CUSTOMER PERSPECTIVES ON E-COMMERCE

IN DIFFERENT SECTORS

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ABSTRACT

Customer Perspectives on E-Commerce

in Different Sectors

E-commerce nowadays is a very impactful and rapidly growing means of selling every kind of goods and services from any sector. Since every sales platform has their own characteristics on their offline version, it is important to figure out how these characteristics match with customers' perspectives on their online versions as well. On the study, it is investigated how customers' perspective dimensions on the e-commerce change by differentiations over different sectors and age generations. Research has been conducted by implementing a web-based questionnaire and the results have been analyzed by categorical data analyses. While online food delivery (Yemeksepeti was used as the example) has been picked as an example of service sector, example for the goods sales sector was electronic goods sales platforms (Teknosa.com and Hepsiburada were used as examples). According to the findings, customers are more interested in what they buy at goods sales sector than services sector. Another key finding of the study is that generation z customers are less concerned about time saving compared to other generations.

ÖZET

Farklı Sektörlerde E-Ticaret'e Yönelik

Müşteri Perspektifleri

E-Ticaret, içinde bulunduğumuz günlerde bütün sektörlerden bütün türlerde ürün ve servislerinin satışının yapıldığı, hızla gelişen ve etkili bir araç olarak karşımıza çıkmaktadır. Her satış platformunun elektronik olmayan versiyonunun kendine özgü karakteristikleri olduğunu göz önünde bulundurduğumuzda, bu karakteristiklerin müşteri perspektifleri ile nasıl örtüştüğüne dair kritik noktaların ilgili platformların online versiyonlarında da iyi anlaşılması önem arz eder. Çalışmada, müşteri perspektifine dair yönlerin e-ticaret sektörüne ve kullanıcıların yaş jenerasyonuna bağlı olarak nasıl değişkenlik gösterdiği araştırıldı. Bu doğrultuda internet tabanlı bir anket yapılmış ve sonuçlar kategorik veri analizleri yardımıyla irdelenmiştir. E-ticaret'te servis sektörü'ne örnek olarak online yemek teslimatı (örnek olarak Yemeksepeti kullanılmıştır) kullanılmış olup, fiziki ürün satışı için ise elektronik ürün satışı (örnek olarak Teknosa.com ve Hepsiburada kullanılmıştır) baz alınmıştır. Çalışma göstermektedir ki müşteriler yaptıkları satın alımın içeriğinin ne olduğuna fiziki ürün satışı sektöründe servis sektörüne kıyasla daha fazla hassasiyet göstermektedirler. Çalışmanın bir başka önemli bulgusu ise z jenerasyonu müşterilerin zaman kullanımı konusundaki hassasiyetlerinin daha eski jenerasyonlara kıyasla daha düşük oluşudur.

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CHAPTER 1

INTRODUCTION

Having broad impact over most of the aspects of people's life, the internet has turned to a tremendous medium over the last years. Changes even in every single half of any single year is so giant that it gets almost impossible to foresee the upcoming developments on the coming 10 years. We are in an age that everybody and any company is in the center of these developments regarding the ways of doing business on trade, telecommunications etc. (Dinu, 2014).

As a prominent category of activities that are being executed over internet, E-commerce can be described as an internet-based marketing medium that includes commerce terms basically such as pricing, product or service availability, order processing, delivery information etc. (Saridakis, 2018). Resulting with amplified the target customer amount, product and services can be provided over internet-based platforms. Another significant bringing of the E-commerce is that it provides business owners the chance to have more valuable information about customer and further opportunity to develop more valuable relationships with them quite easily compared to other mediums than internet.

By the help of customer's rapidly growing familiarity with the new shopping medium and the high level of accessibility to the internet, the change from offline to online retailing is continuously growing (Thompson, 2018). While some certain well-known e-commerce companies have strongly achieved the adoption to this new business way, smaller companies are still having trouble on achieving this adoption.

On the other hand, compared to offline shopping platforms, E-commerce is a quite economical way for small and remote markets of getting together with the customer. One of the biggest pros of the e-commerce is that it takes away most of the fixed costs that normally needed while running business on a new market. From the producer's (or seller) perspective, doing business over an e-commerce platform (marketplace) is quite profitable way of reaching out the customer (Fan, 2018). On the other hand, customers living in small and remote regions are also getting included on the selling portfolio of the producer. By giving the customer chance to easily reach any related information about wide range of products, several negative outcomes of offline trade are eliminated.

Since the diversity on e-commerce mediums arise by years, it becomes more critical to address the critical success factors for these various types of e-commerce mediums. Expectations and viewpoints change on several contexts; so that there should be deep investigations over understanding the factors that affect the adoption.

On the study, it is focused on differentiations between customers' perspectives regarding changes on age generations and sector type categorizations.

Chapter 2 includes literature survey.

Chapter 3 discusses the methodology of the research and the properties of the sample.

Chapter 4 includes the statistical tests of the research.

Chapter 5 includes findings of the study.

Chapter 6 includes conclusion.

Chapter 7 discusses limitations of the study and suggestions for future studies.

CHAPTER 2

LITERATURE REVIEW

2.1 Generations

Common sense regarding the Generations is that there are certain differences between each of the Generations. These differences comprise of several aspects from economic & societal perspectives to technical capabilities of these Generations. Behaviors of these groups differentiate on the way of getting things done: How smart the things are done? How fast the things are done? Is the individual tied to rules without any exception or bending the rules the way she wants? The looks of generations also vary on individualism level, skepticism and self-reliance (Lissitsa, 2016). The common sense between Generations X and Y is that Generation Y is more optimistic, confident, energetic, technologically capable, and more casual and fun loving.

On the literature, Generation X is mostly defined as those born between 1961 and 1979 and Gen Y, born between 1980 and 1999. While those aged more than Generation X are categorized as Baby Boomers, the group younger than Generation Y are categorized as Generation Z (born after 1999) (Lissitsa, 2016).

Purchasing behaviors of newer generations show differences compared to older generations. According to the study by Reformat et al. (2016), Generation Y users meets their different needs in various retail formats which include both online and offline versions. Switching from offline to online shopping will depend on the diffusion of technological innovation among representatives of different generations.

2.2 Trust in content

With rapidly rising number of e-sellers, it is getting impossible to make sure which content seen on online shopping platforms is true and which one is not. As a result, consumers are getting more sensitive about the trustworthiness of the contents on the online platforms they visit.

When significance of the trust on the online environment was realized, online technologies have started to offer strong means to create higher level of trust (Kwaka, 2018). While the countries under development had social trust problem with responding to online expectations by the customers, other countries with more developed e-commerce infrastructures have given the required response to this need by means of technology supported efforts.

It has been shown by several studies that trustworthiness of the vendor has a majestic influence over the consumer's online purchasing decisions. Online sellers that want to maintain higher overall trust levels should focus on perceptions of their customers regarding competence, integrity and benevolence. First, competence in this approach means that the customer has the belief that the vendor has the capabilities to fulfill all the online sale related actions without any mistakes. Secondly, perceived integrity is about the belief of the customer on whether or not the seller does the job without overpricing, commitment violating and non-sincerely (Oliveira, 2017). Lastly, benevolence perception is related with the belief on the seller's interest level on any kind of needs for help.

While the trust issue regarding the content shown is obviously much clear on small and relatively new platforms, it is also a point of distrust on relatively bigger sellers, as well. Reputation of the online retailer is a prominent trust building factor.

It can also be stated word of mouth reputation is particularly critical on building trust on e-commerce. According to Fecke et al. (2018), One important way of pumping the trust about the e-commerce platform is to use trustmarks (the electronic labels which consist of logos, pictures, symbols and icons that the e-commerce provider conforms to specific standards) on proper ways. On their study, Thompson et al. (2018) have elaborated impact of trustmarks as a tool for exploiting full potential of e-commerce. According to the result of their research, consumers' knowledge of trustmarks has a considerable positive impact over the relationship between showing a trustmark and consumers' trust perception of the e-commerce provider.

A critical feature that has been used by the most of e-sellers to provide higher trust degrees is e-reviews. On the last years, consumer reviews have started to constitute critical meaning over the trustworthiness of their intended purchase, so that Singh et al. (2017) have worked on a machine learning approach that constructs a system on which the consumer reviews are internally evaluated and prioritized according to their level of helpfulness. Showing the reviews according to this prioritization, they have suggested that helpfulness degree of reviews would increase so that the trustworthiness expectation of the consumer would be satisfied on a more beneficiary way.

