree
My opinion as a customer can be easily lost the amount of information. / رأيي كعميل يمكن أن تفقد بسهولة كمية من المعلومات	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

25. Market Orientation (Mkt_OR_6)

Mark only one oval per row.

	strongly Agree	Agree	Neutral	strongly Disagree	Disagree
Usually i receive a timely response from the e-commerce website which I buying from. / عادة ما أتلقى استجابة في الوقت المناسب من موقع التجارة الإلكترونية التي أشتري منها	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

26. Market Orientation (Mkt_OR_7)

Mark only one oval per row.

	strongly Agree	Agree	Neutral	strongly Disagree	Disagree
Usually any issues related with purchases can be solved effectively and satisfactorily. / عادة أي قضايا ذات الصلة مع المشتريات يمكن حلها بشكل فعال ومرضي	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

27. (Risk_1)

Mark only one oval per row.

	strongly Agree	Agree	Neutral	strongly Disagree	Disagree
Online purchases are risky as my credit card information may be shared with other parties. / عمليات الشراء عبر الإنترنت محفوفة بالمخاطر حيث يمكن مشاركة معلومات البطاقتي الائتمانية مع أطراف أخرى	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

28. (Risk_2)

Mark only one oval per row.

	strongly Agree	Agree	Neutral	strongly Disagree	Disagree
Row 1 Online purchases are risky as there is a chance that payment may be taken but delivery may not be made./ المشتريات عبر الإنترنت هي محفوفة بالمخاطر حيث هناك احتمال أن يتم اتخاذ الدفع ولكن قد لا يتم التسليم	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

29. (Risk_3)

Mark only one oval per row.

	strongly Agree	Agree	Neutral	strongly Disagree	Disagree
Online purchases are risky because the products/ services delivered may fail to meet my expectation. المشتريات عبر الإنترنت هي محفوفة بالمخاطر لأن المنتجات / الخدمات المقدمة قد تفشل في تلبية توقعي	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

30. (Risk_4)

Mark only one oval per row.

	strongly Agree	Agree	Neutral	strongly Disagree	Disagree
Online purchases are risky because it there sometimes misunderstand structure of website e.g. (language of the website). / المشتريات عبر الإنترنت هي محفوفة بالمخاطر لأنه هناك أحيانا سوء فهم بنية الموقع على سبيل المثال. (لغة الموقع)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

31. (Risk_5)

Mark only one oval per row.

	strongly Agree	Agree	Neutral	strongly Disagree	Disagree
Online purchases are risky in terms of time because the products/ services may fail to be delivered within the expected time frame./ المشتريات عبر الإنترنت هي محفوفة بالمخاطر من حيث الوقت لأن المنتجات / الخدمات قد لا يتم تسليمها ضمن الإطار المتوقع	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

32. Security and Trustworthiness (SEC_TRST_1)*Mark only one oval per row.*

	strongly Agree	Agree	Neutral	strongly Disagree	Disagree
E-commerce technologies can detect fraudulent action in e-commerce transaction. (e.g if the customer uses other person's credit card, wrong address. etc)./ ويمكن لتكنولوجيات التجارة الإلكترونية أن تكتشف الإجراءات الاحتيالية في معاملات التجارة الإلكترونية. (على سبيل المثال، إذا كان العميل يستخدم بطاقة ائتمان لشخص آخر، أو عنوان خاطئ، وما إلى ذلك)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

33. Security and Trustworthiness (SEC_TRST_2)*Mark only one oval per row.*

	strongly Agree	Agree	Neutral	strongly Disagree	Disagree
E-commerce website can detect incorrect information when provided by online users./ موقع التجارة الإلكترونية يمكن الكشف عن معلومات غير صحيحة عند توفيرها من قبل المستخدمين عبر الإنترنت.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

34. Security and Trustworthiness (SEC_TRST_3)*Mark only one oval per row.*

	strongly Agree	Agree	Neutral	strongly Disagree	Disagree
The technologies used by the e-commerce websites are secure and reliable in conducting transaction./ التكنولوجيات المستخدمة من قبل مواقع التجارة الإلكترونية آمنة وموثوق بها في إجراء المعاملات.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

