

UNDERSTANDING BEHAVIORS OF CUSTOMERS IN B2C E-COMMERCE
WEBSITES: A CASE STUDY ON IRAQI PEOPLE LIVING IN TURKEY

HAMID MAJEED MAHMOOD

A THESIS SUBMITTED TO
THE GRADUATE SCHOOL OF NATURAL AND APPLIED SCIENCES
OF
ATILIM UNIVERSITY
BY

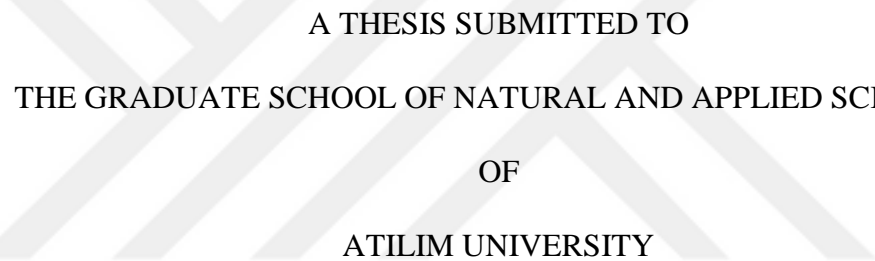
HAMID MAJEED MAHMOOD

IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE DEGREE OF
MASTER OF SCIENCE
IN
THE DEPARTMENT OF COMPUTER ENGINEERING

JUNE 2019

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Approval of the Graduate School of Natural and Applied Sciences, Atılım University.

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I certify that this thesis satisfies all the requirements as a thesis for the degree of Master of Science, Atılım University.

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This is to certify that we have read the thesis **UNDERSTANDING BEHAVIORS OF CUSTOMERS IN B2C E-COMMERCE WEBSITES: A CASE STUDY ON IRAQI PEOPLE LIVING IN TURKEY** by **HAMID MAJEED MAHMOOD** and that in our opinion it is fully adequate, in scope and quality, as a thesis for the degree of Master of Science.

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I acknowledge and warrant that all the data, knowledge and information contained in this document has been obtained, processed and displayed in accordance with academic rules and ethical conduct. Based on these rules and actions, I referred to all the articles and survey results which were not the origin of this work.

HAMID MAJEED MAHMOOD

ABSTRACT

UNDERSTANDING BEHAVIORS OF CUSTOMERS IN B2C E-COMMERCE WEBSITES: A CASE STUDY ON IRAQI PEOPLE LIVING IN TURKEY

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Previous studies about e-commerce demonstrated that online shopping is considered a series of customers and e-commerce websites evaluations. Nevertheless, the construction and preserve the trust in internet and virtual environment is a complex process. This process takes the form of technology evaluation in addition to honesty of retailers in the provision of their promises to agents. The main goal of this study was to understanding behaviors of customers in B2C e-commerce websites. As a case study, the Iraqi people who live in Turkey are evaluated. Market Orientation, Security and Trustworthiness, User Interface Quality, Perceived product and service information quality, Relational Benefit, Importance of website Reputation and Social Presence and their relationships with online trust in B2C e-commerce have been analyzed. In order to conduct this study, a convenience sampling technique to carry out the survey has been conducted. A questionnaire on a sample of Iraqi community who live in Turkey and the data has been analyzed by the use of the Statistical Package for Social Science (SPSS). A Pearson's correlation analysis was used in order to test the relationships between Trust in e-commerce and e-commerce factors. As well as, hierarchical multiple regressions were used to assess the ability of eight measures (Market Orientation, Risk, Security and

Trustworthiness, User Interface Quality, Perceived product and service information quality, Relational Benefit, Importance of website Reputation and Social Presence) to predict levels of Trust in e-commerce (Trust in e commerce Scale). The results of the study show that observed security; observed privacy and observed reputation are considered of the most significant elements effect the trust of customers online with mentioning to Iraqi online customers who live in Turkey. Other elements with significant degree are varied and different but the most important of them are perceive third party and observed website quality have important relationship with online trust. Lastly, results providing limited indication to create an important connection with the independent variable of trust.

Keywords: E-commerce, B2C e-commerce, online shopping, Trust.

ÖZ

B2C-TİCARET WEB SİTELERİNDE MÜŞTERİLERİN DAVRANIŞLARINI ANLAMAK: TÜRKİYE'DE YAŞAYAN IRAK HALKI ÜZERİNDE BİR ÖRNEK OLAY İNCELEMESİ

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E-ticaret ile ilgili önceki çalışmalar, online alışverişin bir dizi müşteri ve e-ticaret web sitesi değerlendirmeleri olarak kabul edildiğini kanıtladı. Ancak, yapı ve internete duyulan güveni korumak, sanal ortam kompleks bir süreçtir. Bu süreç, perakendecilere acentelere verdikleri sözlerin yerine getirilmesinde dürüstlüğün yanı sıra teknoloji değerlendirmesi biçimini de veriyor. Bu çalışmanın temel amacı, B2C e-ticaret web sitelerinde müşterilerin davranışlarını anlamaktır. Bir vaka çalışması olarak, Türkiye'de yaşayan Irak halkı değerlendirilmektedir. Pazar Oryantasyon, Güvenlik ve güvenilirlik, Kullanıcı Arayüzü Kalitesi, algılanan ürün ve hizmet bilgileri kalitesi, İlişkisel Fayda, Web Sitesi İtibar ve Sosyal Varlığın Önemi ve B2C e-ticaret online güven ile olan ilişkilerinin önemi incelenmiştir. Bu çalışmayı yürütmek amacıyla, anketi gerçekleştirmek için uygun bir örnekleme tekniği kullanılarak yapılmıştır. Türkiye'de yaşayan Iraklı bir topluluk örneği ve veriler üzerine bir anket, Sosyal Bilimler için İstatistik Paketi (SPSS) kullanılarak analiz edilmiştir. E-ticarete güven ile e-ticaret faktörleri arasındaki ilişkileri test etmek için Pearson'un korelasyon analizi

kullanılmıştır. Ayrıca, e-ticarette güven seviyelerini tahmin etmek için sekiz önlemin (market oryantasyon, Risk, Güvenlik ve Güvenilirlik, Kullanıcı Arayüzü Kalitesi, algılanan ürün ve hizmet bilgileri kalitesi, İlişkisel Fayda, Web Sitesinin İtibarını ve Sosyal Varlığının Önemi) yeteneğini değerlendirmek üzere hiyerarşik çoklu regresyonlar kullanılmıştır (e-ticarete Güven Ölçeği). Çalışmanın sonuçları gözlemlenen güvenliği gösterdi; gizlilik ve itibar, Türkiye'de yaşayan Iraklı online müşterilere değinerek, müşterilerin online güvenini etkileyen en önemli unsurlardan biri olarak kabul edilmektedir. Önemli dereceye sahip diğer unsurlar çeşitlilik gösterir ve farklıdır ancak bunlardan en önemlisi üçüncü taraf algılaması ve gözlemlenen web sitesi kalitesinin çevrimiçi güven ile önemli bir ilişkisinin var olduğunu da göstermiştir. Son olarak, sonuçlarda bağımsız güven değişkeni ile önemli bir bağlantı kurmak için sınırlı bir gösterge sağlanmaktadır.

Anahtar Kelimeler: E-ticaret, B2C e-ticaret, online alışveriş, Güven.



To The Martyrs of My Family

To My Father, Mother, Sisters, Brothers, All My Family and My Best Friends

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"كن عالما .. فإن لم تستطع ، فكن متعلما ، فإن لم تستطع ، فأحب العلماء ، فإن لم تستطع ، فلا تبغضهم"

"Be a scholar ... If you cannot, be educated, If you cannot, Scientists love, If you cannot, Do not hate them"

As we take our last step in the university life, we must return to the years we spent in the university with our distinguished professors who have given us a lot. Before we go, we offer many thanks, appreciation and love to those who take the most sacred message in life to all our distinguished professors I especially thank and appreciate my supervisor Assoc. Prof. Dr. Nergiz Ercil Çağıltay who helped me in my research, and it was a light that shines darkness, And finally to everyone who helped me in my research this.

CONTENTS

ABSTRACT	iii
ÖZ.....	v
ACKNOWLEDGMENTS.....	viii
CONTENTS.....	ix
LIST OF TABLES	xi
LIST OF FIGURES	xii
CHAPTER 1	1
INTRODUCTION.....	1
CHAPTER 2	5
BACKGROUND OF THE STUDY	5
2.1. E-commerce and Its Importance.....	8
2.1.1 Importance of E-commerce for Customers	8
2.1.2 Importance of E-commerce for Business	9
2.2 Types of E-Commerce	12
2.2.1 B2B E-Commerce	13
2.2.2 B2C E-Commerce	14
2.2.3 B2G E-Commerce	15
2.2.4 C2C E-Commerce	15
2.3 Importance of Trust in E-Commerce	16
2.4 Customer Behaviors in E-commerce.....	17
2.5 Foreigners' Use of E-Commerce	21
2.5.1 Obstacles to Engaging in Cross-Border E-commerce (Extensive Margin)	21
2.5.2 Obstacles Decreasing the Volume of Cross-Border E-commerce (Intensive Margin)	23
2.6 The Problem of Foreign People in E-commerce	24
CHAPTER 3	26
METHODOLOGY.....	26

3.1 Design of the Study	26
3.2 Design of the Questionnaire	26
3.3 Method of the Research	27
3.4 Research Questions	27
3.5 Participants	28
CHAPTER 4	30
RESULTS.....	30
4.1 Income and Internet Usage of the Participants	30
4.2 Descriptive Statistics of Trust in B2C E-Commerce Variables.....	34
4.3 The Trust According to the Demographic Variables of the Participants (RQ1)	35
4.4 Trust and Internet Usage (RQ2).....	36
4.5 Understanding if there is a Relationship between Trust in E-Commerce and E-Commerce Factors (RQ3)	37
4.6 Understanding if Trust in E-Commerce Influenced by E-Commerce Factors (RQ4)	38
CHAPTER 5	41
DISCUSSIONS	41
CHAPTER 6	45
CONCLUSION	45
REFERENCES	48
APPENDIX - A Questionnaire.....	53

LIST OF TABLES

Table 2.1 Categories of E-Commerce.....	13
Table 2.2 Statistically related obstacles to cross-border e-commerce sales by firm size: extensive margin	22
Table 2.3 Statistically related obstacles to cross-border e-commerce buy by company size: widespread margin.....	22
Table 2.4 Related obstacles to cross-border e-commerce sales by company size: intensive margin	24
Table 2.5 Related obstacles to cross-border e-commerce buys by company size: intensive margin.....	24
Table 3.1 Frequencies for Gender Groups	28
Table 3.2 Frequencies for Age Groups	28
Table 3.3 Frequencies for Education Level Groups.....	29
Table 4.1 Frequencies for Yearly Household Income Groups.....	30
Table 4.2 Period of Internet Usage	31
Table 4.3 Internet Usage Time.....	32
Table 4.4 Online Shopping Payments per Year Groups	33
Table 4.5 Descriptive Statistics.....	35
Table 4.6 Tests of Between-Subjects Effects.....	36
Table 4.7 Tests of Between-Subjects Effects.....	37
Table 4.8 Correlations between Variables	38
Table 4.9 Hierarchical regression between Variables.....	39

LIST OF FIGURES

Figure 2.1 Most Common Online Activities in the United States (2002-2011)	6
Figure 3.1 Sample Gender Groups	28
Figure 3.2 Sample Age Groups	29
Figure 3.3 Sample Education Level Groups	29
Figure 4.1 Sample Yearly Household Income Groups	31
Figure 4.2 Sample Period of Internet Usage Groups	32
Figure 4.3 Internet Usage Time Groups	33
Figure 4.4 Online Shopping Payments per Year Groups	34

CHAPTER 1

INTRODUCTION

The goods and products trade is an old practice that may have been a good beginning for modern human life. The need to exchange items was developed into an accurate science that fed the trade mechanism. The trade of goods and products developed into what is currently referred to as commerce. Today, our world has created laws to strengthen and encourage commerce. Occasionally, there are commercial bans a number of goods and products. For example, today's industrialized or developed countries have gone well beyond the boundaries of simple goods and products trading in bulk and through conventional brick and mortar retailers but now have moved to expand demand in niche customers demand and to provide goods to customer locations in place of retail stores. To further exemplify, it is currently not enough to provide simple tooth fresh; one must provide tooth fresh which represents the needs of consumers to a greater extent than they themselves need it. At the same time, it may be delivered to the doors of consumers.