According to the study by Tan et al. (2002), one critical dimension of trust in content, observability, is much more important in online commerce than traditional offline commerce. Possible reason behind this fact is that the direct observation with your eyes and ears is much more convincing than sensing something over the online channel. As a result of this fact, the reason is that, in electronic commerce, direct observation with your own eyes and ears is often more difficult than in a traditional

environment. Consequently, -since it builds a generally trustful baseline- reviews from other users about the product or service to be purchased is much critical to consumer.

2.3 Trust in information security

Trust in e-commerce is a multidimensional issue to be investigated. While huge amount of content provided on these platforms are subject to trust perceptions, security and privacy related other trust issues also constitute a significant factor on online shopping perspectives of customers. Therefore, the study elaborates these two interrelated but relatively different dimensions separately.

Having both business related and technology dependent aspects, it is a very complicated issue to build customer trust on the of the website. To build this trust is specifically more difficult on the mobile environment. However, a trusted website may have chance to deliver a mobile trading environment that possesses strong competitive advantages (Nilashi, 2015). It is a very critical design issue to correctly address the crucial issues on building trust in information security during the design phase of the online website. On their study over evaluating the relative impacts of site quality and trust perceptions of the customer, Belanger et al. (2002) also have concluded that both of the dimensions were strongly tied with the purchasing intentions of e-commerce customer. Regarding their study for e-commerce in agricultural sector, Fecke et al. (2018) has recommended sellers to focus mostly on building trust, service quality and on time delivery.

An important issue to be considered is that customers don't have soft trust issues. Hillman et al. (2017) have studied about understanding the way online users

don’t mostly have soft trust issues while making purchase decisions over mobile shopping platforms. The main reason behind this fact is that app marketplaces lend brand protection, users' friends make recommendations regarding their shopping experiences, and big category brands dominate other platforms on delivering a significant level of perceived trust for mobile shoppers. However, while making the payment over the mobile platform, trust matters become more visible due to the fact that the context of the situation and the ways by which people mitigate their trust fears during the shopping on the mobile platforms do not reflect offline forms of these situations exactly. It can be suggested that users are mainly concerned about information security subjects such as the storage of monetary and payment related issues (Hillman, 2017). According to the study by Anic et al. (2019), people are strongly eager to have a high degree of control over their personal information and they don’t think governmental regulations on online mediums adequate. According to the findings, online privacy concerns (OPC) has a negative relationship with willingness to share any kind of personal information. Also, it is suggested that OPC has relationship with online purchases over the affection of attitudes towards online shopping.

As said before, trust is a multidimensional issue that includes lots of sub issues behind it. Cultural characteristics is another issue that affect the trust perspective of users. On their study, Hallikainen et al. (2018) have found out that a person’s trust perspective is significantly (up to %23) affected by culture related issues. According to their results, high degree of trust had positive affections over the person’s sense of e-commerce website’s trustworthiness and that three dimensions of trustworthiness (ability, integrity and benevolence) are effect over each other. At the study, the effect of those three dimensions of trustworthiness over

the purchase intention was also investigated and the hypothesized positive relationship was approved with the results of the study.

On several studies conducted regarding the trust issues on customer perspective over online shopping, risk is elaborated as an issue in close relationship with trust. According to findings of Verkijika et al. (2018), trust perception constitutes a critical role together with risk perception of the customer by affecting the behavioral intention of customer to adopt e-commerce. Hence, Trust perception of the customer is the foremost critical issue to be considered while thinking about developing an e-commerce platform. Martin et al. (2015) also have indicated that there is significant relationship between the customer's risk and trust perceptions. When trust level increase, risk perception decreases respectively.

2.4 Ease of use

Since there are several e-commerce platforms with huge number of different technologies and design features, users my sometimes face difficulties using these platforms. It is expected from websites not only to fulfill the basic needs, but also to achieve this in a satisfactory and easy to use way.

Providing the correct and reliable information with less effort and on a more efficient way is crucial (Roy, 2017). On one distinctive type of e-commerce, O2O (online to offline), quality of the information provided was found significantly related with perception of ease of use and perception of usefulness (Kang, 2019).

Investigating the relationship between the ease of use perception and internet usage frequency, Hernández et al. (2010) have come up with the result that there is no significant difference between users from each of the users from different usage frequency categories. In addition, specifically focusing on e-purchasing experiences,

there was no trouble on usage difficulties stated by the users. From that point, it was concluded that there were no critical differences between non experienced and experienced users.

Since users are more prone to show higher adoption motivations over new innovations with less complexity, it is suggested that e-platforms should be easy to use (Wagner, 2018). In order to increase convenience of e-commerce mediums, sellers are advised to incorporate new e-channel touchpoints for new types of connected devices.

2.5 Information transparency

The information provided on the online medium is critical to be consistent, accurate, timely and ease to understand. For example, product availability information is a crucial information to be provided without any inconsistencies. On the other hand, while sometimes the information that is expected to be provided does not exist or available, the issue of not providing the information on the expected detail level may also harm consumer's perception over information transparency (Zhoua, 2018). On an example of food e-commerce, information about product quality provided on the website is still not adequate since the product quality isn't stable due to the properties of the goods sold (Kang, 2019). At that case, customer reviews hold a critical importance as being a commonly trustful source of information.

Some certain types of information such as product description, customer reviews, return policy are critical to customer which even affect the purchasing behavior. To be able to easily and seamlessly reach these kind of data is significantly impactful over decision making process on e-commerce (Kapoor, 2018). On the other hand, showing irrelevant and unhelpful information may create an irritating

negative impact over the decision-making process. This irritating feeling may stem from the sense that the he/she has spent their effort and time on an unnecessary process.

Considering the level to which consumer is informed about the necessary information regarding product, seller, price and sales processes as “informedness”, Han et al. (2019) have elaborated the effects of informedness over purchasing behaviors. According to the study, it is found that Consumer informedness has a serious positive effect over online purchasing intentions by 38.9%. Due to the high level of complexity on international level e-commerce, critical role of informedness becomes stronger. Finding the correct information on the correct time with minimal effort is a prominent objective while using a website (Roy, 2017). Therefore, these aspects can be considered as quality critical indicators of quality on a website.

2.6 Design quality

Websites which are user friendly and convenient on the design aspect has more chance to be used by the e-commerce users. This qualification of the design dimension can also be named as functionality of the mobile website. On their research, Cho et al. (2019) focused on e-commerce for food delivery sector, design was seen to have critical positive impact over the value perception by customer. On another study, Nisar et al. (2017) have observed that e-service quality has a direct positive relationship with the satisfaction on e-commerce. Although some directly design related issues are key elements of the overall quality, the other determiners are comprising of usability, information, customer care, delivery and shipping time, interactivity with the customer.

According to Kapoor et al. (2018), visual design, information design and navigational design are primary design elements to affect success of e-commerce on food sector. Another design element to arise during their study was collaboration design. In short, on food e-commerce visually satisfied and well-structured websites are expected to be closer to success on e-commerce platforms.

While designing the website, it can increase the usability level to combine functionally diverse social commerce aspects to deliver a variety of social information types (Friedrich, 2019). Since functionally richer contents can have the chance to address task-relevant as well as mood-relevant dimensions of the website, positive outcomes on the customers' perceptions can be anticipated.

On their study, Diaz, et al. (2017) have developed a cultural-oriented usability model to explain cultural expectations from e-commerce sites in terms of designs of the sites. They have come up with the finding that the websites which capture culturally critical dimensions have better chance of getting success. Making focus group interviews and usability tests, Vakulenko et al. (2019) have tried to explain impacts of each of the design components by a perspective of customer journey analysis. Investigating impacts of webpage aesthetics by focusing on two design functions as webpage order and complexity, Deng et al. (2012) have concluded that these design features have significant effect over shopping motivations. On their study, Tanjung et al. (2014) have elaborated design quality as dimension of website usability testing research. They have targeted young & educated sample of 98. According to their findings, design of the website was an important dimension of website development and the success of the design is expected to bring about distinguishing difference against other competitors.

Approach to the content and the design of the webpages varies depending on the user's experiential category (Deng, 2012). For example, while an experiential user may want to take part in the involvement process, e.g., to be stimulated and maintain interest in web browsing; whereas a utilitarian user usually more eager to get involved in the making sense processes like understanding the contents of the webpage. Since both experiential and utilitarian users are concerned about design elements such as easiness and error-free processing of the webpage content; it would be wise to say that fluency of a webpage is critical for both experiential and utilitarian users. According to the study of Gupta et al. (2018) people are evaluating their product purchasing decisions depending on dimensions as price, quality, packaging, customer service, satisfaction, etc. From this point of view, any design element related with such product dimensions are significant in affecting the e-commerce behavior of the customer.

