

## THE EFFECT OF WEB VENDOR TRUST ON TURKISH ONLINE SHOPPERS BUYING BEHAVIOR

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### ABSTRACT

*Firms' primary objectives are gaining profit and providing continuity. During the recent years virtual platforms are the most popular and strategic way to achieve these objectives. According to this, firms try find different markets to improve their market share as well as their profits. From this point of view increase in sales at virtual platform depends on customers' trust upon total online system in the related market. In order to create customer loyalty at virtual platform, firms must build trust between firm and customer. For this purpose, it is of strategic importance for e-commerce to create trust among their customers. At this point, firms have to determine trust and perceived risk related to online shopping. Especially firms which want to operate in internet have to analyze trust dimensions and risk perceptions of customers in related online shopping. In this study, the effect of the trust and perceived risk of Turkish customers over online purchase behavior/online shopping has been presented empirically.*

**Keywords:** *Online Shopping, Trust, Perceived Risk*

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### 1. INTRODUCTION

Internet provides so many choices for customers in terms of information and goods. But related literature reports that uncertainty leads customers to hesitate over online shopping. According to Koh and Sundar (2002), users who show a high level of trust for the site (or the interface agent on it) are more likely to go through with the transaction unhesitatingly (Koh and Sundar, 2010, 902) Trust is crucial wherever risk, uncertainty, or interdependence exist (McKnight and Chervany, 2002, 36). Lack of trust is one of the most frequently cited reasons for consumers not shopping on the internet (Monсуwa, et.al, 2004, 114).

As in the bricks and mortar stores, in virtual environment the underlying reason for being a successful vendor is to create trust and decrease risk perception of customers. Online shopping is perceived to be more risky than brick-mortar retailing transaction (Ling, et.al. 2010, 63). Knowledge about the risk that the consumer perceives may help in designing suitable strategies to achieve consumer satisfaction and trust in a web site (Martin and Camarero, 2009, 631).

Generally the target group of online shopping consists of young people. In this sense, Turkey, which has a high rate of young population, is a catching market for firms that operate in virtual environment.

The number of internet subscribers in Turkey has reached to 9.2 million in total by the first quarter of 2011. The annual growth rate of the number of internet subscribers has accelerated to 24 percent (BMI, 2011). In the first quarter of 2011, the Turkish Board of Statistics (TUIK) reported that in Turkey internet usage rate of individuals between 16-74 ages is 51,8% in males and 31,7% in females. The age group with the highest internet usage is 16 to 24 age group followed by the 24 to 35 age group. This rate indicates the relative importance of young population for online shopping. Also these statistics show that Turkey offers a vast market for e-commerce activities aimed at young citizens who are willing to adopt information technologies (Calisir, et.al., 2010, 421).

The rate of ordering or purchasing goods and services over internet between individuals for personal usage is 15%. As for 85% of the individuals who use internet, they never order or purchase goods and services over internet. The individuals ordered or purchased clothings and sport equipments at most by 24,3% between April 2009 and March 2010. This is followed by electronic devices by 23,8%, household goods by 19,3% and purchasing excursion tickets by 13,3%. Electronic devices took the first place by 32,2% in the same period of the previous year (Tuik.gov.tr, 2011). These five online shopping web sites, “Hepsiburada”, “Teknosa”, “Markafoni” and “Gitti Gidiyor”, are the most popular Turkish online shopping web sites.

Turkish customers’ trust to online vendors has been presented within the context of this study. Besides definitions have been made pertaining to risk and web risk perceived by the customers who do not shop online.

It is apparent that defining customers’ stance about online shopping as the stance of young people will be guide for firms which maintain their operations and like to operate in virtual environment of Turkey.

The results of this study will not only present the trust level feelled and risk perceived by current online shoppers but also will help firms and academicians to determine the dimension of risk perceived by non online shoppers, to increase the trust level of online shoppers and to gain non online shoppers.

