

A RESEARCH STUDY TO DETERMINE INTERNET USERS' PROBLEMS, IN TURKEY, DURING ONLINE SHOPPING AND THE REASONS FOR AVOIDING FROM ONLINE SHOPPING

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Abstract

Even though the trend of online shopping is in increase, the suspicions of the customers are not still completely satisfied. Nowadays, the weight of online shopping is mostly on such things as CDs and books, but there seems to be another tendency towards convenience products such as foodstuff, cleaning and personal care products, which is hindered by such suspicions.

The aim of this paper is to determine the problems encountered by internet users in Turkey on online shopping of convenience products. The research is made in internet on e-mail groups, in order to reach a representative sample of internet users.

Key Words: online shopping, virtual shopping, perceived risks, internet buying behaviour

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A Research Study To Determine Internet Users' Problems, In Turkey, During Online Shopping And The Reasons For Avoiding From Online Shopping

Introduction

As the Internet has become a basically global medium, it appears one of the most significant and the greatest marketing tools for the global marketplace. The global nature of the Internet, combined with the nature of the communications can make it a perfect vehicle for interactive marketing (Park and Jun,2003). However, the future commercial success of the Internet depends, to some extent, on whether current users of the Internet also use this medium for product purchase (Citrin and the others, 2000). Understanding the mechanisms of virtual shopping and the behavior of the online consumer is a priority issue for practitioners competing in the fast expanding virtual marketplace. This topic is also increasingly drawing the attention of researchers (Constantinides,2004). Since the success or failure of the Internet as a retail channel depends on whether the consumers use it to purchase products/ services, it is important for marketers to identify the conditions under which Internet users also use this medium for shopping. Therefore, the objective of this paper is to determine the problems encountered by internet users in Turkey on virtual shopping of convenience products such as foodstuff, cleaning and personal care products.

1. Background

The Internet, also known as the 'International electronic network', began in 1968 by the Advanced Research Projects Agency of the Department of Defense. Originally, the Internet was started as an experimental network connecting different university computer centers throughout the country (Paul,1996). Its beginning as a not for profit facility but intended to support the educational community has evolved into a global enterprise. However, this international nonprofit network represents an extremely efficient medium for accessing, organizing and communication information (Citrin and the others, 2000). Since internet service that organizes

information appears to have significant potential for business and marketing considerable attention has been focused on the Internet and its commercial potential for retailers (Hart,Doherty and Chadwick, 2000).

As electronic commerce over the Internet increases, it will become more important that Internet marketers or cyber mall operators have some basis to better market their products or services over the Internet. As a result, the more the Internet shopping malls' marketers understand the underlying reasons for differences in the consumer choices, the more effectively and profitably they can serve their markets (Phau and Poon,2000). As in the traditional marketing in the past, most of the recent research and debate is focused on the identification and analysis of factors that one way or another can influence or even shape the online consumer's behavior; a good deal of research effort is focused on modeling the online buying and decision-making process mix. While many researchers do not see any fundamental differences between the traditional and online buying behavior, it is often argued that a new step has been added to the online buying process: the step of building trust or confidence (Constantinides,2004.) That is why; Consumers' concerns about payment security and its relationship to attitudes toward internet shopping and actual purchases were explored by previous researches. It is observed that observed a negative relationship between attitude toward internet shopping and concerns about online payment security. Consumers with a positive attitude toward online shopping seem to be less concerned about payment security. Likewise, consumers who indicated greater concern regarding online payment security were less likely to make online purchases (Xu and Paulins,2005).

In fact, shopping online has very different characteristics from shopping in a store. Some of these characteristics may contribute to consumers' intention to shop online, while others may discourage them. In addition to consumers' psychographics and demographic backgrounds that likely affect their attitudes toward and intentions of shopping online, the fact that the internet is accessible and therefore merchandise is widely available is important. For example, due to the limited in-store shopping opportunities in rural areas, college students in rural areas may have more favorable attitudes than their urban counterparts toward using the internet for shopping, and may be more strongly motivated to shop via the internet (Xu and Paulins,2005). It can be also a valuable and interactive communication medium that facilitates flexible, non-linear search for up-to-date product information, simulated product/service testing and assistance with comparison shopping and decision making. In addition, for intangible products, this digital channel can

accelerate distribution and provide instant gratification. The Internet, apart from this, can decrease transaction costs by reducing or lowering the number of intermediaries. Access to a multitude of product /service providers and eliminating time and spatial barriers But this new medium has some limitations; the prominent ones are the reduced opportunities for sensory shopping, socializations with friends and face to face interactions with salespeople. Furthermore, postponement of consumption or enjoyment of tangible products until they could be physically delivered may be unacceptable for some consumers (Vijayasarathy, 2002).

Consumer orientations, demographics, knowledge and competence, attitudes, and psychological variables are the main consumer characteristics. While observed effects across studies were somewhat mixed, several trends were apparent. For instance, risk perceptions, price, and cost had typically a negative impact on online shopping attitudes, while relative advantage and trust had a positive impact. Much of the relevant literature focuses on the perceived risks associated with online shopping and consumer attitudes that foster or inhibit online exchange (Allred, Smith and Swinyard,2006). It is reported that a consumer's willingness to buy online is positively influenced by the dependability of the online store, reduction of uncertainty and online experience (Teo and Yu,2005). Moreover, it is found that risk perception increases the likelihood of aborting an e-shopping transaction (Cho,2004). Forsythe and Shi (2003) characterized four types of risk (financial, product performance, psychological, and time/convenience loss). They found perceived financial risk to be the most consistent negative predictor of search frequency with the intent to buy, time spent on the web, and frequency of purchasing online. Nevertheless, Lim (2003) examined a different set of perceived risks: technology, vendor, and product risk. Bhatnagar and Ghose (2004) showed that consumer perceived risks decline with age and experience, and are lower in categories but higher in search attributes.

The literature also gives some attention to attitudes that encourage or inhibit online shopping.

There are four domains that influence online purchasing: attitudes, experience, demographics, and personality traits. It is found that consumers who frequently seek product information online are more likely to purchase online. The internet shoppers as convenience and variety seekers, innovative and impulsive, and less risk averse than non-shoppers. Internet shoppers as less brand and price conscious, have a more positive attitude toward advertising and direct marketing .It is also reported that attitudes toward technological development and venturesomeness are key factors in identifying potential online shoppers. Perceived quality, computer literacy, and

experience also increase individuals' willingness to online shopping as well as atmospheric variables such as age, gender and income also have a significant influence on shopping internet (Allred, Smith and Swinyard,2006).

Consumers' needs, interests and resources vary according to age. Previous studies indicate that consumer innovationness is lower among older consumers and older consumers tend to be satisfied with conventional shopping methods(Dholakia and Uusitalo,2002).Hung-Pin (2004) showed that perceived ease of use and usefulness help drive e-shopping attitudes. "Ease of use" is the consumer's perception that shopping on the Internet. Since using a computer is one of the necessary requirements for online shopping this condition sometimes influences consumer perceptions regarding the 'ease of use'. Downloading speed also plays a role in shaping 'ease of use'. Consumers with higher household incomes intend to shop more online compared to lower income consumers. A reason for this is that higher household incomes are often positively correlated with possession of computers, Internet access and higher education levels of consumers with a high "need for interaction" will avoid shopping on the Internet, whereas consumers with a low "need for interaction" will seek such options This implicates that the consumer characteristic "need for interaction" has a strengthening effect on the relationship between the three basic determinants and consumers' attitude toward Internet shopping. Owing to the lack of physical contact with service employees and sales persons in an online shopping environment, these relationships need to be stronger in order for consumers with a high need for interaction to have a positive attitude toward shopping online (Dabholkar and Bagozzi, 2002).