By analyzing and classifying design parameters by categorizing according to customer expectations, Ilbahar et al. (2017) have aimed to describe the impacts of usability dimensions of e-commerce websites in a thorough way. To do this, four Turkish websites (D & R, Hepsiburada, Trendyol, LCWaikiki) are assessed according to design parameters were chosen. According to the results, usability of e commerce; which is linked to design parameters, is impactful over e-purchasing behaviors.

2.7 Time saving

Sometimes online shopping can be more harmful than offline regarding the time spent on searching and investigating shopping items. It may sometimes even take

several days that a shopper spends on this searching process. However, the process on the offline platform doesn't usually take this much time (Chiu, 2019). From this point of view, online shopping not always considered to be decreasing the time spent.

Time spent on a website may vary from user to user. While a customer concludes his/her transaction in 3 minutes, another's may take 5 minutes or even longer. In order to better measure time spent on a website, McLean et al. (2016) have developed a new scale. Focusing on online behaviors and online customer experience, they have observed that customers' expectations regarding time saving issue depends mainly on the fact that what kind of search is being made. For example, while a utilitarian search is more time sensitive, other searches may get more flexible in terms of time spent on search. Hence, it is proper to advise that time consciousness is a context dependent feature for online medium.

To give an example of customization, adding filter function to the e-commerce websites reduces the frequency of customers conducting time estimations, which can provide with a perception of shorter time spent during, which may positively affect the customer experience in return (McLean, 2018).

2.8 Customizability

While considering the scope of customizability dimension on an online platform, the literature showed us that there are also other sub-features of customizability like interactivity, personalization and control over the website. From this point of view,

we have put these issues together in the literature and analysis phases regarding customizability.

In order to analyze impacts of interactivity of websites over product evaluation in cases that control over the online shopping medium is low, Wu (2019) have conducted two separate studies. Studies were built up to measure expectations of users with high controlling expectations. While one of the studies have focused on control desires on a case of new product, the second study was an experiment on a small choice set. Both studies have shown that interactivity has a positive effect on online attitudes. McLean et al. (2018) have defined customization as a combination of abilities including filtering the content, favoriting the content and providing a content that provide customer with a unique experience. On another study by Tangchaiburana et al. (2017), customization has been observed as a component of website design with a significant affect over responding the customers' needs on designing the clothing types.

Desire and the capability of interacting with the e-commerce website with personalization process significantly varies between users (Miceli, 2007). In order to increase the adoption to their E-commerce websites, Companies can have the benefit of showing the website to each customer in the way best matches his/her motivational perspective (Deng, 2012). To categorize; while showing the high level of complexity for utilitarian customers is wisely, showing moderate complexity version of the website for experiential customers can be correct.

According to Pappas et al. (2017) the traditional technics being used in personalized online shopping are inadequate in terms of leading the customer to an online purchase. Instead of their personalization expectations, they are more interested in their predefined shopping targets. On the other hand, advanced

personalization techniques are gaining more traction among e-commerce providers and significant researches have been made over these techniques (Vavliakis, 2019). Since technology mixture, data and content is complex, and differentiating between cases, effective personalization is a hard to achieve job. Most of the sophisticated retailers have been providing their customer with personalized shopping experience using several types of communication technologies that touch the customer during their e-commerce experience (Faulds, 2018). Checkout processes, welcoming processes, personalized promotions are some of those key components of the customer journey to be focused on. It is possible to provide customer with sense of empowerment by using these steps with support of personalization and customization.

By the help of successful personalization technologies, efficiency, convenience and individualization perceptions of the customer increases which also increases the intention to make a purchase in return (Lee, 2011). The hidden reason behind this positive impact is mainly the feeling that those e-vendors with more developed personalization processes provide their customer more usable and valuable services which differentiate them from average e-sellers.

2.9 Hedonic

Hedonic motivations are important dimensions of online shopping and comprises of factors such as adventure feelings, mood elevation and enjoyment. While this hedonic motivation may sometimes stem from the shopping process itself, it may also stem from discounts provided (Peláez, 2016).

While hedonic motivation is observed to be a mediating factor over

facilitating conditions, self-efficacy and behavioral intention; it is also observed that security is a factor that has a negative effect over hedonic motivations (Boonsiritomachai, 2017). Chai et al. (2016) have elaborated online shopping experience of the users mainly in two categories as hedonic and utilitarian. While the utilitarian category consists of trust and efficiency dimensions, hedonic category includes enjoyment and involvement.

Websites that include interactive features has a higher chance to engage consumers on online mediums and also have a significantly positive effect over the overall shopping experience. On both studies conducted by Chopdar et al. (2018) over two different samples, hedonic motivations found to be thorough impact over behavioral motivations to use online shopping platforms (Chai, 2016). Pictures worn by models on the clothing websites and socially rich texts on a website can be mentioned to be features that have positive effects over hedonic motivations by increasing the sense of enjoyment

On the other hand, Pappas et al. (2017) suggest that customers mostly don't have high hedonic expectations while using personalized services in the cases they are on a certain purpose of shopping. This finding is important to our study since we are trying to examine the differentiations regarding generations and different sector characteristics

2.10 Sector differences in e-commerce

E-commerce platform characteristics may show significant differences based on the sector type of the E-platform. Both the expectations, design components and usage processes may show difference. While the interaction with the website mostly

spreads to a wider scope on the Service E-commerce, the process is mostly limited just to buying and delivery date tracking on Goods Sales E-commerce.

There are several studies conducted to examine the differences between sectors regarding customers' perspective. In order to reach a guidance for assessment of possible facts to be faced in different sectors in terms of e-commerce adoption, Dinlersoz et al. (2007) have developed a model. According to their findings, the simple technology adoption framework can be implied to analyze entry decisions in more complicated sectors. In order to measure differentiation between services and goods sectors; two products, namely, books (goods) and banking services (services), were chosen by Liu et al. (2003). Compared to service sector, it is found on the study that e-commerce on physical goods is more affected by risk perceptions of users. On the other hand, when considering purchasing services over online platforms, consumers' E-commerce adoption decisions are more significantly influenced by their perceptions of ease of use.

Specifically focusing on OFD (Online Food Delivery), Cho et al. (2019) have investigated the differentiation of adoption factors between single-person households and multi-person households. It was observed on their study that dimension as 'trustworthiness.' 'price' and 'various food choices,' were more impactful. On the other hand, 'convenience', 'design' and 'trustworthiness' were observed to be more impactful over the adoption on the case of multi-person households. Combining two Extended Model of IT Continuance and Contingency Framework, Yeo et al. (2017) have focused on OFD services and examined the relationship between post-usage usefulness, convenience motivation, hedonic motivation, price saving orientation, prior online purchase experience, time saving orientation, consumer attitude over behavioral intentions of the consumers. Except

for prior online purchase experience and port usage usefulness, all the other dimensions were observed positive relationship with the behavioral intentions of online customers.

Website designs may vary significantly based on what kind of product is being sold or shown. While the information about product itself can be critical on physical goods sales, information flow and process related issues can be more crucial on service sector. These differences bring about changes on the designs of websites on a variety of aspects. On their study, Deng et al. (2012) elaborated complexity concept considering two sub-dimensions: visual richness and visual diversity. Visual richness mainly constitutes the content can be measured by the amount of words, graphics and links. On the other hand, visual diversity comprises of the number of different elements shown on the webpage. Both these sub-dimensions may vary depending on e-commerce sector type.

CHAPTER 3
METHODOLOGY

In order to conduct the related analyses, a questionnaire in Turkish language (see Appendix) has been prepared while finalizing the literature review covering the most critical dimensions to be analyzed.

The draft of the Questionnaire has been applied to a couple of respondents in order to take their feedbacks regarding our research. After gathering these feedbacks (regarding the clearness of the questions), the question set has been finalized using questions both from the literature and the preliminary set prepared in order to capture the investigated issues on the best achievable level.

The fact that differentiates our questionnaire from the majority of other such researches was that we have asked each of the same set of questions to the same sample group by asking them to answer for two different categories of E-Commerce: Online Food Delivery(OFD) as an example of Services Sector, and Electronics Goods Sales as an example of Goods Sector.

In addition to these questions that aim to investigate differentiation between sectors, a set of questions to have better understanding about the sample (Age Interval, Gender, Educational Level) also included in the questionnaire.