## 2. LITERATURE REVIEW

### 2.1. Trust

Trust plays a key role in creating satisfied and expected outcomes in online transaction (Ling, et.al.,2010, 66). If the consumer cannot develop some sense of confidence in the vendor’s competence, predictability, benevolence and integrity, then they are likely to abort the purchase and simply look elsewhere for a more trustworthy alternative (Tan and Sutherland, 2004, 40). Trust is likely to accelerate the decision-making process on a web site. Users who show a high level of trust for the site (or the interface agent on it) are less likely to engage in detailed comparison-shopping and more likely to go through with the transaction unhesitatingly (Koh and Sundar, 2010, 902)

Most researchers have defined trust according to their specific disciplinary perspectives (McKnight, et. al., 2002, 336). While in psychology trust is defined as disposition to trust, in sociology trust usually refers to institution-based trust (Salo and Karjaluoto, 2007, 605). In e-commerce researchers view trust as “a set of specific beliefs dealing primarily with the integrity, benevolence and ability of another party”, “a general belief that another party can be trusted”, “affect reflected in feelings of confidence and security in the caring response of the other party”, and “a combination of these elements” (Gefen et. al., 2003, 55).

Trust is important because it helps consumers overcome perceptions of uncertainty and risk and engage in trust related behaviors with web-based vendors, such as sharing personal information or making purchases (McKnight, et.al, 2002, 335). Lack of trust is one of the most frequently cited reasons for consumers not shopping on the internet (Monсуwa, et.al, 2004, 114). To examine how trust can affect end-users’ behavior, McKnight and Chervany (1996) analyzed six constructs of trust as trusting beliefs, trusting intention, trusting behavior, system trust, dispositional trust and situational decision to trust (Salo and Karjaluoto, 2007,606).

Web-shopping behavior does not necessarily follow traditional consumer behavior in the bricks-or-mortar retailing environment, thus Internet marketers are advised to explore the determinants of consumer online purchasing intention among the web shoppers. With a good understanding of the web shopper’s online purchase intention, web-retailers will be able to develop effective and efficient web-shopping strategies to attract new and potential web-shopping consumers (Ling, et.al., 2010, 63).

Trust is also affected by numerous other factors including, most notably, perceived expertise of the e-commerce vendor, the credibility and expertise of the web site and web agent (Koh and Sundar, 2010, 902)

According to McKnight and Chervany (2002), conceptual level trust construct consists of disposition to trust (primarily from psychology), institution-based trust (from sociology), and trusting beliefs and trusting intentions (primarily from social psychology) (McKnight and Chervany, 2001-2002, 35). Model of this research have adopted from the study of McKnight et. al.(2002). Disposition to trust, institution-based trust, trusting beliefs, trusting intentions, personal innovativeness, general web experience and perceived site quality are going to be reviewed within the context of this level trust construct.

## 2.2. Disposition to Trust

According to the McKnight, et.al.(2002), disposition to trust means a general propensity to trust others, which can also influence an individual's beliefs and intentions towards a Web-based vendor (McKnight, et.al., 2002, 336). McKnight and Chervany (2002) have reported that disposition to trust is cross-situational and cross-personal because it reflects the extent to which the trustor has a general propensity/tendency to depend on most people across most situations (McKnight and Chervany, 2002, 43). This kind of trust can occur when a person has a general preference to trust, which encompasses a broad spectrum of situations and person (Salo and Karjaluoto, 2007, 607). Disposition to trust comes primarily from trait psychology, which says that actions are molded by certain childhood-derived attributes that become more or less stable over time (McKnight and Chervany, 2002,41). According to trust literature disposition to trust has two sub constructs as trusting stance and belief in people. Belief in people or faith in humanity refers to one's assumptions about people such as people are upright, well meaning and dependable in other words trustworthy (Salo and Karjaluoto, 2007, 608 and McKnight, et.al., 2002, 339). Trusting stance means that regardless of what one assumes about other people generally, one assumes that one will achieve better outcomes by dealing with people as though they were well-meaning and reliable (McKnight and Chervany, 2002, 47). Also McKnight and Chervany (2002) indicated that trusting stance and faith in humanity differ in terms of their assumptions. Because faith in humanity relates to assumptions about attributes of other people, it is more likely that trusting stance to be an antecedent to trusting beliefs (McKnight and Chervany, 2002, 48).