A situational factor that attenuates the relationship between attitude and consumers' intention to shop online is the "need for special items" (Wolfenbarger and Gilly, 2001). In case consumers need to acquire tailored products, such as special sized clothing or large sized shoes, that are not available in conventional stores, shopping on the Internet is an option for them to purchase these special items anyhow.

Consumers' decisions whether or not shopping online are also influenced by the type of product or service under consideration. Some product categories are more suitable for online shopping than other categories. The lack of physical contact and assistance in shopping on the Internet is one factor that influences this suitability. Another factor is the need to feel, touch, smell, or try the product, which is not possible when shopping online. Following this, clearly standardized and familiar products such as books, videotapes, CDs, groceries, and flowers, have a higher potential

to be considered when shopping on the Internet, especially since quality uncertainty in such products is virtually absent, and no physical assistance or pre-trial is needed (Grewal and M., 2002). For example, grocery store operators are seeking more retail channels that bring them into direct contact with the consumer without the shopper stepping into the physical store. Thus, online grocery shopping services have the potential to fulfill the goals of both consumers and grocery store operators (Morganosky and Cude, 2000). On the other hand, personal-care products such as perfume and lotion, or products that require personal knowledge or experience such as computers and cars, are less likely to be considered while shopping online (Elliot and Fowell, 2000). Thus, if personal interaction with a salesperson is required for the product under consideration, consumers' intention to shop on the Internet is low. Furthermore, if consumers need to pre-trial the product under consideration, or have the necessity to feel, touch or smell the product, then their intention to shop online is low as well. However, as for the standardized and familiar goods, or certain sensitivity products that require a level of privacy and anonymity, consumers' intention to shop on the Internet becomes high (Grewal and M., 2002).

Lack of trust appears one of the most frequently cited reasons for consumers not shopping on the Internet (Lee and Turban, 2001). Since this shopping medium is relatively new and most of them have only little experience with it, shopping on the Internet provides a challenge to many consumers. Therefore, in novel situations, people rely on their general disposition to trust. And the most salient source of trust in a retail setting is the salesperson, where consumer trust is dependent on the salesperson's expertise, likeability, and similarity to the customer. Whereas, with online shopping this physical salesperson is replaced by help buttons and search features, thus removing the basis of consumer trust in the shopping experience. Furthermore, online shopping also contains a level of risk since consumers cannot physically check the quality of a product or monitor the safety and security of sending sensitive personal and financial information while shopping on the Internet (Lee and Turban, 2001). This condition creates a sense of powerlessness among online shoppers. Therefore trust has an important moderating effect on the relationship between consumers' attitude toward Internet shopping and intention to shop online.

The complexity of examining consumer trust in Internet shopping and its determinants lies in the fact that online shopping involves trust not simply between the Web shop and the consumer (interpersonal trust), but also between the consumer and the computer system, i.e. the Internet (institutional trust) (McKnight and Chervany, 2001-2002). In addition to this, contextual factors

such as security and privacy have an impact on consumer trust in shopping on the Internet (Lee and Turban, 2001). A high level of security and privacy in the online shopping experience has a positive effect on consumer trust, owing to the lowered risk involved with exchanging information. In general, the level of trust, both interpersonal and institutional, is positively related to consumers' attitude and intention to shop on the Internet. Violation of consumers' trust in online shopping, in terms of privacy invasion or misuse of personal information, negatively influences the attitude toward online shopping and leads to reluctant behavior among consumers to shop on the Internet in the future occasions (Monsuwe,Dellaert and Ruyte,2004).

2. THE OBJECTIVE, SCOPE AND THE LIMITATIONS

Through the widespread use of internet, online shopping has become a new consumption environment for the consumers. Though this new way of shopping appears attractive, it is observed that consumers still have some questions in their minds and results in certain problems. In recent years, some big shopping malls have begun to serve their costumers via online marketing on the internet as other retails do, in Turkey too. These retailers market their products to their customers through the online stores.

At this point, the goals of this study are to disclose the main problems that consumers encounter during online shopping, to determine the reasons why people do not prefer or give up online shopping and to display the differences of the problems of the costumers who currently use online shopping. This research also aims to identify the problems experienced in online shopping, and whether the Turkish consumers act different than the consumers in other nations with regard to the reasons of abstaining from online shopping, through examining the conclusions of other researches.

The research phase was only conducted on the internet. As the nature of the study, the consumers, who know how to use computer and can use computer either home or in their offices, are the subjects of the study. Since it is impossible to reach all the internet users in terms of time and cost, the study was conducted by means of certain e-groups having considerable number of members. This is the most important limitation of the study. In the study, the members of these e-groups were asked to respond the questionnaire which was sent via e-mailing. The e-groups were

considered to be the appropriate mass, as they know the internet technology in the society and have the opportunity to use it either at home or in their offices. Another limitation of our study is that the approach of the internet users toward online shopping was tried to display only by means of food, cleaning, and personal care products. The objective of this restriction of the products under the name of food, cleaning and personal care supplies is that these products are more often purchased in comparison with other products such as book, white goods, cd and small home appliances. Thus, it is expected to display the approach of the internet users toward online shopping in a clearer way.