3.1 Inputs for dependent variables

Survey inputs for each of the dependent questions are calculated based on calculations of averages for each group of items for each of dependent variables. While questions for each of the dependent variables comprised of 2 or 3 questions,

question sets were designed both by using the examples literature reviews and our own observations.

Since the questionnaire has included reversed questions, these questions were transformed to regular question type by transforming the values on the “transform” function of SPSS tool.

3.2 Independent variables

On our study, we have aimed to examine the effects of generations and e-commerce sector differentiation over each of investigated adoption criterions. Therefore, each of these adoption criterions was elaborated as a different dependent variable.

On the other hand, two factors of which we have investigated the impacts over these dependent variables were namely “Generations” and “Sector”.

The answers for independent variable “generation” has been reached by 4 categories shown in Figure 1. Since the analysis is made by dividing generation variable to 3 categories as “Generation X and before” and “Generation Y” and “Generation Z” those aged less”, the results were grouped into 3.

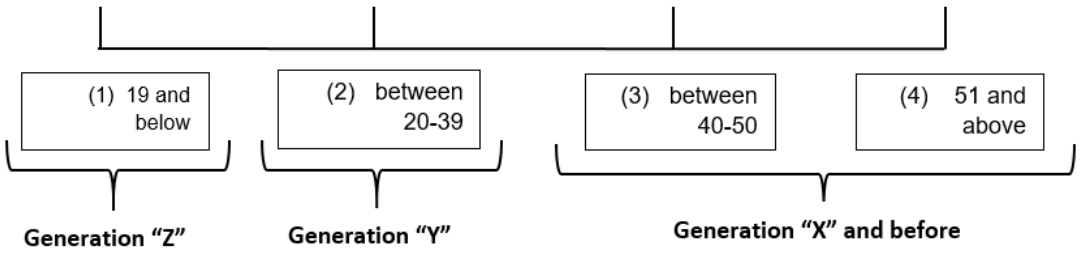

Figure 1. Age intervals on the questionnaire

3.3 Hypotheses

Hypotheses to be tested are listed on the Table 1.

Table 1. List of Hypotheses

LIST OF HYPOTHESES	
H1	Trust in content on e-commerce is more important on the Goods Sales sector than Services sector in terms of Customers' Perspective.
H2	Trust in content on e-commerce is perceived as more important by "Generation X and older generations" than "Generations Y and Z".
H3	Trust in information security on E-commerce is more important on the Goods Sales sector than Services sector in terms of Customers' Perspective.
H4	Trust in information security on E-commerce is perceived as more important by "Generation X and older generations" than "Generation Y and Z".
H5	Ease of use on E-commerce is perceived as more important by "Generation X and older generations" than "Generation Y and younger generations".
H6	Importance of Information transparency on E-commerce doesn't show significant difference between Goods Sales sector and Services sector in terms of Customers' Perspective.
H7	Design Quality on E-commerce is more important on the Goods Sales sector than Services sector in terms of Customers' Perspective.
H8	Time Saving on E-commerce is more important on the Services sector than Goods Sales sector according to Customers' Perspective.
H9	Time Saving on E-commerce is perceived as less important by "Generation Z" than older generations".
H10	Customizability on E-commerce is more important on the Goods Sales sector than Services sector in terms of Customers' Perspective.
H11	Hedonic on E-commerce is more important on the Goods Sales sector than Services sector in terms of Customers' Perspective.

On the other hand, the answers regarding the independent variable “sector” has been reached via asking respondents to vote each of dependent variable questions for both of sector independent variable categories. The example regarding this usage has been shown in Figure 2.

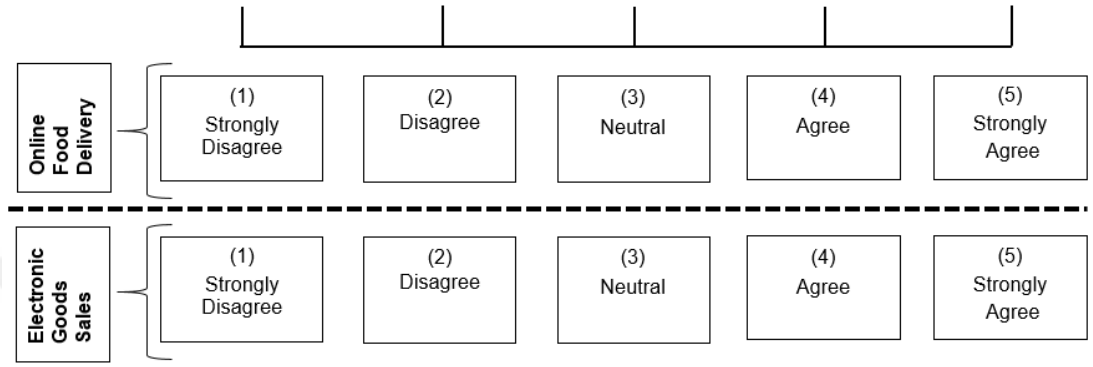

Figure 2. Questionnaire item scales.

3.4 Data collection and responsiveness

We have sent the questionnaire to people of more than 600 (it is unfortunately not possible to say a certain number since we don’t have chance to keep track of the distribution amounts of each person we have shared the questionnaire). Over this number of distribution, 208 has answered the questionnaire. Since answers from 14 was including missing answers, only the 194 remaining answers with full answers were evaluated on the study.

Since the research focus is e-commerce, which is developing and getting widely used by only last 10-20 years, it has been a little hard to find high number of respondents for each of the age categories (which is in return evaluated regarding generations). Although the number was not high on especially age groups of “between 40-50” and “51 and above”; we were somehow able to see a relatively

higher number of respondents for “generation X and older” by combining these 2 age groups.

Like generation X, we have combined respondents who are on the age groups “19 and below” and “between 20-39” together on the same generations as “generation Y and younger”. Compared to the other group on the older ages, this younger group was higher on the number of respondents.

The questionnaire was designed both in desktop and mobile formats. However, it was much more effective to deploy the mobile version, so that we have made over 95% percent of distribution over the mobile version.

After gathering the answers, we have analyzed the data using IBM’s SPSS tool.

A prototype of model that represents our study has been shown in Figure 3.

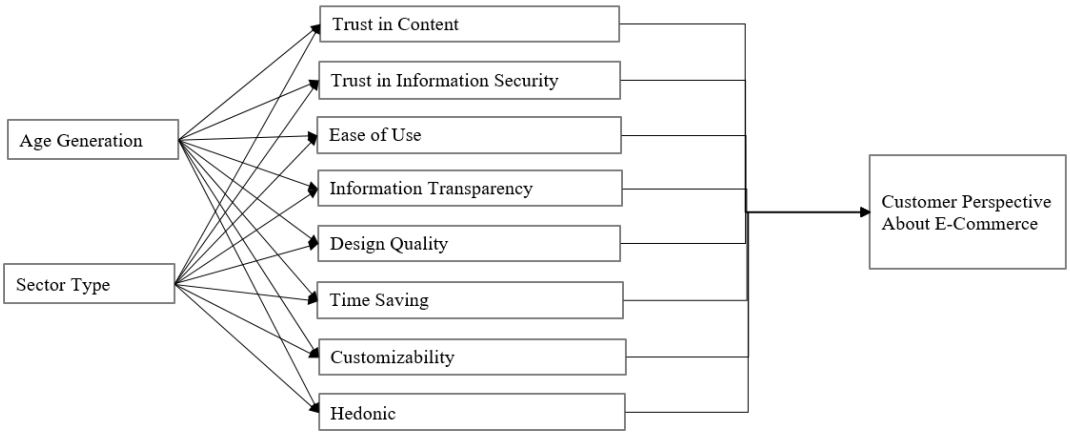

Figure 3. Proposed model for customer perspective over E-Commerce

CHAPTER 4

HYPOTHESIS TESTING

Since our study aims to investigate impact of different categories (namely sectors and generations) over most common determinants of e-commerce, we have made categorical variance analyses for comparisons.

As mentioned, the sample consisted of 208 people, of which 194 was complete answers given. Any of missing answers was not used on the analysis phase. However, since each of the respondents have answered the same questions for both of two sectors, sample size is shown in some tables as duplicate of 194 which is 388. It should be kept in mind that real size of the sample is 194.

Age Categorization of these 194 people has been shown in Figure 4.