The term e-commerce refers to any type of commercial transaction performed across computer networks, including the Internet. The Business-to-Consumer (B2C) sector represents one of the most popular types of e-commerce. Business-to-Consumer contributed in e-commerce activities in many methods. B2C e-commerce permits customers to purchase products and services directly from Internet. Through the B2C e-commerce model, companies can offer products and services to customers over the Internet and over computer networks. Some instances of B2C e-commerce model include online travel services, online shopping and Internet banking.

The extensive acceptance of e-commerce plays a significant role in the development of countries. The advantages of e-commerce technology vary between the social and economic dimensions. E-commerce technologies allow firms to enlarge their markets by allowing them quickly, simply and cost-efficiently to find not only more consumers but also the best providers and most appropriate business partners both locally and globally [1] [2]. Moreover, e-commerce increases the purchasing power of consumers by allowing for the rapid and appropriate implementation of e-commerce transactions with local and international sellers. This enhances the standards of living in countryside regions by allowing customers to access goods and services that are not normally offered in their local areas. In addition to these mentioned benefits, e-commerce also has several benefits for the economy and for society, such as decreasing costs of entering markets and transactions, enhancing access to market information, specialization of resources, as well as international coordination, opening economies which encourage competition and the distribution of main technologies, decreasing traffic movements on roads and lowering air pollution [3]. In developing countries, e-commerce can add high value to companies and customers as compared with developed countries. Nevertheless, most firms and customers in developing countries find futility in obtaining e-commerce advantages that are promoted by modern information and communication technology (ICT) [4]. According to market research [5], although e-commerce is one of largest five common actions across the Internet in developed countries, people use the Internet in developing countries for purposes such as communication and information retrieval. The level of Internet usage for e-commerce transactions in developing countries is lower than that of developed countries [6].

The Pew Research Center administered a questionnaire regarding online shopping [5] and discovered that e-commerce is considered to be one of the most rapidly developing Internet activities. Various customers desire online shopping for many reasons, including comfort, a broad variety of goods and services, and price comparisons. More companies prefer to exist on the Internet as it enables them to reach different consumers in different places that cannot be reached by normal commercial business channels. E-commerce can be considered one of the most successful and significant applications in the commerce world. Its financial effect is enormous and continually increasing day by

day. According to eMarketer [5], global B2C and e-commerce reached \$1.7 billion and this number increased to \$2.4 billion in 2018. B2C e-commerce websites help people to purchase goods and services directly from the Internet. The creation of e-commerce websites has played an important role in the growth of countries and the benefits range between social to economical dimensions. Additionally, e-commerce websites help firms to extend their markets by reaching larger numbers of national and international customers. Moreover, they enable customers to purchase products and services in a flexible manner with rapid and efficient methods of transport from national and international locations. They work on enhancing standards of living by helping people to purchase products that are unavailable in their local areas. E-commerce websites also provide a new dimension of purchasing from home or anywhere. Internet users from different age categories, especially youth, have shown more interest in purchasing products and services from the Internet by using e-commerce websites found in most countries around the world [5]. As the effect of e-commerce on our daily lives is increasing, understating consumer behaviors is becoming a significant element for e-commerce transactions. For this reason, it is important to realize which elements are effecting the behavior of customers in e-commerce environments. The main aim of this study is to explore the relation between trust on e-commerce websites and e-commerce factors by Iraqi people who live in Turkey.

It is imperative for consumer trust to be established immediately when consumers interact with a vendor's website. Previous studies have shown several factors considered as determinants of customer trust in business-to-customer e-commerce. As businesses change, so will consumer perceptions as new ways and techniques of conducting business emerge globally. Included among the dominant numerous factors identified in the literature are market orientation, security and trustworthiness, user interface quality, perceived product and service information quality, relational benefit, importance of website reputation, and social presence.

The object of this study is to fill the existing gaps in the related literature by studying the factors of trust in the behavior of foreign people with regard to e-commerce websites. We selected the element of trust as it is considered one of the most important factors

which consumers think about when using e-commerce websites and entering significant personal information. The determination of human behavior in e-commerce will provide insight for e-commerce retailers to enhance their products and services and fulfill expectations and motivations of customers towards e-commerce.



CHAPTER 2

BACKGROUND OF THE STUDY

Commerce is considered to be an important branch of business. Commerce comprises activities that facilitate the exchange process in a direct or indirect manner. Before going deeply into details associated with e-commerce, it is important to assess the World Wide Web (WWW) and the Internet. Various people use the terms 'World Wide Web' (WWW) and 'Internet' to exchange and communicate. Nevertheless, these two terms refer to completely different things which are nonetheless associated with each other. 'Internet' refers to the infrastructure of communication that connects millions of computers, smart phones and other electronic devices around the world. 'World Wide Web' (WWW) is just one of various applications operating across the Internet [7].

The simple web or WWW depends on HTML or HTTP, web servers and explorers. The WWW consists of pages that exist on servers and which can be accessed through the use of Internet browsers. In its first years, the term 'e-commerce' referred to the electronic implementation of commercial dealings using many techniques, including Electronic Data Exchange (EDI) and Electronic Fund Transfers (EFT) [8].

Large companies and institutions had always implemented these transactions and thousands of new companies began appearing on the Internet after the emergence of Internet marketing in 1991. Before the Internet, a new marketing revolution began in 1990 when Tim Berners-Lee constructed significant tools such as the first web browser (WWW) which employed the Internet network. Initially, the WWW was adopted by laboratories of universities and scientific research centers. After entering with the first graphical web browser "Mosaic" in 1992, the WWW began to acquire a reputation [9].

A study performed at Pew Research Center (2011) in the U.S.A. showed and highlighted the greatest common electronic activities implemented by users of Internet [10]. Figure 2.1 presents the most common online activities in the United States. According to the results of the survey, the five most common activities on the Internet are sending or reading e-mail through the use of search engines, finding news, purchasing new products or services, and using social media networks. Figure 2.1 presents how at the end of 2011, 71% of Internet users in the U.S.A. bought a product online. It also shows online shopping being one of the most common online activities in continental Europe [6].

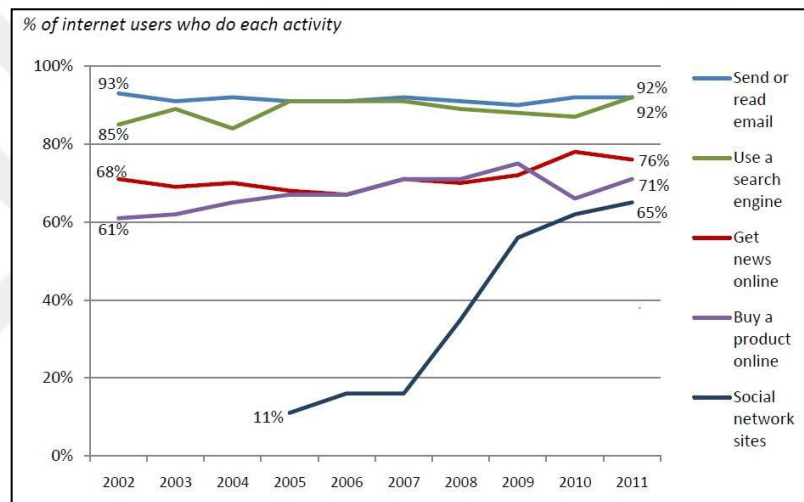


Figure 2.1 Most common online activities in the United States (2002-2011) [6]

The rate of using online shopping in Turkey is lower than its use in Europe and the United States. An investigational study performed by Huseynov and Yıldırım [11] presented the most common online activities in Turkey, the results of which are shown in Figure 2.1 [11]. The most common online activities in Turkey were found to be receiving and sending social communications through social media platforms (61.5%), watching movies and listening to music (48.2%) and reading news (45.6%). Only 18.5% of participants mentioned that they continuously used the Internet for online shopping. The increasing trend of e-commerce worldwide is due to a number of reasons. The average growth of Internet use between 2000 and 2015 was approximately 833%. The result of this increase in Internet use is an increased use of e-commerce, especially in countries experiencing increases in marketing infrastructure [12]. Moreover, there are many additional reasons for the increase of e-commerce, including vendors and

purchasers not being geographically restricted. This means that customers do not need to travel long distances in order to buy needed products. By accessing online retailers, they can simply conduct transactions with sellers existing in a local city or in another country, thereby saving time and decreasing effort. Moreover, in order to attract customers, it requires customer relationships and marketing strategies. Nevertheless, it is very easy in e-commerce to use specific search engines, social networks and online advertising. Thirdly, low cost is considered another factor that makes e-commerce very common [13].

In recent years, online marketing has transmuted from a new idea into a basic part of people's lives. Retail commerce is considered to be one of the most increasing sectors in Europe and the United States. Internet features including e-commerce contributing to economic development in developed and developing countries. Consumer devices are considered complex products that need personal checking before purchasing [14]. In spite of current trends to increase the role of e-commerce, 52% of consumers in the electronic field produce effective products by searching on the Internet. The production sector determines the selection of marketing media. However, it is proven that consumers have a broad selection of categories from which to purchase on the Internet [15]. Therefore, the importance of production classes such as consumer electronics in context are continuously increase.

In spite of the current distribution of studies in consumer behavior on the Internet, there is a lack of academic materials related to consumer electronic fields associated with e-commerce. The lowest number of studies are found to be associated with general models for consumer behavior on the Internet without verifying how specific products motivate the decisions of purchasers.

Many studies present some broad contexts to clarify elements and incentives in online purchasing operations while failing to mention specific industries in electronic retail. Nevertheless, consumer decisions are not organized and can be highly varied in terms of specific procedures. It is therefore important to perform sectoral studies to identify elements affecting the decisions of purchasers in terms of specific procedures [16]. International modes of marketing remove local barriers and allow persons to reach into international web stores. Most electronic retailers, such as *EBay* and *Amazon*, provide

international delivery services and some have become global across the Internet with deep penetration outside their home countries.

2.1. E-commerce and Its Importance

Electronic commerce “includes electronic business and sending processes across networks or through computer devices especially purchase and sale products and services and transfer money across digital communication” [17]. In brief, electronic commerce is a mediator to purchasing products and services on the Internet. It is considered a strong tool with great features. The Internet always supports distribution channels instead of replacing them. Moreover, the Internet facilitates efforts of salespersons and promotes efficiency and sales effectivity functions instead of terminating them. The Internet has facilitated the possibility to customers purchasing goods and services through the Internet from local and global firms. E-commerce is considered to be a technique to perform commercial business in specific markets and to specific agents. This process increases the size of sales, decreases costs and provides more information effectively. Institutions may store a great amount of information on their websites. This information exists continuously and globally in communication relationships with users. Therefore, users are not even required to go outside of their homes [18]. Many agents seek to acquire information across the Internet and perform different purchasing operations.

2.1.1 Importance of E-commerce for Customers

The importance and advantages delivered by e-commerce for consumers vary and can be summarized as follows [19]:

Convenience: Every product is available before the potential customer in an Internet environment. A customer can write the product he wants to search for in his preferred search engine and find a selection in an organized list in a few seconds.