## 2.3. Institution-based Trust

Trust's sociological dimension is institution based trust (McKnight, et.al. 2002, 336). It refers to one's sense of security from guarantees, safety nets, or other impersonal structures inherent in a specific context (Gefen et. al., 2003, 64). In other words, institution based trust is the belief that needed structural conditions are present (e.g., in the Internet) to enhance the probability of achieving a successful outcome in an endeavor like e- commerce (McKnight, et.al., 2002, 339). Institution based trust is discussed in the literature as situational normality and structural assurances (Gefen et. al., 2003, 64). Structural assurance means one's beliefs that structures like guarantees, regulations, promises, legal recourse, or other procedures are in place to promote success (McKnight, et.al., 2002, 339). In other words, at the Internet level, structural assurance means the belief that the web has protective legal or technological structures that assure that web business can be conducted in safe and secure manner (McKnight et. al, 2002, 305). Structural assurance is characterized as "technological Internet safeguards" such as encryption (Sinclair, et.al., 2010, 18,; McKnight and Chervany, 2001, 5). Situational normality is an assessment that the transaction will be a success based on how normal or customary the situation appears to be (Gefen et. al., 2003, 64). According to McKnight and Chervany (2002), when Web consumers believe that the Internet situation is normal and their role and the vendor's roles in the situation are appropriate and contributing to success, then they have a basis for trusting the vendor in the situation (McKnight and Chervany, 2002, 48).

Institution based trust is of particular value when large networks of interdependent transactions are created, and where geographical distance trust requires the transmission of formal indicators of trust across physical distances. This is significant for firms engaged in relational contracting with consumers through the use of information technology (Fletcher and Peters, 1997, 526).

## 2.4. Trusting Beliefs

Trusting beliefs means the confident trustor perception that the trustee- in this context, a specific web-based vendor- has attributes that are beneficial to the trustor (McKnight, et.al., 2002, 337). Trusting beliefs occur when a person thinks that the trustee is dependable in a specific situation (Salo and Karjaluoto, 2007, 606). In the literature three trusting beliefs which are utilized most often are competence, benevolence and integrity (McKnight, et.al., 2002, 337). Benevolence means that the trustee takes his or her trustor's benefit into consideration when using or making a decision concerning the trustor's information (Salo and Karjaluoto, 2007, 607). Competence is one's belief that the other party has the ability or power to do for one what one needs done and in the case of the Internet relationship the consumer would believe that the vendor can provide the goods and services in a proper and convenient way (McKnight and Chervany, 2002, 49). McKnight et. al (2002) describe that integrity as trustee honesty and promise keeping (McKnight, et.al., 2002, 337). This would reflect the belief that the Internet vendor will come through on its promises and ethical obligations, such as delivering goods or services or keeping private information secure (McKnight and Chervany, 2002, 49).

## 2.5. Trusting Intentions

Trusting intentions means one party's willingness to rely on another party in specific situations (Salo and Karjaluoto, 2007, 607). There are two sub constructs of trusting intentions as willingness to depend and subjective

probability of depending (McKnight et. al 2002, McKnight and Chervany 2002). These constructs could refer to a consumer's willingness or intention to depend on the vendor to fulfill an order, provide a service, provide excellent advice, keep personal information confidential and secure, or warrants its products (McKnight and Chervany, 2002, 50). According to McKnight, et.al. (2002), willingness to depend refers to volitional preparedness to make oneself vulnerable to the trustee and subjective probability of depending means the perceived likelihood that one will depend on the other (McKnight, et.al., 2002, 337). While willingness to depend expresses volition or desire, subjective probability of depending expresses something stronger – a verifiable intent or commitment to depend (McKnight and Chervany, 2002, 50)

## 2.6. Perceived Web Risk

Structural assurance is the opposite of perceived Web risk (McKnight and Chervany, 2002, 48). Perceived web risk means the extent to which a user believes it is unsafe to use the web or that negative consequences are possible (McKnight et.al., 2002, 305). With a high level of structural assurance regarding the Internet, one would be more likely to believe in the goodness of Internet vendors and to rely on specific Internet vendors because of the secure feeling structural assurance engenders (McKnight and Chervany, 2002, 48). High perceptions of web risk will adversely affect consumer willingness to share personal information, follow vendor advice, and, ultimately purchase (i.e. through credit card) (McKnight et.al., 2002, 305).

