

CONSUMER TRUST
IN THE
ONLINE ENVIRONMENT

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By

Emre akmak

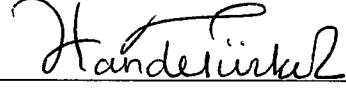
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The thesis of Emre akmak

is approved by:

Assist. Prof. Hande Kımılođlu
(Thesis Supervisor)

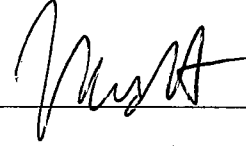


Assoc. Prof. Aslıhan Nasır



Assist. Prof. Neva Yalman

(Yeditepe University,
Faculty of Economics & Administrative Sciences,
Department of Management)



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Thesis Abstract

Emre akmak, “Consumer Trust in the Online Environment”

In recent years, the use of internet is growing rapidly in Turkey. With the rise of the internet usage, shopping habits of Turkish people has also changed. The amount of online sales increased by more than ten times between the years 2005 and 2010 in Turkey. However, the sales amounts are below the averages of developed countries and many consumers still have some reservations because they do not trust online firms. This study aims analyze consumer trust and examine the relationship between “trust dimensions and determinants of trust” and “online consumer trust”. Data collected from 248 online consumers was analyzed by using descriptive, factor, correlation, and difference (t-test and ANOVA) analyses. The results of analyses show that there are negative and positive relations between online consumer trust; and dimensions of trust, belief in business self-regulation, satisfaction from previous online purchases and online risk perception. In the study, the three dimensions of trust (competence, integrity, and benevolence) which have an important place in the online trust literature, have also been tested with Turkish consumers and new sub-dimensions of online trust are discovered.

Tez Özeti

Emre akmak, “İnternet Ortamında Müşteri Güveni”

Son yıllarda ülkemizde internet kullanımı hızlı bir artış göstermektedir. Bu artışla birlikte Türkiye’de tüketicilerin alışveriş alışkanlıkları da değişmeye başlamıştır. Türkiye’de internetten satış rakamları 2005 ve 2010 yılları arasında 10 kattan fazla artış göstermiştir. Ama satış rakamları hala gelişmiş ülkelerin ortalamalarının altındadır ve çoğu tüketici, internet firmalarına güvenmediği için internetten alışveriş konusunda bazı çekincelere sahiptir. Bu çalışmanın amacı tüketici güveninin boyutları ve belirleyicileriyle internet ortamındaki müşteri güveni arasındaki ilişkiyi araştırmaktır. 248 kişiden toplanan veri tanımlayıcı, faktör, korelasyon ve farklılık (t-test and ANOVA) analizleri kullanılarak incelenmiştir. Bu analizler; müşteri güveninin boyutları, firmaların öz-düzenlemelerine olan inanç, önceki internet alışverişlerinden duyulan memnuniyet, internet alışverişlerindeki risk algısı ve internet ortamında müşteri güveni arasında pozitif ve negatif ilişkiler olduğunu göstermiştir. Bu çalışmada ayrıca literatürde önemli yeri olan müşteri güveninin boyutları (yeterlilik, dürüstlük ve iyi niyet) Türk tüketicileriyle test edilmiş ve müşteri güveninin yeni alt-boyutları bulunmuştur.

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CHAPTER 1

INTRODUCTION

The use of internet continues to grow both in the World and in Turkey. In Turkey the number of internet users increased by more than two times between the years 2005-2010. This growth led to many changes in human life. One of the most important changes was the transformation of consumers' shopping habits. With the rise of Internet, businesses have also transformed themselves and created online stores.

In the past, consumers used to go to malls or conventional stores for shopping. But nowadays many internet users are making online purchases since it offers wider choices, lower prices, customization, comfort and more. Online shopping is becoming a popular issue in Turkey, too. The amount of online sales increased by more than ten times between the years 2005 and 2010 in Turkey. The amounts are below the averages of developed countries but the numbers are increasing rapidly. Therefore, Turkish electronic commerce market is expected to grow more in the following years, and consumers are expected to shop more in online stores.

However, online shopping also has some limitations. In traditional shopping, consumers may physically check the quality of the product, talk to the salesperson and have face to face interaction. These are impossible in online shopping. Consumers also have problems related with privacy and security of their personal and financial information. Besides, online shopping is characterized by uncertainty,

anonymity, lack of control, and potential opportunism (Hoffman et al., 1999). Moreover, there is physical separation between buyers and sellers compared to traditional shopping types. Thus, consumers need to trust the online firms in order to do online shopping. Researchers have found that one of the most important problems related to electronic transactions is the consumers' lack of online trust (Hwang, 2008; Keen, 1997). They state that in order to carry on a successful electronic commerce, online consumer trust is needed.

The literature about online trust points out that consumers' online trust decision depends on many factors. The important factors that are highlighted in the literature are; dimensions of trust, demographics, consumers' internet usage and online shopping behavior, risk perception, privacy, security, characteristics of consumers, and characteristics of internet vendors.

The purpose of this study is to find the (1) relations between "trust dimensions" and "online consumer trust", (2) relations between "determinants of trust" and "online consumer trust", (3) correlations between "satisfaction from previous online shopping experiences" and "perceived risks of online shopping", (4) correlations between "satisfaction from previous online shopping experiences" and "belief in online business self-regulation", (5) relationships between "demographic characteristics of consumers" and "perceived risks of online shopping", (6) relationships between "demographic characteristics of consumers" and "belief in online business self-regulation", (7) relationships between "internet usage and online shopping behavior" and "perceived risks of online shopping", (8) the relationships between "internet usage and online shopping behavior" and "belief in online business self-regulation".

For this purpose, the study first reviews the literature about definition and dimensionality of trust and trust in electronic commerce. Consequently, definition of privacy, privacy concern in e-commerce, and actions toward privacy concern are reviewed. Then information about security concerns in e-commerce and third party organizations are collected from the literature. Moreover, risk perception, sources and factors of perceived risk, and risk perception and its relationship with online trust is reviewed. Finally, the study reviews vendor, website, and consumer characteristics related with online trust.

The survey part of the study includes a detailed questionnaire which is delivered online to 248 consumers who are familiar with online shopping. Descriptive analyses, factor analysis, cluster analysis, correlation analyses, difference analyses (t-test, ANOVA) are used to analyze the data and to state the results.

Our contributions with this study are:

1. Testing the dimensions of trust (competence, integrity, benevolence) with Turkish consumers,
2. Finding out new trust sub-dimensions,
3. Testing two self-constructed scales (“belief in online business self-regulation” and “perceived risks of online shopping”) with Turkish consumers.

This thesis is composed of the following chapters. Chapter 1 covers the introduction as an overview for the study. Chapter 2 reviews the literature on definition of trust, online trust, online risk perception, privacy and security issues in the online environment, characteristics of consumers, and characteristics of vendors. Chapter 3 introduces the model and the hypotheses of the thesis. Chapter 4 presents the methodology of the study. Chapter 5 covers the descriptive and multivariate

analyses, and the findings with the results of the analyses. Chapter 6 includes a conclusion and notes the implications for researches, businesses, and consumers.

CHAPTER 2

LITERATURE REVIEW

The Concept of Trust

Definition of Trust

There are many definitions of trust that can be found in the literature; however there is no universally accepted scholarly definition of trust. Trust has been examined by many researchers from different disciplines over the years. In psychology, trust is defined as expectancy held by an individual or a group that the word, promise, verbal or written statement of another individual or group can be depended upon (Rotter, 1967). In marketing, trust is generally regarded as a necessary element for a successful relationship (Berry, 1995; Dwyer et al 1987; Moorman et al., 1993). In management theory, Sitkin and Roth (1993) define trust as one's belief and expectation about the likelihood of having a desirable action performed by the trustee. In sociology and economics, trust is characterized mainly as a phenomenon within and between institutions, and as the trust individuals put in those institutions (Mayer et al., 1995).

Although the importance of trust is widely recalled in many disciplines, there is not a common agreement about its definition, characteristics, antecedents, and outcomes. The following five issues that summarize the basis of this disagreement have been identified by Mayer et al. (1995):

1. The difficulty of defining trust,

2. Confusing trust with its antecedents and outcomes,
 3. Failing to clearly understand the relationship between trust and risk,
 4. Confusing the levels of analysis due to lack of specificity of trust referents,
- and
5. Failure to consider both the trusting party and the party to be trusted.

Drawing upon a comprehensive literature review, Rousseau et al. (1998) defined trust as a “psychological state comprising the intention to accept vulnerability based upon positive expectations of the intentions or behavior of another under conditions of risk and interdependence”. Chen and Dhillon (2003) state there are four significant issues that must be emphasized in this definition.

1. Trust is a psychological state that researchers in different disciplines interpret in terms of beliefs, confidence, positive expectations, or perceived probabilities.
2. Trust is not a behavior (e.g., cooperation), or a choice (e.g., taking a risk), but an underlying psychological condition that can cause or result from such actions.
3. Trust has positive outcomes.
4. Trust is developed under specific conditions – risk and interdependence.

The condition of risk states that a person who trusts assesses the vulnerability and uncertainty of whether the other party aims to and will act in a suitable way. There would be no need to trust if there was no uncertainty and risk about the actions of other parties, and the one who trusts is not in a sensitive position. In case of trust under interdependence, interests of one party should only be achieved with depending upon another (Chen and Dhillon, 2003).

Dimensionality of Trust and Overall Trust

In trust literature, there are two opposing views about the dimensionality of trust. One view argues that trust is single dimensional. For instance, Mohr and Spekman (1994) suggest that reliability is the single dimension of trust, whereas Anderson and Waitz (1989), Anderson and Narus (1990) suggest that motivation is the only dimension of trust. On the other side, the opposing view states that trust is multi-dimensional. For instance, Ganesan and Hess (1994) proposed credibility and benevolence as two dimensions of trust. Morgan and Hunt (1994) suggest that trust is formed through reliability and integrity and another research states reliability, honesty, and predictability are the dimensions of trust. (Zaheer et al., 1998).

Following an extensive review of the trust literature, McKnight et al. (2002) state that competence (the rational expectation that a trustee will have the ability to fulfill its obligations as understood by the customer), integrity (the rational expectations that a trustee will make good faith agreements, tell the truth, and fulfill promises) and benevolence (the rational expectation that a trustee will care about the customer and intend to act in the customer's interest) were the most highlighted dimensions of trust in the literature. Chen and Dhillon (2003) suggest that these three distinct dimensions of trust – competence, integrity, and benevolence – vary independently; however they are interrelated and together will contribute to overall consumer trust.

Trust Dimensions	Relevant Literature
Overall Trust	Swan, Trawick Jr., Rink, and Roberts (1988); Driscoll (1978); Scott (1980); Johnson-George and Swap (1982); Chen and Dhillon (2003)
Competence	Barber (1983); Baier (1986); Gabarro (1978); Kee and Knox (1970); Koller (1988); Thorslund (1976); Sitkin and Roth (1993); Mishra (1996); McLain and Hackman (1995); Anderson and Narus (1990)
Integrity	Morgan and Hunt (1994); Zaheer and Venkatraman (1993); Sato (1988); Rempel et al (1985); Koller (1988); Johnson-George and Swap (1982); Blakeney (1986); Cummings and Bromiley (1996); Gabarro (1978); Selnes (1998)
Benevolence	Ganesan and Hess (1994); Barber (1983); Bonoma (1976); Cummings and Bromiley (1996); Gaines (1980); Heimovics (1984); Holmes (1991); Johnson-George and Swap (1982); Kasperson et al (1992); Koller (1988); Lindskold (1978).

Figure 1 - Trust dimensions and overall trust (Chen and Dhillon, 2003)

Trust in Electronic Commerce

Hoffman et al. (1999) states that trust is an important element of online transactions. Online trust is identified by uncertainty, anonymity, lack of control, and potential opportunism. In online shopping, the consumer cannot physically check the quality of the product, observe the privacy, security, and safety of sending their sensitive personal or financial information and there is lack of face to face interaction between the buyer and the seller. Therefore, electronic commerce involves more risk and uncertainty than conventional shopping (Hoffman et al., 1999). But trust helps assure that one party will not take advantage of the vulnerability of the other party during or after the transaction. Trust is viewed as an informal control mechanism that reduces friction, limits opportunistic behaviors, minimizes the need for bureaucratic structures, encourages future transactions, and helps build long-term relationships. On the other hand, lack of trust may require full disclosure of otherwise commonly accepted transaction files in the form of extensive legal contracts, that causes greater

transaction costs and decrease business efficiencies of firms (Cummings and Bromiley, 1996). Therefore, initiating, building, and maintaining trust between buyers, sellers, and partners are mostly identified as the key factors of success for most firms in online business (Keen, 1997). Similarly, Hwang (2008) states that trust is a critical element of longevity and success in an electronic business and often viewed as one of the major concerns by consumers regarding the conducting of transactions online. Gefen and Straubb (2004), Koufaris and Hampton (2002), Corbitt et al. (2003), Belanger et al. (2002) state that customer trust is an important determinant of customer intention to transact online.

Privacy

Definition of Privacy

Privacy is defined as the expectation of anonymity, the expectation of fairness and control over personal information, and the expectation of confidentiality (Berman and Mulligan, 1999). Stone and Stone (1990) state that privacy is a state or condition in which an individual is able to control the release or subsequent exposure of information about him or herself, control the amount and nature of social interaction, and exclude or isolate himself or herself from undesirable auditory or visual stimuli. Culnan (1995) defined privacy as the ability of individuals to control the access of others to their personal information.

Privacy Concern in Electronic Commerce

As the number of Internet users continues to grow, privacy issues will become areas that attract attention from consumers, business, and policy makers (Breward, 2007). Similarly, Godwin (2001) states that, privacy issues pose a great threat for today's online IT users. His survey study also addresses privacy concerns as major barriers

for e-commerce. Besides, Culnan (2000) and Malhotra et al. (2004) state that privacy concerns or unwillingness to give personal information is viewed as a major threat to e-commerce and the digital economy.

Smith, et al. (1996) outlined five dimensions of privacy concerns for organizational practices:

- Collection: the perception that too much data are being collected.
- Unauthorized secondary use: personal data collected for one purpose are used for another without permission.
- Errors: personal data are accidentally or deliberately altered, corrupting the integrity of a database.
- Improper access: unauthorized individuals access personal data.
- Invasion: unsolicited and unwanted communications to consumers.

Malhotra, et al. (2004) identified that the most frequently highlighted consumer concerns in literature were; unauthorized secondary use of data, invasion of privacy, and errors. Muchira and Brown (2004) focused on these three specific privacy concerns that have been frequently identified as being of most significant for consumers. Results of their survey study indicated that both errors and invasion of privacy have a significant inverse relationship with online purchase behavior. However, unauthorized use of secondary data is found to have only a little impact.

The role of privacy protection and privacy information is also an important subject for reducing consumer concern about privacy. A study reported that, people will tend to purchase from merchants that offer more privacy protection and even pay a premium to purchase from such merchants once privacy information is made more obvious (Tsai et al., 2007). The study also emphasizes on the meaning of privacy icons and symbols and states that icons that users do not understand may not play a

significant role in their decision-making process. Xie et al. (2006) also supported the importance of privacy notices on consumer privacy perception. Besides privacy notices, reputation and rewards were also found to be encouraging for people to provide personal information on web (Xie et al., 2006).