Time Savings: Through e-commerce, there is no leadership in institutions during search hoping to find what is needed. Online stores provide a complete catalogue

of their products in addition to their online stores instead of retailer interfaces. This facilitates finding products which can be brought to residences in a few days.

Options, options and options: Without leadership from store, the consumer can easily compare and select between products. In addition, customers can easily know who provides better prices thereby presenting more options to select between them while the actual store includes a limited storing area. Moreover, online stores include full inventories [20].

Easy comparisons: Comparisons are easily available and they can be performed easily. When products are shown on the Internet, they are presented with all their details. In addition, they can allow customers to make comparisons with other products. Therefore, they provide customers with knowledge for the best options [20].

Easy to find reviews: Since comparisons are high, customers can search for consumer reviews of online companies and their websites in order to know not only whether a product is good or bad but also whether one can read responses to these reasons [20].

Coupons and deals: With each online commercial business one wishes to gain, one cannot avoid the increasing number of coupons and deals. These are considered a boon for customers. With major sites that act as department store, you may find items up to 80% off. Therefore, the customer can benefit from comparisons and search for the best available prices [20].

2.1.2 Importance of E-commerce for Business

E-commerce can be considered an activity to perform business across the Internet. It refers to the sale and purchase of goods and services online from a website. E-commerce is also recognized as an online supply. An e-commerce website has features which allow customers to browse for products, select them, put them into an electronic trolley, and then pay for them at an electronic checkout. Many people move from actual stores to online stores to sell and purchase products and services. In 2015, 60% of consumers in developed countries logged on to the Internet to purchase

products and services from their homes easily. Different from a traditional bricks-and-mortar store, an e-commerce store remains operational twenty-four hours seven days a week. Consumers can go online and purchase goods any time during the day [20].

The many advantages of e-commerce for businesses are illustrated as follows [20]:

Widespread Descriptions of Goods: E-commerce sites deliver to their clients using a data paper including all the characteristics of products and services. A data paper may comprise evaluations provided by other clients who purchased the same product previously. Moreover, agents may review more details about any product before the purchasing process. Clients can read the contents and acquire basic information about manufacturing companies. This process is impossible in traditional stores.

They are found on search engines: E-commerce sites may flourish and receive large numbers of visitors from search engines. According to some studies, most users only click on links located on the first page of search engine results and do not visit the second or third pages.

Decreases in costs to maintain and manage inventory: There are many included costs in the management of stores. However, it is easy and inexpensive to manage stores on e-commerce sites. Online stores offer their owners amenities and features which can be used to accomplish specific duties.

Recording the purchasing habits of consumers: It has been stated that information is power. Purchasing habits from customers are important for businesspersons. In an actual store, it is very difficult to analyze the items that are purchased by each customer and the difficulty of purchasing these elements. E-commerce stores facilitate the perception of purchasing modes of their customers. A website can record the activities of each visiting customer.

It is electronic and very efficient: E-commerce sites can continue to sell products and services in all sides without registering any slowing. This is

because of the computerized system being used. In this context, when a customer requests a specific product, it will be delivered to the customer. E-commerce stores can manage their special inventory. Moreover, startup costs for one of these stores is low when compared with the cost of an actual store.

Increasing customer base: The customer base is the main issue for every business across the Internet. When connecting to the Internet, it is not necessary to be concerned about any effective activity about getting on best property in the town. Persons all over the world can enter and return to their products at any time [19].

Increase of sales: Through not handling a shop interface, any company will obtain more sales and profits across the Internet. They can re-divide money to perform customer market experiments quicker and more effectively. Through the availability of international markets, it is possible to sell more products [19].

24/7, 365 days: If one-day snow is falling and the roads are closed, your activity on the Internet is still open to consumers every single moment of the year. Doors are never closed and incomes will continue to increase [19].

Increasing business reach: A great tool on the internet is...translation! A business online does not have to make a site for every language. Through correct marketing, any consumer around the world may conduct business, view goods sites and obtain any required information without leaving their homes [19].

Recurrent expenses made easy: With a little research, every business can set up recurring payments. Find the deliverer that best suits your requirements and billing will be done in a regular method; payments will be received in the same way [19].

Instant transactions: With e-commerce, there is no more waiting for the check to clear or a 30-day wait other types of payment. All transactions are settled relatively quickly over two or three days to move money through the banking system [19].

2.2 Types of E-Commerce

The e-commerce market is considered to be very complicated but it can be utilized in many ways. Business information services is one sector and its goal is to sell customer information to others for marketing purposes. Moreover, advertising may exist in search engines [18]. Loshin and Murphy (1997) stated that for consumers, the most significant features of an e-commerce supplier are the following [21]:

Reliability: Charge and credit card firms depend on spreading credit to spread protection and to resolve payments. It is likely that this reliability itself comes from the e-commerce provider.

Security: Security problems will always exist and security suppliers should always discover weak points and determine new security solutions.

Simplicity: E-commerce plans for success if they are simple and easier than personally conducting commercial transactions.

Acceptability: E-commerce systems must provide for the possibility widespread acceptance.

E-commerce can be classified in many ways. Generally, there are two categories of e-commerce: indirect e-commerce and direct e-commerce. Indirect e-commerce is conducted when customers request a product on the Internet and are billed or pay in cash upon delivery and obtain products in the traditional manner. On the other hand, direct e-commerce occurs when a consumer request is paid and obtains a digital product such as games, music and services provided across the Internet. Table 2.1 presents different categories of e-commerce.

Table 2.1 Categories of E-Commerce [21]

	Business	Consumer	Government
Business	B2B	B2C	B2G
Consumer	C2B	C2C	C2G
Government	G2B	G2C	G2G

As shown in Table 2.1, there are nine main categories of e-commerce. The B2B model points to trademarks between firms. An example of the B2B model is the transactions between a manufacturing firm and wholesalers and retailers. The other model of e-commerce is B2C. In this model, business is performed directly between the firm and customer. This consumer here is the end user of products and services delivered by the firm. C2C e-commerce includes electronic facilities that facilitate third parties between end the user of products and services. It is possible to have websites for online auctions for C2C. C2B refers to the reverse direction of B2C model in which a user is created and products and services are provided for firms. B2G comprises the marketing of products and services through private institutions for different governmental sectors. In contrast, G2B consists of the process of selling of goods and services for private business organizations.

2.2.1 B2B E-Commerce

Business-to-business (B2B) refers to transactions of commerce between businesses, such as those between a manufacturer and a wholesaler or between a supplier and a retailer. B2B e-commerce can save or make a company money. Moreover, B2B is used in the collaboration and communication perspective. Various businesses are now using social media in order to connect with their consumers (B2C). Moreover, they are now using related tools inside the business so employees can connect with each other. When communication is taking place between employees, this can be denoted as B2B communication. The new discussion of electronic commerce has become dedicated to the business to consumer section action. This appears natural, however, as there are over 100 million customer families making the market attractive. However, as the new performance of professional investors shows, the opportunities in business to business may be much better [21].

2.2.2 B2C E-Commerce

B2C e-commerce is the most important category of e-commerce and it is business between firms and customers. It consists on agents collecting information including purchasing physical goods that include consumer products and books. In addition, it includes information products including software and electronic books. In terms of information goods, it includes the process of receiving products across the electronic network [22]. This category of e-commerce is considered to be the second largest type of e-commerce. Its origins can be drawn to online transactions or electronic investigations. Therefore, more popular B2C business forms are the online transaction firms such as Amazon.com, Barnes and Noble, Drugstore.com, ToysRus and Beyond.com. Other B2C examples comprising information products include E-Trade and Travelocity. The most popular applications of this category of e-commerce are in the field of buying products and services, and individual economics administration that relates to the management of particular reserves and capitals by using online banking tools (e.g., Quicken). E-marketer speculates that global B2C e-commerce incomes are anticipated to reach US \$7,724.8 billion by 2025, growing at a CAGR of 11.7%, according to a new report by Grand View Research, Inc. The rising disposable income level, increasing middle-class population and increasing Internet and smart phone penetration are likely to spur market demand over the forecast period. The increasing acceptance of technology is allowing the e-commerce sector to be more efficient and accessible. The growing middle-class population and intense use of social media is also stimulating the demand for the online purchase of various products and services. B2C e-commerce may be summarized thus [17]:

1. **Product information:** A firm's website includes information about new and existing products to customers.
2. **Sales:** It is possible to sell some products from the company website directly. This can lower transaction costs and allow customers to obtain information about their requests in real time.
3. **Services:** Customers can communicate automatically with regard to request statuses, production applications and problems of goods and costs of goods.

4. **Payments:** Payments can be completed with the use of electronic payment systems.
5. **Marketing research:** Companies can use the Internet, e-commerce and websites to gather a large amount of information about customers and potential customers.

E-commerce providers are companies and organizations that offer tools and products for electronic commerce.

2.2.3 B2G E-Commerce

B2G e-commerce may be described as commerce between firms and the general sector. Moreover, it points to the use of the Internet for general purchases, transactions dealings and other operations associated with government. This category of e-commerce has two basic characteristics: First, the general sector imposes an initial role in the creation of e-commerce. Second, it is assumed that the general sector has the greatest need to make its purchasing system more effective. Online purchasing policies increase the clarity of the purchasing process and decrease the risks of impropriety. Nevertheless, the size of B2G e-commerce until now is considered insignificant because governmental purchasing systems are still undeveloped [23].

2.2.4 C2C E-Commerce

Consumer-to-consumer electronic commerce is an increasing part of e-commerce. Meta-analysis of the critical elements of e-commerce reveal that C2C e-commerce was only represented in a portion of online sales [41]. In general, C2C transactions include products and services provided through a confidential or sales system. Products sold are frequently used or second hand. C2C will predictably rise in the future for a number of reasons, including cost effectiveness. This means it reduces the cost of using third parties. Vendors see it as very significant given the rising use of social media networks by customers to share their choices about particular stock, which frequently drives increased traffic to stores [42]. C2C is the oldest method of e-commerce that we know. It was used well before the Internet era, and currently it is strengthened by large sites. They are a way to help people to negotiate directly with each other or to purchase more suitably from firms. The main objective of C2C is to allow purchasers and sellers to

discover each other simply. They benefit in two vital commerce parts. Primarily, they can simply discover products that are then difficult to find [43].

C2C e-commerce varies from the business-to-business model or business-to-consumer model because customers interrelate directly with each other. A business operates the online stage on which C2C transactions occur. Purchasers can shop for free, but sellers occasionally are required to pay a fee to list their products. Customers often play a significant role in monitoring e-commerce sites for fraud and other unsuitable activity and content [44].

In general, a third party who officiates the transaction to ensure goods are received and payments are made helps C2C e-commerce. This provides some protection for customers taking part in C2C e-commerce, permitting the opportunity to benefit from the prices presented by interested sellers.

2.3 Importance of Trust in E-Commerce

The Oxford English Dictionary (1971) [24] described trust as “reliance or assurance on some quality or feature related to someone or fact”. Nissenbaum (2001) [25] proposed a definition of trust as “a rich concept that covers a wide set of relations with a set of things.” In this part, a general overview about trust suggested by philosophy will be described in administration and marketing to highlight the nature and perception of trust. While the Internet depends on the structure of a suggested system, trust is difficult to be developed and maintained. At the first level, the Internet was imagined as an environment proposed to enable users and researchers to collaborate and exchange information across electronic media. Bhimani [26] asserted that the Internet did not develop to be a commercial environment. It was working on one wide of trust while rules are put in place to permit distant users to access significant data on a device. Generally, security depends on the mutual respect of users in addition to knowledge that is considered suitable on a network. This was logical when the number of persons on a network was relatively small. Nevertheless, the great development of the Internet and alterations in the structure of its users’ population and network have now become a worldwide community where users come from every part of the world. The Internet depends on an open system architecture and thus, it is difficult to be developed and maintained. The Internet has been designed as an environment to allow researchers to

collaborate and exchange information across electronic media. Bhimani [26] mentioned that the Internet was not designed as a commercial platform, which means it works in an environment of trust. However, regulations are implemented to allow distant users to access significant information through their devices. In general, security depends on the mutual respect of users in addition to knowledge of the network. This was reasonable where the number of users on the network was small and they were always students, academics and users. Nevertheless, the great growth and development of internet and change in population of users, network became global society where users come from all professions [27].