## 2.7. Perceived Risk

Consumer researchers define risk in terms of the consumer's perceptions of the uncertainty and adverse consequences of buying a product or service (Huang and Oppewal, 2006, 338). A consumer will perceive risk in his or her most purchase decisions to the extent that this consumer cannot always be certain that all of his or her buying goals will be achieved (Tan, 1999, 165). Forsythe and Shi (2003) argue that web shopping is perceived to be more risky than brick-or-mortar retailing transaction (Ling, et.al. 2010, 63). Online buying may be associated with negative results that are not found in traditional commerce, such as security and privacy problems, the lack of salesperson advice, or the inability to touch, smell or see the product – factors that enhance the adverse selection problem and the perception of risk (Martin and Camarero, 2009, 631). The risk consumers perceive in e-commerce is greater than the risk in commerce at brick-and-mortar retail stores because of e-commerce's distribution and impersonal nature (Tong, 2010, 745). Martin and Camarero (2009), suggested that the perceived risk will lead consumers to take into consideration different signals when forming their attitude and feelings towards a web site (satisfaction and trust) (Martin and Camarero, 2009, 630). The relationship among risk, trust and buying behavior has been analyzed from three different perspectives: as a mediating variable (trust reduces the perceived risk), as a moderating variable (the influence of trust on behavior depends on the level of risk perceived in a way that when the perceived risk is high, the importance of trust when making the decision to buy online is higher) and as a "threshold" model (trust is formed independently of the risk perceptions and consumers may perceive risks before and after trust is formed) (Martin and Camarero, 2009, 631).

In this research the perceived risk measures have adopted from the study of Tong (2002) including five dimensions of perceived risk.

## 3. HYPOTHESES

To determine correctly, what Turkish customers feel about trust while they purchase or intent to purchase online, we use these hypotheses:

- H1a: Perceived risk will be negatively related to intention to purchase online again.
- H2a: Willingness to depend will be positively related to subjective probability of depending – follow advice.
- H2b: Willingness to depend will be positively related to subjective probability of depending – give information.
- H2c: Willingness to depend will be positively related to intention to purchase online.
- H3a: Trusting beliefs will be positively related to trusting intention – willingness to depend.
- H3b: Trusting beliefs will be positively related to subjective probability of depending – follow advice.
- H3c: Trusting beliefs will be positively related to intention to give information.
- H3d: Trusting beliefs will be positively related to intention to purchase online.
- H4a: Perceived web risk will be negatively related to give information.
- H4b: Perceived web risk will be negatively related to intention to purchase online.
- H4c: Perceived web risk will be negatively related to subjective probability of depending - follow advice.
- H5a: Perceived site quality will be positively related to trusting beliefs.

H5b: Perceived site quality will be positively related to willingness to depend.

H6a: Structural assurance of the web will be positively related to trusting beliefs.

H6b: Structural assurance of the web will be positively related to willingness to depend.

H6c: Structural assurance of the web will be positively related to subjective probability of depending (follow advice, give information, intention to purchase online).

H7a: Perceived web risk will be positively related to not to purchase online.

H7b: Perceived risk will be positively related to not to purchase online.

## 4. RESEARCH METHODOLOGY

### 4.1. Objectives and Limitations of the Research

Main goal of this research is to determine the affect of trust on online shopping behavior and the relationship between trust dimensions. Survey was conducted in Ankara therefore; the most important limitation of this research is that it only covers one city in Turkey.

### 4.2. Sampling and Data Collection

In this research, face to face survey method was used to collect data and information. Before conducting the surveys, a questionnaire was developed and pre-tested on 50 consumers. According to the reliability analysis, the Cronbach's Alpha value (0,926) indicates that results are in the acceptable boundaries. After the pre-test, surveys were conducted at various quarters of Ankara city centre. In this sense, the survey was applied to 492 customers. Online shoppers consist of mainly young customers. Therefore, the large parts of surveys (See Table 1) were conducted to customers who are between 18-34 ages.

Questionnaire form includes three segments. The first segment consists of demographical questions. After demographical questions, respondents were asked to answer the questions related to trust sub constructs. At the last segment of the questionnaire, questions about perceived web risk and perceived risk were asked to respondents. The second and third segment was measured in five point likert scale (1= Strongly agree, 5= Strongly disagree).

In Table 1, demographic attributes as age, gender, occupation, income, level of education, family size are shown.