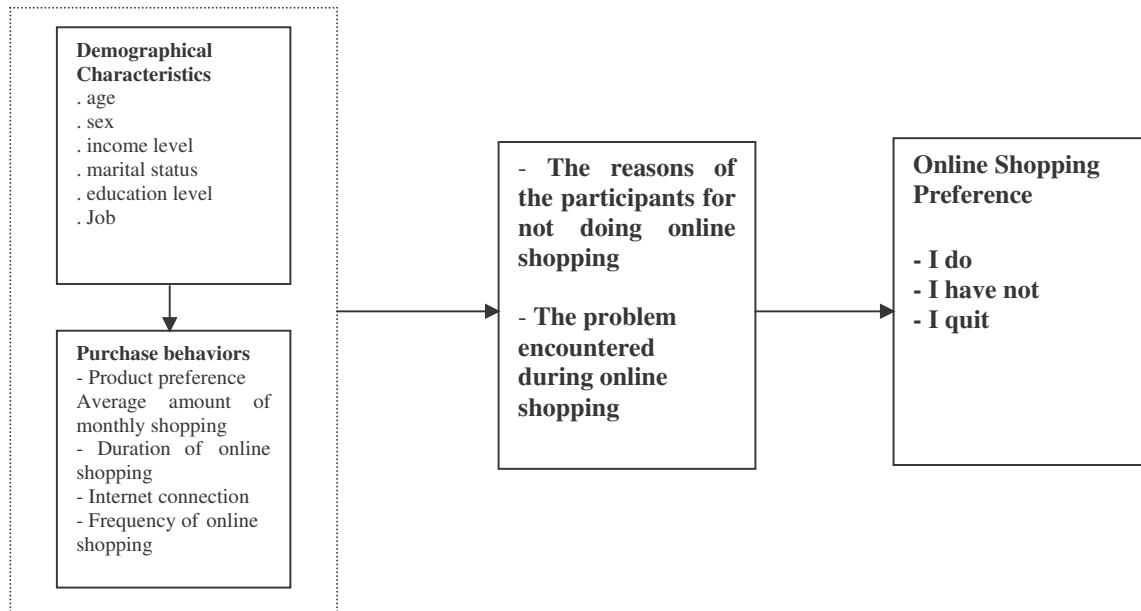
3.METHODOLOGY

3.1.Sampling

In this study, which aims to determine the attitudes of the internet users toward online shopping regarding food, cleaning and personal care products. The variables of previous researches have been referred in the determination of the research variables, (Kutz,1998; Vrechopoulos, Siomkos and Doukidis,2001;Sorce, Perotti and Widrick,2005; Kim,2002; Allred, Smith and Swinyard,2006; Park and Kim,2003; Choi and Lee,2003; Constantinides,2004; Monsuwe, Dellaert and Ruyter, 2004; Xu and Paulins, 2005; Anckar, Walden and Jelassi,2002;Vijayasathya,2002; Karayanni, 2003). In addition, the variables of the research were determined as a result of the interviews held with the focus groups who do online shopping and who used to do online shopping but later quit. Before getting the data, a pre-test for 20 participants was conducted. The goal, here, is to test the questionnaire finding out the weak points such as the order of items, understandability of the questions and removing the other inadequate points before concluding the whole questionnaire. At the end of this pretest, the final form of the questionnaire was given. As our study is for internet users, in order to reach these people, though it would be partly, certain e-groups were determined as the target population. Through the consideration that the members of the e-groups are meanwhile naturally internet users, these groups were tried to reach. One of the most important factors of choosing e-groups as the most appropriate representatives of the target population in an optimum level is that the study was conducted on the internet. The e-groups available have about 15000 members. The participants had already sent some informative e-mails; the goals of the study were stated and

asked for answering the questions. At the end of the study, 565 questionnaires were taken into account and analyzed using SPSS program.

3.2. Research Model



According to design of the research, there is a correlation between the internet users' preference of using online shopping, the reasons for not using online shopping and the problems experienced on the internet.

3.3. The Hypotheses

The hypotheses of the study are given as follows:

1. There is a significant relationship between the demographical characteristics of the participants and the problems they experience during online shopping.
2. There is a significant difference between the problems of the internet users who quit online shopping and the ones who currently do online shopping.

3.4. The Characteristics Of The Participants

The characteristics of the participants in design of the study are summarized in Table 1.

Tablo 1. Demographical Characteristics Of The Participants

Age	Frequency N	Percentage %	Income status	Frequency N	Percentage %
till 20	45	8	Till 1000Ytl	136	24
21-30	285	50	1000-1999Ytl	154	27.2
31-40	164	29	2000-2999Ytl	170	30
41 and over	71	13	3000 Ytl and over	105	19
Total	565	100.0	Total	565	100.0
			Educational status		
			High school and lower	24	4
			Undergraduate	327	58
			Graduate	214	38
			Total	565	100.0
			Marital status		
			Married	257	45
			Single	308	55
			Total	565	100.0
Job			Sex		
Liberal profession	61	10.7	Female	214	38
Merchant/manufacturer	8	1.4	Male	351	62
Student	95	16.8			
Worker	8	1.4	Total	565	100.0
Official	122	23.5			
Retired	7	1.2			
Housewife	5	.08			
Private sector	259	45.8			
Total	565	100.0			

The general demographical characteristics of the participants are displayed in Table 1.

According to this, the majority of the participants are the young population between the ages of 21-30. The rate of male participants is higher than the female participants. Nearly half of the participants are the people who work in private sector. This is followed by the officials with 23.5%, the students with 16.7%, and the independent traders with 10.7%. The rates of the merchants, workers, and housewives are rather low. As for the educational status of the participants, the number of participants having high school and lower education is quite low. Most of the participants consist of the consumers who have higher education (58%). The rate of the participants who have taken graduate level education is also high (38%). Regarding the income of the participants, it is seen that most of them have 2000-3000 YTL monthly income. As for the marital status of the participants, it is seen that most of them are single (55%).

Table 2. Additional Characteristics of The Participants

Time Elapsed When They First Began Online Shopping							Online Shopping Frequency						
	Quit		Currently do		Total			Quit		Currently do		Total	
	f	%	f	%	f	%		f	%	f	%	f	%
less than 1year	17	6.5	25	9.5	42	16	Once a week	-	-	31	11.8	33	11.8
1 year	10	3.8	30	11.5	40	15.3	More than a week	-	-	17	6.5	15	6.5
2 years	21	8	92	35.1	113	43.1	Every other week	15	5.7	38	14.5	53	20.3
3 years	-	-	35	13.4	35	13.4	Once a month and less	33	12.5	128	48.8	161	61.4
4 years and more	-	-	32	12.2	32	12.2	Total	48	18.2	214	81.8	262	100
Total	48	18.3	214	81.7	262	100							
Average Amoount of Monthly Online Shopping							Average Distribution of the Product Groups						
	Quit		Currently do		Total			%					
	f	%	f	%	f	%							
To 200 ytl	40	15.3	139	53	179	68.3	Food	40.24					
200-450	8	3	56	21.5	64	24.5	Cleaning	36.64					
451-700	-	-	10	3.8	10	3.8	Personal care	23.12					
701 and more	-	-	9	3.4	9	3.4	Total	100					
total	48	18.3	214	81.7	262	100							
Internet Connection For Online Shopping							Online Shopping Behaviors of The Participants						
	Quit		Currently do		Total			f	%				
	f	%	f	%	f	%							
Home Office Total	29	11.1	142	54.2	133	65.3	Never done	303	53.6				
	19	7.3	72	27.4	70	34.7	Quit	48	8.4				
	48	18.4	214	81.6	262	100	Currently do	214	38				
							Total	565	100				

According to Table 2, 53.6% of the participants have never done online shopping, 8.4% of them used to do online shopping, and 38% of them currently do online shopping. Thus, most of the participants have never done online shopping; the subjects who used to do online shopping occupy a small amount of the whole. Most of the participants who quit online shopping and on the other hand currently do online shopping indicate that they prefer online shopping for 2 years and more. The participants of these two groups usually (68.3) spend, until 200 YTL, on online shopping a month. The rate of the participants who monthly do online shopping about 200-450 YTL is 24.5%. The participants generally give online orders at their homes, and the orders are generally given once a month or in a longer period. The participants' monthly online shopping consists of food products with almost 40.24%, the cleaning products with 36.64% and personal care products with 23.12%.

4.RESULTS

4.1.The Problems That Participants Encounter During Online Shopping

In order to determine the problems during online shopping, the attitudes of both participant groups, who used to do online shopping and the ones who currently do online shopping were attempted to find out.