2.4 Customer Behaviors in E-commerce

Mittal [28] conducted a study on the effect of e-commerce on consumer behavior [28]. The main goal of this study was to obtain a quantitative description of the fact of e-commerce shopping sites in India and the development of online shopping and its effect on consumer behavior. The author presented a review of the Internet, its rapid development over the last two decades and how information technology had developed during the same period. This development increased the number of Internet users correspondingly. The new shopping method and the development of the Internet compelled companies to change their marketing strategy. The researcher explained the problems associated with online shopping from e-commerce websites, including payment problems and after-sales services. He explained the percentage of the number of online shopping websites in India as compared with traditional shopping markets where the traditional shopping markets would occupy the highest percentage in India for many reasons. Later, he explained the effect of the Internet on customer behavior mentioning that behavior occurs due to internal and external factors. The external factors come from the environment and internal factors come from the mind of the consumer. The study concluded that consumer trust on the Internet and any associated risks have a significant impact on purchasing decisions where consumer trust and privacy risks are the most important factors when using the Internet in the marketing process [28].

Torrez Pimentel [29] conducted a master thesis to understand consumer behavior towards e-commerce websites. He used a questionnaire and targeted the Washington DC

area of the USA. The targeted sample were both male and female people in the 21-34-year-old age category. In this study, the researcher investigated the impact of technology on millennials and especially the effect of e-retailers. There were 285 participants in four different shopping malls all of which were in the Washington DC area. The questionnaire was implemented between April 1st and May 31st 2015. The survey showed that the number of user for e-commerce websites was increasing continuously with the increase in number of e-commerce markets existing in this area. Moreover, consumers were buying with more regularity on the Internet and as such, the significance of the Internet was becoming a vital feature to understand the behavior of consumers. The study clarified that materials being purchased from e-commerce websites varied, ranging from iPhones to vehicles such as large trucks costing many thousands of dollars. Therefore, researcher stated that e-retailers were increasing and distributing and it was advised to spend more effort on Internet security and the monitoring of everything associated with this vital service. In this study, the researcher highlighted interest in studying the behavior of consumers on e-commerce websites and he did not mention the obstacles or problems faced by foreigners or new residents at this city, including language problems and problems associated with issue. This problem will be addressed in our study and this gap will be filled [29].

Huseynov and Yildirim [11] presented a study on social subjects in B2C e-commerce in which the researchers presented important details about B2C e-commerce and an explanation of what it is one of the most developed industries in the world. Furthermore, they stated that there are many studies related to this subject that have been studied by many researchers in order to evaluate consumer behavior issues in B2C e-commerce. The main objectives of this research were to evaluate and organize the accumulated studies on this subject, to determine the less researched areas in this subject and to enrich any future studies. Moreover, the researchers studied 208 published articles in 91 journals from the 2005-2014 period. From the studied articles and researched literature, the researchers found that online customer division depended on psychographic and behavioral features as being one of fields that needed further investigation and that few studies of many searched studies have fixed this classification. Moreover, it was found that the tools of online shopping were another study subject that had little interest in

related studies. The results showed that many studies used consumer self-reports towards B2C e-commerce to reach into other precise implications about the behavior of online shopping. Therefore, the researchers recommended further related studies on this topic with our study coming to highlight this subject and reaching into more accurate and deeper results [11].

Singh, et al. [30] presented a study about the effect of online shopping on customer purchasing behavior. The research was an investigation into the many factors affecting consumer buying behavior on any e-commerce website. The researcher used exploratory factor analysis in order to determine the factors that would greatly affect consumer buying behavior by means of a self-designed questionnaire. They examined 200 potential consumers in terms of trust, innovation and their mentalities in addition to their expectations when shopping online on particular sites. They found that through online shopping customer benefits, fast economical and secured sales, trends with technology, and relaxed access had important effects on customer buying behavior. It was obvious from the investigation that after investigating 20 odd factors obtained through a rigorous literature survey that only four clustered factors presented an important effect on the purchase behavior of online users. Therefore, it can be said that the factors affecting consumer buying behavior through e-commerce are:

Customer benefits comprising website design benefits with easy access, numerous products and rapid distribution services.

Quick, economic and secured purchase comprised constant connectivity of the Internet, quick surfing speed, secured profit policies and economic data packets. Trends with technology included new fashion products existing for a very short time, cashless dealings, and smart phones helping to connect in any place at any time [30].

Easy availability included data packs that are reasonable for a middle class family, numerous companies being able to simply update sites with the assistance of information and communication technology (ICT).

It is clear from the results of the study that participants' opinions garnered from this questionnaire gave a very good positive motivation according to the point of view of

many consumers and they presented reassuring expectations for this service. They did not mention problems associated with this service, especially problems exposed by foreign people nor did they study their behavior when performing online shopping [30].

Kanupriya and Kaur [31] studied consumer behavior towards online shopping and clarified that e-commerce denotes the sale and purchase of goods and services online by electronic devices that include the Internet. They mentioned that the Internet was the most rapidly growing medium during the last decade and e-commerce had been growing accordingly. The researchers stated that e-commerce markets operate 24 hours and most customers have Internet connections both at home and at work. Researcher stated that e-commerce websites are not only attractive webpages with dynamic characteristics connected with many search engines. The goals behind their study were to create a preliminary analysis and evaluation of e-commerce and online shopping and to know the different factors motivating consumer to engage in online shopping. Moreover, the researchers expounded upon the problems faced when e-commerce sites are used. The results of study were garnered through a questionnaire in which 70 successful responses were received from 100 respondents. The study concluded that most online consumers use the Internet daily and that the most significant motivating elements that affected online shopping were time savings and prices. Normal online customers cited convenience as the main motivating element whereas purchasing were less price sensitive. Of all the categories of products existing online, tickets is the highest classification of products bought online, followed by computer parts, clothing, electronics, fashion accessories, gifts, books, houseware, toys and software. The computer is the most common medium used for Internet shopping by online customers. It was found that 60% of participants agreed that information specified about goods on numerous sites were satisfactory for the consumers to buy them. Among many payment options available online, cash on provision was the most popular used approach for payment, while bank transfers were the least popular approach. Furthermore, most participants were happy with online shopping. In spite of this, there were many problems faced by online shoppers, such as delays in transfers, products of low quality and damaged products [31].

It is clear from the study that it was implemented on a small sample size in a small city and on only local residents with the same problems. The study was not conducted in a large city and it does not include foreign people with different cultures and languages.

2.5 Foreigners' Use of E-Commerce

Generally, international e-commerce sites in most countries are used for online shopping purposes and obtaining the benefits and services provided by those sites highlighted the differences and needs of people. Therefore, many cases and obstacles must be solved and taken into account in order to guarantee the provision of successful services especially for foreigners. In the following paragraphs, we will describe these obstacles and problems in detail.

2.5.1 Obstacles to Engaging in Cross-Border E-commerce (Extensive Margin)

Companies which use their special websites and platforms may be sold to third parties abroad, especially small companies. This effect, however, does not occur for medium sized companies. In addition, this may become a negative situation for large companies. It is possible that companies use their providers' users to purchase abroad. This element is a private matter for small companies [32].

Moreover, companies using Electronic Data Interchange (EDI) channels may purchase electronically abroad. This result is aided by small companies. It seems that the use of small platforms is associated with the possibility of large companies making purchases from European Union countries online that are compatible with the evidence regarding the role of B2B platforms in medium goods transactions. Here, it will be interesting to discover the effects of diversity on foreign sales decisions. It must be mentioned that effects depend on the size of a company and they are more important than the results. For instance, the elimination of compulsory limitations by providers may lead to raising the number of small companies' sales through the Internet by 40%. Statistically related obstacles to cross-border e-commerce are shown in Table 2.2.

Table 2.2 Statistically related obstacles to cross-border e-commerce sales by firm size: extensive margin [33]

Obstacles	Firm size (%)			
	Micro	Small	Medium	Large
Transport costs are too high.			-15.3	-17.8
Copyright inhibits sales overseas or it is too expensive to sell overseas.	-14.6			
Commerce with foreign taxation is too complex or too expensive.		-21.1		
Your product or service classification must be improved.		-13.3		
Your providers decrease in number or prohibit you from selling overseas.		-40.2		
Determining criticisms and arguments cross-border is too high.	-9.8	-10.5		

*Negative signs refer to the total number of negatives being larger than the total number of positives.

In terms of purchasing, the three main obstacles are those associated with security of payment, language abilities and the cost of conflict resolution. Eliminating these obstacles may increase the number of companies participating in foreign online purchasing by 5%, 7% and 34%, respectively. As in the previous case, these obstacles are more suitable because of their small size as compared with larger companies, as shown in Table 2.3.

Table 2.3 Statistically related obstacles to cross-border e-commerce purchases by company size: widespread margin [33]

Obstacles	Firm size (%)			
	Micro	Small	Medium	Large
Expenditures to other countries are not adequately secure.	-7.7			
Lack of language skills in dealing with foreign countries.	-6.7			
Solving cross-border criticisms and disputes is too high.	-14.0	-9.6		-21.5

*Negative signs refer to the total number of negatives being larger than the total number of positives.

These results refer to a number of obstacles with statistical evidences but with puzzling optimistic indicators. In the combined results of e-commerce, these fears are fears of protecting data and the deliberate Internet connection of companies. In terms of online purchasing, this occurs when placing signs on products. This also occurs for a number of other obstacles with classified results accruing to company size. Nevertheless, a positive sign refers to obstacles increasing foreign commerce. This is not reasonable and thus, we disregard these results [33].

2.5.2 Obstacles Decreasing the Volume of Cross-Border E-commerce (Intensive Margin)

Different activities practiced by companies are rarely relevant. In a total sample, those companies' sales products for consumers are only less likely to be sold abroad online. In addition, medium sized companies, which sell products to companies, decrease the possibility of entering the Internet across borders. Other activities do not show an important correlation with decisions involved in e-commerce across borders. Nevertheless, if we look at purchasing operations, the type of market matters more because companies which sell products to consumers as well as companies which sell traditional services to companies show less intensity of purchasing across borders than companies practicing other activities. In terms of differences according to size, small companies mainly pay for these results, while medium sized companies which sell services to consumers have more purchasing operations across borders [33].

This result is associated with every size category, except for small companies in terms of comprehensive and trade and in medium size companies in the communication and information sector. Nevertheless, it is probable that companies in the accommodation and food industry may work in online commerce across borders. Small companies pay for this result while in terms of purchasing and it is probable that the accommodation and food industry make purchases across borders. This result is applied in reverse on the wholesale and retail sectors. By looking at the impacts of obstacles on the strength of exports, results refer to five obstacles that are of statistical importance: i) provision costs; ii) assurances and revenues; iii) foreign taxation; iv) providers' constraints for selling across borders; and v) product and/or services specificity [33]. Table 2.4 presents the obstacles to cross-border e-commerce sales by company size.

Table 2.4 Related obstacles to cross-border e-commerce sales by company size:
intensive margin [33]

	Firm Size (%)			
	Micro	Small	Medium	Large
Transfer costs are too high	-4.2		-13.5	
Assurances and revenues are too high				-25.1
You do not know the regulations that must be followed.				-45.1
Payments from other countries are not adequately secured.			-15.1	
Trade with foreign taxation is too complex or too expensive.	-5.4			
Lack of language skills when dealing with foreign countries.		-7.1		
Your providers decrease or prohibit you from selling abroad.		-10.7	-21.8	
For reasons of interoperability, you cannot deliver your products/services				-17.2
Your products and/or services are exact to your confined market		-11.4		

*Negative signs refer to the total of negatives being larger than the total number of positives.