**Table 1: Demographic Characteristics of Respondents**

Age	N	%	Occupation	N	%
18-24	322	67.5	Student	319	64.8
25-34	102	20.7	Private sector employee	75	15.2
35-44	37	7.5	Merchant/Businessman/Craftsman	18	3.7
45-54	17	3.5	Civil servant	69	14.0
55-64	4	0.8	Retired	5	1.0
Total	492	100.0	Housewife	6	1.2
			Total	492	100.0
Income (TL)			Family Size		
1000 and below	320	65.0	2 person or below	38	7.7
1001-2000	98	19.9	3 person	76	15.4
2001-3000	41	8.3	4 person	207	42.1
3001-4000	24	4.9	5 person	113	23.0
4001-5000	2	0.4	6 person or above	58	11.8
5001 and above	7	1.4	Total	492	100.0
Total	492	100.0			
Education			Gender		
High School and lower	322	65.4	Female	260	52.8
University and over	170	34.5	Male	232	47.2
Total	492	100.0	Total	492	100.0

Source: Authors' Research



Considering the age distribution, it can be seen that most of the respondents consist of young customers. Looking at gender distribution, it can be seen that research sample consist of 52.8% female and 47.2% male. Table 1 indicates that the percentage of respondents who have high school and lower education level is 65.4% while the percentage of respondents who have university and over education level is 34.5% since respondents are mostly university students. Considering the distribution of family size, it is understood that most of the respondents live in a family that consists of 3 people or above. Looking at respondents' occupational groups, it is seen that 14% are civil servants, 64.8% are students and 15.2% are private sector employees. All these results reveal that data are obtained from a sample that consists of young and student respondents.

## 5. RESEARCH FOUNDATIONS

In order to see the effect of perceived web risk and perceived risk on customers who reported that they have not purchased online yet, data was analyzed in two stages. In the first part of the study, the data of customers who reported that they purchase online was analyzed. In this stage, results of reliability analysis associated with the scales used in the research and Chi-Square analysis results were explained.

According to the reliability analysis, the Cronbach's Alpha value (0,926) indicates that results are in the acceptable boundaries.

**Table 2:** The Results of Chi-Square Analysis

Hypothesis	$\chi^2$ Statistics	df.	p_value	Gamma Value ( $\Psi$ )
H1a	100.599*	16	0.000	-0.335
H2a	519.900*	12	0.000	0.908
H2b	233.784*	12	0.000	0.663
H2c	421.498*	12	0.000	0.866
H3a	590.774*	16	0.000	0.898
H3b	477.106*	16	0.000	0.802
H3c	345.404*	16	0.000	0.628
H3d	411.260*	16	0.000	0.777
H4a	155.214*	12	0.000	-0.527
H4b	121.650*	12	0.000	-0.463
H4c	63.614*	12	0.000	-0.236
H5a	414.485*	16	0.000	0.764
H5b	326.808*	12	0.000	0.741
H6a	232.198*	16	0.000	0.641
H6b	192.997*	12	0.000	0.618
H6c	167.560*	12	0.000	0.591

\* There is a statistically relationship between the variables at the %5 significant level.

Source: Authors' Research

The results of Chi-Square analysis are shown in Table 2. As seen from results, we can say that H1a, H2a, H2b, H2c, H3a, H3b, H3c, H3d, H4a, H4b, H4c, H5a, H5b, H6a, H6b, H6c are statistically significant.

According to our analysis results, it can be deduced that there is still a negative correlation between perceived risk level and intention to purchase online at 5% significance level. But according to the gamma value ( $|\Psi| = 0.335$ ), the strength of relationship is weak. In other words, in terms of the customers who have purchased online, risk constructs are not considered as strong. This means that these customers inclined to purchase online even they perceive risk.

As seen from chi square analysis results, there is a positive correlation between willingness to depend and follow advice at 5% significance level. Gamma value ( $|\Psi| = 0.908$ ) displays a strong relationship between the variables. Also it indicates that, the higher the intention to depend on the vendor to fulfill an order, provide a service, provide

excellent advice, keep personal information confidential and secure, or warrants its products, the higher the propensity to follow web vendors advice. This result shows parallelism with related literature.

From Table 2, it can be understood that there is a positive correlation between willingness to depend and to give information at 5% significance level. In other words, customers provide information like name, address, phone number if they have more predispositions to willingness to depend on the vendor. Gamma value ( $|\Psi| = 0.663$ ) states a moderate relationship between the variables.