Security

Definition of Security

Besides privacy, consumer security concern has also been recognized as one of the barriers in the growth of e-commerce (Gray, 1999). A security threat has been defined as a circumstance, condition, or event with the potential to cause economic trouble to data or network resources in the form of destruction, disclosure, and modification of data, denial of service, and/or fraud, waste, and abuse (Kalakota and Whinston, 1996).

Although privacy and security are closely linked to each other, security is a different construct. Conceptualization of privacy and security concerns can be identified as different as ‘control over secondary use of information’ and ‘environmental control’ (Belanger et al., 2002). Environmental control is defined as the concerns of consumers regarding online information sharing because they expect threats to their online security, including fear of hackers and informational theft (Belanger et al., 2002).

Security Concerns

The open architecture of the Internet makes it unguarded to a number of security threats which consist of break-ins, technology disturbance, stalking, impersonation, and identity theft. Janal (1998) informs about the seriousness of

these issues and states that everyone should be concerned about them. These security threats increase consumer concerns and they have been cited as one of the major barriers for e-commerce (Udo,2001). Salisbury et al. (2001) state that security concerns of consumers are caused by the doubt that online companies will be able to protect the transaction information from security violations during transmission and storage.

Warkentin et al. (2004) state that information assurance, which means the maintenance of confidentiality, integrity, and availability of information resources for authorized organizations and users is the aim of e-commerce security. Ensuring security and confidentiality are viewed as the main requirements before any electronic transactions involving sensitive personal information can take place (Jayawardhena and Foley, 2000). Hutchinson and Warren (2003) state that protection; verification, authentication, and non-repudiation are important factors to ensure customers' trust.

Third Party Organizations

Third Party Organizations address user security concerns by providing assurance services to online businesses. Their aim is to stimulate trusting attitudes that allow electronic transactions to proceed unhindered. Third Party Organizations web assurance seal on an e-retailers website indicate to the consumer certain guarantees such as legitimacy, security of transactions, privacy, and integrity (Wakefield and Whitten, 2006). Research shows that feelings of security and trust are stimulated by web seals (Houston & Taylor, 1999; Schneiderman, 2000; Palmer, Bailey, and Faraj, 2000).

Wakefield and Whitten (2006) proposed a model and found that TPO credibility affect consumer trust in three ways:

1. Positive perceptions of TPO credibility increase consumer trust in e-retailers
2. Positive perceptions of TPO credibility increase value of Web seals; therefore, it increases consumer trust in e-retailers
3. Positive perceptions of TPO credibility reduce purchase risk perceptions; therefore, it increases consumer trust in e-retailers.

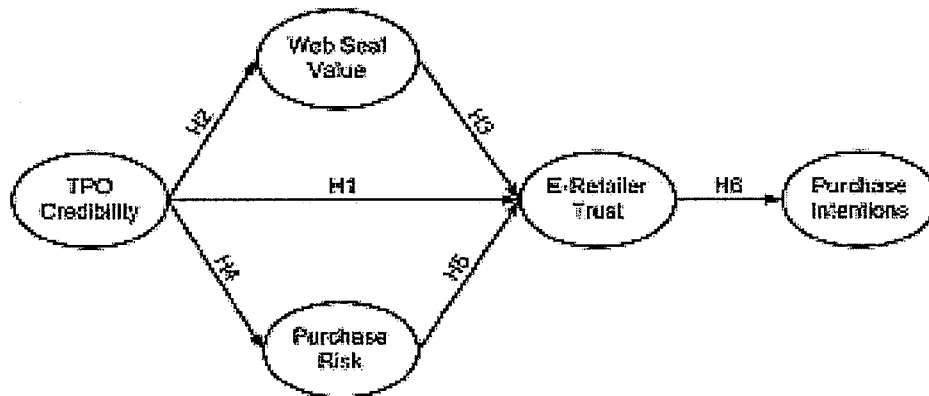


Figure 2 - TPO and risk perception (Wakefield and Whitten, 2006)

On the other hand, Odom et al. (2002) state that consumers rarely click on the assurance's seal logo. Therefore many consumers do not know e-retailers' privacy and security practices but the presence of an assurance seal logo had an effect in influencing consumer trust. The authors also suggest that reputation and consumer beliefs about the TPO seals are more important for online consumers.

Risk Perception

Risk Perception and Electronic Commerce

In literature, there are many definitions of perceived risk. Perceived risk is defined as the probability of a loss and the subjective feeling of unfavorable consequences (Cunningham, 1967). Bauer and Cox (1967) defined perceived risk as a combination of uncertainty and seriousness of the results involved, and Peter and Ryan (1976) defined it as the expectation of losses related with purchase and plays a role in decreasing purchasing.

A survey study reported that consumers perceive online shopping more risky than conventional shopping (Kerkhof, 2007). Pavlou (2001) stated that consumers avoid making online transactions mainly because of risk concerns. Therefore, risk perception regarding the Internet is identified as a very significant barrier to the growth of e-commerce and is one of the main forecasters of consumers' decisions to shop in an online or a traditional store (Miyazaki and Fernandez, 2001).

Sources of Perceived Risk

A study reports that there are three significant sources of consumer's perceived risk—technology, vendor, and product risk (Lim, 2003). Bhatnagar et al. (2000), Lee et al. (2001), and Rajas (2002) state that perceived product risk refers to the degree to which individuals believe that if they buy products or services through the Internet, the products or services will cause them to suffer losses. Cheung and Lee (2000), Kim and Prabhakar (2000), and Borchers (2001) state that perceived vendor risk refers to the degree to which individuals believe that if they purchase products or services through the Internet, the Internet vendors will cause them to suffer losses. Fram and Grady (1997), Kim et al. (2000), and Lee et al. (2001) state that perceived

technology risk refers to the degree to which individuals believe that if they purchase products or services through the Internet, the Internet and its related technologies will cause them to suffer losses. On the other hand, Chang et al. (2005) identified two risk categories, which are product and transaction risks. Transaction risk is defined as the uncertainty that something unfavorable and unforeseen may result during the transaction process.

Product risk can be defined as not getting what was expected. (Chang et al., 2005). Transaction risks include authentication, privacy, security and non-repudiation of the transaction. Authentication risk refers to the uncertainty that the true identity of the seller is not revealed. Privacy risk refers to the possibility of theft of private information (Pavlou, 2003). Security risk relates to the safety of the data transmitted over the Internet (Chang et al., 2005). Nonrepudiation refers to ensuring that a transferred message has been sent and received by the parties claiming to have sent and received the message (Suh and Han, 2003).

Cunningham (1967) stated that perceived risk has six dimensions. These are: performance, financial, opportunity/time, safety, social and psychological loss. Featherman and Pavlou (2003) later adapted these facets to electronic services. Since safety (physical) risk is unrelated with e-services, they used privacy risk as a risk facet instead of safety risk and defined the risk facets as shown in Figure 3.

Description and definition of perceived risk facets

Perceived Risk Facet	Description—Definition
1. Performance risk	“The possibility of the product malfunctioning and not performing as it was designed and advertised and therefore failing to deliver the desired benefits.” (Grewal et al., 1994)
2. Financial risk	“The potential monetary outlay associated with the initial purchase price as well as the subsequent maintenance cost of the product” (Grewal et al., 1994). The current financial services research context expands this facet to include the recurring potential for financial loss due to fraud.
3. Time risk	Consumers may lose time when making a bad purchasing decision by wasting time researching and making the purchase, learning how to use a product or service only to have to replace it if it does not perform to expectations.
4. Psychological risk	The risk that the selection or performance of the producer will have a negative effect on the consumer’s peace of mind or self-perception (Mitchell, 1992). Potential loss of self-esteem (ego loss) from the frustration of not achieving a buying goal.
5. Social risk	Potential loss of status in one’s social group as a result of adopting a product or service, looking foolish or untrendy.
6. Privacy risk	Potential loss of control over personal information, such as when information about you is used without your knowledge or permission. The extreme case is where a consumer is “spoofed” meaning a criminal uses their identity to perform fraudulent transactions.
7. Overall risk	A general measure of perceived risk when all criteria are evaluated together.

Figure 3 - Description and definition of perceived risk facets (Pavlou, 2003)

Risk Perception and Trust

Several studies have been made for analyzing the relationship between trust and risk perception. Mutz (2004) states that trust is needed most when risks are perceived to be high and e-commerce is perceived as highly risky by most consumers. Salam et al. (2003) suggest that consumer-perceived risk is reduced with the increase in institutional trust. Similarly, Pavlou (2003) states that trust negatively affects perceived risk, thus high level of trust decreases perceived risk. Besides, McKnight et al. (1998) suggest that in order to decrease risk perception, creating trust has been recognized as an important antidote.

On the other hand, McKnight et al. (2003) argues that distrust concepts should also be examined to understand the relationship between trust and risk

perception. Their study found that disposition to trust predicted the low risk Web constructs, while disposition to distrust predicted the high risk Web constructs. This suggests that disposition to distrust may be more effective and has greater potential for predicting high-risk outcome constructs in e-commerce.

Factors Affecting Perceived Risk

Risk perception in e-commerce varies with cultural differences (Kyu and Lee, 2003). Their study reported that both perceived risk levels and risk factors are different across cultures (Korea and USA). Pires et al. (2004) examined whether the perceived risk of online purchasing by consumers varies with the frequency of previous purchases, satisfaction with previous purchase experiences, the good/service orientation of an intended purchase and the level of purchase decision involvement required. They found that only satisfaction with previous purchase experiences had an impact on risk perception, but only for low-involvement products. Kerkhof et al. (2008) discuss the concept of regulatory fit and online safety cues and state that there is a regulatory fit between online safety cues and consumers' prevention focus. The study reported that prevention focused individuals show lower level of risk perception toward safety oriented websites but there were no significant differences in perceptions of promotional focused individuals. Therefore, the attraction of online safety cues relies on the regulatory focus of consumers. Moreover, maturity levels in e-commerce (Kyu and Lee, 2003) and economic incentives (Salam et al., 2003) also effects risk perception.

Characteristics of Consumers

Disposition to Trust

Existing research in trust literature reveals that, consumer's disposition to trust is a dimension of trust that lies deep within in the essence of the consumer (Lumsden and Mackay, 2006). Mayer et al. (1995) state that propensity to trust is the general willingness to trust other people and a measure of an individual's tendency to trust or distrust. Kim et al. (2003) suggest that propensity to trust is affected by cultural background, personality type and previous experiences of an individual. The propensity to trust moderates the effect of trustworthiness attributes on the development of trust (Lee and Turban, 2001). They argue that this moderation effect acts positively in the sense that the higher the level of trust propensity, the greater the impact of trust attributes on the formation of trust. Gefen (2000), McKnight et al. (2003), and Teo and Liu (2007) state that an individual's propensity to trust has a significant effect on his/her trust. Consumers with a greater disposition to trust will more easily trust an e-retailer even they have little information about the vendor, whereas other consumers will need more information in order to develop trusting beliefs in the vendor (Salam et al., 2005). Similarly, Uslaner (2004) suggests that trusting people are more likely to believe they have little to fear from the Internet: they are more willing to shopping online and less likely to believe that they will have privacy problems on the web. On the other hand, mistrusters are 12.4% more likely to be very concerned that businesses have access to their personal information. Gefen (2002) states that a person's online trust reflects his or her offline trust and no matter what people do online, they will not become more or less trusting as a result. Similarly, Uslaner (2004) suggests that the Internet does not remake people's personalities.

Post Purchase Behavior and Experience

Liang and Huang (1998) state that, consumers' prior experience had a moderating effect in predicting their acceptance of Internet shopping. Similarly, Shim and Drake (1990) found that consumers, who had previous experience with the use of personal computers, are more likely to make online transactions. As Ganesan (1994) argues, perceived satisfaction with past outcomes is also very important. People who are experienced in buying online and have had positive experiences will view e-retailing as being trustworthy. Eastlick (1996) states that previous non-store experience may help predict intention to adopt interactive electronic formats. Moreover, Miyazaki and Fernandez (2001) found that more experience with the Internet and the use of other remote purchasing methods are related to lower levels of perceived risk toward online shopping, which encourages people to do online purchase. Similarly, a positive experience with the web site (Koufaris and Hampton, 2002) and user's web experience (Brian et al., 2003) is found to increase perceived trust of consumer.

Kuan et al. (2007) states that consumers own experiences affect their online trust. In the electronic commerce context, the online purchasing experience has three aspects: online navigation experience (McKnight et al., 2002; Kim et al., 2004), order fulfillment (Thirumalai and Singha, 2005) and retailer's service quality (Dabholkar et al., 1996). The online navigation experience includes aspects of the website navigation such as product information and ease of online ordering, order fulfillment is related with the characteristics of product delivery such as the timeliness and correctness of delivery and retailer's service quality indicates the commitment of the retailer to resolve customer concerns, such as consumer complaints, product returns and product exchanges. When consumers feel satisfied with these aspects of the online purchases, they think that e-retailers do not take

advantage of them and furthermore the e-retailer has goodwill and really concerned about their welfare. Walczuch and Lundgren (2004) state that, if customers are unsatisfied with their previous online shopping experiences from the e-retailer, they would perceive the retailer as untrustworthy and would feel uncomfortable while shopping from the retailer online.

Kuan et al. (2007) state that after consumers' initial online purchase, customers may encounter or even intentionally search for information sources regarding the retailer's online operations. Mitra et al. (1999) and Walczuch and Lundgren (2004) mention two forms of information sources: customer-dominated and neutral. Consumer-dominated sources includes in customers' social relations and networks whereas neutral sources are the form of independent customer reviews. Coleman (1988) states that since conscious efforts to obtain specific information can be costly, people generally take this kind of information from their social relations as a basis for trust and their future action. On the other hand, neutral customer reviews available online is far more extensive in numbers and includes various units of positive and negative information presented together from multiple sources (Chatterjee, 2001). Since online customers have concerns about the wisdom of their online purchases, they would collectively assess their online shopping experiences together with post-purchase information sources to evaluate their online trust of the e-retailer (Kuan et al., 2007).

Psychological Factors

Walczuch and Lundgren (2004) focus on psychological factors (personality-based factors, perception-based factors, experience-based factors, knowledge-based factors and attitude) that effect consumer trust in e-tailing environments. The study shows

that the most significant psychological trust factor in e-tailing is perception-based factors (perceived reputation of e-retailer, perceived investment of e-retailer, perceived similarity of e-retailer, perceived normality of e-retailer, perceived control of consumer, perceived familiarity of consumer) and consumers make perception-based decisions in online shopping environments. Similarly, a study reported that perceptions regarding the web site (perceived usefulness, ease of use of the web site and perceived security control of the site) and the company (reputation of the company and perceived willingness of the company to customize its products and services) determine initial trust towards the company (Koufaris and Hampton, 2004).

Vendor and Website Attributes

Vendor Attributes

Firm size is an important determinant of customer's trust towards a firm (Doney and Cannon, 1997). If a firm has a large size and big market share, the firm will have a large number of customers and that would mean that the firm has followed through with commitments made to its customers. On the other hand, a less trustworthy firm would be unable to build sales volume or large market share (Hill, 1990). Therefore larger firms are perceived more trustworthy than smaller firms (Lewichi and Bunker, 1995).