When online purchasing processes are analyzed, it is shown that terms, language skills and dispute costs are completely associated with the lack of purchasing across borders. With the exception of large companies, language skills have an effect on all size categories in a negative manner. Table 2.5 presents a summary of the results for large companies [32]. Moreover, large companies face additional barriers for high delivery costs and it seems that the fears of medium sized companies about protection of their data negatively affect their share of online purchases from abroad.

Table 2.5 Related obstacles to cross-border e-commerce purchases by company size:
intensive margin [34]

	Firm size (%)			
	Micro	Small	Medium	Large
Transfer costs are too expensive				-14.8
Assurances and revenues are too high	-3.6			-25.1
Lack of language skills when dealing with foreign countries	-5.3	-7.1	-8.7	
Solving criticisms and cross-border disputes being too high	-9.9			18.1
You are concerned your data is not highly protected when buying from abroad.			-6.8	

*Negative signs refer that total of negatives being larger than the total of positives.

2.6 The Problem of Foreign People in E-commerce

Problems are often associated with the use of e-commerce sites by foreigners in a country other than their home country. Unfortunately, there are not many studies interest with problems faced by people in foreign countries while use e-commerce. We spent

efforts to search for such studies but we only found one study for Duch-Brown and Martens and it is similar with our study. In order to determine these problems, Duch-Brown and Martens [32] conducted research and discussed the problems faced by foreign students in China, especially those who used the famous online shopping site *Taobao*. The study was a questionnaire for foreign students in different universities in Wuhan City. The main objective of this research was to determine what the online shopping experience for foreigners in China was. Results of the research revealed that language was the most significant element in the use of Taobao website and this site had to use different languages in China in order to solve this problem. Moreover, the study discussed other strategies to promote online shopping for foreigners in China. The number of respondents in this study amounted to 150 persons. The study revealed many interesting issues, one of which was that the highest number of respondents did not use this site. This confirms that online shopping behavior is affected by many factors the most important of which is the Chinese language regardless of the Information and Communication Technology (ICT) infrastructure in China. Furthermore, the study showed that some students used the *Taobao* site at first, but after a short time, they stopped its use due to a number of challenges and personal affairs. The most important factors restricting the use of this site included the fear customers would have of losing their account details to third parties [32].

The results of earlier studies were not implemented by taking people opinions and making deep comparisons between online and traditional shopping and comparisons between each of them depending on many countries and measuring the consumer behavior in each country. This gap is filled with an analysis of the study where the opinions of Iraqi people will be taken and their behavior recorded when using e-commerce websites in Turkey.

CHAPTER 3

METHODOLOGY

E-commerce does not limit to only products and goods but it is extended to include services obtained across internet. This study aims to understand consumer behavior in e-commerce and the main objective of this study is to understand of e-commerce consumer behaviors who are Iraqi people living in Turkey. Additionally it aims to find a relationship between trust in e-commerce and e-commerce factors.

3.1 Design of the Study

Our study uses a questionnaire research approach in order to get opinions of the participants on understanding behaviors of customers in B2C e-commerce websites: a case study on Iraqi people living in Turkey. A questionnaire was offered to participants to obtain self-reported quantitative data. The descriptive statistics have been used to assess the opinions of our participants on behaviors of customers in B2C e-commerce websites. This study delivers a referential outline for this type of studies. It offers the main accurate results about understanding behaviors of customers in B2C e-commerce websites: a case study on Iraqi people living in Turkey. This is achieved by an inclusive survey that consists all of the fields of interest in this category of study and makes complete evaluations, which considered the main tool for actual studies in this regard, and a preliminary point for more complex and deeper studies.

3.2 Design of the Questionnaire

In this study, firstly the preliminary measures for the variables for this study were derived from previous research. The preliminary questionnaire consists of measures for the items: trust, perceived risk, market orientation, perceived security and technological trustworthiness, perceived product information quality, user interface quality, web

experience, importance of website reputation, relational benefit, social presence, and the demographic variables, such as age, gender, educational qualifications, annual household income, and annual online purchase.

Secondly, an online survey was developed which was distributed by using multiple media such as email, Facebook and Whats. App. A total of 91 responses were derived. The target participants are friends, colleagues and friends of friends of the researcher. The time consumed to collect participants answers are about two months.

3.3 Method of the Research

The questionnaire used in this study is adapted from the earlier studies [35]. The data is collected through Internet. The data then analyzed both descriptive and statistical methods. Two statistical measures were used in order to analyze the questionnaire data where the first one is the hierarchical regression the independent variables are entered into the equation in the order specified by the researcher based on theoretical grounds. As the second measure, the Hierarchical multiple regressions were used to assess the ability of eight measures (Market Orientation, Risk, Security and Trustworthiness, User Interface Quality, Perceived product and service information quality, Relational Benefit and Importance of website Reputation and Social Presence) to predict levels of Trust in e-commerce (Trust in e commerce Scale).

3.4 Research Questions

In line with the goals of the study, the following four research questions were recognized:

RQ1: Do demographic variables have effect on trust in e-commerce?

RQ2: Do internet usage variables have effect on trust in e-commerce?

RQ3: Are there relationships between Trust in e-commerce and e-commerce factors (Market Orientation, Risk, Security and Trustworthiness, User Interface Quality, Perceived product and service information quality, Relational Benefit, Importance of website Reputation and Social Presence)?

RQ4: Is Trust in e-commerce influenced by e-commerce factors (Market Orientation, Risk, Security and Trustworthiness, User Interface Quality, Perceived product and service information quality, Relational Benefit, Importance of website Reputation and Social Presence)?

3.5 Participants

Under descriptive statistical analysis, Frequencies of demographic variables are formed. In addition, a bar chart is drawn for each demographic variable. Table 3.1 presents frequencies for gender, 79.1% (72) of the participants are males and 20.9% (19) are females. Figure 3.1 signifies these values in pie chart.

Table 3.1 Frequencies for Gender Groups

	Frequency	Percent
Male	72	79.1
Female	19	20.9
Total	91	100.0

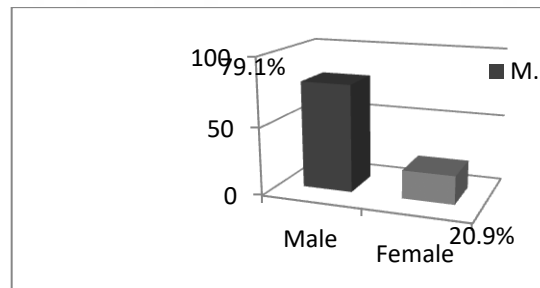


Figure 3.1 Sample Gender Groups

Table 3.2 shows frequencies for age groups, 56% of participants fall into the age group 16 to 30 years old. Figure 3.2 shows these values in bar chart.

Table 3.2 Frequencies for Age Groups

	Frequency	Percent	Valid Percent	Cumulative Percent
Between 16-30	51	56.0	56.0	56.0
Between 31-50	33	36.3	36.3	92.3
Above 50	7	7.7	7.7	100.0
Total	91	100.0	100.0	

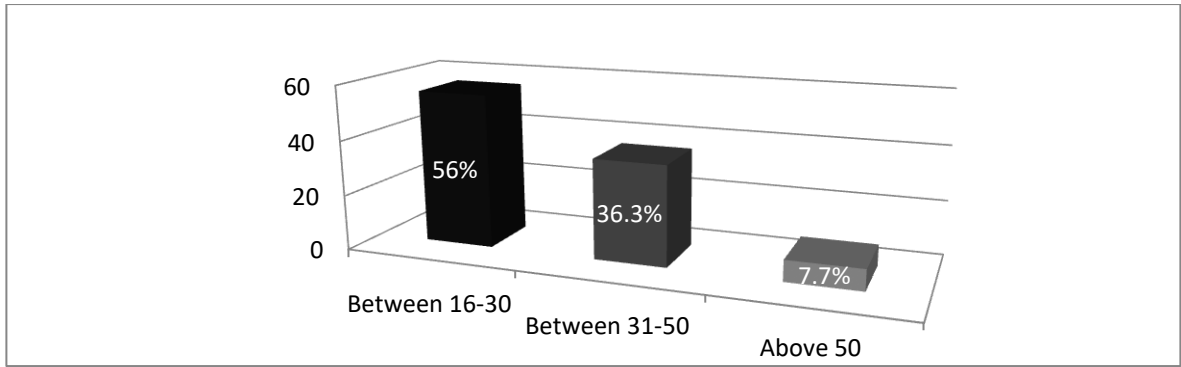


Figure 3.2 Sample Age Groups

Table 3.3 presents frequencies for education level groups, 78% of participants had high education (bachelor and above). This is a sign of high level of experiences accomplished by these participants. Figure 3.3 signifies these values in bar chart.

Table 3.3 Frequencies for Education Level Groups

	Frequency	Percent	Valid Percent	Cumulative Percent
No formal education	6	6.6	6.6	6.6
High school graduate	14	15.4	15.4	22.0
Diploma / Bachelor degree	50	54.9	54.9	76.9
Masters / Post Graduate degree	19	20.9	20.9	97.8
PhD or above	2	2.2	2.2	100.0
Total	91	100.0	100.0	

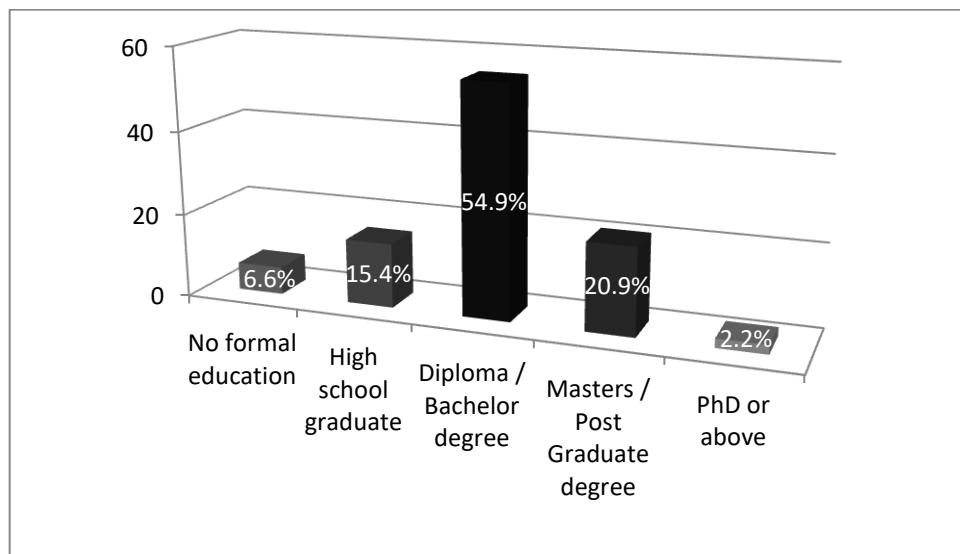


Figure 3.3 Sample Education Level Groups

CHAPTER 4

RESULTS

We used the Statistical Program for Social Sciences (SPSS) to process the collected data. Various many statistical measures are used in order to analyze the research questionnaire questions including, mean, standard deviation, Pearson correlation coefficient and regression model in order to test our results.

At this section, we will analyze the survey results that distributed. The number of persons that participated at our survey 91 persons who live in Turkey.

4.1 Income and Internet Usage of the Participants

Table 4.1 presents frequencies for Yearly household income groups, 58.2% of participants had Yearly household income of less than (3000) US Dollars. This is an indication of low level of buying power for these participants. Figure 4.1 signifies these values in bar chart.