In accordance with our analysis results, it can be said that there is a positive correlation between willingness to depend and intention to purchase online at 5% significance level. According to the gamma value ( $|\Psi| = 0.866$ ), the strength of relationship is strong. This shows that the higher intention to depend on the vendor to fulfill an order, provide a service, provide excellent advice, keep personal information confidential and secure, or warrants its products, the higher the intention to purchase online.

Research results indicate a positive correlation between trusting beliefs and willingness to depend. Also the gamma value ( $|\Psi| = 0.898$ ) shows that relationship between the two variables is strong. In other words, when the customer perceives that the vendor has attributes which are beneficial to customer then s/he will have more predispositions to willingness to depend.

As seen from the analysis results, there is a positive correlation between trusting beliefs and follow advice. The gamma value ( $|\Psi| = 0.802$ ) indicates a strong relationship which suggests that perceived beneficial attributes of web vendor lead customers to rely on vendor and to follow its advice.

Table 2 indicates a positive correlation between trusting beliefs and give information. According to the gamma value ( $|\Psi| = 0.628$ ), there is a moderate relationship between trusting beliefs and give information. This means web vendor's perceived beneficial attributes relate positively to give personal information but do not strongly lead customer to share ID number, address or telephone number with web vendor.

Considering the analysis results, there is a positive correlation between trusting beliefs and intention to purchase online. The gamma value ( $|\Psi| = 0.777$ ) indicates a strong relationship between the variables which refers that the higher the perceived beneficial vendor attributes the higher the intention to purchase online.

It can be deduced from the results of chi square analysis that perceived web risk negatively correlates with the intention to give information. The gamma value ( $|\Psi| = 0.527$ ), shows a moderate relationship between the two variables. When perceived risk is evaluated in terms of customers who purchase online, although they consider the risk, perceived web risk has a limited effect on information sharing with the vendor.

Table 2 indicates a negative relationship between the perceived web risk and intention to purchase online. And the gamma value ( $|\Psi| = 0.463$ ) shows a weak relationship between the variables. In other words, customers who purchase online do not take into consideration the web risk constructs strongly when they are buying products online.

In terms of the relationship between perceived web risk and subjective probability of depending-follow advice, research results indicate that there is a negative correlation. The gamma value ( $|\Psi| = 0.236$ ) shows a too weak relationship (almost this value shows no relationship) between the variables. Hence, it can be concluded that the effect of customers' risk perception on rely on vendor advice is weak.

According to the analysis results there is a positive correlation between perceived site quality and trusting beliefs. The gamma value ( $|\Psi| = 0.764$ ) indicates a strong relationship between the two variables. The higher the perceived site quality such as simple to navigate, technically well working, open communication channels, the higher the trusting intentions of customers.

The analysis results show a positive correlation between perceived site quality and willingness to depend and the gamma value ( $|\Psi| = 0.741$ ) shows that this relationship is strong. In other words, when customers perceive high site quality they are more inclined to depend on vendor.

Research results indicate that there is a positive relationship between structural assurance and trusting beliefs. The gamma value ( $|\Psi| = 0.641$ ) indicates that this relationship is moderate. This can be interpreted as customers pay attention to structural assurance constructs but these constructs do not remarkably relate to trusting beliefs.

The table 2 shows a positive relationship between structural assurance and willingness to depend. And the gamma value ( $|\Psi| = 0.618$ ) shows that the relationship between the variables is moderate. Structural assurance constructs such as enough safeguards, protective technological structures and encryption that make customers feel safe lead customer willingness to depend.

In accordance with the analysis results, there is a positive correlation between structural assurance and subjective probability of depending (follow advice, give information, intention to purchase online). The gamma value ( $|\Psi| = 0.591$ ) indicates that the relationship is moderate. This means that when customers feel safe because of structural assurance constructs on internet they are more likely to share information, to purchase online and to follow advice of the vendor.

In the second stage of the research which was made in order to identify the effects of perceived web risk and perceived risk on respondents who reported that they do not purchase online, one sample t- Test was used to measure H7a and H7b. Results of t- Test with respect to perceived web risk and perceived risk are shown in Table 3.

**Table 3: One Sample t- Test Results**

		Test Value = 3		
	Mean	t statistics	df	Sig.
Perceived Risk	3.51	4,366*	94	,000
Perceived Web Risk	3.80	7,097*	94	,000
* There is a statistically relationship between the variables at the %5 significant level.				