35. Security and Trustworthiness (SEC_TRST_4)*Mark only one oval per row.*

	strongly Agree	Agree	Neutral	strongly Disagree	Disagree
Technological mechanisms can prevent a third party from stealing online customers informayion./ يمكن للآليات التكنولوجية منع طرف ثالث من سرقة معلومات العملاء عبر الإنترنت	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

36. Security and Trustworthiness (SEC_TRST_5)

Mark only one oval per row.

	strongly Agree	Agree	Neutral	strongly Disagree	Disagree
Do you think no one can access the data of e-commerce websites without permission./ هل تعتقد انه لا يمكن لأحد الوصول إلى البيانات من مواقع التجارة الإلكترونية دون إذن.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

37. Security and Trustworthiness (SEC_TRST_6)

Mark only one oval per row.

	strongly Agree	Agree	Neutral	strongly Disagree	Disagree
E-commerce system are capable of processing a large number of transactions efficiently./ نظام التجارة الإلكترونية قادر على معالجة عدد كبير من المعاملات بكفاءة.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

38. User Interface Quality (UIQ_1)

Mark only one oval per row.

	strongly Agree	Agree	Neutral	strongly Disagree	Disagree
e-commerce website from which I useing have a good features, suitable for online shopping. / موقع التجارة الإلكترونية التي يمكنني استخدامها لديها ميزات جيدة، ومناسبة للتسوق عبر الإنترنت.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

39. User Interface Quality (UIQ_2)

Mark only one oval per row.

	strongly Agree	Agree	Neutral	strongly Disagree	Disagree
An e-commerce websites that you used to buy are convenient in the desired search method on products./ تعتبر مواقع التجارة الإلكترونية التي استخدمتها للشراء ملائمة في طريقة البحث المطلوبة على المنتجات.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

40. User Interface Quality (UIQ_3)

Mark only one oval per row.

	strongly Agree	Agree	Neutral	strongly Disagree	Disagree
E-commerce websites from which I used are easy to navigate in. / مواقع التجارة الإلكترونية التي استخدمتها من السهل التنقل فيها.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

41. Perceived product and service information quality (PPIQ_1)

Mark only one oval per row.

	strongly Agree	Agree	Neutral	strongly Disagree	Disagree
E-commerce websites provide up-to date information about the products continually. / توفر مواقع التجارة الإلكترونية معلومات محدثة عن المنتجات باستمرار.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

42. Perceived product and service information quality (PPIQ_2)

Mark only one oval per row.

	strongly Agree	Agree	Neutral	strongly Disagree	Disagree
E-commerce websites have product information and detail that can easy to understand. / مواقع التجارة الإلكترونية لديها معلومات المنتج والتفاصيل التي يمكن أن يكون من السهل أن نفهم	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

43. Perceived product and service information quality (PPIQ_3)

Mark only one oval per row.

	strongly Agree	Agree	Neutral	strongly Disagree	Disagree
E-commerce websites have information on product to be consistent. (e.g. in other words, not changing and conflicting). / مواقع التجارة الإلكترونية لديها معلومات عن المنتج لتكون متسقة. (أي بعبارة أخرى، لا تتغير (وتتضارب).	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

44. Perceived product and service information quality (PPIQ_4)

Mark only one oval per row.

	strongly Agree	Agree	Neutral	strongly Disagree	Disagree
The information and detail on product sold in an ecommerce website is relevant. / تعتبر المعلومات والتفاصيل المتعلقة بالمنتج الذي يتم بيعه في موقع ويب للتجارة الإلكترونية ملائمة.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

45. Perceived product and service information quality (PPIQ_5)

Mark only one oval per row.

	strongly Agree	Agree	Neutral	strongly Disagree	Disagree
I am unlikely to shop at an e-commerce website where information on product is inadequate. / أنا من غير المرجح أن تسوق في موقع للتجارة الإلكترونية حيث المعلومات عن المنتج غير كافية.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