Chen and Dhillon (2003) state that number of years a firm remains in business also determines the level of trustworthiness of a company. A company which is perceived as being untrustworthy could not be able last long in business environment; therefore consumers tend to trust firms which are in business for a long time.

Firm reputation is also an indicator of trust. If the firm begins to violate consumers' trust, the consumers quickly let it be known that the firm is disreputable through their information channels (Lewichi and Bunker, 1995). Ganesan (1994) found that a retailer's positive perception of a vendor's reputation leads to increased consumer trust. Similarly, McKnight et al. (1998) state that, consumers perceive vendors with a high reputation as trustworthy and those with a low reputation as untrustworthy.

Chen and Dhillon (2003) suggest that brand recognition is also an important factor that leads to consumer trust. They argue that, perceived uncertainty and risk in a transaction is reduced by brand equity and therefore it increases online consumer trust.

Website Attributes

Since the website is the main place for interaction of consumers and the company, If customers find a company's web site easy to use and useful they will also view the company more favorably and perceive it as being more trustworthy (Koufaris and Hampton, 2002). Moreover, Brian et al. (2003) found that site quality affects perceived trust positively. Similarly, a study reported that perceptions regarding the web site (perceived usefulness, ease of use of the web site and perceived security control of the site) determine initial trust towards the company (Koufaris and Hampton, 2004).

THEORETICAL MODEL AND HYPOTHESES

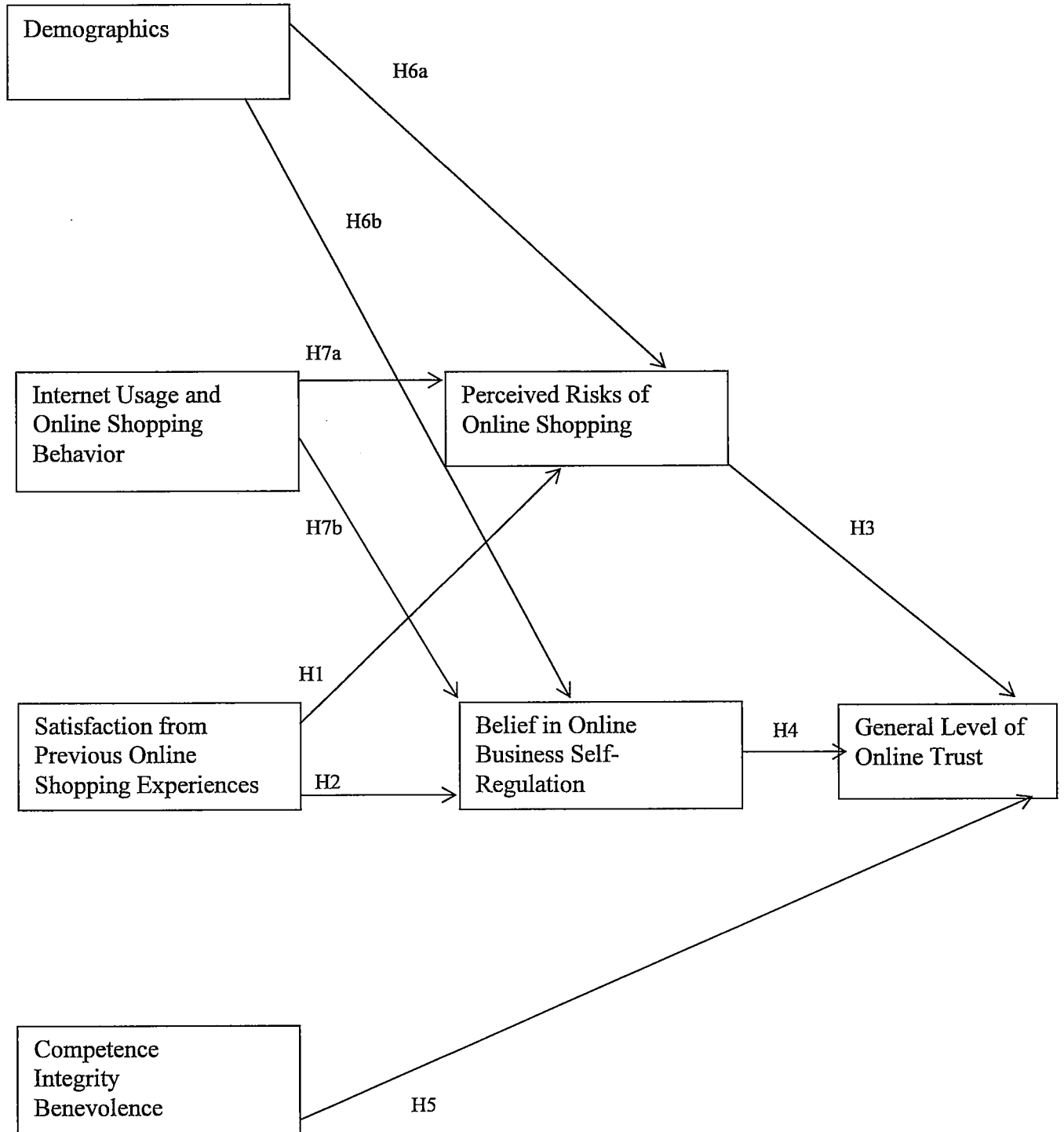


Figure 4 - Theoretical model

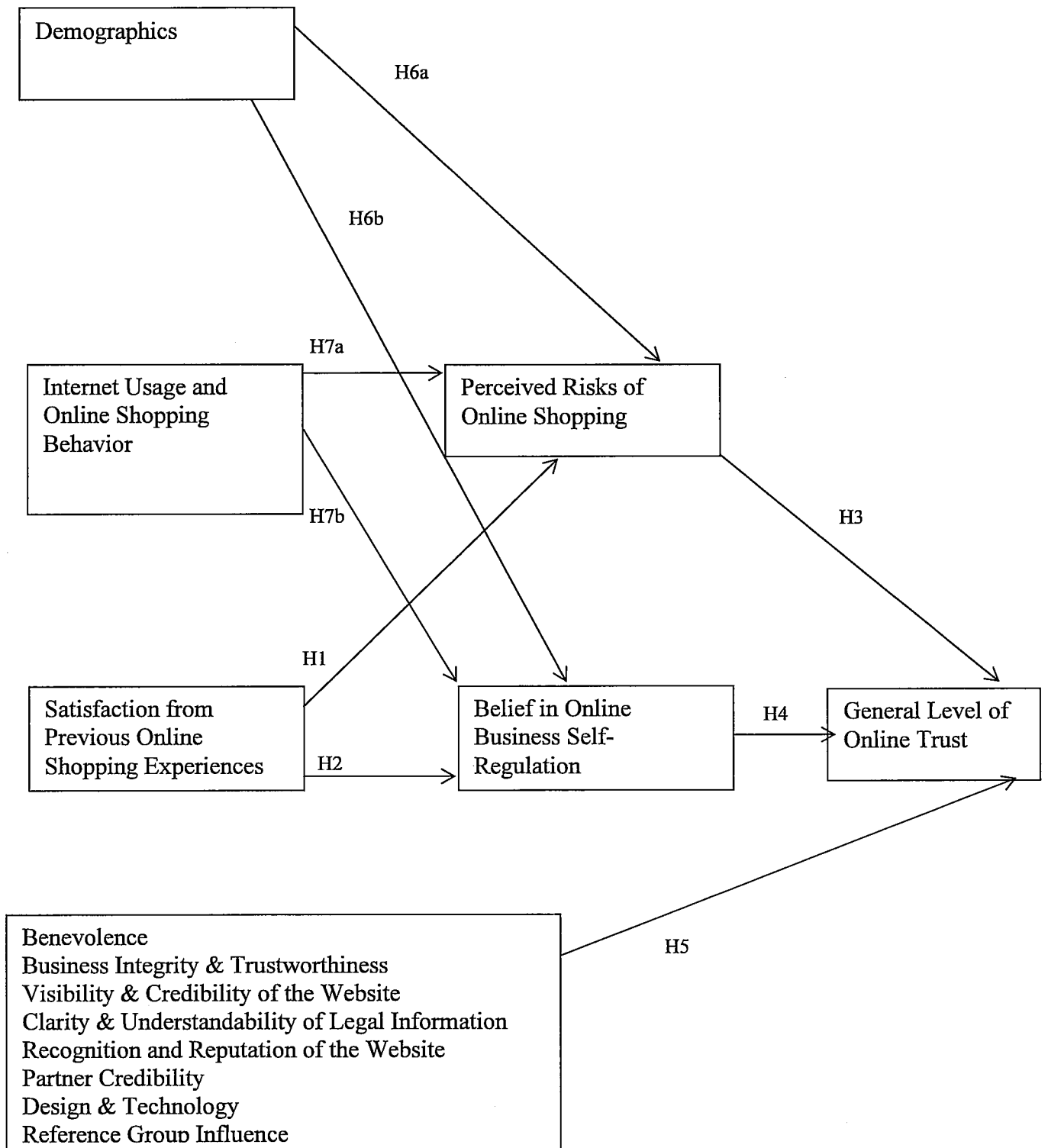


Figure 5 - Theoretical model after factor analysis

In this part of the study, a theoretical model which contains a comprehensive collection of variables that are expected to influence online consumer trust is explained in detail.

Module 1: Demographic Characteristics of Consumers

This module includes the various demographic characteristics that may affect consumers online trust decision. Included characteristics are:

1. Age: It is one of the most used demographic characteristics in literature, however for this study it is used only for proving that the respondents are above the legal age to have a credit card and do online shopping.

2. Gender: It is also one of the most used demographic characteristics used in researches, but for this study, gender is asked to have similar percentages of males and females parallel to Turkish online shoppers.

3. Marital Status: It is a part of consumer demographics, but it is not expected to play a significant role in the study, since the survey is made with young and early adult respondents.

4. Education: It is one of the important demographics in research since education level gives an opinion about technology and internet usage and online shopping experiences.

5. Income: It is an important demographic consumer characteristic for the research because the level of income reflects the possibility of having enough resources to use technology and internet and do online shopping.

Module 2: Internet Usage & Online Shopping Behavior

1. Internet Usage History: It is a basic characteristic to reflect the respondents' familiarity and knowledge of internet which makes them potential online shoppers.
2. Internet Using Frequency: It is another basic characteristic that reflects the time spent online, which motivates consumers for online shopping.
3. Online Shopping Experience: It shows how many past purchases are made by the respondents and reflects the familiarity of the respondents with shopping online.
4. Maximum amount of money to be paid for an online shopping: It shows how much money a consumer may pay for an online shopping at once. The aim of asking the maximum amount of money to be paid for an online shopping is to determine whether the consumers attach a financial problem to online shopping.
5. Current online shopping percentage of total shopping: This characteristic also reflects the familiarity of the respondents with online shopping. Besides, by showing the ratio of online shopping to total shopping experiences, it reflects the current shopping habits of the sample
6. Expected future percentage of online shopping: This characteristic gives an opinion about the future expectations of consumers about online shopping.
7. Complaints about an online purchase: The aim of whether the respondents had complaints about their online purchases is to find out if they had some problems with online shopping and how they affect their online trust.
8. Complaint resolution: This item is closely related with the previous item to discover the complaint resolution percentages and their effects on consumers.

Module 3: General Satisfaction from Previous Online Shopping

General satisfaction from previous online shopping gives an idea of overall positive or negative thoughts of consumers from online shopping experiences. This component is expected to play an important role in the study, since online trust is expected to increase too, if satisfaction level of online shopping increases.

Module 4: Dimensions of Trust (Competence, Integrity, Benevolence)

Competence, integrity and benevolence are the most used and most referred trust dimensions in the trust literature. Trust literature states that these dimensions of trust vary independently but jointly contributes to overall consumer trust.

- Competence items

1. Website awareness: This characteristic shows the recognition of the website and the awareness of consumer about the website. It is an important characteristic in the literature and it is a significant factor for consumers to build online trust to a website.

2. Being a leader company in business: A leader company/website is often characterized as a trustable firm since it has grown so much.

3. Being an old and experienced company: An old and experienced company/website is also characteristics of a trustable firm, since it must have followed through its commitments made to its customers in order to be in business for many years.

4. Being used by friends: Friends are very important information sources for today's young and early adult consumers, therefore if a website is used by friends, it is a signal to trust the website easily.

5. Opinions on the internet regarding the website: Opinions on the internet regarding the website are very important since online users may easily reach them which may shape their online trust.

6. Taking part in the media: The media plays a very important role in today's world. If a website takes part in the media, the reputation of the site increases and consumers may perceive the website as more trustable.

7. The amount of publicity on the internet and real media: Publicity and advertisements are very popular for businesses to attract consumers. Consumers may perceive these websites as more trustworthy, since they are confident in the business and make investments in publicity.

8. Having a professional site design: A professional website design is often perceived as the firm's own professionalism and therefore consumers often tend to trust them.

9. Having an advanced technological infrastructure: Technological infrastructure is very important in online transactions, since all the operations are conducted online. Therefore, an advanced technological infrastructure may be perceived as more trustworthy.

10. The owner, partner and the shareholders of the company: There are many websites for online shopping in web. However, consumers could consider the owner, partner and the shareholders of the company in order not to experience any online hazards.

11. Partners of the website regarding distribution, payment etc.: Many firms in online shopping business works with intermediaries, therefore partners of the website regarding distribution, payment, etc. may be important factors for consumers.

- Benevolence items

12. Having various communication channels with customers: Having various communication channels is an important characteristic of a website since there is no face to face contact and communication with customer like traditional shopping.

13. Openness to customer questions and complaints: Like traditional shopping types, openness to consumer questions and complaints should play an important role for consumers to build trust to a website.

14. Quick and resolving responses to customer information needs: Unlike traditional shopping types, the consumer is not able to get information directly from the salesperson. Therefore the information needs of the customers should be fulfilled in a timely manner.

15. Having the principal of 'customer is always right': In marketing the principal of 'customer is always right' is a widely accepted subject. The firms which transfer this principal to their online transactions are expected to be successful and trustworthy.

16. Having links like FAQ and Help: The presence of links like FAQ (Frequently Asked Questions) and help, makes it simpler for the consumer to reach the necessary information.

- Integrity items

17. Complaint resolution percentages displayed in evaluation websites: The evaluation websites displays the firms' percentages of complaint resolution. This information may give a notion to the customer how trustworthy a website is related to solution of online problems.

18. Making reliable promises about purchasing transactions: Making reliable promises about purchasing transactions is important for customers because unrealistic words or promises may easily destroy consumer trust.

19. Providing all information required for purchase: Some websites hide some information about purchasing transactions, which may be perceived as untrustworthy by the customers, therefore providing all the necessary information for the transactions may play a role in developing and sustaining customer trust.

20. Keeping the promises: Like in all business sectors, keeping the promises made to customers is expected to increase consumer trust in online shopping, too.

21. Giving fair advices and guidance about purchases: Giving fair advices and guidance is very important both in conventional and online shopping. However it is more important in online shopping because consumers take all the advices and guidance from the website, not directly from the salesperson.