With regard to the online shopping problems, 9 items were developed and these items are measured by means of Likert Scale. Table 3 shows the results of this measurement. (1=strongly disagree 5=strongly agree)

4.1.1. The Mean and Standard Scores Of The Items About the Problems During Online Shopping By The Participants Who Quided Online Shopping

Table3.The Items About The Problems During Online Shopping	Mean	Standard Deviation
(a) while receiving the product I am supposed to wait at home	3.65	1.178
(b) I feel uncomfortable to give my credit card number during online shopping.	3.91	1.288
(c) I cannot make any comparison between the products on the internet	3.06	1.254
(d) I cannot find every product I look for on the internet	3.94	0.983
(e) As the internet connection works slowly, online shopping becomes difficult.	2.97	1.141
(f) As there is no human interaction I cannot get detailed information about any product	3.62	1.129
(g) it is difficult to return a product after an online shopping	3.50	0.992
(h) there is not an alternative brand of each product on the internet	3.88	0.844
(i) I cannot find any opportunity to benefit from the hot promotions in a store on the internet.	3.24	1.208

As seen in table 3, the participants, who quit online shopping, consider giving the credit card number as the most important problem. To them, another important problem is that each product does not have an alternative one on the online market. Z test was used in order to find out if the mean of the items of the participants, who used to do online shopping, about the problems

during online shopping is statistically different than the mean of group, namely 3.53. As a result, $x=4$ was reached. According to this score, only the item (e) was found statistically different than group mean at 0.05 significance level. Opinion (e) is below the group mean. To this, the participants, who used to do online shopping, do not consider slow speed internet as an important problem. The data available are also shown as follows:

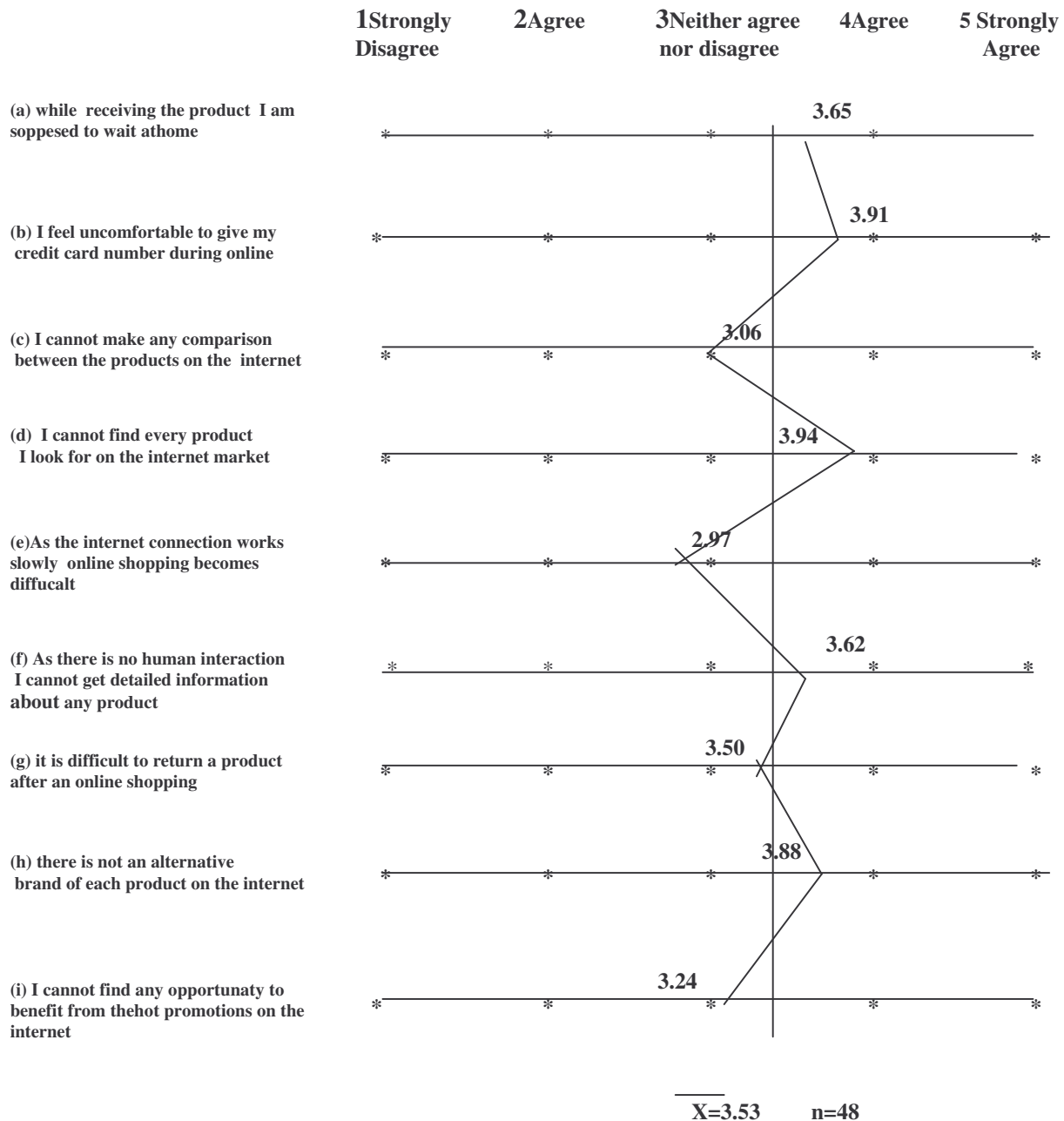


Figure 1: The Profile of The Participants' Evaluations, Who Quited Online Shopping About The Problems Encountered On The Internet

4.1.2. The Mean and Standard Scores Of The Items About the Problems During Online Shopping By The Participants Who Currently Do Online Shopping

Nine items were developed related to the problems encountered during online shopping and these items were measured via Likert scale. In table 4, the result of the measurement is seen as follows:

(1=strongly disagree 5=strongly agree)

Tablo 4. The Items About The Problems During Online Shopping	Mean	Standart Deviation
(a) while receiving the product I am supposed to wait at home	3.62	1.209
(b) I feel uncomfortable to give my credit card number during online shopping.	3.50	1.296
(c) I make any comparison between the products on the internet	2.78	1.237
(d) I cannot find every product I look for on the internet	3.53	1.180
(e) As the internet connection works slowly, online shopping becomes difficult.	2.85	1.263
(f) As there is no human interaction I cannot get detail information about any product	3.05	1.211
(g) it is difficult to return a product after an online shopping	3.15	1.132
(h) there is not an alternative brand of each product on the internet	3.53	1.118
(i) I cannot find any opportunity to benefit from the hot promotions in a store on the internet.	2.28	1.225

At the end of the Z test to find out if the mean scores of the answers about the problems of the participants during online shopping are statistically different than group means, the result was $X=3.46$. To this value, 6 items were found statistically different than group means at 0.05 significance level. The items (a, b, d, h) take place over the group mean; however, the items(c,e) are below the group mean. Therefore, according to the participants, who state that they use online shopping, the most important problem is that they are supposed to wait at home to receive the product. Another problem is the unavailability of alternative products with different brands on the

online market and the discomfort of giving credit card number and being unable to find everything looked for.