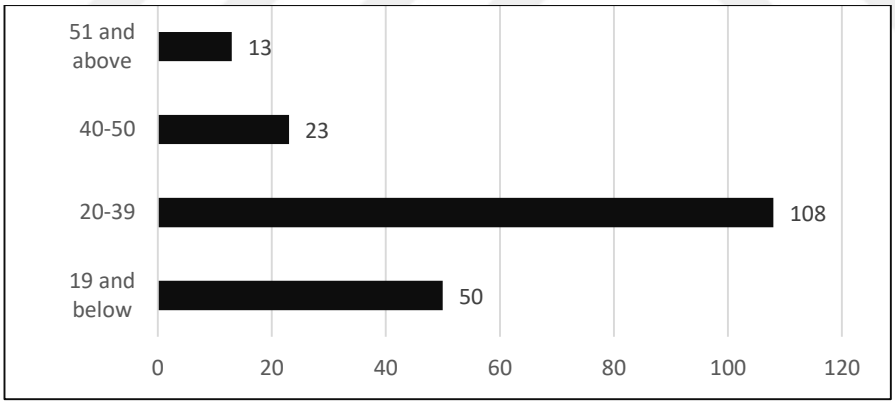

Figure 4. Age distribution of the sample

4.1. Reliability analyses

Reliability Analyses are conducted for all the dimensions tested in the study. Results of the Reliability Analyses are shown in Table 2.

As can be seen on the summary table; while the Cronbach's Alpha level is above 0.60 for "Hedonic" and "Information Transparency" dimensions; the Cronbach's Alpha levels of other dimensions are below 0.60. The main reason for having low reliability scores hides at the design of the survey questions (see Appendix). On the survey; it is chosen to use formative scales rather than reflective scales so that better coverage over the dimensions investigated could be achieved. As a result, reliability scores has been observed at low levels.

Table 2. Reliability Scores

Dimension	# of Questionnaire Items	Cronbach's Alpha (reverse questions transformed)
Hedonic	3 items	0.613
Customizability	3 items	0.416
Trust in Content	3 items	0.318
Information Transparency	3 items	0.611
Ease of Use	2 items	0.117
Trust in Information Security	2 items	0.553
Time Saving	2 items	0.418
Design Quality	2 items	0.079

4.2 Trust in content

H1: Trust in content on e-commerce is more important on the Goods Sales sector than Services sector in terms of Customers' Perspective.

Shapiro Wilk & Kolmogorov Smirnov significance values are at 0.000 level (Table 3) which indicates that our sample is not distributed Normally in terms of Dependent Variable Trust in Content and "Sector" factor.

Table 3. Normality Test for Trust in Content and "Sector" factor

Tests of Normality							
		Kolmogorov-Smirnov[a]			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Trust in Content	Electronic Goods Sales	.177	194	.000	.911	194	.000
	OFD	.116	194	.000	.960	194	.000
a. Lilliefors Significance Correction							

Therefore, we made non-parametric Mann Whitney U-Test analysis and significance level is 0.000 (Table 4) which means that there is significant difference between Sectors.

Table 4. Mann Whitney U test for Trust in Content

Trust In Content	
Mann-Whitney U	13007
Wilcoxon W	31922
Z	-5.326
Asymp. Sig. (2-tailed)	0.000

Then we looked at Means of each Sectors. As can be seen from Table 5, Mean of Electronic Goods is higher than OFD: H1 accepted.

Table 5. Mean of Sectors for Trust in Content

Sector	Mean	N	Std. Deviation
Goods Sales	4.286	194	0.579
OFD	3.929	194	0.646
Total	4.108	388	0.638

H2: Trust in content on e-commerce is perceived as more important by “Generation X and older generations” than “Generations Y and Z”.

Shapiro Wilk & Kolmogorov Smirnov significance values are at 0.000 and 0.001 levels (Table 6) which indicates that our sample is not distributed Normally for “Trust in Content” and “Generation” factor.

Table 6. Normality Test for Trust in Content and “Generation” factor

Tests of Normality							
		Kolmogorov-Smirnov[a]			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Trust in Content	X and be	.157	72	.000	.933	72	.001
	Y	.141	216	.000	.942	216	.000
	Z	.172	100	.000	.921	100	.000
a. Lilliefors Significance Correction							

Therefore, we made non-parametric Kruskal Wallis Test analysis and significance level is 0.195 (Table 7) which means that there isn’t significant difference between Generations. H2 rejected.

Table 7. Kruskal Wallis Test for Trust in Content

Trust In Content	
Kruskal-Wallis H	3.265
df	2
Asymp. Sig.	0.195

4.3 Trust in information security

H3: Trust in information security on E-commerce is more important on the Goods Sales sector than Services sector in terms of Customers' Perspective.

Shapiro Wilk & Kolmogorov Smirnov significance values are at 0.000 level (Table 8) which indicates that our sample is not distributed Normally for "Trust in Information Security" and "Sector" factor.

Table 8.Normality Test for Trust in Information Security and "Sector" factor

Tests of Normality							
		Kolmogorov-Smirnov[a]			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Trust in Information Security	Electronic Goods Sales	.213	194	.000	.815	194	.000
	OFD	.189	194	.000	.858	194	.000
a. Lilliefors Significance Correction							

Therefore, we made non-parametric Mann Whitney U-Test analysis and significance level is 0.14 (Table 9) which means that there is no significant difference between Sectors for "Trust in Information Security": H3 rejected.

Table 9. Mann Whitney U test for Trust in Information Security

Trust In Information Security	
Mann-Whitney U	17247.5
Wilcoxon W	36162.5
Z	-1.476
Asymp. Sig. (2-tailed)	0.14

H4: Trust in information security on E-commerce is perceived as more important by "Generation X and older generations" than "Generation Y and Z".

Shapiro Wilk & Kolmogorov Smirnov significance values are at 0.000 level (Table 10) which indicates that our sample is not distributed Normally for “Trust in Information Security” and “Generation” factor.

Table 10. Normality Test for Trust in Information Security and “Generation” factor

Tests of Normality							
		Kolmogorov-Smirnov[a]			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Trust in Information Security	X and be	.279	72	.000	.708	72	.000
	Y	.204	216	.000	.839	216	.000
	Z	.170	100	.000	.886	100	.000
a. Lilliefors Significance Correction							

Therefore, we made non-parametric Kruskal Wallis Test analysis and significance level is 0.001 (Table 11) which means that there is significant difference between Generations. After that, by making Tamhane’s T2 Post-Hoc Analysis over One-Way Anova analysis menu, it is observed that Trust in Information Security is perceived as more important by Generation X and before than Generations Y and Z. (Mean difference is 0.2801 with 0.016 significance level against generation Y and Mean difference is 0.3778 with 0.002 significance level against generation Z (Table 12). H4 accepted.

Table 11. Kruskal Wallis Test for Trust in Information Security

Trust In Information Security	
Kruskal-Wallis H	14.482
df	2
Asymp. Sig.	0.001

Table 12. Tamhane's T2 Test for Trust in Information Security

Tamhane's T2 Test						
(I) Generation	(J) Generation	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Generation X and older	Generation Y	.2801*	0.0992	0.016	0.04	0.52
	Generation Z	.3778*	0.1105	0.002	0.111	0.645
Generation Y	Generation X and older	-.2801*	0.0992	0.016	-0.52	-0.04
	Generation Z	0.0977	0.0927	0.647	-0.125	0.321
Generation Z	Generation X and older	-.3778*	0.1105	0.002	-0.645	-0.111
	Generation Y	-0.0977	0.0927	0.647	-0.321	0.125
*. The mean difference is significant at the 0.05 level.						

4.4 Ease of use

H5: Ease of use on E-commerce is perceived as more important by “Generation X and older generations” than “Generation Y and younger generations”.

Shapiro Wilk & Kolmogorov Smirnov significance values are at 0.000 level (Table 13) which indicates that our sample is not distributed Normally for “Ease of Use” and “Generation” factor.

Table 13. Normality Test for Ease of Use and “Generation” factor

Tests of Normality							
		Kolmogorov-Smirnov[a]			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Ease of Use	X and be	.204	72	.000	.896	72	.000
	Y	.203	216	.000	.902	216	.000
	Z	.164	100	.000	.924	100	.000
a. Lilliefors Significance Correction							

Therefore, we made non-parametric Kruskal Wallis Test analysis and significance level is 0.192 level (Table 14) which means that there is no significant difference between Generations in terms of “Ease of Use”. H5 rejected.

Table 14. Kruskal Wallis Test for Ease of Use

EOU	
Kruskal-Wallis H	3.298
df	2
Asymp. Sig.	0.192

4.5 Information transparency

H6: Importance of Information transparency on E-commerce doesn't show significant difference between Goods Sales sector and Services sector in terms of Customers' Perspective.