22. Presence of a meaningful “terms of use”: Most of the online shoppers do not read the terms of use but want to see a “terms of use” in the website. But for the ones who read, these statements are usually complex not easily understood, therefore a meaningful and easily understood privacy policy may increase consumer online trust.

23. Presence of a meaningful privacy policy: Most of the online shoppers only seek the presence of a privacy policy. However, a meaningful and easily understood privacy policy may increase consumer online trust.

24. Having web seals: Web seals offer some guarantees about the security of transactions, therefore the presence of web seals may assure the consumer that they are safe and increase trust to the website.

25. Rating of the website on internet rating platforms: Internet rating platforms provides ratings for websites. Consumers may consider this information as an idea of trustworthiness.

Module 5: Perceived Risks of Online Shopping

Perceived risks of online shopping module measures the consumers' expectations about the possibility of online hazards related to online shopping. It reflects consumers' perception of financial, privacy, security, product and service risks.

1. Products/services failing to meet customer expectations: This situation occurs when the expectations and the real situation do not overlap with each other. Therefore consumers may perceive this as an online risk.

2. Failing to distribute product/services on time: Since most of the online firms work with intermediaries for delivery, they may not have full control over them. Therefore, the products and services may not be delivered as they are promised. So the consumers may perceive the online shopping as risky.

3. Expensive goods/services compared to other firms: Some websites may demand higher prices compared to other firms and this may cause a risk for the consumer.

4. Misleading information or pictures of product/services: Some websites may deceive the consumers by misleading information or false picture of product and services and the consumers may perceive this as an online risk.

5. Difficulty in money or product returns: Since there is no face to face interaction and a physical presence of a store, product or money returns should be administrated online. So this may cause a difficulty and a risk for the customer.

6. Rejection of money or product returns: Many people think that there are not satisfactory rules and regulations related with online shopping and the product and money returns are up to the goodwill of the web firm.

7. Getting no response to customer complaints: Some of the online vendors may not have adequate communication channels. Therefore consumers may perceive a risk that they may not get a response when they face a problem with their online shopping.

8. Sharing of personal information without customer consent: Websites demand some information from the customer in order to complete the transaction. But consumers may perceive a risk that this information may be shared by the online firm.

9. Demand of excess information: All websites demand information from their customers, but some consumers may think that some websites demand excess information that is not really necessary to complete the transaction.

10. Selling personal information to other firms: Since many people are registered to electronic commerce website, these websites have large amounts of personal information and it may be perceived as risky by the customers since these firms may sell this information to other firms.

11. Construction of positive experiences: Most of the e-commerce firms have comments of customers about products and services on their websites; however some consumers believe that these positive experiences are self-constructed by the firm to persuade them to shop from the website.

12. Theft of personal information due to lack of security: If an online firm does not have enough online security, their websites may be hacked and the personal

information of the consumers may be stolen which is a risky situation for the customer.

13. Withdrawal of excess money from customer credit card: The probability of withdrawal of excess money from their credit card causes a financial risk for the online customer.

14. Keeping of credit card information for other purposes: Many consumers have a fear that when they give their credit card information on the internet, it may be stored and used for other purposes and pose a financial threat for them.

Module 6: Belief in Online Business Self-Regulation

Belief in online business self-regulation module measures how much consumers believe in the adequacy and efficiency of governmental regulations and business self-regulations to protect the online safety of customers.

1. Enforcement of laws to protect customers: This item aims to measure the belief of consumers to governmental laws and regulations which are supposed to protect their safety on the internet.

2. Various technologies protecting customers: This item aims to measure the belief of consumers to various technologies that help them protect their safety in online shopping.

3. Effect of competition on firms' security efforts: This item aims to measure whether the consumers believe that competition among the firms makes the firms invest more in security.

4. Effects of media and evaluation websites on firms' security efforts: Since the media and evaluation websites have effects on websites, firms would increase their

security efforts. Therefore this item measures how much consumers believe these cases.

5. Security technologies as major investments for companies: In today's online environment firms should invest in security technologies in order to protect their customers and succeed in their business. So this item intends to measure the belief of customers whether these investments are the major ones for the firms.

6. Effects of consumer awareness on firms' security efforts: The purpose of this item is to evaluate the customers' belief to the effect of their own awareness on firms' security efforts.

Module 7: General Level of Online Trust

General level of online trust measures the overall consumer trust in the online environment.

Hypotheses

This exploratory study aims to find the relationship between:

- Online satisfaction and perceived risks
- Belief in business self-regulation and online satisfaction
- Perceived risks and online trust
- Online trust and belief in business self-regulation
- Online trust and trust dimensions
- Demographics and perceived risks
- Demographics and belief in business self-regulation
- Internet usage & online shopping behavior and perceived risks

- Internet usage & online shopping behavior and belief in business self-regulation

Hypothesis 1: There is a negative relationship between “satisfaction from previous online shopping experiences” and “perceived risks of online shopping”.

Hypothesis 2: There is a positive relationship between “satisfaction from previous online shopping experiences” and “belief in online business self-regulation”.

Hypothesis 3: There is a difference between groups with different levels of “general online trust” and “perceived risks of online shopping”.

Hypothesis 4: There is a difference between groups with different levels of “general online trust” and “belief in online business self-regulation”.

Hypothesis 5: There is a difference between the levels of importance attached to “competence, benevolence and integrity of online businesses” for consumers with different levels of “general online trust”.

Hypothesis 6a: There is a difference between different “demographic groups” with respect to “perceived risks of online shopping”.

Hypothesis 6b: There is a difference between different “demographic groups” with respect to “belief in online business self-regulation”.

Hypothesis 7a: There is a difference between groups with different “internet usage and online shopping behavior” with respect to “perceived risks of online shopping”.

Hypothesis 7b: There is a difference between groups with different “internet usage and online shopping behavior” with respect to belief in online business self-regulation”.

CHAPTER 4

RESEARCH METHODOLOGY

In this chapter, the technical details of the survey study are described. Important issues such as preparation of the questionnaire, choice of respondents; the pilot questionnaire, the final questionnaire, variables and their measurement constructs, and data analysis approach will be covered.

Preparation of the Questionnaire

After completing the literature review, the questionnaire was developed. A pilot study was made with 18 MIS Masters students in class. The reliability results of the scales and preliminary findings were satisfactory. The questionnaire was reviewed after the pilot study. Only some expressions in the questions of the questionnaire were changed. Finally, an online link was created for the questionnaire.

Choice of Respondents for the Questionnaire

Convenience sampling is used for selecting the people who will take part in the questionnaire. Questionnaire link is posted via e-mail to people over the age of 18, since the respondents should have their own credit card to do online shopping.

Besides, people who had previous online shopping experience are selected since it is a must for a person to do at least one online shopping in order to answer the questionnaire. Other selection criteria were the level of education and the level of income. Respondents of the survey were students or working people who may afford

online shopping with their income level. Since the respondents should be familiar with both internet and online shopping, young and early adult people were preferred. In total, 298 people responded to the online questionnaire, however 50 responses were deleted, because they were not fully completed.

Components of the Questionnaire

The questionnaire has four parts: (1) Internet usage and online shopping behavior, (2) Factors that affect shopping decisions, (3) Trust in the online shopping environment, and (4) Demographics.

“Internet usage and online shopping behavior” part covers nine questions which are:

- Internet usage history
- Internet usage frequency
- Online shopping experience
- Maximum amount of money to be paid for an online shopping
- Current online shopping percent to total shopping
- Expected future percent of online shopping
- General satisfaction from previous online shopping
- Complaints about an online purchase
- Complaint resolution

“Factors that affect shopping decisions” part covers a question that has 25 items measured with a 5-point interval scale (1: Very unimportant, 5: Very important) which were classified under 3 groups:

- Competence (items from 1 to 11):

This part aims to measure how much do competence items affect consumer decision.

The measured items are:

- Website awareness
- Being a leader company in business
- Being an old and experienced company
- Being used by friends
- Opinions on the internet regarding the website
- Taking part in the media
- The amount of publicity on the internet and real media
- Having a professional site design
- Having an advanced technological infrastructure
- The owner, partner and the shareholders of the company
- Partners of the website regarding distribution, payment etc.

- Benevolence (items from 12 to 16):

This part aims to measure how much do benevolence items affect consumer decision.

The measured items are:

- Having various communication channels with customers
- Openness to customer questions and complaints
- Quick and resolving responses to customer information needs
- Having the principal of 'customer is always right'
- Having links like FAQ and Help

- Integrity (items from 17 to 25):

This part aims to measure how much do integrity items affect consumer decision.

The measured items are:

- Complaint resolution percentages displayed in evaluation websites
- Making reliable promises about purchasing transactions
- Providing all information required for purchase
- Keeping the promises
- Giving fair advices and guidance about purchases
- Presence of a meaningful terms of use
- Presence of a meaningful privacy policy
- Having web seals
- Rating of the website on internet rating platforms

“Trust in the online shopping environment” part includes three questions:

- Risk perception (Question 11):

This section aims to measure consumer risk perception related to possible online hazards. The question has 14 items measured with a 4-point scale (1: Very often, 4: Never). Included items are:

- Products/services failing to meet customer expectations
- Failing to distribute product/services on time
- Expensive goods/services compared to other firms
- Misleading information or pictures of product/services
- Difficulty in money or product returns
- Rejection of money or product returns

- Getting no response to customer complaints
 - Sharing of personal information without customer consent
 - Demand of excess information
 - Selling personal information to other firms
 - Construction of positive experiences
 - Theft of personal information due to lack of security
 - Withdrawal of excess money from customer credit card
 - Keeping of credit card information for other purposes
- General online trust (Question 12):

This section aims to measure consumers' general trust to online shopping. The respondents were asked to select the best answer from these alternatives:

- I don't think shopping over the internet is safe at all.
- Since all websites are not secure, only shopping on well-known and professional websites is safe.
- I believe most websites are secure to shop; however, there are still some websites not to be trusted.
- I think almost all websites are secure to shop, since websites with unsecure features don't have a chance to survive.

- Belief in online business self-regulation (Question 13):

This section aims to measure how much consumers believe in online business self-regulation. The question has 6 items measured with a 5-point Likert scale (1: Strongly Disagree, 5: Strongly Agree). Included items are:

- Enforcement of laws to protect customers

- Various technologies protecting customers
- Effect of competition on firms' security efforts
- Effects of media and evaluation websites on firms' security efforts
- Security technologies as major investments for companies
- Effects of consumer awareness on firms' security efforts

“Demographics” part includes five questions which are:

- Age
- Gender
- Marital status
- Education Level
- Income Level

Statistical Analyses

- Descriptive analyses are done for perceived risks of online shopping, belief in online business self-regulation and trust dimensions.
- Factor analysis is done for items of trust dimensions to find sub-components which can be grouped together.
- Cluster analysis is done to classify consumers into groups according to their perceived risks levels in order to understand the consumer groups and the risks each group attaches to online shopping.
- Correlation analyses are done for the relations between “satisfaction from previous online shopping experiences” and “perceived risks of online shopping”, and between “satisfaction from previous online shopping experiences” and “belief in online business self-regulation”.

- Difference analyses (t-test and ANOVA) are done to test the differences between groups with different levels of “general online trust” and “perceived risks of online shopping”, between groups with different levels of “general online trust” and “belief in online business self-regulation”, between the levels of importance attached to “competence, benevolence and integrity of online businesses” for consumers with different levels of “general online trust”, between different “demographic groups” with respect to “perceived risks of online shopping”, between different “demographic groups” with respect to “belief in online business self-regulation”, between groups with different “internet usage and online shopping behavior” with respect to “perceived risks of online shopping”, between groups with different “internet usage and online shopping behavior” with respect to “belief in online business self-regulation”.

CHAPTER 5

ANALYSES AND FINDINGS

Descriptive Analyses

Demographic Profile

As a result of the data collection process, 248 valid responses have been collected.

The demographic profile of the respondent group is as follows:

Table 1 - Demographic Profile

AGE		18-25	over 25		
	Freq.	135	113		
	%	54,44	45,56		
GENDER		Female	Male		
	Freq.	100	148		
	%	40,32	59,68		
MARITAL STATUS		Single	Married		
	Freq.	211	37		
	%	85,08	14,92		
EDUCATION		High School Graduate & University Student	University Graduate	Graduate & Postgraduate Degree	
	Freq.	36	112	100	
	%	14,52	45,16	40,32	
INCOME		less than 1000 TL	1000-2500 TL	2500-4000 TL	over 4000 TL
	Freq.	53	114	43	38
	%	21,37	45,97	17,34	15,32

Parallel to the demographic profile of Turkish online shoppers, the questionnaire respondents are generally young and well educated people who have enough income to afford online shopping.

Since a typical online shopper should be more than 18 years old, the sample is composed of people who are at least at the age of 18. Respondents in this study, who are below the age of 25, are slightly more than people who are over 25.

Males are slightly more than females in the sample, which overlaps with the Turkish online internet shoppers.

Single people dominate the sample in this study. Since the survey was held by young and high-educated people, married people in the sample accounts only for 14,92 per cent of the total sample.

In terms of education level, university graduate and postgraduate students dominate the sample. This is because of the fact that, the questionnaire has been performed online and many of the Turkish online shoppers are well educated people.

Finally, the respondents are relatively equally distributed to represent Turkish online shoppers. Only 21,37% of the respondents have less than 1000 TL income, who are mostly university students. 45,97% of the sample have middle level of income and 32,66% have high income level.

Internet Usage History

Table 2 - Internet Usage History

Internet Usage History	Frequency	%
0-6 years	31	12,50
more than 6 years	217	87,50

The result about the Internet usage history shows that 87,5% of the total respondents have been using the Internet for more than 6 years. Since potential online customers should have a long internet usage history, this distribution is very important for the study.

Internet Usage Frequency

Table 3 - Internet Usage Frequency

Internet Usage Frequency	Frequency	%
very often (every day)	227	91,53
fairly often (fairly often, sometimes, rarely)	21	8,47

The result of the internet usage frequency represent that 91,53% of the respondents use the internet very often which means that they are online every day. Therefore, it makes them good candidates for online shopping because they spend so much time online.

Online Shopping Experience

Table 4 - Online Shopping Experience

Online Shopping Experience	Frequency	%
1-5 times	65	26,21
5-10 times	45	18,15
More than 10 times	138	55,65

The sample is composed of people who have done at least one online shopping. 55,65% of the respondents are very experienced about online purchases and have done more than ten online shopping.

Maximum Amount of Money Expected to Spend

Table 5 - Maximum Amount of Money Expected to Spend

Maximum Online Shopping Amount	Frequency	%
Less than 100 TL	39	15,7
100-500 TL	107	43,1
500-1000 TL	34	13,7
More than 1000 TL	68	27,4

Since the sample perceive some risks about online shopping, 58,9% of the respondents hesitate to spend big amounts of money in the online environment, however 27,4% of the sample don't have any reservations.

Current Shopping Percentage

Table 6 - Current Shopping Percentage

Current Shopping Percentage	Frequency	%
Less than 5%	123	49,60
5-10%	49	19,76
10-20%	52	20,97
More than 20%	24	9,68

The current ratio of online purchases to total purchases is low in the sample. 69,4% of the respondents stated that their online shopping percentage was less than 10%. Only 9,7% of the responses was more than 20%.