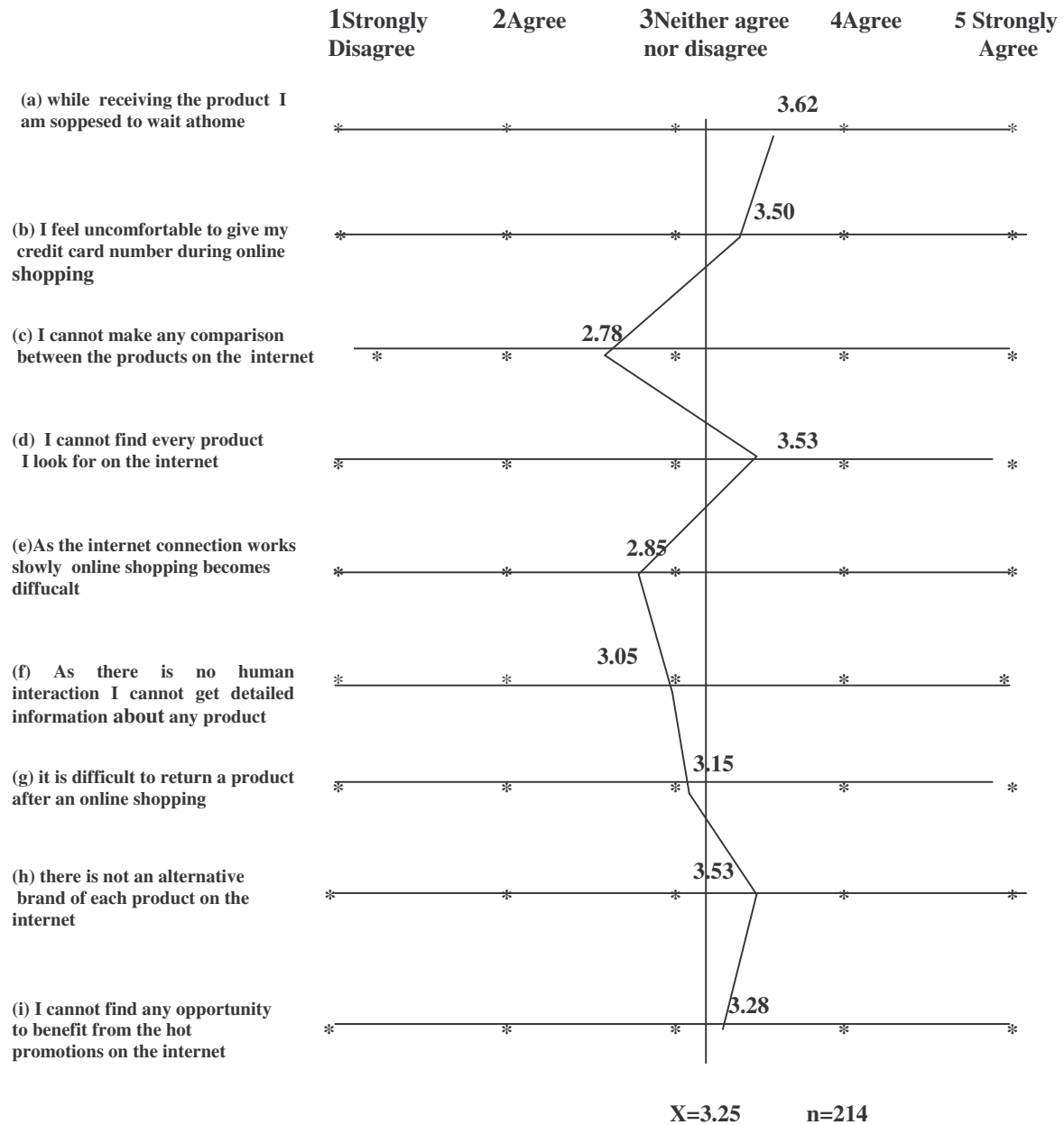


Figure 2. : The Profile of The Participants' Evaluations Who Currently Do Online Shopping About The Problems Encountered On The Internet

4.2 The Relationship Between The Participants' Demographic Characteristics And The Problems During Online Shopping

H1 there is a significant difference between the participants' demographic characteristics and the problems they encounter during online shopping.

In the study, the items related to the problems during online shopping were answered by the participants who both currently do online shopping and do not any longer. That is why, the relationship between the participants' demographic characteristics and the problems they encounter during online shopping was separately handled in terms of two groups that currently do online shopping and used to prefer it. Therefore, the subhypotheses of H1 are seen below:

H1a: there is a significant relationship between the demographic characteristics of the participants who quit online shopping and the problems during online shopping

Table 5. The Relationship Between The Demographic Characteristics of The Participants Who Quit Online Shopping And The Problems During Online Shopping

Problems			age	education	income	job
kendall's tau_b	I cannot make comparison for the prices with real market	Correlation Coefficient	,341(*)	,415(**)		-,331(*)
		Sig. (2-tailed)	,020	,008		,025
		N	48	48		48
	It is difficult to return a product	Correlation Coefficient			,256	
		Sig. (2-tailed)			,082	
		N			48	

The relationship between the demographic characteristics of ex-users of online shopping and the problems during online shopping was investigated and a significant relationship between the participants' age, educational level, income, job and the problems during online shopping was found. A positively skewed relationship between the ex-users of online market age and the item "I cannot make comparison for the prices with real market" was found at $\alpha=0.005$ significance level .

Between the educational level of the participants and the item "I cannot make comparison for the prices with real market" , a positively skewed relationship at the level of $\alpha =0.01$ was found .In

addition, between the income of the participants and the item “ it is difficult to return a product after an online shopping” a significant relationship was found at the level of $\alpha = 0.10$

A negatively skewed relationship between the jobs of ex-users of online shopping and the item “I cannot make comparison for the prices with real market” was found at the level of $\alpha = 0.05$. To this, the higher the age and the educational level of the ex-users of online shopping become , the more they agree on the item “I cannot make comparison for the prices with real market”

H1b: there is a significant relationship between the demographic characteristics of the participants, who currently do online shopping, and the problems during online shopping.

Table 6. The Relationship Between The Demographic Characteristics of The Participants Who Currently Do Online Shopping And The Problems During Online Shopping

problems			age	education	job
Kendall's tau_b	to receive the product you are supposed to wait at home	Correlation Coefficient			-,113
		Sig. (2-tailed)			,087
		N			214
	I cannot find every product I look for on the internet market	Correlation Coefficient	,149(*)	,143(*)	-,124
		Sig. (2-tailed)	,025	,039	,061
		N	214	214	214
	Internet works slowly	Correlation Coefficient		,149(*)	
		Sig. (2-tailed)		,030	
		N		214	
	I cannot get detailed information	Correlation Coefficient			-,145(*)
		Sig. (2-tailed)			,026
		N			214
	To return the product is difficult on the online market	Correlation Coefficient			-,142(*)
		Sig. (2-tailed)			,030
		N			214
	There is no an alternative brand of every product	Correlation Coefficient	,112		
		Sig. (2-tailed)	,095		
		N	214		

The relationship between the demographic characteristics of participants who currently use online shopping and the problems during online shopping was analyzed and a significant relationship between the participants' age, educational level, job and the problems during online shopping was found. A negatively skewed relationship at the level of $\alpha = 0.10$ between the jobs of the participants, who currently use online shopping, and the fact that customer is supposed to wait to receive the product, and for the item "I cannot find every product I look for on the internet market" a positively skewed relationship at the level of $\alpha = 0.05$, and the item "To return the product is difficult on the online market" a negatively skewed relationship at the level of $\alpha = 0.05$, and the item "I cannot get detailed information about the products" a negatively skewed relationship at the level of $\alpha = 0.05$ were found. Moreover, a positively skewed relationship at the level of $\alpha = 0.05$ between the age of participants who currently use online shopping and the item "I cannot find every product I look for on the internet market, and a positively skewed relationship with the item "There is no an alternative brand of every product" at the level of $\alpha = 0.10$ were found. Also, a positively skewed relationship at the level of $\alpha = 0.05$, between the educational level of the participants who currently do online shopping and the item "I cannot find every product I look for on the internet market" was found. According to these results, older participants think that they cannot find every product that they are looking for and the alternative brands of each product on the market. However, the well-educated participants see that internet connection is slow and not every product is available on the internet market as the main problems.