Source: Authors' Research

In this part of the study, web risk and risk perceptions of customers who do not shop online have been measured. The value above 3 in the 5 point likert scale indicates high risk perceptions of customers. Therefore, it has been analyzed through one sample t-test to check whether the mean score is greater than 3 among customers who do not shop online. Accordingly, it has been concluded that the mean score is statistically greater than 3 ( $\text{sig} < 0.05$ ) among customers in both groups at 5% significance level.

## 6. DISCUSSION AND FURTHER RESEARCH

The customers who shop online perceive less risk in terms of factors that consists of performance risk, time loss risk, psychological risk and money loss risk owing to fact that they are more familiar with shopping online. This circumstance shows that the trust of Turkish online shoppers about the system has increased by time. However, weakness of relationship is an indicator that the system needs time in Turkey.

This study shows that when online shoppers in Turkey trust in their most frequently used online vendor in line with their expectations, they do not hesitate to use the information with this vendor. So it has a vital importance to have an expertise in their area of study for firms which operate in internet in order to gain competitive advantage due to fact that trust is very important in online shopping. One of the points that customers minimize their risk is the wellness of firms' performance.

Similar with brick and mortar stores it is true for online stores that customers keep their shopping as long as online stores meet customers' expectations and maintain customer satisfaction. From the point of Turkish customers trustable information about vendors' products is very important. Maintaining customer shopping has a strategic importance in online shopping which is highly sensitive to trust.

Turkish customers hesitate when sharing their personal information no matter how successful the web vendors about their operations are and how trustful they are about supplying product information. This is the reason of weak



relationship between the variables although hypothesis is positive. This situation is connected with the perceptions of Turkish customers about the inadequacy of security regulations.

The variables of trusting beliefs are related to the extent to which a customer's most favorable website behaves him or her honestly. This study indicates that Turkish customers strongly believe and trust to web vendors which they depict as being honest. This circumstance is also related with the perception that the firm is a capable online vendor.

Consequently, Turkish customers do not hesitate to use obtained product information when they trust to their most favorable online vendors. More importantly, this trust evokes them to recur their purchase from the same online vendor.

Our study also reveals that customers' trust to the online vendors encourages them to share their personal information with the related vendor. Nonetheless the more moderate relation between the variables proves that Turkish customers are reluctant in online sharing of information.

Online shopping is increasingly at a tremendous rate day by day. One of the most important indicators that could support this increase is the affect of the online vendor trust on customer's purchasing behavior. In this respect our study reveals that Turkish customers have a tendency to continue shopping with online vendors which they trust.

Turkish customers do not trust to web when they have to share their credit card information and personal information and they similarly they are timid to share such information with online vendors.

Similarly, the customers with a high perceived web risk have a declining recurring purchase rate. However, our study proves that both of the relations are moderate.

Although there is a negative correlation between perceived web risk and the elements of follow advice, there is no significant relation found between these variables. Results indicate us that web risk perceived by Turkish customers differs slightly from their opinion about the online vendor.

Perceived site quality has a strong and positive effect on trusting beliefs. On the other hand it also positively affects Turkish customers' willingness to depend on online vendors. Site quality is a strong predictor of trust in the vendor. By generalizing the results our study reflects that customers interacting with a web site make strong implications about predicate of the vendor from what they first experience on the site (McKnight et al, 2002: 313).

According to research results Turkish Customers need to feel safe while they try to construct an idea base about online vendor. This also has a moderate effect on giving information to online vendor and intention to purchase online.

Another, important part of our study is about customers who haven't purchase online yet. If online shopping is a strategic channel for marketers because of many factors, they have to analyze the reasons of not shopping online.

Glancing at our study results it can be seen that customers who didn't purchase online are really sensitive about risk and web risk factors. This result is acceptable because, online shoppers also feel discomfort about relevant factors.

Most significant obstructions that hinder wide spreading of online shopping are; perceived web risk and perceived risk factors. Customers don't trust web about giving their credit card number or personal information. In addition they are also doubtful about performance of products, losing time or money.

Constructing a trust base is very important for both existing and potential online shoppers. According to results building trust is a key strategic factor for online vendors.

Our research is valuable for both academicians and marketing professionals who want to act in

Turkish market. In further researches customer behavior about online shopping for specific fields can be the hearth of studies.

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