46. Perceived product and service information quality (PPIQ_6)

Mark only one oval per row.

	strongly Agree	Agree	Neutral	strongly Disagree	Disagree
E-commerce website that i shoping from is entertaining and giving me good experient for shopping through showing the products./ التجارة الإلكترونية الموقع الذي أنتسوق من هو مسلية ويعطيني تجربة جيدة للنتسوق من خلال عرض المنتجات.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

47. Relational Benefit (REL_BEN_1)

Mark only one oval per row.

	strongly Agree	Agree	Neutral	strongly Disagree	Disagree
do you think purchase an online it is save time. / هل تعتقد شراء على الانترنت هو توفير الوقت.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

48. Relational Benefit (REL_BEN_2)

Mark only one oval per row.

	strongly Agree	Agree	Neutral	strongly Disagree	Disagree
when i purchace online, i reduce my effort in searching the products and more focus on what i need./ عند شراء عبر الإنترنت، وأنا تقليل جهدي في البحث عن المنتجات والمزيد من التركيز على ما أحناجه.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

49. Relational Benefit (REL_BEN_3)

Mark only one oval per row.

	strongly Agree	Agree	Neutral	strongly Disagree	Disagree
purchase those items from e-commerce website, which are difficult to purchase in throught traditional stores./ شراء تلك البنود من موقع التجارة الإلكترونية، والتي يصعب شراءها من خلال المتاجر التقليدية.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

50. Relational Benefit (REL_BEN_4)

Mark only one oval per row.

	strongly Agree	Agree	Neutral	strongly Disagree	Disagree
I purchase those items from e-commerce website, which are costly to purchase in throught traditional stores./ أنا شراء تلك البنود من موقع التجارة الإلكترونية، والتي هي مكلفة لشراء في من خلال المتاجر التقليدية.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

51. Importance of website Reputation(ORG_REP_1)

Mark only one oval per row.

	strongly Agree	Agree	Neutral	strongly Disagree	Disagree
increase my knowledge about particular website that encourages me to shop from them again. / زيادة معرفتي حول موقع معين الذي يشجعني على التسوق منهم مرة أخرى.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

52. Importance of website Reputation(ORG_REP_2)

Mark only one oval per row.

	strongly Agree	Agree	Neutral	strongly Disagree	Disagree
I prefer to shop from well reputed online store. / أنا أفضل للتسوق من متجر على الانترنت سمعته الطيبة.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

53. Importance of website Reputation(ORG_REP_3)

Mark only one oval per row.

	strongly Agree	Agree	Neutral	strongly Disagree	Disagree
A well known website posses less risk in e-commerce. / موقع ويب معروف لديه مخاطر أقل في التجارة الإلكترونية.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

54. Social Presence (SPIR_1)

Mark only one oval per row.

	strongly Agree	Agree	Neutral	strongly Disagree	Disagree
There is a sense of human contact, and personal touch from the e-commerce website which i purchase from them. / هناك شعور الاتصال البشري، ولمسة شخصية من موقع التجارة الإلكترونية التي أشتري منها.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

55. Social Presence (SPIR_2)

Mark only one oval per row.

	strongly Agree	Agree	Neutral	strongly Disagree	Disagree
There is a sense of sociability in the ecommerce website from which i purchase from them. / هناك شعور من الموانسة في موقع التجارة الإلكترونية التي أشتري منها.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

56. Social Presence (SPIR_3)

Mark only one oval per row.

	strongly Agree	Agree	Neutral	strongly Disagree	Disagree
There is a sense of human sensitivity and warmth in the ecommerce website from which i purchase from them. / هناك شعور بالحساسية الإنسانية والدفء في موقع التجارة الإلكترونية الذي اشتريته منها	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

57. Your E_mail:

58. Nationality

59. City

APPENDIX-B Conference Paper

Trust Factors Affecting B2C E-commerce