4.3. The Test of The Differences About The Problems Encountered During Online Shopping By The Participants Who Currently Do And Who Quided Online Shopping

Table 7. T-test Results

Problems encountered during online shopping		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Interval of the Difference	Confidence of the
									Lower	Upper
I do not want to give my credit card number	Equal variances assumed	1,236	,268	1,680	251	,095	,41	,243	-,071	,889
	Equal variances not assumed			1,687	47,433	,098	,41	,242	-,079	,896
I cannot find every product on the internet market	Equal variances assumed	2,980	,086	1,890	251	,060	,41	,216	-,018	,835
	Equal variances not assumed			2,134	54,033	,037	,41	,191	-,025	,792
I cannot get detailed information	Equal variances assumed	,858	,355	2,506	251	,013	,56	,225	,120	1,008
	Equal variances not assumed			2,627	49,548	,011	,56	,215	,133	,996
There is no alternative brand of each product	Equal variances assumed	7,211	,008	1,726	251	,086	,35	,203	-,050	,749
	Equal variances not assumed			2,077	58,952	,042	,35	,168	,013	,687

H2: there are significant differences about the problems during online shopping between the internet users, who quit online shopping and currently do.

At this point of the study, if significant differences about the problems during online shopping between the internet users, who quit online shopping and the ones who currently do exist or not, was investigated. At the end of the t-test, the problems that the necessity of giving credit card number ($\alpha = 0.10$), unavailability of every product on the online market ($\alpha = 0.10$), not being able to get detailed information about the products ($\alpha = 0.05$) and the unavailability of alternative

brands of the products($\alpha = 0.05$) were evaluated differently between the participants, who currently do online shopping, and the ones, who have quit.

To this, the participants who used to do online shopping are more concerned than the ones who currently do online shopping and feel more uncomfortable since they cannot find every product that they look for, get detailed information about the products, and are unable to find alternative brands of each product on the internet market.

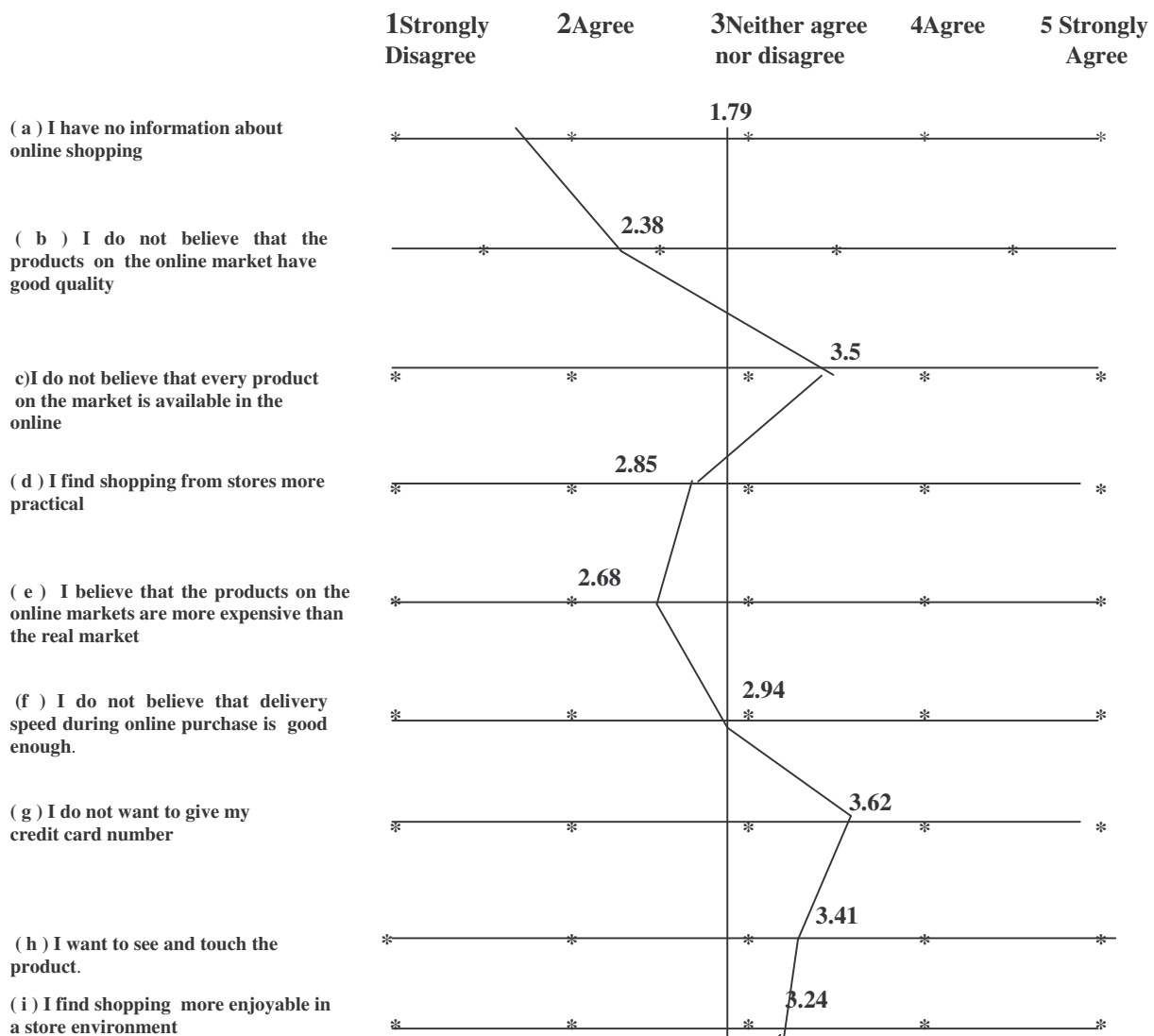
4.4. The Reasons For Not Doing Online Shopping

In the study, 303 participants have indicated that they never do online shopping. The aim of the manifesting the reasons of their not doing online shopping is to determine whether they are alike with the problems during online shopping, thus, to be able to reach more constructive results. Moreover, 48 participants do not use online shopping anymore. Therefore, the reasons of both groups' not doing online shopping were attempted to determine. As for the reasons of not doing online shopping, 11 items were developed and measured by means of Likert Scale. In table 6, the result of the measurement is seen as follows: (1=strongly disagree 5=strongly agree)

4.4.1. The Reasons For Not Doing Online Shopping By The Participants Who Quited Online Shopping

Table.8. The Items About The Reasons For Not Doing Online Shopping	Mean	Standard Deviation
(a) I have no information about online shopping	1.79	1.225
(b) I do not believe that the products on the online market have good quality	2.38	1.101
(c) I do not believe that every product on the market is available in the online environment	3.50	1.212
(d) I find shopping from stores more practical	2.85	0.958
(e) I believe that the products on the online market are more expensive than the real market	2.68	1.173
(f) I do not believe that delivery speed during online purchase is good enough	2.94	1.205
(g) I do not want to give my credit card number	3.62	1.477
(h) I want to see and touch the product	3.41	0.957
(i) I find shopping more enjoyable in a store environment	3.24	0.890
(j) the stores are close to my house and office	2.85	1.158
(k) As there is no staff to get information about any product, I do not do online shopping	3.12	1.250