Table 4.1 Frequencies for Yearly Household Income Groups

	Frequency	Percent	Valid Percent	Cumulative Percent
\$ 0 - \$ 3000	53	58.2	58.2	58.2
\$ 4000 - \$ 9000	20	22.0	22.0	80.2
\$ 10000 - \$ 15000	12	13.2	13.2	93.4
\$ 16000 - \$ 20000	1	1.1	1.1	94.5
Above \$ 20000	5	5.5	5.5	100.0
Total	91	100.0	100.0	

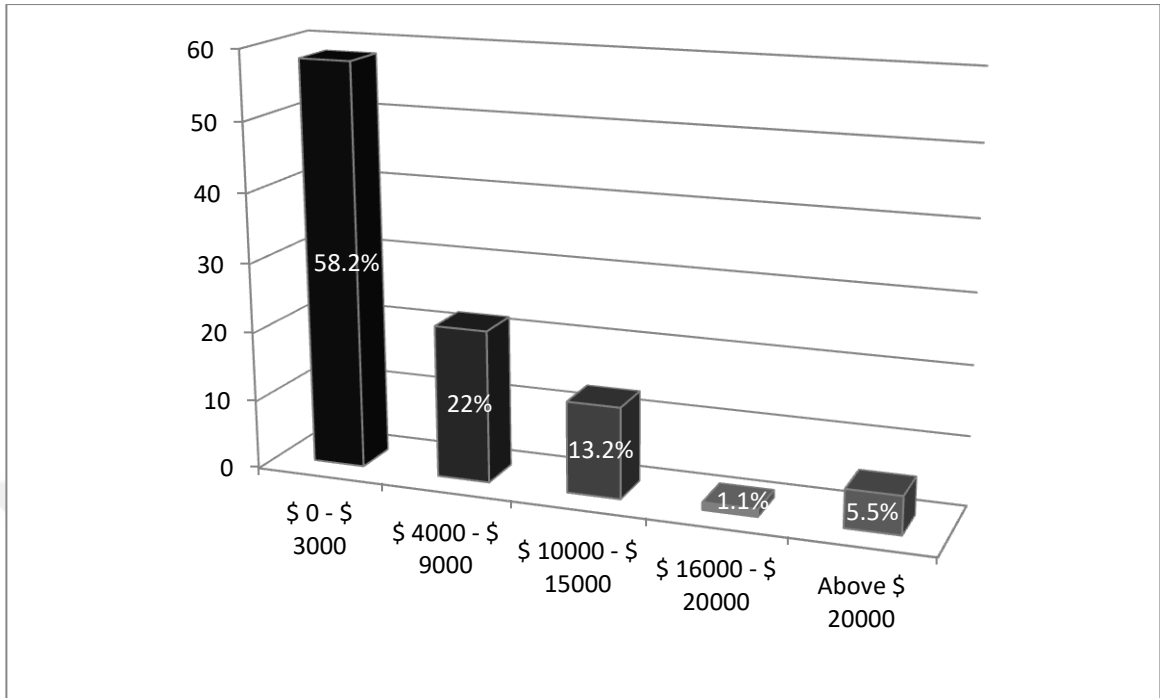


Figure 4.1 Sample Yearly Household Income Groups

Table 4.2 displays frequencies for period of internet usage groups, 69.2% of participants had have used the internet for more than six years.

Table 4.2 Period of Internet Usage

	Frequency	Percent	Valid Percent	Cumulative Percent
less than 3 year	8	8.8	8.8	8.8
Between 4 and 5 year	20	22.0	22.0	30.8
6 year or more	63	69.2	69.2	100.0
Total	91	100.0	100.0	

This is an indication of high familiarity with the internet for these participants. Figure 4.2 represents these values in bar chart.

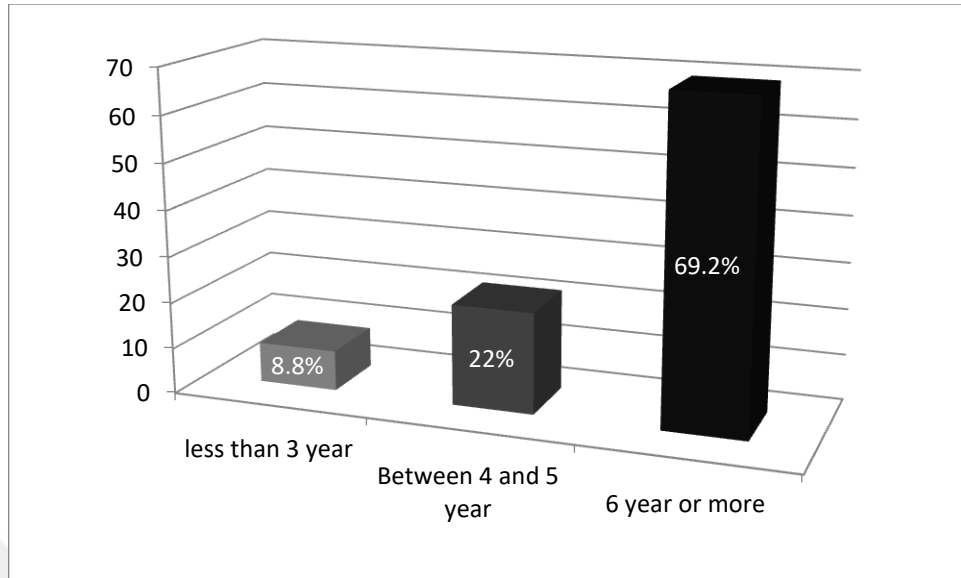


Figure 4.2 Sample Period of Internet Usage Groups

Table 4.3 displays frequencies for internet usage time groups, 44% of participants use the internet for five hours or more. This is an indication of high need to the internet for these participants. Figure 4.3 displays these values in bar chart.

Table 4.3 Internet Usage Time

	Frequency	Percent	Valid Percent	Cumulative Percent
less than 2 H per Day	15	16.5	16.5	16.5
Between 2 and 4 H per Day	36	39.6	39.6	56.0
5 H per Day or More	40	44.0	44.0	100.0
Total	91	100.0	100.0	

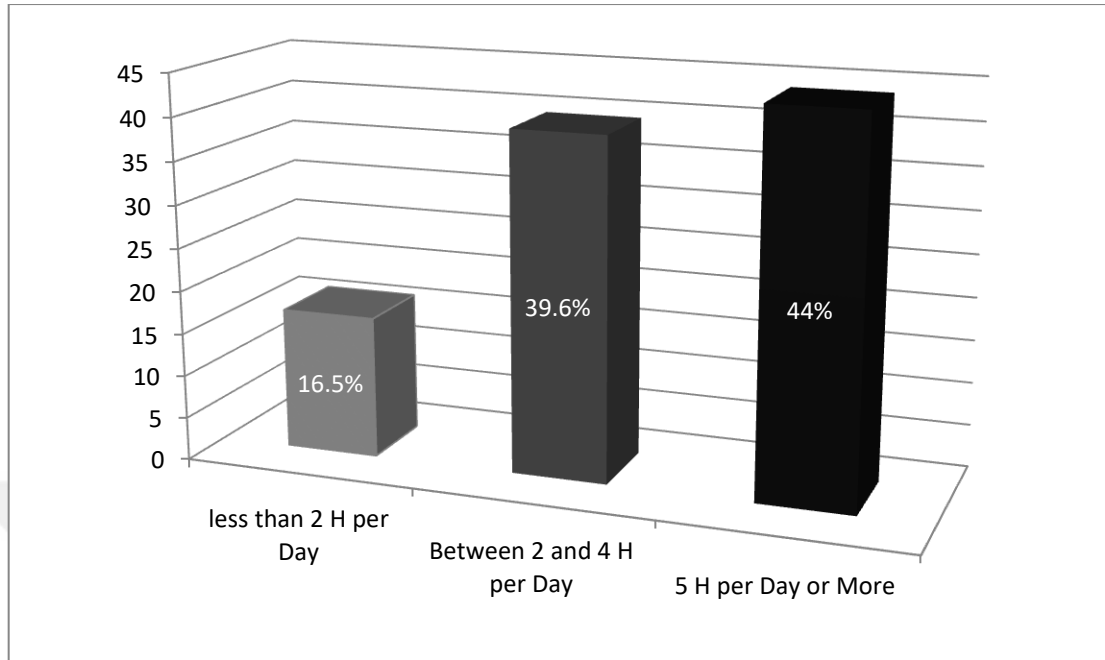


Figure 4.3 Internet Usage Time Groups

Table 4.4 shows frequencies for online shopping payments per year groups, 45.1% of subjects spend less than (100) Dollars a year on online shopping. This is an indication of low spending on online shopping for these participants. Figure 4.4 displays these values in bar chart.

Table 4.4 Online Shopping Payments per Year Groups

	Frequency	Percent	Valid Percent	Cumulative Percent
Less than \$ 100	41	45.1	45.1	45.1
Between \$ 100 - 500	35	38.5	38.5	83.5
Between \$ 500 - 1000	8	8.8	8.8	92.3
Between \$ 1000 - 2000	7	7.7	7.7	100.0
Total	91	100.0	100.0	

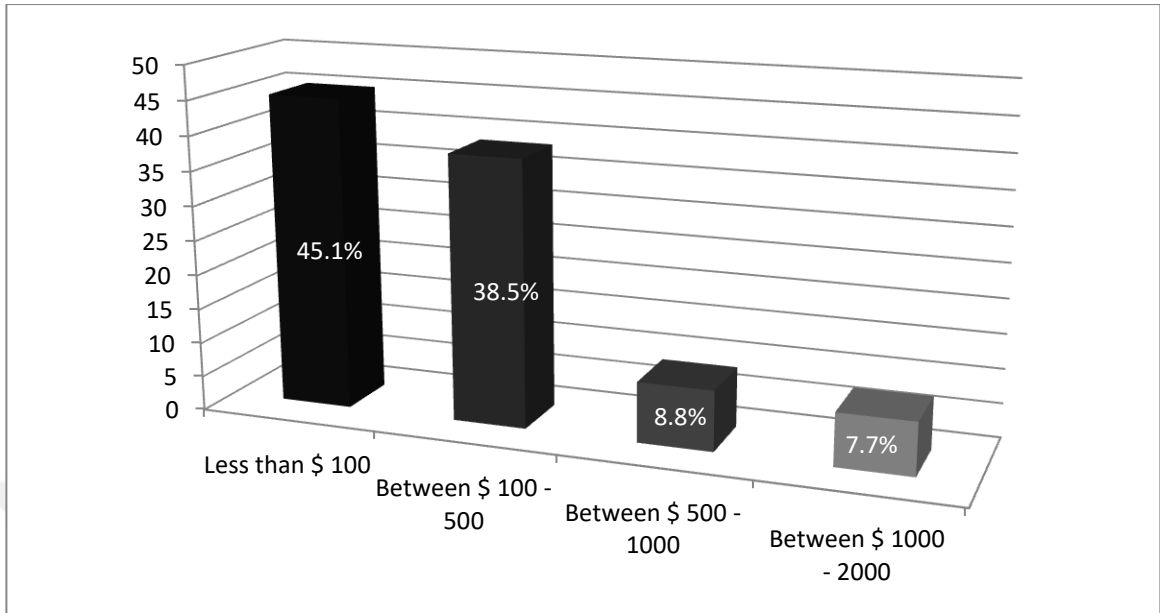


Figure 4.4 Online Shopping Payments per Year Groups

4.2 Descriptive Statistics of Trust in B2C E-Commerce Variables

Table 4.5 shows mean and standard deviation of the Trust in B2C e-commerce variables. Mean and standard deviation are shown for each variable as a whole and for each individual items of that variable. *Importance of website Reputation* has achieved the highest mean score on a five point scale, (M= 3.91, SD= .642). *Social Presence* has achieved the lowest mean score on a five point scale, (M= 3.33, SD= .822).