Expected Future Shopping Percentage

Table 7 - Expected Future Shopping Percentage

Expected Future Shopping Percentage	Frequency	%
<5%	38	15,32
5-10%	49	19,76
10-20%	65	26,21
>20%	96	38,71

However, in five years' time the popularity of online shopping is expected to grow in the sample, too. The respondents expect that, their online shopping ratios are going to increase in the near future.

General Satisfaction from Previous Online Purchases

Table 8 - General Satisfaction from Previous Online Purchases

General Satisfaction	Frequency	%
Not at all	2	0,8
Little	11	4,4
Partially	30	12,1
Mostly	144	58,1
Completely	61	24,6

The sample consists of respondents who are generally very satisfied with online shopping. Only two respondents which accounts for only ,8% of the total, are unsatisfied with their shopping online. 72,7% of the sample is highly satisfied with their experiences with online shopping.

Complaint and Complaint Resolution

Table 9 - Complaint and Complaint Resolution

Complaint	Frequency	%
Yes	97	39,11
No	151	60,89

Solution	Frequency	%
Yes	48	48,00
Partially	36	36,00
No	16	16,00

39,1% of all respondents have had complaints about an online purchase before.

However, most of the complaints were resolved by online firms which increase the level of consumer online trust and motivates the consumers for online shopping. An interesting finding is that 3 respondents stated that, they did not complain to a website because of dissatisfaction, but 2 of them stated that their complaint was partially resolved. This may be because the online retailer understood its mistake and tried to solve the problem itself. The other respondent stated that his problem was not solved.

General Trust in Online Shopping

Table 10 - General Trust in Online Shopping

General Trust	Frequency	%
No Trust	8	3,2
Trust in Reputable Websites	141	56,9
Trust in Most Firms	66	26,6
Trust in Almost All Firms	33	13,3

Only 3,2 of the respondents showed no trust to online firms. A significant number of respondents (56,9%) stated they trust only in reputable websites that reflects the importance of website awareness and reputation.

Dimensions of Online Shopping

Table 11 - Means of Dimensions of Online Shopping Items

Items	Mean (Over 5)	Std. Deviation
Website awareness	4,85	0,45
Keeping the promises	4,79	0,56
Providing all information required for purchase	4,72	0,58
Quick and resolving responses to customer information needs	4,71	0,64
Openness to customer questions and complaints	4,62	0,76
Making reliable promises about purchasing transactions	4,62	0,69
Being a leader company in business	4,52	0,79
Having the principal of 'customer is always right'	4,52	0,83
Being an old and experienced company	4,51	0,77
Having web seals	4,48	0,93
Giving fair advices and guidance about purchases	4,47	0,78
Having various communication channels with customers	4,35	0,91
Having an advanced technological infrastructure	4,29	0,92
Presence of a meaningful privacy policy	4,27	1,03
Being used by friends	4,23	1,03
Presence of a meaningful terms of use	4,16	1,10
Having links like FAQ and Help	4,13	1,00
Having a professional site design	4,06	1,03
Opinions on the internet regarding the website	4,01	0,96
Partners of the website regarding distribution, payment etc.	3,96	1,14
Complaint resolution percentages displayed in evaluation websites	3,94	1,12
The amount of publicity on the internet and real media	3,48	1,06
Rating of the website on internet rating platforms	3,48	1,17
Taking part in the media	3,44	1,13
The owner, partner and the shareholders of the company	3,28	1,31

Most of the items in this section of the questionnaire have high means Website awareness, keeping the promises made to consumers, providing all information

required for purchase, quick and resolving responses to customer information needs, openness to customer questions and complaints, making reliable promises about purchasing transactions, being a leader company in business, having the principal of 'customer is always right', and being an old and experienced company were the most highlighted topics by the respondents. The least highlighted items are the ones which are related with partners of the website, online/offline advertisements, and rating organizations. The findings overlap with the trust literature and represent the importance of the items which are included in the trust dimensions (competence, integrity, and benevolence). The results of the survey overlap with the trust literature.

Online Risk Perception

Table 12 - Means of Online Risk Perception Items

Items	Mean (over 4)	Std. Deviation
Demand of excess information	2,89	0,95
Difficulty in money or product returns	2,83	0,96
Failing to distribute product/services on time	2,75	0,82
Construction of positive experiences	2,67	0,91
Misleading information or pictures of product/services	2,62	0,88
Products/services failing to meet customer expectations	2,59	0,79
Getting no response to customer complaints	2,52	0,93
Expensive goods/services compared to other firms	2,50	0,94
Rejection of money or product returns	2,46	1,00
Selling personal information to other firms	2,44	1,05
Sharing of personal information without customer consent	2,41	1,01
Theft of personal information due to lack of security	2,38	0,97
Keeping of credit card information for other purposes	2,00	0,99
Withdrawal of excess money from customer credit card	1,75	0,90

The respondents have some concerns about online trust to websites. Privacy & security, financial concerns and satisfaction are the main concerns of the sample. Demand of excess information, difficulty in money or product returns, failing to distribute product/services on time, construction of positive experiences, misleading information or pictures of product/services, and products/services failing to meet customer expectations are the highlighted risks by the respondents. On the other hand, keeping of credit card information for other purposes and withdrawal of excess money from customer credit card are found to be the least mentioned risks.

Belief in Online Business Self-Regulation

Table 13 - Means of Belief in Online Business Self-Regulation Items

Items	Mean (over 5)	Std. Deviation
Effects of consumer awareness on firms' security efforts	4,24	0,88
Effects of media and evaluation websites on firms' security efforts	3,80	1,02
Security technologies as major investments for companies	3,65	1,11
Effect of competition on firms' security efforts	3,53	1,01
Various technologies protecting customers	3,24	1,27
Enforcement of laws to protect customers	3,12	1,15

The questionnaire sample mainly has belief in online business self-regulation but they also have some security concerns. However they think that their awareness of security threats makes firms to invest in security. Consumers perceive that media and other objective evaluation websites are also have an impact on firms' security efforts. On the other hand consumers do not think that laws and governmental policies are enough to protect them from security threats and help business self-regulation.

Scale Reliabilities

Scale about Website Characteristics

A 25-item scale was used to measure the characteristics of websites. Cronbach's Alpha was found as .865. This value is accepted as consistent and reliable since it is larger than .70.

Scale about Online Risk Perception

A 14-item scale was used to measure the characteristics of websites. Cronbach's Alpha was found as .910. This value is accepted as consistent and reliable since it is larger than .70.

Scale about Business Self-Regulation

A 6-item scale was used to measure the characteristics of websites. Cronbach's Alpha was found as .808. This value is accepted as consistent and reliable since it is larger than .70

Scale about Competence

A 11-item scale was used to measure the characteristics of websites. Cronbach's Alpha was found as .761. This value is accepted as consistent and reliable since it is larger than .70

Scale about Benevolence

A 5-item scale was used to measure the characteristics of websites. Cronbach's Alpha was found as .771. This value is accepted as consistent and reliable since it is larger than .70

Scale about Integrity

A 9-item scale was used to measure the characteristics of websites. Cronbach's Alpha was found as .795. This value is accepted as consistent and reliable since it is larger than .70

Factor Analysis

Factor analysis is done for items of trust dimensions to find components which can be grouped together.

Sampling Adequacy

The number of the items in website characteristics part is 25, and the total number of cases is 248. The ratio of total number of cases to the number of items is 9.92, which means that it is sufficient for factor analysis.

The Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy is .820 which is a very acceptable level since it is over .5. Bartlett's Test of Sphericity is .00 which is also a very acceptable level since it is under .10.

Total Variance Explained

The total variance explained is 66.80% with 8 components. This is a satisfactory result since it is over 60% level.

Factor Solution for Dimensions of Trust

The total variance explained is 66.80% with 8 components. This is a satisfying result since it is over 60% level.

Factor Solution

Table 14 - Factor Solution with Items Loaded

	Component	% of Variance	Cumulative %	Items Loaded under each Component
1	Benevolence	24,96	24,96	12, 13, 14, 15, 16
2	Business Integrity & Trustworthiness	9,85	34,81	18, 19, 20, 21
3	Visibility & Credibility of the Website	7,1	41,91	5, 6, 7, 17
4	Clarity & Understandability of Legal Information	6,15	48,06	22, 23
5	Recognition and Reputation of the Website	5,59	53,65	1, 2, 3
6	Partner Credibility	4,73	58,38	10, 11, 24, 25
7	Design & Technology	4,29	62,68	8, 9
8	Reference Group Influence	4,13	66,8	4

Varimax rotation is used for factor solution.

Mean of Each Factor

Table 15 - Means of Factor Components in Order

Component Number	Component Name	Mean	Std. Deviation
2	Business Integrity and Trustworthiness	4,65	0,51
5	Recognition and Reputation of the Web Site	4,63	0,55
1	Benevolence	4,46	0,61
8	Reference Group Influence	4,23	1,03
4	Clarity and Understandability of Legal Information	4,22	0,97
7	Design and Technology	4,18	0,83
6	Partner Credibility	3,80	0,82
3	Visibility and Credibility of the Web Site	3,72	0,76

Factor 1: Benevolence consists of the following items:

- Having various communication channels with customers
- Openness to customer questions and complaints
- Quick and resolving responses to customer information needs
- Having the principal of 'customer is always right'
- Having links like FAQ and Help

The mean of Factor 1 is 4.46 over 5. It is the first factor in the factor analysis with an explanation power of 24,96% of variance.

Factor 2: Business Integrity & Trustworthiness consists of the following items:

- Making reliable promises about purchasing transactions

- Providing all information required for purchase
- Keeping the promises
- Giving fair advices and guidance about purchases

The mean of Factor 2 is 4.46 over 5. It is the second factor in the factor analysis with an explanation power of 24,96% of variance.

Factor 3: Visibility & Credibility of the Website consists of the following items:

- Opinions on the internet regarding the website
- Taking part in the media
- The amount of publicity on the internet and real media
- Complaint resolution percentages displayed in evaluation websites

The mean of Factor 3 is 4.46 over 5. It is the first factor in the factor analysis with an explanation power of 24,96% of variance.

Factor 4: Clarity & Understandability of legal Information consists of the following items:

- Presence of meaningful terms of use
- Presence of a meaningful privacy policy

The mean of Factor 4 is 4.46 over 5. It is the fourth factor in the factor analysis with an explanation power of 24,96% of variance.

Factor 5: Recognition and Reputation of the Website consists of the following items:

- Website awareness
- Being a leader company in business
- Being an old and experienced company

The mean of Factor 5 is 4.46 over 5. It is the fifth factor in the factor analysis with an explanation power of 24,96% of variance.

Factor 6: Partner Credibility consists of the following items:

- The owner, partner and the shareholders of the company
- Partners of the website regarding distribution, payment etc.
- Having web seals
- Rating of the website on internet rating platforms

The mean of Factor 6 is 4.46 over 5. It is the sixth factor in the factor analysis with an explanation power of 24,96% of variance.

Factor7: Design & Technology consists of the following items:

- Having a professional site design
- Having an advanced technological infrastructure

The mean of Factor 7 is 4.46 over 5. It is the seventh factor in the factor analysis with an explanation power of 24,96% of variance.

Factor 8: Reference Group Influence consists of the following items:

- Being used by friends

The mean of Factor 8 is 4.46 over 5. It is the eighth factor in the factor analysis with an explanation power of 24,96% of variance.

Correlation Analyses

General Satisfaction and Perceived Risks

Table 16 - Correlation between General Satisfaction and Perceived Risks

		General Satisfaction
1.Products/services failing to meet customer expectations	Pearson Correlation	-,292**
	Sig. (2-tailed)	0
2.Failing to distribute product/services on time	Pearson Correlation	-,278**
	Sig. (2-tailed)	0
3.Expensive goods/services compared to other firms	Pearson Correlation	-,200**
	Sig. (2-tailed)	0,002
4.Misleading information or pictures of product/services	Pearson Correlation	-,157*
	Sig. (2-tailed)	0,014
5.Difficulty in money or product returns	Pearson Correlation	-,218**
	Sig. (2-tailed)	0,001
6.Rejection of money or product returns	Pearson Correlation	-,183**
	Sig. (2-tailed)	0,004
7.Getting no response to customer complaints	Pearson Correlation	-,158*
	Sig. (2-tailed)	0,013
8.Sharing of personal information without customer consent	Pearson Correlation	-,164**
	Sig. (2-tailed)	0,01

		General Satisfaction
9.Demand of excess information	Pearson Correlation	-,156*
	Sig. (2-tailed)	0,014
10.Selling personal information to other firms	Pearson Correlation	-0,109
	Sig. (2-tailed)	0,086
11 Construction of positive experiences	Pearson Correlation	-0,09
	Sig. (2-tailed)	0,156
12.Theft of personal information due to lack of security	Pearson Correlation	-0,112
	Sig. (2-tailed)	0,079
13.Withdrawal of excess money from customer credit card	Pearson Correlation	-,150*
	Sig. (2-tailed)	0,018
14.Keeping of credit card information for other purposes	Pearson Correlation	-,160*
	Sig. (2-tailed)	0,011
Risk Average	Pearson Correlation	-,250**
	Sig. (2-tailed)	0

A negative correlation between “satisfaction from previous online shopping experiences” and “perceived risks of online shopping” is proved.

The most significant negative correlations were found between “satisfaction from previous online shopping experiences” and the risk factors “products/services failing to meet customer expectations”, “failing to distribute product/services on time”, “expensive goods/services compared to other firms”. But a significant negative correlation was not proved between “satisfaction from previous online

shopping experiences” and the risk factors “selling personal information to other firms”, “construction of positive experiences”, and “theft of personal information due to lack of security”.

Hypothesis 1 is confirmed by the result of correlation analysis. The consumers, who are satisfied with their previous online shopping experiences, tend to attach lower risk to online shopping.

General Satisfaction and Online Business Self-regulation

Table 17 - Correlation between General Satisfaction and Online Business Self-Regulation

		General Satisfaction from Online Shopping	Belief in Business Self-Regulation (Average)
General Satisfaction from Online Shopping	Pearson Correlation	1	,297**
	Sig. (2-tailed)		,000
Belief in Business Self-Regulation (Average)	Pearson Correlation	,297**	1
	Sig. (2-tailed)	,000	

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

A positive correlation between “satisfaction from previous online shopping experiences” and “consumer belief in online business self-regulation” is proved.

Hypothesis 2 is confirmed by the result of correlation analysis. The consumers, who are satisfied with their previous online shopping experiences, tend to have a belief in online business self-regulation. Therefore a positive online shopping experience is an important determinant of online trust.

Cluster Analysis

Cluster analysis is done to classify consumers into groups according to their perceived risks levels in order to understand the consumer groups and the risks each group attaches to online shopping.

Table 18 - Iteration History of Cluster Analysis

Iteration	Change in Cluster Centers			
	1	2	3	4
1	2,790	3,240	3,687	3,727
2	,155	,344	,525	,385
3	,038	,108	,117	,178
4	,000	,057	,079	,131
5	,048	,000	,000	,087
6	,000	,000	,050	,061
7	,000	,000	,065	,077
8	,000	,000	,000	,000

If the iteration is smaller than 10 in cluster analysis, it gives a healthy solution. In this test iteration is 8, which means we have reasonable outcomes from the analysis.