Shapiro Wilk & Kolmogorov Smirnov significance values are at 0.000 level (Table 15) which indicates that our sample is not distributed Normally for "Information Transparency" and "Sector" factor.

Table 15. Normality Test for Information Transparency and "Sector" factor

Tests of Normality							
		Kolmogorov-Smirnov[a]			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Information Transparency	Electronic Goods Sales	.191	194	.000	.806	194	.000
	OFD	.182	194	.000	.826	194	.000
a. Lilliefors Significance Correction							

Therefore, we made non-parametric Mann Whitney U-Test analysis and significance level is 0.034 (Table 16) which means that there is significant difference between Sectors.

Table 16. Mann Whitney U Test for Information Transparency

Information Transparency	
Mann-Whitney U	16536
Wilcoxon W	35451
Z	-2.117
Asymp. Sig. (2-tailed)	0.034

Then we looked at Means of each Sectors. As can be seen from Table 17, mean of Electronic Goods is higher than OFD with a 0.103 higher score.: H6 rejected.

Table 17. Mean of Sectors for Information Transparency

Sector	Mean	N	Std. Deviation
Goods Sales	4.448	194	0.566
OFD	4.345	194	0.587
Total	4.396	388	0.578

4.6 Design quality

H7: Design Quality on E-commerce is more important on the Goods Sales sector than Services sector in terms of Customers' Perspective.

Shapiro Wilk & Kolmogorov Smirnov significance values are at 0.000 level (Table 18) which indicates that our sample is not distributed Normally for "Design Quality" and "Sector" factor.

Table 18. Normality Test for Design Quality and "Sector" factor

Tests of Normality							
		Kolmogorov-Smirnov[a]			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Design Quality	Electronic Goods Sales	.186	194	.000	.922	194	.000
	OFD	.196	194	.000	.939	194	.000
a. Lilliefors Significance Correction							

Therefore, we made non-parametric Mann Whitney U-Test analysis and significance level is 0.296 (Table 19) which means that there is no significant difference between Sectors for "Design Quality": H7 rejected.

Table 19. Mann Whitney U Test for Design Quality

Design Quality	
Mann-Whitney U	17693
Wilcoxon W	36608
Z	-1.045
Asymp. Sig. (2-tailed)	0.296

4.7 Time saving

H8: Time Saving on E-commerce is more important on the Services sector than Goods Sales sector in terms of Customers' Perspective.

Shapiro Wilk & Kolmogorov Smirnov significance values are at 0.000 level (Table 20) which indicates that our sample is not distributed Normally for "Time Saving" and "Sector" factor.

Table 20. Normality Test for Time Saving and "Sector" factor

Tests of Normality							
		Kolmogorov-Smirnov[a]			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Time Saving	Electronic Goods Sales	.216	194	.000	.917	194	.000
	OFD	.249	194	.000	.895	194	.000
a. Lilliefors Significance Correction							

Therefore, we made non-parametric Mann Whitney U-Test analysis and significance level is 0.176 (Table 21) which means that there is no significant difference between Sectors for "Time Saving": H8 rejected.

Table 21. Mann Whitney U Test for Time Saving

Time Saving	
Mann-Whitney U	17367
Wilcoxon W	36282
Z	-1.353
Asymp. Sig. (2-tailed)	0.176

H9: Time Saving on E-commerce is perceived as less important by "Generation Z" than older generations".

Shapiro Wilk & Kolmogorov Smirnov significance values are at 0.000 level (Table 22) which indicates that our sample is not distributed Normally for "Time Saving" and "Generation" factor.

Table 22. Normality Test for Time Saving and "Generation" factor

Tests of Normality							
		Kolmogorov-Smirnov[a]			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Time Saving	X and be	.215	72	.000	.880	72	.000
	Y	.246	216	.000	.896	216	.000
	Z	.201	100	.000	.931	100	.000
a. Lilliefors Significance Correction							

Therefore, we made non-parametric Kruskal Wallis Test analysis and significance level is 0.011 (Table 23) which means that there is significant difference between Generations. After that, by making Tamhane's T2 Post-Hoc Analysis over One-Way Anova analysis menu, it is observed that Trust in Information Security is perceived as less important by Generation Z and before than older Generations. (Mean difference is -0.2994 with 0.007 significance level against generation Y and Mean difference is -0.3017 with 0.049 significance level against generation Z (Table 24). H9 accepted.

Table 23. Kruskal Wallis Test for Time Saving

Time Saving	
Kruskal-Wallis H	9.063
df	2
Asymp. Sig.	0.011

Table 24. Tamhane's T2 Test for Time Saving

Tamhane's T2 Test						
(I) Jenerasyon Kod 2	(J) Jenerasyon Kod 2	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Generation X and older	Generation Y	0.0023	0.1034	1	-0.248	0.253
	Generation Z	.3017*	0.1246	0.049	0.001	0.602
Generation Y	Generation X and older	-0.0023	0.1034	1	-0.253	0.248
	Generation Z	.2994*	0.0972	0.007	0.065	0.534
Generation Z	Generation X and older	-.3017*	0.1246	0.049	-0.602	-0.001
	Generation Y	-.2994*	0.0972	0.007	-0.534	-0.065
*. The mean difference is significant at the 0.05 level.						

4.8 Customizability

H10: Customizability on E-commerce is more important on the Goods Sales sector than Services sector in terms of Customers' Perspective.

Shapiro Wilk & Kolmogorov Smirnov significance values are at 0.000 level (Table 25) which indicates that our sample is not distributed Normally in terms of Dependent Variable Customizability and "Sector" factor.

Table 25. Normality Test for Customizability and "Sector" factor

Tests of Normality							
		Kolmogorov-Smirnov[a]			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Customizability	Electronic Goods Sales	.179	194	.000	.932	194	.000
	OFD	.153	194	.000	.959	194	.000
a. Lilliefors Significance Correction							

Therefore, we made non-parametric Mann Whitney U-Test analysis and significance level is 0.04 (Table 26) which means that there is significant difference between Sectors.

Table 26. Mann Whitney U Test for Customizability

Customizability	
Mann-Whitney U	16584.5
Wilcoxon W	35499.5
Z	-2.053
Asymp. Sig. (2-tailed)	0.04

Then we looked at Means of each Sectors. As can be seen from Table 27, Mean of Electronic Goods is higher than OFD with a 0.125 higher score.: H10 accepted.

Table 27. Mean of Sectors for Customizability

Sector	Mean	N	Std. Deviation
Goods Sales	3.994	194	0.593
OFD	3.869	194	0.639
Total	3.932	388	0.619

4.9 Hedonic

H11: Hedonic on E-commerce is more important on the Goods Sales sector than Services sector in terms of Customers' Perspective.

Shapiro Wilk & Kolmogorov Smirnov significance values are at 0.000 and 0.002 levels (Table 28) which indicates that our sample is not distributed Normally for Hedonic and "Sector" factor.

Table 28. Normality Test for Hedonic and “Sector” factor

Tests of Normality							
		Kolmogorov-Smirnov[a]			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Hedonic	Electronic Goods Sales	.119	194	.000	.976	194	.002
	OFD	.129	194	.000	.967	194	.000
a. Lilliefors Significance Correction							

Therefore, we made non-parametric Mann Whitney U-Test analysis and significance level is 0.123 (Table 29) which means that there is no significant difference between Sectors for “Hedonic”: H11 rejected.

Table 29. Mann Whitney U Test for Hedonic

Hedonic	
Mann-Whitney U	17125.5
Wilcoxon W	36040.5
Z	-1.544
Asymp. Sig. (2-tailed)	0.123

CHAPTER 5

FINDINGS

Results of the tests applied implies several findings. At first; both of the Trust dimensions (Trust in Content and Trust in Information Security) has been observed to have high average scores for both of the sectors investigated. This finding is parallel to the common sense over the high importance of trust in e-commerce. On the other hand; when considering the Trust in Content of the online shopping medium; users are more sensitive on Goods Sales Sector than Services Sector. This means that online sellers should be more careful on designing the online medium if they are establishing a platform that sells physical products. Additionally, users have higher expectations from Goods Sales sector on the online shopping mediums than sales sector in terms of customizability.

When we think that “trust in content” and “customizability” are two dimensions that are perceived more important at Goods Sales Sector, it can be clearly concluded that e-sellers that sell physical goods must focus on designing an online medium that everything can be very clearly viewed and analyzed by users.

Another finding of the study is that older generations are more concerned with facts related to information security issues. In addition to being more concerned about information security related issues; generations older than Generation Z are more sensitive about time they spend.