Table 4.5 Descriptive Statistics

	N	Mean	Std. Deviation		N	Mean	Std. Deviation
Trust	91	3.66	.502	Market Orientation	91	3.53	.573
Q11	91	3.88	.800	Q20	91	3.70	1.005
Q12	91	3.58	.883	Q21	91	3.73	.831
Q13	91	3.46	1.078	Q22	91	3.44	1.024
Q14	91	3.77	.883	Q23	91	3.43	1.066
Q15	91	3.91	1.007	Q24	91	3.31	.985
Q16	91	3.85	.893	Q25	91	3.52	1.068
Q17	91	3.57	1.034	Q26	91	3.58	1.086
Q18	91	3.30	1.100				
Q19	91	3.58	.955				
Risk	89	3.50	.641	Security and Trustworthiness	91	3.48	.643
Q27	89	3.35	1.012	Q32	91	3.40	1.053
Q28	91	3.38	1.062	Q33	91	3.41	1.054
Q29	91	3.60	1.074	Q34	91	3.53	.981
Q30	91	3.53	1.026	Q35	91	3.51	1.004
Q31	91	3.64	.995	Q36	91	3.33	1.202
				Q37	91	3.73	.844
User Interface Quality	91	3.75	.650	Perceived product and service information quality	91	3.70	.570
Q38	91	3.73	.967	Q41	91	3.86	.877
Q39	91	3.76	.794	Q42	91	3.75	.961
Q40	91	3.76	.861	Q43	91	3.55	1.003
				Q44	91	3.58	.895
				Q45	91	3.68	.976
				Q46	91	3.76	.911
Relational Benefit	91	3.86	.668	Importance of website Reputation	91	3.91	.642
Q47	91	4.02	.906	Q51	91	3.98	.830
Q48	91	4.02	.906	Q52	91	3.96	.881
Q49	91	3.82	1.071	Q53	91	3.79	.876
Q50	91	3.57	.944				
Social Presence	88	3.33	.822				
Q54	88	3.34	.993				
Q55	90	3.41	.982				
Q56	90	3.28	1.102				

4.3 The Trust According to the Demographic Variables of the Participants (RQ1)

In order to answer the first research question (RQ1), the relationship between participants' demographics and their trust in e-commerce has been analyzed. The results of test of between-subjects effect has shown in the Table 4.6.

Table 4.6 Tests of Between-Subjects Effects

Dependent Variable: Trust						
Source	Type III Sum of Squares	df	Mean Square	F	Sig.	Partial Eta Squared
Corrected Model	10.337 ^a	38	.272	1.145	.322	.456
Intercept	327.152	1	327.152	1376.824	.000	.964
Gender	.000	1	.000	.001	.980	.000
Age	.422	2	.211	.887	.418	.033
Qualification	.757	4	.189	.796	.533	.058
Income	.737	4	.184	.775	.546	.056
Gender * Age	.049	1	.049	.208	.650	.004
Gender * Qualification	1.347	2	.674	2.835	.068	.098
Gender * Income	.550	2	.275	1.158	.322	.043
Age * Qualification	.148	3	.049	.208	.890	.012
Age * Income	1.542	4	.385	1.622	.183	.111
Qualification * Income	3.088	8	.386	1.624	.141	.200
Gender * Age * Qualification	.147	1	.147	.619	.435	.012
Gender * Age * Income	.000	0	.	.	.	.000
Gender * Qualification * Income	.000	0	.	.	.	.000
Age * Qualification * Income	.649	3	.216	.911	.442	.050
Gender * Age * Qualification * Income	.000	0	.	.	.	.000
Error	12.356	52	.238			
Total	1238.815	91				
Corrected Total	22.693	90				

a. R Squared = .456 (Adjusted R Squared = .058)

Between-groups analysis of variance was conducted to explore the impact of Gender, Age, Qualification, and Income on evaluation levels of Trust. There was no statistically significant main effect for Gender, $F(1, 52) = .001$, $p = .980$, nor for Age ($F(2, 52) = .887$, $p = .418$), nor for Qualification, $F(4, 52) = .796$, $p = .533$, neither for Income, $F(4, 52) = .775$, $p = .546$. Results show a negative answer to the first research question: Is there a statistical difference in Trust due to demographic variables?

4.4 Trust and Internet Usage (RQ2)

In order to answer the research questions 2 (RG2), test of between participants effect has been shown in Table 4.7.

Table 4.7 Tests of Between-Subjects Effects

Dependent Variable: Trust						
Source	Type III Sum of Squares	Df	Mean Square	F	Sig.	Partial Eta Squared
Corrected Model	4.419 ^a	24	.184	.665	.867	.195
Intercept	374.973	1	374.973	1354.314	.000	.954
Experience	.138	2	.069	.249	.781	.007
Internet Usage Time	.484	2	.242	.874	.422	.026
Online Shopping Payments	.166	3	.055	.199	.896	.009
Experience * Time	1.446	4	.361	1.305	.277	.073
Experience * OSP	1.262	5	.252	.911	.479	.065
Time * OSP	.972	6	.162	.585	.741	.050
Experience * Time * OSP	.248	2	.124	.448	.641	.013
Error	18.274	66	.277			
Total	1238.815	91				
Corrected Total	22.693	90				

a. R Squared = .195 (Adjusted R Squared = -.098)

Between-groups analysis of variance was conducted to explore the impact of Experience, Internet Usage Time and Online Shopping Payments (OSP) on evaluation levels of Trust. There was no statistically significant main effect for Experience, $F(2, 66) = .249$, $p = .781$, nor for Internet Usage Time, $F(2, 66) = .874$, $p = .422$, neither for Online Shopping Payments, $F(3, 66) = .199$, $p = .896$. Results show a negative answer to the second research question: Is there a statistical difference in Trust due to Internet usage variables?

4.5 Understanding if there is a Relationship between Trust in E-Commerce and E-Commerce Factors (RQ3)

In order to answer the research question 3, correlation analysis is used to describe the strength and direction of the relationship between variables without affect each other.

Table 4.8 Correlations between Variables

		Market Orientation	Risk	Security and Trustworthiness	User Interface Quality	Perceived product and service information quality	Relational Benefit	Importance of website Reputation	Social Presence
Trust	Pearson Correlation	.623**	.059	.515**	.425**	.442**	.478**	.378**	.398**
	Sig. (2-tailed)	.000	.580	.000	.000	.000	.000	.000	.000
	N	91	89	91	91	91	91	91	88

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

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

Pearson Correlation is used to test the relationships between Trust in e commerce and e commerce factors. Market Orientation, Security and Trustworthiness, User Interface Quality, Perceived product and service information quality, Relational Benefit, Importance of website Reputation and Social Presence had significant positive relationships with Trust, .623, .515, .425, .442, .478, .378 and .398 respectively, $p < .001$. There was no significant relationship between Risk and Trust, .059, $p = .580$. Results show a positive answer to the natural relationship between Trust in e commerce and e commerce factors except for Risk factor. Therefore, according to this study the opinions of the participants in the questionnaire are considered factors such as (Market Orientation, Risk, Security and Trustworthiness, User Interface Quality, Perceived product and service information quality, Relational Benefit, Importance of website Reputation and Social Presence) with significant effect according to statistical analysis.

4.6 Understanding if Trust in E-Commerce Influenced by E-Commerce Factors (RQ4)

In order to answer the research question 4 (RQ4), hierarchical regression the independent variables are entered into the equation in the order specified by the researcher based on virtual theories. As well as, it is possible to enter these variables by using Automatic Linear Regression. However, specialists are not advised to use such a tool because it is not accurate. Variables or sets of variables are entered in steps (or blocks) with each independent variable being assessed in terms of what it adds to the

prediction of the dependent variable after the previous variables have been controlled for.

Table 4.9 Hierarchical regression between Variables

Dependent Variable: Trust						
Model No.	Independent Variables	R ²	F	B	t	p
Model one	Market Orientation	.388	53.164***	.623	7.291	.000
Model Two	Market Orientation	.485	39.048***	.528	6.420	.000
	Relational Benefit			.326	3.957	.000
Model Three	Market Orientation	.503	27.700***	.532	6.544	.000
	Relational Benefit			.227	2.292	.024
	Importance of website Reputation			.168	1.750	.084
Model Four	Market Orientation	.509	20.996***	.477	4.816	.000
	Relational Benefit			.192	1.820	.072
	Importance of website Reputation			.177	1.839	.070
	Security and Trustworthiness			.103	.971	.335
Model Five	Market Orientation	.509	16.589***	.477	4.691	.000
	Relational Benefit			.191	1.764	.082
	Importance of website Reputation			.177	1.741	.085
	Security and Trustworthiness			.103	.950	.345
	User Interface Quality			.477	.020	.984
Model Six	Market Orientation	.513	13.866***	.464	4.497	.000
	Relational Benefit			.180	1.644	.104
	Importance of website Reputation			.167	1.633	.106
	Security and Trustworthiness			.077	.681	.498
	User Interface Quality			.013	.126	.900
	Social Presence			.074	.794	.430
Model Seven	Market Orientation	.517	11.937***	.473	4.549	.000
	Relational Benefit			.193	1.738	.086
	Importance of website Reputation			.160	1.557	.124
	Security and Trustworthiness			.070	.616	.540
	User Interface Quality			.017	.161	.873
	Social Presence			.078	.838	.405
	Risk			-.067	-.832	.408
Model Eight	Market Orientation	.518	10.341***	.477	4.531	.000
	Relational Benefit			.177	1.458	.149
	Importance of website Reputation			.162	1.561	.123
	Security and Trustworthiness			.060	.506	.614
	User Interface Quality			.002	.014	.989
	Social Presence			.073	.769	.444
	Risk			-.070	-.860	.392
	Perceived product and service information quality			-.070	-.860	.392

***. Model / Coefficients are significant at the 0.001 level

Hierarchical multiple regressions were used to assess the ability of eight measures (Market Orientation, Risk, Security and Trustworthiness, User Interface Quality, Perceived product and service information quality, Relational Benefit, Importance of website Reputation and Social Presence) to predict levels of Trust in e commerce (Trust in e commerce Scale).

Market Orientation was entered at Step 1, explaining 38.8% of the variance in Trust, $F(1, 84) = 53.164, p < .001$. After entry of the Relational Benefit Scale at Step 2 the total

variance explained by the model as a whole was 48.5%, $F(2, 83) = 39.048$, $p < .001$. Importance of website Reputation, Security and Trustworthiness, User Interface Quality, Social Presence and Perceived product and service information quality were entered at steps three, four, five, six, seven and eight respectively. Although these predictors added statistically significant contribution to the explanation of variance in Trust (R^2), they were statistically insignificant predictors of Trust. Upon these results Model two is the significant model where only two measures (Market Orientation and Relational Benefit) are statistically significant predictors of Trust, with the Market Orientation Scale recording a higher beta value ($\beta = .528$, $p < .001$) than the Relational Benefit Scale ($\beta = .326$, $p < .001$).

CHAPTER 5

DISCUSSIONS

In this chapter, we will discuss our results and compare with previous studies in order to support our questionnaire and research questions results. The major goal of this study was to understand the behaviors of customers in B2C e-commerce websites. The case study was the Iraqi people who live in Turkey. In order to analyze the research questions and answer them; we used a questionnaire and targeted the Iraqi people who live in Turkey. We formulated four research questions and Pearson correlation and hierarchical regressions are used to test them.

We found that there is no significant relationship on trust due to the demographic variables (Gender, Age, Qualification, and Income). This result is not compatible to the results obtained by ALSWIAY [36] where he found that demographic factors effect in trust of e-commerce.

In terms of internet usage, our results show that trust is not influenced by internet usage. This result is similar with result reached by ALSWIAY [36] where ALSWIAY found that internet usage is not effected trust of e-commerce.