In order to determine if the mean scores of the items about the reasons why the participants, who do not online shopping anymore, are different than the group mean scores, namely 2.94, Z test was used, and the result was found $X=3.42$. At the significance level of 0.05, the items c and g are over the group mean scores and the items a and b are below it. That is, there is a statistically significant difference between these four items and group mean score. According to this, the most important reasons why the participants do not do online shopping any more are that they do not want to give the credit card number and the unavailability of every product in the online environment. Nonetheless, they indicate that they have information about online shopping and find the products good quality. The data available are shown below:



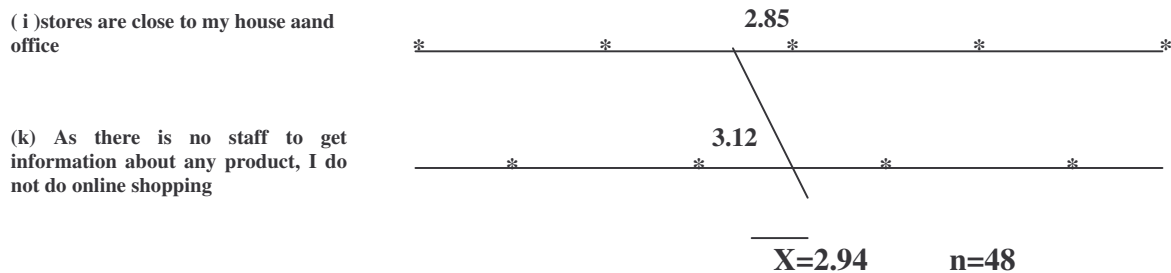


Figure 3: The Profile of The Reasons of The Participants Who Quit Online Shopping

4.4.2. The Reasons For Not Doing Online Shopping By The Participants Who Never Done Online Shopping

Table 9. The Items About The Reasons For Not Doing Online Shopping	Mean	Standard deviation
(a) I have no information about online shopping	2.39	1.270
(b) I do not believe that the products in the online market have good quality	2.65	1.038
(c) I do not believe that every product on the market is available in the online environment	3.18	1.135
(d) I find shopping from stores more practical	3.72	1.073
(e) I believe that the products on the online market are more expensive than the real market	3.25	1.049
(f) I do not believe that delivery speed during online purchase is good enough	3.22	0.880
(g) I do not want to give my credit card number	4.41	1.030
(h) I want to see and touch the product	4.25	0.942
(i) I find shopping more enjoyable in a store environment	3.98	1.007
(j) the stores are close to my house and office	3.13	1.146
(k) As there is no staff to get information about any product, I do not do online shopping	3.34	1.178

To determine if there is a statistically significant difference between the mean scores of the indications of the 303 participants about the reasons for not doing online shopping at all and the group mean(3.41), Z test was used and $X=3.58$ was found. According to this score, 8 items are statistically different than the general mean. The items (d, g, h, i) are over the group mean, and the items (a, b, c, f) are below this group mean. Thus, the participants indicated that they never do online shopping since in-store shopping is more practical, they find it more enjoyable, and do not

want to give credit card number, want to see and touch the product. Furthermore, the participants who have never done online shopping indicate that whether they do not have information about online shopping, whether the products, on the internet, are good quality or not, delivery speed is satisfactory or not have not much effect on their decision about their preference.

When the answers, which these two groups responded about the reasons why they do not do online shopping and were found statistically different than group mean, are compared and contrasted, 4 items of the participants, who used to do online shopping, were evaluated as statistically different and these items of the participants who never do online shopping became 8. In both groups, the items a and b are below the mean, and the item g is over the mean. To this, to determine if the mean scores of the beliefs about reasons why both groups do not do online shopping are different each other, Z test was used and the score 2.23 was found significant at 0.05 significance level.($2.23 > 1.96$). The general mean of the beliefs about the reasons why they never do and used to do online shopping was found different from each other. The data available are shown as follows:

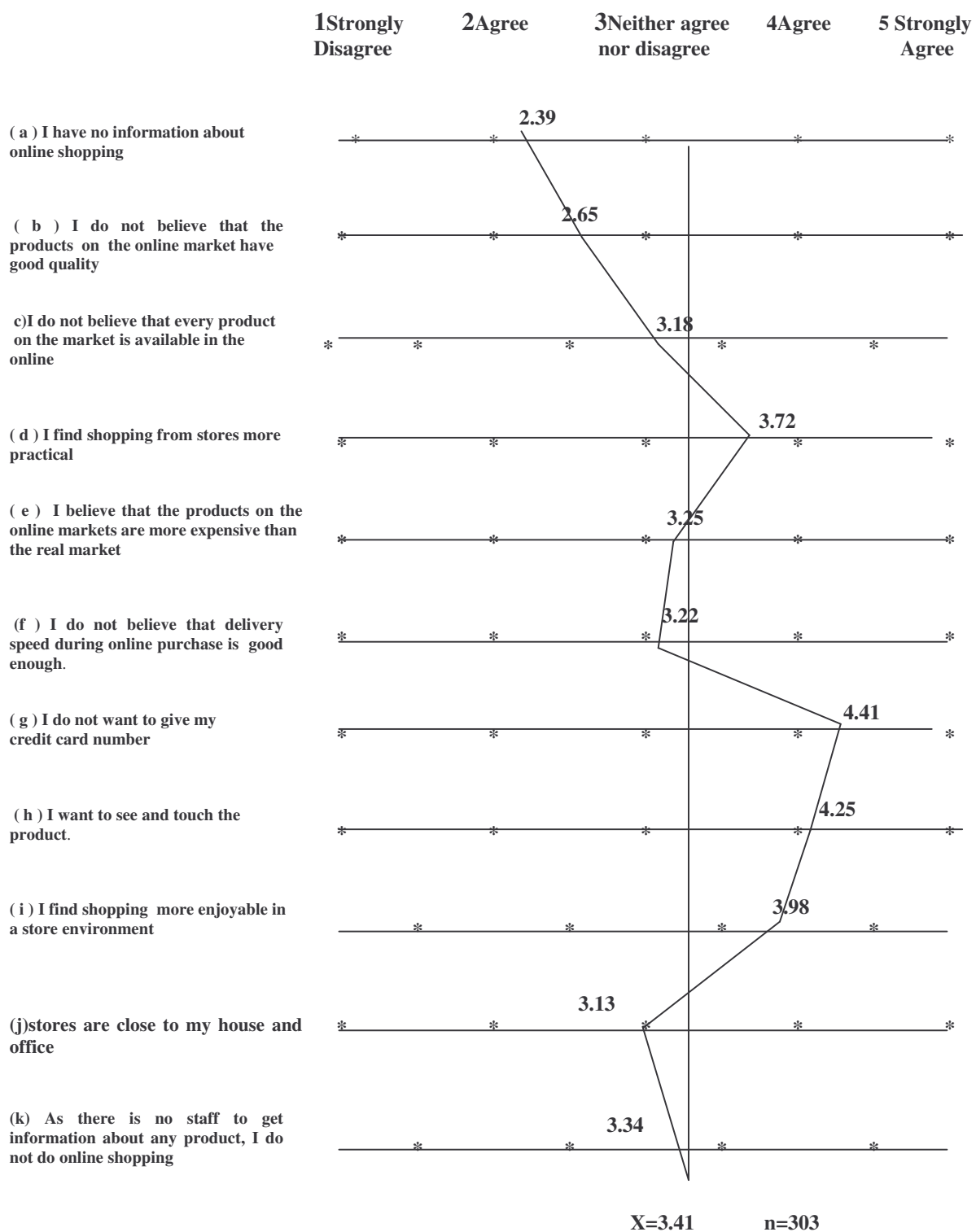


Figure 4. The Profile of The Reasons of The Participants Who Never Done Online Shopping