CHAPTER 6

DISCUSSION AND CONCLUSION

In this study, our focus was to discover impact of sector differences over key factors that comprises customers' perspective about E-commerce. As far as we have investigated previous studies regarding the Customers' Perspective; a critical issue that is very impactful over customer perspective also have entered to our research: age generations. So that, we have decided to include analyses also about generations to our study and have developed a model of factors determining customers' perspective.

In order to examine these factors that affect customers' perspective, we have designed a web-based questionnaire. While preparing the questionnaire, preliminary feedbacks from the firsts to experience the questionnaire was that just giving the names "Services Sector" and "Goods Sales Sector" to the customer was not enough for making respondents ponder about the differences between these two sectors or categories. Therefore, we have picked Online Food Delivery (OFD) as an example from Services Sector and Electronic Goods Sales as an example from Goods Sales Sectors. However, it would be better to name certain E-Commerce sites on the questionnaire so that respondents would much easily visualize differences between these categories. From this point we have named Yemeksepeti, which is the biggest OFD provider as Services Sector example. Similarly; two of biggest ones on their sector, Hepsiburada and Teknosa was named as an example to Goods Sales Sector.

According to the results; trust, which is the most certain part of every behavioral model regarding E-commerce was elaborated in two sub-categories as

Trust in Content and Trust in Information Security. While trust in content of the E-commerce has been observed to be more critical for Goods Sales sector than Services sector, it has not been observed any significant difference between Generation X and older, Generation Y and Generation Z. Other sub-category of trust (trust in information security) however has been observed as more important for Generation X and older generations compared to newer generations.

Compared to Services Sector; information transparency and customizability has been observed to constitute higher significance at E-commerce of Goods Sales for the sample of the study. On the other hand; design quality, time saving and hedonic are observed as factors that doesn't differentiate in terms of Customers' perspective based on sector type. However, time saving is observed to be less important for Generation Z users since we assume that they are on an age of their lives that don't make them feel sensitive about using the time effectively.

Evaluated together, it can be said that users are more sensitive about what they buy, how secure they buy and how informedly they shop at Goods Sales Sector compared to Services Sector.

These observations may provide E-Commerce companies in service and goods sales sectors ideas about how customers' perspectives and expectations vary based on sectoral differences and target group age generations. Taking these insights from our study into account, E-commerce companies may re-consider their design studies and settings of customer journey components.

CHAPTER 7

LIMITATIONS AND FUTURE SUGGESTIONS

The sample on the survey composed mostly of the respondents with an educational background of university degree or more. Since the educational degree was also high at the older generation groups of our sample; some may say that the study doesn't completely reflect the social/educational structure of Turkish population. In fact, educational background is not so high at older part of Turkish society, so that the study can be extended to a more reflective sample by reaching the non-included population which has a relatively lower educational background. Our experience has shown us that distributing the survey only over online mediums is not adequate for covering a wider population in terms of social/educational status. In order to reach other parts of the society, distributing the survey by physically visiting them seems about a wise idea.

The study focused mainly on two E-commerce sectors: OFD and Electronic Goods Sales. However; E-commerce is applied to any kind of commercial purposes all around the world. On future studies; comparisons of differences in customers' perspective can be done by including more sectors with various features. By including more sectors in terms of numbers; the research can be widened. In addition, those new sectors can be grouped according to similarities and thus generalized results can be reached.

APPENDIX A

QUESTIONNAIRE ITEMS IN ENGLISH

	Questionnaire Item	Reference Study
Hedonic	It is enough for me if this website answers my main purposes, I don't need to get pleasure using it. (Reversed question)	-
	I will immediately give up using this e-commerce website as soon as I feel bored.	-
	While using this website, to be agle to get pleasure is one of my most critical expectations.	Pappas, 2017
Customizability	It is critical for me to be able to make adjustments on this website according to my wishes.	Martin, 2015
	Features like "filtering", "sorting", "detailed viewing", and "comparing" are must haves for me using this website.	Martin, 2015
	I think it is important that I feel like I'm in my personal playgorund while using this website.	-
Time Saving	One of the prominent factors that affect my usage of this website is that it saves me time.	Cabanillas, 2017
	It doesn't constitute critical role whether or not I complete my aims on this website quickly. (Reversed question)	-
Design Quality	The products that this website recommends to me should definitely be relevant to my areas of interests.	Pappas, 2017
	Design quality of this website is very important for me.	-
Information Transparency	It is important for me that I feel fully informed after I make any sort of searches on this website.	Zhoua, 2018
	It is a must have that this website gives clearest information about expected delivery time.	Zhoua, 2018
	It is important for me that I read previous reviews from this website regarding experiences of old customers.	Fu, 2018
Ease Of Use	One must have a certain degree of capability in order to use this website.	-
	It is very important that one may conduct the searches on the website on the easiest and simplest way.	-
Trust in Information Security	It is critical to me that any kind of shopping or searching activities I make on this website stays completely private.	-
	In order to use this website, the website should at first provide me with strong guaranty saying all of my informations are kept private.	Zhoua, 2018
Trust in Content	In order to use this website, I should first get sure that promises given in this website are fulfilled all the time.	Cabanillas, 2017
	I don't give up using this website even if I smell a small risk of spending the money to the garbage. (Reversed question)	Zhoua, 2018
	I make pre-shopping researches before I buy anything on this website so that I make sure that the information provided is true.	-

APPENDIX B

QUESTIONNAIRE IN TURKISH

E-Ticaret'te Tüketici Perspektifi

1. Yaş Aralığınız

- ◯ 19 ve altı
- ◯ 20-39 arası
- ◯ 40-50 arası
- ◯ 51 ve üzeri

2. Cinsiyetiniz

- ◯ Kadın
- ◯ Erkek

3. En son mezun olduğunuz okul derecesi

- ◯ İlkokul / Ortaokul
- ◯ Lise
- ◯ Üniversite
- ◯ Yüksek Lisans / Doktora

4. Bu e-ticaret sitesini kullanmam için amacıma hizmet etmesi yeterlidir, kullanırken keyif almasam da olur.

	Kesinlikle katılmıyorum	Katılmıyorum	Kararsızım/Fikrim Yok	Katılıyorum	Kesinlikle Katılıyorum
YEMEK (Yemeksepeti vb.)	○	○	○	○	○
ELEKTRONİK & TEKNOLOJİ (Teknosa.com, Hepsiburada vb.)	○	○	○	○	○

5. Bu e-ticaret sitesini kullanmak bana sıkıcı gelirse kullanmaktan hemen vazgeçerim.

	Kesinlikle Katılmıyorum	Katılmıyorum	Kararsızım/Fikrim Yok	Katılıyorum	Kesinlikle Katılıyorum
YEMEK (Yemeksepeti vb.)	○	○	○	○	○
ELEKTRONİK & TEKNOLOJİ (Teknosa.com, Hepsiburada vb.)	○	○	○	○	○

6. Bu e-ticaret sitesini kullanırken keyif almak öncelikli beklentilerim arasındadır.

	Kesinlikle Katılmıyorum	Katılmıyorum	Kararsızım/Fikrim Yok	Katılıyorum	Kesinlikle Katılıyorum
YEMEK (Yemeksepeti vb.)	○	○	○	○	○
ELEKTRONİK & TEKNOLOJİ (Teknosa.com, Hepsiburada vb.)	○	○	○	○	○

7. Bu siteyi kullanırken sitenin içeriğini kendi istediğim ayarlamalar yaparak kullanabilmem benim için kritiktir.

	Kesinlikle Katılmıyorum	Katılmıyorum	Kararsızım/Fikrim Yok	Katılıyorum	Kesinlikle Katılıyorum
YEMEK (Yemeksepeti vb.)	○	○	○	○	○
ELEKTRONİK & TEKNOLOJİ (Teknosa.com, Hepsiburada vb.)	○	○	○	○	○

8. Bu sitede "Filtreleme", "Sıralama", "Detaylandırma", "Kıyaslama" gibi özelliklerin var olması vazgeçilmezdir.

	Kesinlikle Katılmıyorum	Katılmıyorum	Kararsızım/Fikrim Yok	Katılıyorum	Kesinlikle Katılıyorum
YEMEK (Yemeksepeti vb.)	○	○	○	○	○
ELEKTRONİK & TEKNOLOJİ (Teknosa.com, Hepsiburada vb.)	○	○	○	○	○

9. Bu siteyi kullanırken kendimi kişisel kullanım alanımdaymışım gibi hissetmeyi önemserim.

	Kesinlikle Katılmıyorum	Katılmıyorum	Kararsızım/Fikrim Yok	Katılıyorum	Kesinlikle Katılıyorum
YEMEK (Yemeksepeti vb.)	○	○	○	○	○
ELEKTRONİK & TEKNOLOJİ (Teknosa.com, Hepsiburada vb.)	○	○	○	○	○