The third part of our study analyzed the relationship between trust in e-commerce and e-commerce factors. The study reached that there is relationship between trust in e-commerce and e-commerce factors excluding risk factor. Our result is similar to the result reached by ALSWIAY [36].

The analysis of the last research question that analyze if the trust in e-commerce influenced by e-commerce factors. The results of the analysis showed that trust in e-commerce influenced by e-commerce factors for (Market Orientation and Relational Benefit). Consequently, this result is partially compatible with result of Slaheddin

ALSWIAY (2018) where he found that market orientation factor effects trust of e-commerce.

As we stated before, the major goal of this study was to understand the behaviors of customers in B2C e-commerce websites. Trust is considered a significant point in e-commerce as mentioned in different studies such as [37] , [38]. The results of this study go further to extra mile to equip academics and researchers in Iraq and Turkey by information associate with understanding the consumer e-commerce trust. Many consumer e-commerce trust determinants have been recognized in the degree literature in e-commerce field. In terms of consumer online trust, various studies and researches models have been developed and verified with the goal of determining and approving related elements which stimulate customer online trust. The obtained results from many other studies discovered security, observed privacy, observed third party assurance, observed reputation, observed site design. Therefore, our study delivers experimental results to show that: (1) observed security has a main impact on customer online trust; (2) observed standing has a great impact on customer online trust; (3) observed privacy also has a high impact on customer online trust.

The high use of technological products and technology in general led to transform the way people shopping for products and services in all over the world. The use of internet has completely changed the term of e-commerce. However, since trust is multidimensional idea and it is hard to be determined or measured [39], this marks possible for sellers across internet to understand the behavior of customer in terms of trust in simulated setting. As difficult to create and preserve the trust in internet, online retailers need to join in activities and programs, which can raise the trust of customers of, create it. Petrovic, et al. [40] stated that there are three major factors from the pyramid of trust work as prominent elements for trust construction. So, the experimental results of our study refer that observed security, observed reputation and observed privacy are significant elements that meaningfully affect online trust in B2C e-commerce in Iraqi people who live in Turkey. The results of this study showed that Iraqi e-commerce customers in Turkey consensuses credibility to the security of their e-commerce shopping. In terms of those internet retailers, they must develop strong

security solutions with strong firewalls in order to protect customers' personal information from different types of attack and threats especially for foreigner customers. As well as, online retailers must design websites work on modeling the simplicity and incorporate with powerful security mechanisms which may create trust at consumers and therefore, promote trust in online transactions. Obviously, customers incline to trust websites which comprise security certificates in addition to visible malware protection. The responsibility of websites design is on retailers. Online retailers must try to understand the numerous sequences of actions, functions and information that compatible with mental models of customers in traditional sites. Online retailers can enhance the quality of website design by reviewing the already created websites. Groups of consumers can implement this by reviewing the websites and provides comments on their total experiment. Moreover, online sellers need to emphases their possessions and energy on plans which through transaction privacy can be promoted in online transaction. As well as, personal details of online customers must be protected from important problems including identity stealing and electronic crimes. In general, online customers' interest by information provided to online sellers. Thus, retailers must be ensured to protect the privacy of information and identity protection for customers. Moreover, they must keep the information of agents without sharing with third party. Depending on the results of this study, perceived familiarity does not affect online customers. Actually, there is no significant relationship and familiarity between online retailers and customers. Since there are many overlapping findings regarding perceived familiarity from previous studies, many research results confirmed a positive connection with online trust while other do not report any connection with online trust. Nevertheless, this discovery may open the way for more researches about perceived familiarity. In order to increase the perceived familiarity, online retailers need to advertise their products and services across articles and magazines in addition to websites of external parties. Trust of customers will be promoted in online seller if online retailers take note of this.

Additional approach to raise online trust which is conducted by integrating the organizational mechanism in the website. Perceived third party assurance that is displayed in the website of online sellers have the ability to generate the trust of

consumer online. If online sellers gave financial guarantees through external firms, customers will feel by great safety and comfort with high degree of participation in those transactions. Guarantees statements, email and phone numbers must be seen adequately on the online retailer website in order to allay fears of the customers. Customers must be convinced that the online seller will not gain anything if considered by customers untrustworthy. In addition, online dealers need to deliver enough information on their websites associate with products and services provided by them. Furthermore, good services of customers, security systems which protect the customers' information may increase the trust of online customers in B2C e-commerce environment.

CHAPTER 6

CONCLUSION

In conclusion, it is significant for online retailers to create easy to use websites in terms of movement and navigation. In addition, they should integrate powerful security systems to protect the private information of agents. Moreover, online retailers need to interact continuously with customers in order to create strong basics to generate trust, since many determinants of customers trust have been studied previously, the practical results of our study will increase the size of awareness that existed in the field of B2C e-commerce trust. In our study, we targeted factors and variables that effect on trust in e-commerce. We studied the demographic variables including gender, age groups, education level groups and house hold income groups and their effect on trust in e-commerce. We found that there is not significant effect because of the demographic variables. In terms of internet usage and its effect on trust in e-commerce, we studied many items such as internet usage time, internet usage time groups and online shopping payments per year groups. It is found that the internet usage has not significant effect on trust in e-commerce. In addition, our study consisted the analysis of relationship between trust in e-commerce and e-commerce factors. E-commerce factors used in our study are Market Orientation, Risk, Security and Trustworthiness, User Interface Quality, Perceived product and service information quality, Relational Benefit, Importance of website Reputation and Social Presence. In order to analyze the relationship between those trust and these factors, we used the correlation analysis. It is found that there is significant effect between trust and all used e-commerce factors excluding risk factor. Finally, we tested if trust in e-commerce is influenced by e-commerce factors. Hierarchical multiple regressions were used to assess the ability of eight measures. Variables or sets of variables are entered in steps (or blocks) with each independent variable being assessed in terms of what it adds to the prediction of the dependent variable after the previous variables have been controlled for. The results

suggested that only Model two is the significant model where only two measures (Market Orientation and Relational Benefit) are statistically significant predictors of Trust.

If we considered our study, it is reasonable that this study has many limitations and restrictions such as our sample of study is small if compared with the sample size used with many of previous studies. We used convenient sample instead of random sample where we targeted the Iraqi people who live in Turkey. So, it was difficult to the researcher to reach into high number of the Iraqi community in Turkey because of the lack of communication between each of them. Other limitation of our study is that the percentage of male and female have not been selected fairly where the percentage of male is 79.1 and female is 20.9. The third limitation of our study is that we have investigated only the effect of eight variables (Market Orientation, Risk, Security and Trustworthiness, User Interface Quality, Perceived product and service information quality, Relational Benefit, Importance of website Reputation and Social Presence) on consumer online trust. It is possible to select more variable in order to widen the knowledge scope in the field of online trust. In terms of e-commerce studies for foreign Iraqi people who live in Turkey, only few studies have conducted in this area.

From the results above, it is clear that this research includes many restrictions and limitation where some recommendations are important for future studies. The probable researcher should increase the size of the sample in order to obtain more accurate results for generalization issues. So, future studies may increase the sample size to range from 400-500 of participants. Also, the research must try to obtain balanced representation for the percentage of male and female in his study sample. In addition, there is possibility to widen the research to include other countries and make a comparison between the responses of sample in each country. In future researches, other variables can be taken into account in evaluating the level of influence with customer trust. At this study, we searched, investigated and analyzed many variables such as Market Orientation, Risk, Security and Trustworthiness, User Interface Quality, Perceived product and service information quality, Relational Benefit, Importance of website Reputation and Social

Presence. So, at the future studies, it is possible to add other variables for more dynamic investigations in terms of consumer online trust associating with B2C e-commerce.



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APPENDIX - 1 Questionnaire

Trust in B2C e-commerce

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

* Required

1. Gender *

Mark only one oval.

- Male
 Female

2. Age: *

Mark only one oval.

- Between 16-30
 Between 31-50
 Above 50

3. My highest level of educational qualification is: *

Mark only one oval.

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

4. Yearly household income: *

Mark only one oval.

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

5. Do you use the Internet : *

Mark only one oval.

- Yes
 No

6. I have been using the Internet for: *

Mark only one oval.

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

7. I use the Internet approximately: *

Mark only one oval.

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

8. Have you ever purchased from the internet *

Mark only one oval.

- Yes
 No

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

Mark only one oval.

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

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

Check all that apply.

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

Trust in B2C e-commerce

Website

11. (Trust_1) *

Mark only one oval per row.

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

12. (Trust_2)

Mark only one oval per row.

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

13. (Trust_3)

Mark only one oval per row.

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

14. (Trust_4)

Mark only one oval per row.

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

15. (Trust_5)

Mark only one oval per row.

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

16. (Trust_6)

Mark only one oval per row.

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

17. (Trust_7)

Mark only one oval per row.

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

18. (Trust_8)

Mark only one oval per row.

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

19. (trust_9)*Mark only one oval per row.*

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

20. Market Orientation (Mkt_OR_1)*Mark only one oval per row.*

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

21. Market Orientation (Mkt_OR_2)*Mark only one oval per row.*

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

22. Market Orientation (Mkt_OR_3)*Mark only one oval per row.*

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

23. Market Orientation (Mkt_OR_4)

Mark only one oval per row.

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

24. Market Orientation (Mkt_OR_5)

Mark only one oval per row.

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

25. Market Orientation (Mkt_OR_6)

Mark only one oval per row.

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

26. Market Orientation (Mkt_OR_7)

Mark only one oval per row.

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

27. (Risk_1)

Mark only one oval per row.

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

28. (Risk_2)

Mark only one oval per row.

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

29. (Risk_3)

Mark only one oval per row.

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

30. (Risk_4)

Mark only one oval per row.

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

31. (Risk_5)

Mark only one oval per row.

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

32. Security and Trustworthiness (SEC_TRST_1)

Mark only one oval per row.

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

33. Security and Trustworthiness (SEC_TRST_2)

Mark only one oval per row.

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

34. Security and Trustworthiness (SEC_TRST_3)

Mark only one oval per row.

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

35. Security and Trustworthiness (SEC_TRST_4)

Mark only one oval per row.

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

36. Security and Trustworthiness (SEC_TRST_5)

Mark only one oval per row.

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

37. Security and Trustworthiness (SEC_TRST_6)

Mark only one oval per row.

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

38. User Interface Quality (UIQ_1)

Mark only one oval per row.

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

39. User Interface Quality (UIQ_2)

Mark only one oval per row.

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

40. User Interface Quality (UIQ_3)

Mark only one oval per row.

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

41. Perceived product and service information quality (PPIQ_1)

Mark only one oval per row.

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

42. Perceived product and service information quality (PPIQ_2)

Mark only one oval per row.

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

43. Perceived product and service information quality (PPIQ_3)

Mark only one oval per row.

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

44. Perceived product and service information quality (PPIQ_4)

Mark only one oval per row.

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

45. Perceived product and service information quality (PPIQ_5)

Mark only one oval per row.

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

46. Perceived product and service information quality (PPIQ_6)

Mark only one oval per row.

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

47. Relational Benefit (REL_BEN_1)

Mark only one oval per row.

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

48. Relational Benefit (REL_BEN_2)

Mark only one oval per row.

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

49. Relational Benefit (REL_BEN_3)

Mark only one oval per row.

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

50. Relational Benefit (REL_BEN_4)

Mark only one oval per row.

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

51. Importance of website Reputation(ORG_REP_1)

Mark only one oval per row.

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

52. Importance of website Reputation(ORG_REP_2)

Mark only one oval per row.

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

53. Importance of website Reputation(ORG_REP_3)

Mark only one oval per row.

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

54. Social Presence (SPIR_1)

Mark only one oval per row.

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

55. Social Presence (SPIR_2)

Mark only one oval per row.

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

56. Social Presence (SPIR_3)

Mark only one oval per row.

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

57. Your E_mail:

58. Nationality

59. City