Table 19 - Final Cluster Centers

Risks	Cluster			
	1	2	3	4
1. Products/services failing to meet customer expectations	1,98	2,90	3,23	2,52
2. Failing to distribute product/services on time	2,17	3,17	3,33	2,54
3. Expensive goods/services compared to other firms	1,93	2,64	3,11	2,58
4. Misleading information or pictures of product/services	1,87	2,90	3,49	2,56

Risks	Cluster			
	1	2	3	4
5.Difficulty in money or product returns	1,99	3,25	3,68	2,75
6.Rejection of money or product returns	1,55	2,83	3,47	2,42
7.Getting no response to customer complaints	1,82	2,71	3,51	2,33
8.Sharing of personal information without customer consent	1,67	1,98	3,40	3,06
9.Demand of excess information	2,11	2,85	3,67	3,40
10.Selling personal information to other firms	1,62	2,12	3,47	3,06
11.Construction of positive experiences	2,05	2,73	3,56	2,60
12.Theft of personal information due to lack of security	1,64	2,14	3,35	2,81
13.Withdrawal of excess money from customer credit card	1,17	1,36	2,63	2,21
14.Keeping of credit card information for other purposes	1,24	1,80	2,91	2,50

Final cluster centers present that the clusters differ from each other and we may make healthy analyses with these clusters. The highlighted risks for each cluster can be grouped as:

1. Laid back consumers: This cluster attaches the lowest risks to online shopping in all risk groups.
2. Sales process centric consumers: This cluster attaches risks to sales processes of online shopping. The most significant risks for this cluster are: products/services failing to meet customer expectations, failing to distribute product/services on time, expensive goods/services compared to other firms, misleading information or pictures of product/services, difficulty in money or product returns, rejection of money or product returns, getting no response to customer complaints, demand of excess information and construction of positive experiences.
3. Skeptical consumers: This cluster attaches the highest risks to online shopping in all risk groups.
4. Information centric consumers: This cluster attaches risks to information and privacy issues of online shopping. The most significant risks for this cluster are: Sharing of personal information without customer consent, demand of excess information, selling personal information to other firms, construction of positive experiences, theft of personal information due to lack of security.

Difference Analyses

General Online Trust and Risk Perception

Table 20 - ANOVA Analysis Between General Online Trust and Risk Perception

Items	F	Sig.
Products/services failing to meet customer expectations	10,89	,000
Failing to distribute product/services on time	9,49	,000

Items	F	Sig.
Expensive goods/services compared to other firms	6,59	,000
Misleading information or pictures of product/services	9,59	,000
Difficulty in money or product returns	12,47	,000
Rejection of money or product returns	16,98	,000
Getting no response to customer complaints	10,32	,000
Sharing of personal information without customer consent	4,58	,004
Demand of excess information	4,06	,008
Selling personal information to other firms	6,23	,000
Construction of positive experiences	3,42	,018
Theft of personal information due to lack of security	9,13	,000
Withdrawal of excess money from customer credit card	5,71	,001
Keeping of credit card information for other purposes	9,22	,000
Risk Average	17,94	,000

Table 5.21 - Means of Risk Perception with Respect to General Online Trust Items

Risks	Online Trust	Mean	Std. Deviation
Products/services failing to meet customer expectations	No Trust	3,13	0,64
	Trust in Reputable Firms	2,77	0,76
	Trust Most Firms	2,38	0,76
	Trust All Firms	2,09	0,68
	Total	2,59	0,79
Failing to distribute product/services on time	No Trust	3,38	0,74
	Trust in Reputable Firms	2,91	0,78
	Trust Most Firms	2,55	0,81
	Trust All Firms	2,27	0,72
	Total	2,75	0,82
Expensive goods/services compared to other firms	No Trust	2,75	1,04
	Trust in Reputable Firms	2,65	0,91
	Trust Most Firms	2,45	0,90
	Trust All Firms	1,88	0,89
	Total	2,50	0,94
Misleading information or pictures of product/services	No Trust	3,38	0,52
	Trust in Reputable Firms	2,77	0,86
	Trust Most Firms	2,50	0,86
	Trust All Firms	2,03	0,77
	Total	2,62	0,88

Risks	Online Trust	Mean	Std. Deviation
Difficulty in money or product returns	No Trust	3,50	0,76
	Trust in Reputable Firms	3,01	0,89
	Trust Most Firms	2,74	0,95
	Trust All Firms	2,03	0,85
	Total	2,83	0,96
Rejection of money or product returns	No Trust	3,50	0,53
	Trust in Reputable Firms	2,70	0,90
	Trust Most Firms	2,24	1,04
	Trust All Firms	1,64	0,74
	Total	2,46	1,00
Getting no response to customer complaints	No Trust	3,25	0,71
	Trust in Reputable Firms	2,73	0,89
	Trust Most Firms	2,23	0,96
	Trust All Firms	2,03	0,68
	Total	2,52	0,93
Sharing of personal information without customer consent	No Trust	3,00	1,07
	Trust in Reputable Firms	2,53	1,01
	Trust Most Firms	2,33	1,10
	Trust All Firms	1,91	0,58
	Total	2,41	1,01
Demand of excess information	No Trust	3,63	0,52
	Trust in Reputable Firms	2,98	0,93
	Trust Most Firms	2,80	1,04
	Trust All Firms	2,52	0,76
	Total	2,89	0,95
Selling personal information to other firms	No Trust	2,88	0,83
	Trust in Reputable Firms	2,57	1,07
	Trust Most Firms	2,45	1,08
	Trust All Firms	1,76	0,61
	Total	2,44	1,05
Construction of positive experiences	No Trust	3,50	0,76
	Trust in Reputable Firms	2,72	0,89
	Trust Most Firms	2,52	1,00
	Trust All Firms	2,52	0,76
	Total	2,67	0,91

Risks	Online Trust	Mean	Std. Deviation
Theft of personal information due to lack of security	No Trust	3,25	0,89
	Trust in Reputable Firms	2,54	0,95
	Trust Most Firms	2,24	0,99
	Trust All Firms	1,76	0,66
	Total	2,38	0,97
Withdrawal of excess money from customer credit card	No Trust	2,38	1,19
	Trust in Reputable Firms	1,85	0,88
	Trust Most Firms	1,71	0,97
	Trust All Firms	1,24	0,50
	Total	1,75	0,90
Keeping of credit card information for other purposes	No Trust	3,00	0,76
	Trust in Reputable Firms	2,12	1,01
	Trust Most Firms	1,95	0,98
	Trust All Firms	1,33	0,54
	Total	2,00	0,99
Risk Average	No Trust	3,18	0,39
	Trust in Reputable Firms	2,63	0,58
	Trust Most Firms	2,36	0,65
	Trust All Firms	1,93	0,45
	Total	2,49	0,64

These analyses prove that “there is a difference between groups with different levels of “general online trust” and “perceived risks of online shopping”.

Hypothesis 3 is confirmed by the result of difference analyses. The first group perceives all risks related with online shopping more than other groups and the fourth group perceives them least. Therefore, as the level of trust increases, consumer online risk perception decreases.

Online Trust and Business Self-Regulation

Table 22 - ANOVA Analysis Between General Online Trust and Business Self-Regulation

	F	Sig.
Business Self-Regulation	33,446	,000

Table 23 - Means of Business Self-regulation with Respect to General Online Trust Items

	Online Trust	Mean	Std. Deviation
Self-Regulation Average	No Trust	2,17	0,69
	Trust in Reputable Firms	3,39	0,69
	Trust Most Firms	3,87	0,67
	Trust All Firms	4,28	0,43
	Total	3,60	0,77

These analyses prove the hypothesis that “there is a difference between groups with different levels of “general online trust” and “belief in online business self-regulation”.

Hypothesis 4 is confirmed by the result of difference analyses. The first group showed the least belief in online business self-regulation, whereas the fourth group showed the most belief in online business self-regulation. Therefore, as the level of online trust increases, consumers’ belief in online business self-regulation increases, too.

Trust Dimensions and General Online Trust

Table 24 – ANOVA Analysis Between Trust Dimensions and General Online Trust

	F	Sig.
Competence	4,009	0,008
Benevolence	0,992	0,397
Integrity	1,074	0,361

This analysis states that only competence is proved to be significant.

Table 25 - Means of Competence with Respect to Online Trust Items

	Online Trust	Mean	Std. Deviation
Competence	No Trust	4,35	0,69
	Trust in Reputable Firms	4,00	0,51
	Trust Most Firms	4,01	0,52
	Trust All Firms	4,31	0,56
	Total	4,06	0,54

Hypothesis 5 is partially confirmed by the result of difference analyses. There is a difference between the levels of importance attached to “competence” for consumers with different levels on “general online trust”. The first group attaches the most importance to competence; however the fourth group attaches the second most importance to competence. This is because the first group perceives more risks and is afraid of the lack of competence items, whereas the fourth group looks for these items and trusts a website by considering them.

Table 26 – ANOVA Analysis Between Trust Dimensions and General Online Trust

Items	F	Sig.
Benevolence	0,992	0,397
Business Integrity and Trustworthiness	1,001	0,393
Visibility and Credibility of the Web Site	1,53	0,207
Clarity and Understandability of Legal Information	0,42	0,739
Recognition and Reputation of the Web Site	0,753	0,521
Partner Credibility	3,797	0,011
Design and Technology	2,98	0,032
Reference Group Influence	3,068	0,029

The analysis reflect that, only “partner credibility”, “design and technology”, and “reference group influence” is found to be significant.

Table 27 - Means of Trust Dimensions with Respect to General Online Trust Items

	Online Trust	Mean	Std. Deviation
Partner Credibility	No Trust	3,91	1,38
	Trust in Reputable Firms	3,71	0,77
	Trust Most Firms	3,75	0,75
	Trust All Firms	4,23	0,88
	Total	3,80	0,82
Design and Technology	No Trust	4,31	0,92
	Trust in Reputable Firms	4,12	0,81
	Trust Most Firms	4,08	0,92
	Trust All Firms	4,56	0,60
	Total	4,18	0,83
Reference Group Influence	No Trust	4,88	0,35
	Trust in Reputable Firms	4,13	1,07
	Trust Most Firms	4,20	1,01
	Trust All Firms	4,61	0,90
	Total	4,23	1,03

A similar pattern is recognized in this analysis like the previous one. The first group attaches the most importance to partner credibility and reference group influence, whereas the fourth group attaches the second most importance to partner credibility and reference group influence. However, for design and technology, the situation is vice versa, where the fourth group attaches the most importance and the first group attaches the second most importance.

Demographics and Risk Perception

Table 28 – T-test Analysis Between Age Groups and Risk Perception

t-test for Equality of Means			
	t	df	Sig. (2-tailed)
Risk Average	1,297	246	0,196
	1,293	235,043	0,197

This analysis proves that there is not a significant difference between different age groups with respect to “perceived risks of online shopping”.

Since the sample covers only young and early adult respondents, it would be interesting to find a significant difference between the age groups.

Table 29 – T-test Analysis Between Gender Groups and Risk Perception

t-test for Equality of Means			
	t	df	Sig. (2-tailed)
Risk Average	0,852	246	0,395
	0,835	197,989	0,405

This analysis proves that there is not a significant difference between different gender groups with respect to “perceived risks of online shopping”. There may be significant differences in rural areas of Turkey, where there is no internet and women are less educated. However the sample is composed mostly of well-educated people living in cities, it would be weird to find a significant difference between males and females.

Table 30 – ANOVA Analysis Between Education Levels and Risk Perception

	F	Sig.
Risk Average	0,921	0,399

This analysis proves that there is not a significant difference between different groups with different levels of education with respect to “perceived risks of online shopping”. Since the sample covers mostly highly educated respondents, it would be

strange to find a significant difference between the people with different education levels.

Table 31 - ANOVA Analysis Between Income Levels and Risk Perception

	F	Sig.
Risk Average	0,803	0,493

This analysis proves that there is not a significant difference between different groups with different levels of income with respect to “perceived risks of online shopping”, because the sample covers mostly people with middle and upper middle incomes. Besides respondents with lower incomes are mostly university students who don’t have a job yet, but they are very interested in internet and online shopping.

Therefore, Hypothesis 6a is rejected by the result of difference analyses.

Demographics and Online Business Self-Regulation

Table 32 - T-test Analysis Between Age Groups and Business Self-Regulation

t-test for Equality of Means			
	t	df	Sig. (2-tailed)
Self- Regulation Average	-1,642	246	0,102

This analysis proves that there is not a significant difference between different age groups with respect to “consumer belief in online business self-regulation”. Since the

sample covers only young and early adult respondents, significant difference between the age groups is not expected.

Table 33 – T-test Analysis Between Gender Groups and Business Self-Regulation

t-test for Equality of Means			
	t	df	Sig. (2-tailed)
Self-Regulation	-0,337	246	0,737

This analysis proves that there is not a significant difference between different gender groups with respect to “consumer belief in online business self-regulation”. There may be significant differences in rural areas of Turkey, where there is no internet and women are less educated. However, the sample is composed mostly of well-educated people living in cities; a significant difference between males and females is not expected.

Table 34 – ANOVA Analysis Between Education Levels and Business Self-Regulation

	F	Sig.
Self- Regulation Average	0,435	0,648

This analysis proves that there is not a significant difference between different groups with different levels of education with respect to “consumer belief in online business self-regulation”. Since the sample covers mostly highly educated respondents, it would be strange to find a significant difference between the people with different education levels.

Table 35 - ANOVA Analysis Between Income Levels and Business Self-Regulation

	F	Sig.
Self-Regulation Average	2,867	0,037

Table 36 - Means of Self-Regulation with Respect to Income Levels

	Income Levels	Mean	Std. Deviation
Self-Regulation Average	Less than 100 TL	3,54	0,72
	100-500 TL	3,49	0,78
	500-1000 TL	3,71	0,80
	More than 1000 TL	3,87	0,73
	Total	3,60	0,77

Interestingly, this analysis proves that there is a significant difference between different groups with different income levels with respect to “consumer belief in online business self-regulation”. This result may reflect that respondents with high incomes are working people and know the business practices better than other groups and therefore they have more belief in online business self-regulation.

Therefore, Hypothesis 6b is partially accepted by the result of difference analyses. There is only significant difference between different groups with different income levels with respect to “consumer belief in online business self-regulation”.

Internet Usage & Online Shopping Behavior and Risk Perception

Table 37 – ANOVA Analysis Between Online Shopping Percentages and Risk Perception

	F	Sig.
Risk Average	6,147	,000

Table 38 - Means of Risk Perception with Respect to Online Shopping Percentage

	Online Shopping Percentages	Mean	Std. Deviation
Risk Average	Less than 5%	2,66	0,62
	5-10%	2,34	0,64
	10-20%	2,31	0,57
	More than 20%	2,31	0,69
	Total	2,49	0,64

This analyses state that, there is a difference between groups with different online shopping percentages with respect to “perceived risks of online shopping”. As seen on the table above, the perception of online risks decreases from group 1 to group 3, however online risk perception of group 4 is slightly higher than group 3. This may be caused because the fourth group has done so many purchases that they know the risks involved with it, in other words they are not afraid but aware of the risks.