10. Bu sitenin zaman açısından verimliliğimi arttırması bu siteyi kullanmamı etkileyen kriterlerin başında yer alır.

	Kesinlikle Katılmıyorum	Katılmıyorum	Kararsızım/Fikrim Yok	Katılıyorum	Kesinlikle Katılıyorum
YEMEK (Yemeksepeti vb.)	○	○	○	○	○
ELEKTRONİK & TEKNOLOJİ (Teknosa.com, Hepsiburada vb.)	○	○	○	○	○

11. Bu sitede işimi hızlı veya yavaş halletmek benim için kritik öncelikte değildir.

	Kesinlikle Katılmıyorum	Katılmıyorum	Kararsızım/Fikrim Yok	Katılıyorum	Kesinlikle Katılıyorum
YEMEK (Yemeksepeti vb.)	○	○	○	○	○
ELEKTRONİK & TEKNOLOJİ (Teknosa.com, Hepsiburada vb.)	○	○	○	○	○

12. Bu e-ticaret sitesinin bana önerdiği ürünler muhakkak benim ilgi alanımla alakalı olmalıdır.

	Kesinlikle Katılmıyorum	Katılmıyorum	Kararsızım/Fikrim Yok	Katılıyorum	Kesinlikle Katılıyorum
YEMEK (Yemeksepeti vb.)	○	○	○	○	○
ELEKTRONİK & TEKNOLOJİ (Teknosa.com, Hepsiburada vb.)	○	○	○	○	○

13. Bu sitenin tasarım kalitesinin çok iyi olması benim için önemlidir.

	Kesinlikle Katılmıyorum	Katılmıyorum	Kararsızım/Fikrim Yok	Katılıyorum	Kesinlikle Katılıyorum
YEMEK (Yemeksepeti vb.)	○	○	○	○	○
ELEKTRONİK & TEKNOLOJİ (Teknosa.com, Hepsiburada vb.)	○	○	○	○	○

14. Bu sitede inceleme yaptıktan sonra ürünle ilgili kafamda soru işareti kalmaması çok önemlidir.

	Kesinlikle Katılmıyorum	Katılmıyorum	Kararsızım/Fikrim Yok	Katılıyorum	Kesinlikle Katılıyorum
YEMEK (Yemeksepeti vb.)	○	○	○	○	○
ELEKTRONİK & TEKNOLOJİ (Teknosa.com, Hepsiburada vb.)	○	○	○	○	○

15. Bu sitenin beklenen teslimat zamanı ile ilgli çok net bilgi paylaşması vazgeçilmez önemdedir.

	Kesinlikle Katılmıyorum	Katılmıyorum	Kararsızım/Fikrim Yok	Katılıyorum	Kesinlikle Katılıyorum
YEMEK (Yemeksepeti vb.)	○	○	○	○	○
ELEKTRONİK & TEKNOLOJİ (Teknosa.com, Hepsiburada vb.)	○	○	○	○	○

16. Bu sitede alışveriş yapmadan önce sitede başkalarının kendi deneyimlerini anlatan yorumlarını okumam önemlidir.

	Kesinlikle Katılmıyorum	Katılmıyorum	Kararsızım/Fikrim Yok	Katılıyorum	Kesinlikle Katılıyorum
YEMEK (Yemeksepeti vb.)	○	○	○	○	○
ELEKTRONİK & TEKNOLOJİ (Teknosa.com, Hepsiburada vb.)	○	○	○	○	○

17. Bu e-ticaret sitesini kullanabilmek belli bir miktar kabiliyet gerektirir

	Kesinlikle Katılmıyorum	Katılmıyorum	Kararsızım/Fikrim Yok	Katılıyorum	Kesinlikle Katılıyorum
YEMEK (Yemeksepeti vb.)	○	○	○	○	○
ELEKTRONİK & TEKNOLOJİ (Teknosa.com, Hepsiburada vb.)	○	○	○	○	○

18. Bu sitede arama yapmanın çok kolay ve basit olması önemlidir.

	Kesinlikle Katılmıyorum	Katılmıyorum	Kararsızım/Fikrim Yok	Katılıyorum	Kesinlikle Katılıyorum
YEMEK (Yemeksepeti vb.)	○	○	○	○	○
ELEKTRONİK & TEKNOLOJİ (Teknosa.com, Hepsiburada vb.)	○	○	○	○	○

19. Bu sitede yapacağım arama ve alışverişlerin gizli kalması kritik derecede önem arz eder.

	Kesinlikle Katılmıyorum	Katılmıyorum	Kararsızım/Fikrim Yok	Katılıyorum	Kesinlikle Katılıyorum
YEMEK (Yemeksepeti vb.)	○	○	○	○	○
ELEKTRONİK & TEKNOLOJİ (Teknosa.com, Hepsiburada vb.)	○	○	○	○	○

20. Bu siteyi kullanmam için sitenin kullanıcının kişisel bilgilerini gizli tuttuğuna dair çok güçlü güvence vermesi şarttır.

	Kesinlikle Katılmıyorum	Katılmıyorum	Kararsızım/Fikrim Yok	Katılıyorum	Kesinlikle Katılıyorum
YEMEK (Yemeksepeti vb.)	○	○	○	○	○
ELEKTRONİK & TEKNOLOJİ (Teknosa.com, Hepsiburada vb.)	○	○	○	○	○

21. Bu siteyi kullanmam için, öncelikle sitenin verdiği taahhütleri daima tuttuğundan kesinlikle emin olmam gerekir.

	Kesinlikle Katılmıyorum	Katılmıyorum	Kararsızım/Fikrim Yok	Katılıyorum	Kesinlikle Katılıyorum
YEMEK (Yemeksepeti vb.)	○	○	○	○	○
ELEKTRONİK & TEKNOLOJİ (Teknosa.com, Hepsiburada vb.)	○	○	○	○	○

22. Ödeyeceğim parayı biraz riske atmış olduğum hissine kapılsam da bu durum siteyi kullanmamı engellemez.

	Kesinlikle Katılmıyorum	Katılmıyorum	Kararsızım/Fikrim Yok	Katılıyorum	Kesinlikle Katılıyorum
YEMEK (Yemeksepeti vb.)	○	○	○	○	○
ELEKTRONİK & TEKNOLOJİ (Teknosa.com, Hepsiburada vb.)	○	○	○	○	○

23. Bu siteden alışveriş yapmadan önce, alacağım ürünü başka yerlerden araştırıp ürünle ilgili verilen bilgilerin doğruluğundan emin olurum.

	Kesinlikle Katılmıyorum	Katılmıyorum	Kararsızım/Fikrim Yok	Katılıyorum	Kesinlikle Katılıyorum
YEMEK (Yemeksepeti vb.)	○	○	○	○	○
ELEKTRONİK & TEKNOLOJİ (Teknosa.com, Hepsiburada vb.)	○	○	○	○	○

APPENDIX C

LIST OF HYPOTHESES

LIST OF HYPOTHESES		Testing Result
H1	Trust in content on e-commerce is more important on the Goods Sales sector than Services sector in terms of Customers' Perspective.	Accepted
H2	Trust in content on e-commerce is perceived as more important by "Generation X and older generations" than "Generations Y and Z".	Rejected
H3	Trust in information security on E-commerce is more important on the Goods Sales sector than Services sector in terms of Customers' Perspective.	Rejected
H4	Trust in information security on E-commerce is perceived as more important by "Generation X and older generations" than "Generation Y and Z".	Accepted
H5	Ease of use on E-commerce is perceived as more important by "Generation X and older generations" than "Generation Y and younger generations".	Rejected
H6	Importance of Information transparency on E-commerce doesn't show significant difference between Goods Sales sector and Services sector in terms of Customers' Perspective.	Rejected
H7	Design Quality on E-commerce is more important on the Goods Sales sector than Services sector in terms of Customers' Perspective.	Rejected
H8	Time Saving on E-commerce is more important on the Services sector than Goods Sales sector according to Customers' Perspective.	Rejected
H9	Time Saving on E-commerce is perceived as less important by "Generation Z" than older generations".	Accepted
H10	Customizability on E-commerce is more important on the Goods Sales sector than Services sector in terms of Customers' Perspective.	Accepted
H11	Hedonic on E-commerce is more important on the Goods Sales sector than Services sector in terms of Customers' Perspective.	Rejected

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