RESULTS AND DISCUSSION

The results obtained from the study that attempted to display the approaches of the internet users toward the food, cleaning, and personal care products shopping from online market are as follows:

Most of the participants consist of young consumers within the ages of 21-30. Male participants are more than females ones. In the study, the participants from private sector are more than other professional sector. Another characteristic of the participants is that most of them have graduated from university and have graduate level education. Generally, their monthly income is 2000-3000 YTL, and the number of the single participants is more than the married . As stated by Morgonosky and Jude(2000), most of the American online shoppers are single consumers with high income levels.Vrechopoulos, Siomkos and Doukidis (2001) also indicated in their studies that the consumers of online shopping are mostly single males who are employed in the private sector. In this study, most of the online shoppers are in 25-44 years range; whereas, Turkish consumers are in a younger age group (21-30 years). Similarly, According to the 9th GVU's user survey,most online users are 21-30 years of age (Choi and Lee,2003). Korgaonkar and Wolin (1999), Donthu and Garcia (1999) found that older males were the group that had the highest online purchase behaviour. These findings are consistent with other studies that report internet shoppers are most likely to be younger males with more knowledge of the internet, greater education and higher incomes (Li et al., 1999; Sin and Tse, 2002; Swinyard and Smith, 2003) Most of the internet users (53.6%) never do online shopping, 38% of them currently do online shopping, and a small number of them (8.4%) used to do online shopping. A majority of the participants indicated that they do online shopping about 200 YTL per month, and order the products at home (65.3%), and the orders are given once a month or less (61.4%). 40% of the monthly shopping consists of food products, 37% for cleaning products, and 24% for personal care products.Vrechopoulos, Siomkos and Doukidis (2001), and Choi and Lee (2003) have indicated in their studies that one of the behavioral characteristics of the online shoppers is that they place their orders from home. In the same study, it is noted that cosmetic and food products are preferred at a ratio close to each other. Nevertheless, Turkish consumers, order food products more than personal care products. The relationship between the demographic characteristics of the participants, who currently do online shopping and the problems encountered during online shopping, was examined, and a significant relationship between the status of the participants in

terms of age, job, educational level and the problems encountered during online shopping was found. A negatively skewed relationship between the jobs of the participants, who currently do online shopping, and the item “to receive the product you are supposed to wait at home”, a positively skewed relationship with the item “I cannot find every product I look for on the internet market, and a negatively skewed relationship with the item “I cannot get detailed information about the products on the online market” were found.

The participants working in private sector do not think that there is not such a necessity to be supposed to wait to receive the product and do not agree that to return the product is difficult. The participants from private sector believe that they are able to get detailed information about the products on the online market, whereas there is no alternative brand of every product. There is a positively skewed relationship between the ages of the participants who currently use online shopping and the items “I cannot find every product I look for on the online market” and “there is no alternative brands of each product”. Thus, the older participants believe that they cannot find every product that they look for and cannot see alternative brands of any product on the online market. According to Jarvenpaa and Todd(1997) study participants found that offerings of individual sites were too limited and not price competitive. But Xu and Paulins (2005) study shows that respondents believe shopping online can give more merchandise options. A positively skewed relationship between the educational level of the participants, who currently do online shopping, and the item “I cannot find every product I look for on the online market” was seen. The higher their educational level become the more they agree on this belief. In addition, significant differences were found between the internet users who used to do online shopping and the problems encountered during online shopping by the participants, who currently do online shopping. The problems, the mandatory of giving credit card number, unavailability of every product, and alternative brands of each product on the online market were evaluated as different between the participant groups both who used to do online shopping and currently do. Considering the reasons why the participants do not do online shopping anymore, the items “I do not believe that every product is also available on the online market” and “I do not want to give my credit card number” are seen as the most important reasons. Choi and Lee (2003) also found that security of credit card is one of the most important concern. Allred, Smith and Swinyard’s (2006) study also presents a similar conclusion. Park and Jun’s (2003) study also indicates that the Korean online users showed high perceived risk on privacy and security on the product. Hsee

and Weber (1998) found that Chinese students were significantly less risk-averse. Bhatnager et.al. (2000), Korgaonkar and Wolin (1999), Park and Kim (2003) examined perceived risk as it influences consumer online shopping behaviour. Lopez, Luna and Martinez (2005) found in their research that trust in the internet is an important purchasing medium. Security negatively affects online buying experience in general. Security is a decreasingly important predictor of shopping behaviour. The participants seem to agree on these beliefs more than the other items. As for the reasons for not doing online shopping, the participants' most important belief is "I do not want to give my credit card number". With regard to the reasons why the participants who have never done online shopping, the beliefs "I do not want to give my credit card number", "I want to see and touch the product", "I find shopping more enjoyable in a store environment" seem to be the most prominent reasons. Vijayasarathy (2002) also found that for some consumers online shopping is not enjoyable. Bhatnager et. Al. (2000) defined high product risk as situations where the product was technologically complex, high priced and was sold based on its feel or touch. Grewal and M., (2002) study need to feel and touch, is found a very important factor that influences consumers not shopping online. The most important reason why the participants, in this group, do not do online shopping appears to be unwillingness of giving credit card number. In addition, the participants, who do not do online shopping, do not see the beliefs "I have no information about it", "I do not believe that the products on the online market have good quality", "I do not believe that every product on the market is available on the online market too", "I do not believe that delivery speed during online purchase is good enough" as important reasons for not doing online shopping. Xu and Paulins (2005) also found that respondents disagree that merchandise offered online may not have the same quality as from stores. 'Do not know how to shop online (have no information)' is one of the factors identifying the non online shoppers (Allred, Smith and Swinyard, 2003). The participants who do not do online shopping believe that they have the necessary information about online shopping. For those whether stores are close to their houses or offices is not regarded as a good reason for not doing online shopping. The participants, who used to do online shopping, do not consider low speed internet as a problem, however the most important problem seems to be unwillingness of giving credit card number. For the participants, who currently do online shopping, the beliefs "to receive the product you are supposed to wait at home", "I do not want to give my credit card number". "I cannot find every product I look for on the online market". "There is no alternative brands of

each product” are over the general mean, and the beliefs “I cannot make comparison for the prices with real market” “online shopping is difficult since internet speed is low” are found below the general mean. For the participants, who currently do online shopping, giving credit card number seems to be the most important problem. Unavailability of every product, and an alternative brand of each product on the online market and that customer is supposed to wait at home to receive the product are the other problems of the online shopping .

According to the results of the study, we see that the percentage of participants, who used to do online shopping, is quiet small. In other words, few participants, who have online shopping experience, quit it since they became unsatisfied. Moreover, the participants tend to give up online shopping in case their problems are not removed. The prominent problem of the costumers has to do with credit card security. It is suggested that if the stores that have online shopping option are able to provide their customers’ trust developing new ways to remove the problems about credit card, the number of the costumers who use online market can increase. The concerns of unavailability every product and alternative brands of any product on the online market appear to be other important problems. If the sellers, who have online market, can present their products and alternative brands available with more options to their customers, then the customers approach toward online shopping can be more positive. Considering that the firms that serving on the online market have at the same time real stores, the problems encountered can cause negative impression for those firms and their stores. Namely, the image of the firm can be negatively affected in front of the costumer. That is why, it is expected that the results of this study can guide the firms and companies that have online stores.

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