Table 39 – ANOVA Analysis Between Maximum Amount of Money to Be Paid and Risk Perception

	F	Sig.
RiskAverage	7,456	,000

Table 40 - Means of Risk Average with Respect to Maximum Amount of Money to Be Paid

	Maximum amount of money to be paid	Mean	Std. Deviation
Risk Average	Less than 100 TL	2,84	0,72
	100-500 TL	2,47	0,59
	500-1000 TL	2,57	0,60
	More than 1000 TL	2,26	0,59
	Total	2,49	0,64

This analyses state that, there is a difference between groups with maximum amount of money planned to spend for an online shopping with respect to “perceived risks of online shopping”. As seen on the table above, the perception of online risks decreases constantly from group 1 to group 4 except the group 3.

Table 41 – ANOVA Analysis Between Number of Online Shopping and Risk Perception

	F	Sig.
Risk Average	3,842	0,023

Table 42 - Means of Risk Average with Respect to Online Shopping Experience

	Online Shopping Experience	Mean	Std. Deviation
Risk Average	1-5 times	2,67	0,67
	5-10 times	2,40	0,60
	More than 10 times	2,43	0,62
	Total	2,49	0,64

This analyses state that, there is a difference between groups with different numbers of online shopping experience with respect to “perceived risks of online shopping”. As seen on the table above, the perception of online risks decreases from group 1 to group 2, however online risk perception of group 3 is slightly higher than group 2. Similar with the relationship between online shopping percentages and “perceived risks of online shopping”, this may be caused because the third group has done so many purchases that they know the risks involved with it, in other words they are not afraid but aware of the risks.

Table 43 – ANOVA Analysis Between Expected Online Shopping Percentages and Risk Perception

	F	Sig.
Risk Average	9,065	,000

Table 44 - Means of Risk Average with Respect to Expected Online Shopping Percentages

	Expected Online Shopping Percentages	Mean	Std. Deviation
Risk Average	Less than 5%	2,70	0,65
	5-10%	2,72	0,58
	10-20%	2,53	0,60
	More than 20%	2,25	0,61
	Total	2,49	0,64

This analyses state that, there is a difference between groups expected online shopping percentages with respect to “perceived risks of online shopping”. As seen on the table above, the perception of online risks decreases constantly from group 1 to group 4 except the group2.

Table 45 - T-test Analysis Between Internet Usage History and Risk Perception

t-test for Equality of Means			
	t	df	Sig. (2-tailed)
Risk Average	0,174	246	0,862

This analysis proves that there is not a significant difference between different internet usage histories with respect to “perceived risks of online shopping”. The sample has some young respondents who could not use internet for more than six years due to their ages. However they are very familiar with internet and online shopping. Therefore, internet usage history did not make any significant difference for their online risk perception.

Table 46 - T-test Analysis Between Internet Usage Frequency and Risk Perception

t-test for Equality of Means			
	t	df	Sig. (2-tailed)
Risk Average	-1,000	246	0,318

This analysis proves that there is not a significant difference between different internet usage frequencies with respect to “perceived risks of online shopping”. Therefore perception of risks is generally not related with internet usage frequency.

Therefore, Hypothesis 7a is partially accepted by the result of difference analyses. There are significant differences between groups; “with different online shopping percentages, with maximum amount of money planned to spend for an online shopping, with numbers of online shopping experience, and with expected online shopping percentages” with respect to “perceived risks of online shopping”

Internet Usage & Online Shopping Behavior and Business Self-Regulation

Table 47 - ANOVA Analysis Between Online Shopping Percentages and Business Self-Regulation

	F	Sig.
Self-Regulation Average	7,265	,000

Table 48 - Means of Business Self-Regulation Average with Respect to Online Shopping Percentages

	Online Shopping Percentages	Mean	Std. Deviation
Self-Regulation Average	Less than 5%	3,39	0,78
	5-10%	3,92	0,69
	10-20%	3,69	0,70
	More than 20%	3,81	0,73
	Total	3,60	0,77

This analyses state that, there is a difference between groups with different online shopping percentages with respect to “belief in online business self-regulation”. As seen on the table above, the belief in online business self-regulation increases from group 1 to group 4, however belief in online business self-regulation of group 2 is the highest. This may be caused because online shopping is becoming popular in Turkey and the members of the second group are generally young people who met to online shopping newly and want to shop online.

Table 49 - ANOVA Analysis Between Maximum Amount of Money to Be Paid and Business Self-Regulation

	F	Sig.
Self-Regulation Average	4,445	0,005

Table 50 - Means of Business Self-Regulation Average with Respect to Maximum Amount of Money to Be Paid

	Maximum Amount of Money to Be Paid	Mean	Std. Deviation
Self-Regulation Average	Less than 100 TL	3,44	0,85
	100-500 TL	3,50	0,75
	500-1000 TL	3,51	0,78
	More than 1000 TL	3,88	0,69
	Total	3,60	0,77

This analyses state that, there is a difference between groups with maximum amount of money planned to spend for an online shopping with respect to “belief in online business self-regulation”. As seen on the table above, the belief in online business self-regulation increases from group 1 to group 4, which states that as the level of trust increases, the belief of consumers in online business self-regulation also increases.

Table 51 – ANOVA Analysis Between Online Shopping Experience and Business Self-Regulation

	F	Sig.
Self-Regulation Average	7,942	,000

Table 52 - Means of Business Self-Regulation Average with Respect to Online Shopping Experience

	Online Shopping Experience	Mean	Std. Deviation
Self-Regulation Average	1-5 times	3,29	0,85
	5-10 times	3,61	0,77
	More than 10 times	3,74	0,69
	Total	3,60	0,77

This analyses state that, there is a difference between groups with different numbers of online shopping experience with respect to “belief in online business self-regulation”. As seen on the table above, the belief in online business self-regulation increases from group 1 to group 3, which states that as the level of trust increases, the belief of consumers in online business self-regulation also increases.

Table 53 – ANOVA Analysis Between Expected Online Shopping Percentages and Business Self-Regulation

	F	Sig.
Self-Regulation Average	10,474	,000

Table 54 - Means of Business Self-Regulation Average with Respect to Expected online Shopping Percentages

	Expected Online Shopping Percentages	Mean	Std. Deviation
Self-Regulation Average	Less than 5%	3,14	0,82
	5-10%	3,49	0,61
	10-20%	3,53	0,84
	More than 20%	3,88	0,67
	Total	3,60	0,77

This analyses state that, there is a difference between groups with different expected online shopping percentages with respect to “belief in online business self-regulation”. As seen on the table above, the belief in online business self-regulation increases from group 1 to group 4, which states that as the level of trust increases, the belief of consumers in online business self-regulation also increases.

Table 55 – T-test Analysis Between Internet Usage History and Business Self-Regulation

t-test for Equality of Means			
	t	df	Sig. (2-tailed)
Self-Regulation Average	0,041	246	0,967

This analysis proves that there is not a significant difference between different internet usage histories with respect to “belief in online business self-regulation”. The sample has some young respondents who could not use internet for more than

six years due to their ages. However they are very familiar with internet and online shopping. Therefore, internet usage history did not make any significant difference for their belief in online business self-regulation.

Table 56 – T-test Analysis Between Internet Usage Frequency and Business Self-Regulation

t-test for Equality of Means			
	T	df	Sig. (2-tailed)
Self-Regulation Average	2,602	246	0,010

Table 57 - Means of Business Self-Regulation Average with Respect to Internet usage Frequency

	Internet Usage Frequency	Mean	Std. Deviation
Self-Regulation Average	Very often (almost every day)	3,64	0,74
	Fairly often (fairly often, sometimes, rarely)	3,18	0,97

This analysis proves that there is a significant difference between different internet usage frequencies with respect to “belief in online business self-regulation”. As the internet usage frequency increases, consumers’ belief in online business self-regulation increases, too. This is because they are more familiar with internet and online shopping.

Therefore, Hypothesis 7b is partially accepted by the result of difference analyses. There are significant differences between groups; “with different online shopping percentages, with maximum amount of money planned to spend for an online shopping, with numbers of online shopping experience, with expected online shopping percentages, and with internet usage frequencies” with respect to “belief in online business self-regulation”.

CHAPTER 6

CONCLUSION AND IMPLICATIONS

The aim of this study is to find out the relations between “trust dimensions and determinants of trust” and “online consumer trust”.

In this study, a comprehensive list of studies about online trust, online risk perception, privacy, security, consumer characteristics, and vendor characteristics are studied in the literature.

After an extensive literature review, a questionnaire was developed and it was delivered to the respondents via mail. Following the collection of data from the online survey, the data was analyzed with SPSS 18. Performed analyses are; descriptive analyses, factor analysis, cluster analysis, correlation analyses, and difference (t-test and ANOVA) analyses.

Descriptive analyses returned the following results: Most of the trust dimension items had high means. Website awareness, keeping the promises made to consumers, providing all information required for purchase, quick and resolving responses to customer information needs, openness to customer questions and complaints, and making reliable promises about purchasing transactions, were the six most highlighted items by the respondents. The least highlighted items are the ones which are related with partners of the website, online/offline advertisements, and rating organizations. In terms of risk perception, the respondents have some concerns about online trust to websites. Demand of excess information, difficulty in money or product returns, failing to distribute product/services on time, construction of

positive experiences, misleading information or pictures of product/services, and products/services failing to meet customer expectations are the highlighted risks by the respondents. On the other hand, keeping of credit card information for other purposes and withdrawal of excess money from customer credit card are found to be the least mentioned risks. For online business self-regulation; consumer awareness of firms' security efforts, media, and other objective evaluation websites thought to have an impact on firms' security efforts. However, consumers do not think that there are adequate laws and governmental policies to protect them from security threats and help.

The result of the factor analysis expresses that online trust can be grouped under 8 factors. These are:

Factor 1: Benevolence,

Factor 2: Business Integrity & Trustworthiness,

Factor 3: Visibility & Credibility of the Website,

Factor 4: Clarity & Understandability of legal Information,

Factor 5: Recognition and Reputation of the Website,

Factor 6: Partner Credibility,

Factor 7: Design & Technology, and

Factor 8: Reference Group Influence.

Factors with highest means are found to be "Business Integrity & Trustworthiness", "Recognition and Reputation of the Website", and "Benevolence".

Correlation analyses showed that:

- There is a negative relationship between "satisfaction from previous online shopping experiences" and "perceived risks of online shopping". If consumers are

satisfied with their previous online shopping experiences, they tend to attach fewer risks to online shopping than those who are unsatisfied.

- There is a positive relationship between “satisfaction from previous online shopping experiences” and “belief in online business self-regulation”. If consumers are satisfied with their previous online shopping experiences, they tend to believe the online business self-regulation more than the ones that are unsatisfied.

Difference analyses showed that:

- There is a difference between groups with different levels of “general online trust” and “perceived risks of online shopping”. The analyses reflect that as the perceived online risk level decreases, the level of general online trust increases.
- There is a difference between groups with different levels of “general online trust” and “belief in online business self-regulation”. The analyses reflect that as the level of belief in online business self-regulation increases, the level of online trust increases, too.
- There is a difference between the levels of importance attached to “competence of online businesses” for consumers with different levels of “general online trust”. The analyses reflect that generally as the level of competence of online businesses increases, the level of online trust increases, too.
- There is a difference between the levels of importance attached to “Partner Credibility, Design & Technology, and Reference Group Influence” for consumers with different levels on “general online trust”. The analyses reflect that generally as the level of Partner Credibility, Design & Technology, and Reference Group Influence of online businesses increases, the level of online trust increases, too.
- There are significant differences between groups; “with different online shopping percentages, with maximum amount of money planned to spend for an

online shopping, with numbers of online shopping experience, and with expected online shopping percentages” with respect to “perceived risks of online shopping”. As the “online shopping percentages, maximum amount of money planned to spend for an online shopping, numbers of online shopping experience, and expected online shopping percentages” increases, “perceived risks of online shopping” decreases.

- There are significant differences between groups; “with different online shopping percentages, with maximum amount of money planned to spend for an online shopping, with numbers of online shopping experience, with expected online shopping percentages, and internet usage frequencies” with respect to “belief in online business self-regulation”. As the “online shopping percentages, maximum amount of money planned to spend for an online shopping, numbers of online shopping experience, expected online shopping percentages, and internet usage frequencies” increases, consumers’ belief in online business self-regulation increases, too.

There are a number of implications which can be derived from this thesis. For the consumers, this study presented many factors that affect consumer trust in online shopping. Many online customers trust or show distrust to an online vendor by considering no or too few factors. In this context, this study provides the online consumers a list of factors that help them evaluate an e-store while giving decisions about online trust.

For businesses, this study presented many factors which an online consumer takes into account when giving a decision about trust to a website. Website awareness, keeping the promises made to consumers, providing all information required for purchase, quick and resolving responses to customer information needs, openness to customer questions and complaints, making reliable promises about

purchasing transactions, being a leader company in business, having the principal of 'customer is always right', and being an old and experienced company were the most highlighted topics by the respondents. By considering these factors, businesses may increase consumer trust to their website and give better services to their customers in the way the customers like. They may make advertisement campaigns and promotional strategies that may attract consumers about the highlighted factors. Since online business self-regulation is an important finding of this study, e-stores may place importance to business self-regulation and increase the trust levels of their customers. Online firms may place importance to business self-regulation and increase their security standards. They may also build strategies that convince consumers about their security standards. Moreover, the study also presents the consumers' perceived risks related to online shopping and the risk levels of different consumer segments. Businesses may derive important insights from these online risks, try to abolish these risks and determine different promotional strategies for these different risks groups. As a result, companies may gain competitive advantage in the online environment by taking these findings into account.

Governmental rules and regulations were found to be the least trusted item in the questionnaire. The governmental organizations may also derive important insights from these findings and may set up new rules and regulate the online environment to decrease consumer concerns about online business self-regulation and enhance electronic commerce activities in Turkey.

This study also has some limitations. The first limitation is the education level and age distribution of the sample. The sample is composed mostly of well-educated consumers, who are at least university graduate people. Besides, the respondents were young and early adult consumers who are familiar with internet

and online shopping. Therefore, the researchers may analyze different consumer types with different educational levels and ages. Another limitation is that the sample includes consumers who have at least one online shopping experience. Other researches may be made in order to examine the online trust of consumers who did not have any online shopping experience. Finally, this research examines online trust in internet shopping from the consumer perspective. New researches might be made from the business side of this topic.

APPENDICES

A. QUESTIONNAIRE (IN ENGLISH)

Questions About Internet Usage and Online Shopping Behavior

- Q1. For how many years have you been using the Internet?
- | | | | |
|-----------|-----------|-----------|--------------|
| 0-2 years | 2-4 years | 4-6 years | Over 6 years |
|-----------|-----------|-----------|--------------|
- Q2. How frequently are you using the Internet?
- | | | | |
|------------------------------|----------------------------------|------------------------------|----------------------------|
| Very often(almost every day) | Fairly often(a few times a week) | Sometimes (1-2 times a week) | Rarely (1-2 times a month) |
|------------------------------|----------------------------------|------------------------------|----------------------------|
- Q3. How many times have you shopped on Internet?
- | | | |
|-----------|------------|---------------|
| 1-5 times | 5-10 times | Over 10 times |
|-----------|------------|---------------|
- Q4. How much do you consider spending at a single online transaction?
- | | | | |
|----------------|------------|------------|--------------|
| At most 100 TL | 100-500 TL | 500-1000TL | Over 1000 TL |
|----------------|------------|------------|--------------|
- Q5. What percent of your total shopping is conducted over Internet?
- | | | | |
|---------------|--------|---------|-----------|
| Less than 5 % | 5-10 % | 10-20 % | Over 20 % |
|---------------|--------|---------|-----------|
- Q6. In your opinion, what percentage of your total shopping will be conducted over Internet in next five years?
- | | | | |
|---------------|--------|---------|-----------|
| Less than 5 % | 5-10 % | 10-20 % | Over 20 % |
|---------------|--------|---------|-----------|
- Q7. How satisfied are you with your shopping over Internet so far?
- | | | | | |
|-------------------|------------------|---------------------|--------------------|--------------|
| Totally Satisfied | Mostly Satisfied | Partially Satisfied | Not much Satisfied | Dissatisfied |
|-------------------|------------------|---------------------|--------------------|--------------|
- Q8. Have you ever complain to a website/company about your dissatisfaction with your shopping over Internet?
- | | |
|-----|----|
| Yes | No |
|-----|----|
- Q9. If you answered "Yes" to Question 8, to what extent did your complaint solved?
- | | | |
|-------------------|------------------|------------|
| Completely Solved | Partially Solved | Not Solved |
|-------------------|------------------|------------|

Factors that Affect Online Shopping Decision

Q10. Please evaluate the degree of each factor's impact on your decision to shop on a website.

	Very unimportant	Unimportant	Neither important nor unimportant	Important	Very important
1 Website awareness					
2 Being a leader company in its business field					
3 Being an old and experienced company					
4 Being used by friends					
5 Opinions on the internet regarding the website					
6 Taking part in the media					
7 The amount of publicity of the site on the internet and real media					
8 Having a professional site design					
9 Having an advanced technological infrastructure					

	Very unimportant	Unimportant	Neither important nor unimportant	Important	Very important
10	The owner, partner and the shareholders of the company				
11	Partners of the website regarding distribution, payment etc.				
12	Having various communication channels with customers				
13	Openness to customer questions and complaints				
14	Quick and resolving responses to customer information needs				
15	Having the principal of 'customer is always right'				
16	Having links like FAQ and Help				
17	Complaint resolution percentages displayed in evaluation websites				
18	Making reliable promises about purchasing transactions				
19	Providing all information required for purchase				
20	Keeping the promises				
21	Giving fair advices and guidance about purchases				
22	Presence of a meaningful terms of use				
23	Presence of a meaningful privacy policy				

	Very unimportant	Unimportant	Neither important nor unimportant	Important	Very important
24 Having web seals					
Rating of the website on internet rating					
25 platforms					

Trust in the Online Shopping Environment

Q11. How frequently do you think the issues listed below occurs in online shopping experiences?

	Very Frequently	Sometimes	Rarely	Never
1 Products/services failing to meet customer expectations				
2 Failing to distribute product/services on time				
3 Expensive goods/services compared to other firms				
4 Misleading information or pictures of product/services				
5 Difficulty in money or product returns				
6 Rejection of money or product returns				
7 Getting no response to customer complaints				
8 Sharing of personal information without customer consent				
9 Demanding excessive information on website				
10 Selling personal information to other firms				
11 Providing fake positive feedbacks on website				
12 Theft of personal information due to lack of security				
13 Withdrawal of excess money from customer credit card				
14 Keeping of credit card information for other purposes				

Q12. To what extent do you think shopping over internet is safe?

I don't think shopping over internet is safe at all.
Since all websites are not secure, only shopping on well-known and professional websites is safe.
I believe most websites are secure to shop; however, there are still some websites not to be trusted.
I think almost all websites are secure to shop, since websites with unsecure features don't have chance to survive.

Q13. To what extent do you support the following statements?

	Strongly Agree	Agree	Not Sure	Disagree	Strongly Disagree
I think laws which are making internet shopping completely secure and protect customers, are being enforced effectively.					
Due to existence of various technologies protecting customers, it is not possible for companies to attempt illegal activities.					
I believe, due to effect of competition, firms pay specific attention on security and customer satisfaction.					
I believe due to easy spread of negative feedback through review websites and media, firms' pay important attention on security of website.					
I believe, security technologies are major investments for internet companies.					
I think consumers' knowledge about security force companies to improve their level of security to maximum level.					

Demographic Information

- Q14. What is your age?
- | | | | | |
|-------|-------|-------|-------|---------|
| 18-25 | 26-35 | 36-45 | 46-55 | Over 56 |
|-------|-------|-------|-------|---------|
- Q15. What is your gender?
- | | |
|--------|------|
| Female | Male |
|--------|------|
- Q16. What is your marital status?
- | | |
|--------|---------|
| Single | Married |
|--------|---------|
- Q17. What is your education status?
- | | | | | | |
|-------------------------|----------------------|--------------------|---------------------|----------------------|--------------|
| Primary School Graduate | High School Graduate | University Student | University Graduate | Postgraduate Student | Postgraduate |
|-------------------------|----------------------|--------------------|---------------------|----------------------|--------------|
- Q18. What is your average monthly income?
- | | | | | |
|-------------------|---------------|-------------|-------------|--------------|
| Less than 1000 TL | 1000TL-2500TL | 2500-4000TL | 4000-5500TL | Over 5500 TL |
|-------------------|---------------|-------------|-------------|--------------|

B. QUESTIONNAIRE (IN TURKISH)

İnternet Kullanımı ve İnternet Alışverişi Deneyimi ile İlgili Sorular

1.	Kaç yıldır İnternet kullanıyorsunuz?	2-4 yıl	4-6 yıl	6 yıldan fazla
----	--------------------------------------	---------	---------	----------------

2.	İnternet'i ne sıklıkta kullanıyorsunuz?	Oldukça sık (haftada birkaç kez)	Bazen (haftada 1-2 kez)	Nadiren (ayda 1-2 kez)
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3.	İnternet'ten alışveriş yapma deneyiminiz ne kadardır?	1-5 kez	5-10 kez	10 kezden fazla
----	---	---------	----------	-----------------

4.	İnternet'ten bir kerede en fazla ne kadarlık alışveriş yapmayı düşünüyorsunuz?	En fazla 100 TL. olabilir	100-500 TL	500-1000TL	1000 TL den fazla olabilir
----	--	---------------------------	------------	------------	----------------------------

5.	İnternet alışverişleriniz tüm alışverişlerinizin yaklaşık ne kadarını oluşturuyor?	5 %'ten az	5-10 %	10-20 %	20 %' den fazla
----	--	------------	--------	---------	-----------------

6.	İnternet alışverişlerinizin önümüzdeki 5 yıl içinde tüm alışverişlerinizin yaklaşık ne kadarını oluşturacağını düşünüyorsunuz?	5 %'ten az	5-10 %	10-20 %	20 %' den fazla
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7.	Bugüne kadar yaptığımız İnternet alışverişlerinden genel memnuniyet düzeyiniz nedir?	Tamamen memnun kaldım	Büyük ölçüde memnun kaldım	Kısmen memnun kaldım	Pek memnun kalmadım	Hiç memnun kalmadım
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8. Bugüne kadar yaptığımız İnternet alışverişlerinizde yaşadığımız bir memnuniyetsizlikten dolayı bir firmaya/web sitesine şikayette bulundunuz mu?

Evvet	Hayır
-------	-------

9. Bir öneki soruya cevabınız “Evet” ise şikayet(ler)iniz genel olarak ne ölçüde çözüme kavuştu? (Cevabınız “Hayır” ise bu soruyu boş bırakınız)?

Tamamen çözüldü	Kısmen çözümlenmedi	Çözümlenmedi
-----------------	---------------------	--------------

İnternet Alışveriş Kararını Etkileyen Faktörler

10. Aşağıdaki faktörlerden her birinin bir İnternet sitesinden alışveriş yapma kararınızda ne derece etkili olduğunu belirtiniz.

	Çok etkili	Kısmen etkili	Kararsızım	Önemsiz	Hiç etkili değil
1 Sitenin bilinirliği					
2 Sitenin kendi alanının liderlerinden biri olması					
3 Sitenin internetteki eski ve deneyimli firmalardan biri olması					
4 Sitenin çevremdekiler tarafından kullanılması					
5 Site ile ilgili İnternet'teki görüşler					
6 Sitenin medyada ne kadar yer aldığı					
7 Sitenin İnternet'te ve gerçek ortamda ne kadar tanıtım yaptığı					

		Çok etkili	Kısmen etkili	Kararsızım	Önemsiz	Hiç etkili değil
8	Sitenin tasarımının profesyonel görünmesi					
9	Sitede ileri düzeyde bir teknolojik altyapının kullanılmış olması					
10	Sitenin sahip, ortak ya da yatırımcılarının kimler olduğu					
11	Sitenin dağıtım, ödeme, vb konulardaki iş ortakları					
12	Sitenin çeşitli müşteri iletişim kanallarına sahip olması (e-posta, telefon, adres, vb.)					
13	Sitenin müşterilerden gelen her türlü soru, görüş ve şikayete açık olması					
14	Sitenin müşterilerden gelen iletişim taleplerine hızlı ve çözümlayici yanıtlar vermesi					
15	Sitenin "Müşteri her zaman haklıdır" politikasını gerçek anlamda benimsemesi					
16	Sitenin "Sıkça Sorulan Sorular", "Yardım" gibi bağlantıları olması					
17	Sitenin şikayet sitelerinde görülen şikayet sayısı ve şikayet çözme oranları					
18	Sitenin satın alma işlemleri ile ilgili gerçekçi ve yanıtıcı olmayan taahhütlerde bulunması (örn. teslimat süresi, ödeme koşulları, iadeler vb.)					
19	Sitenin satın alma işlemleri ile ilgili gerekli tüm bilgiyi müşteriyeye tüm açıklığıyla aktarması					

		Çok etkili	Kısmen etkili	Kararsızım	Önemsiz	Hiç etkili değil
20	Sitenin müşterilerine her konuda verdiği sözü tutması					
21	Sitenin satın alma işlemleri konusunda müşterilerine doğru tavsiye ve yönlendirmelerde bulunması					
22	Sitede müşterinin anlayabileceği şekilde hazırlanmış bir "kullanım şartları" sözleşmesinin olması					
23	Sitede müşterinin anlayabileceği şekilde hazırlanmış bir bilgi gizliliği (privacy policy) sözleşmesinin bulunması					
24	Sitenin İnternet'teki web sitesi akredite etme kuruluşları tarafından verilen güvenlik mühürlerine sahip olması (Verisign, BBBOnline, Truste, Authenticate, vb.)					
25	Sitenin İnternet'teki web sitesi değerlendirme kuruluşlarında puanının kaç olduğu (Bizrate)					

İnternet'ten Alışveriş Ortamına Karşı Duyulan Güven

11. Aşağıdaki durumların ne sıklıkta gerçekleştiğini düşündüğünüzü belirtiniz.

	Çok sık	Bazen	Nadiren	Hiçbir zaman
1 Satın alınan ürün ya da hizmetlerin beklendiği gibi çıkmaması				
2 Satın alınan ürünün müşterinin eline zamanında geçmemesi				
Bir ürün ya da hizmetin bu sitede başka satış noktalarına kıyasla daha				
3 yüksek bir fiyatla satılması				
4 Sitedeki ürün ve hizmetlerle ilgili bilgi, resim, vb.nin yanıltıcı olması				
5 Ürün ve para iade şartlarının çok zor ve uğraştırıcı olması				
6 Ürün ve para iadelerinin kabul edilmemesi				
7 Müşterinin şikayetini firmaya ulaştırdığında herhangi bir yanıt alamaması				
8 Kişisel bilgilerin kullanicıların izni dışında dağıtılması				
Sitenin detaylı müşteri profilleri oluşturup satmak için müşterilerden				
9 gereğinden fazla bilgi istemesi				
10 Kişisel bilgilerin başka firmalara satılması				
Sitede yer alan olumlu kullanıcı deneyimlerinin gerçek olmaması, firma				
11 tarafından kurgulanmış olması				
Yetersiz güvenlik önlemleri nedeniyle sitelerin veritabanlarından müşteri				
12 bilgilerinin çalınması				
13 Kullanicıların kredi kartlarından belirtilenden daha fazla para çekilmesi				
Kullanicıların kredi kartı numaralarının başka amaçlarla kullanılmak				
14 üzere saklanması				

12.

İnternette alışverişi genel olarak ne derece güvenli buluyorsunuz?

İnternet'ten alışverişi genel olarak hiç güvenli bulmuyorum.						
İnternet'te sadece iyi tanınan ve profesyonel olduğu bilinen sitelerden alışveriş yapılabileceğini ama her sitenin güvenilir olmadığını düşünüyorum.						
İnternet'te çoğu sitenin güvenilir olduğunu ama hala güvenilmeyecek bazı siteler olabileceğini düşünüyorum.						
İnternet'te günümüzde hemen hemen her sitenin güvenilir olduğunu, güvenilmeyecek özellikleri olan bir sitenin yaşama şansı olmadığını düşünüyorum.						

13.

Aşağıdaki ifadelere ne derece katıldığınızı belirtiniz.

	Kesinlikle katılıyorum	Katılıyorum	Kararsızım	Katılmıyorum	Kesinlikle katılmıyorum
İnternet'te alışverişi tamamen güvenli hale getiren ve müşteriyi koruyan yasaların etkin şekilde uygulandığını düşünüyorum.					
İnternet'te müşterilerin kendilerini koruyabileceği çok çeşitli teknolojilerin var olduğunu, bu nedenle firmaların kanunsuz bir girişimde bulunma şanslarının olmadığını düşünüyorum.					
Günümüzdeki yoğun rekabet ortamında İnternet sitelerinin güvenlik konusunda çok yüksek düzeyde hassasiyet gösterip müşterileri memnuniyetini her şeyden ön planda tuttuklarına inanıyorum.					
Günümüzde İnternet sitelerinin şikayet siteleri, medya, vb. ortamlarda firma hakkında yayınlanabilecek görüşler nedeniyle güvenlik konusunda çok dikkatli olduklarına inanıyorum.					
Günümüzde İnternet firmalarının en öncelikli yatırım alanlarının güvenlik teknolojileri olduğunu düşünüyorum.					
Günümüzde İnternet müşterilerinin daha bilgili ve bilinçli olmalarının firmaları güvenlik konusuna maksimum düzeyde önem vermek zorunda bıraktığını düşünüyorum.					

Demografik Bilgiler

14. Yaşınız:
18-25 26-35 36-45 46-55 56'dan fazla
15. Cinsiyetiniz:
Kadın Erkek
16. Medeni durumunuz:
Bekar Evli
17. Eğitim durumunuz:
İlkokul mezunu Lise mezunu Üniversite öğrencisi Üniversite mezunu Yüksek Lisans öğrencisi Y. Lisans/Doktora mezunu
18. Ortalama aylık geliriniz nedir?
1000 TL'den az 1000TL-2500TL 2500-4000TL 4000-5500TL 5500 TL'den fazla

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