E-RETAILING: A PRELIMINARY LOOK AT TURKISH CUSTOMERS EXPECTATIONS AND SATISFACTION

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ABSTRACT
Although Turkey has been facing economic crises over the last few years, considerable amount of interest and resources has been devoted towards the utilization of the Internet. Despite an enthusiastic reception for Internet retailing as a new channel, e-retailing does not seem to perform as expected. This exploratory study examines Turkish customers' expectations and satisfaction with online purchasing in order to understand online customers better. Various recommendations are offered for e-retailers who are serving small but demanding customers.

Keywords: e-commerce, Internet retailing, online customer, Turkey

ÖZET
Geçtiğimiz son bir kaç yılda ekonomik krizlerle karşılaşılmasına rağmen, Türkiye'de İnternet kullanımına büyük bir ilgi gösterilmekte ve bu konuya ayrılmış kayda değer miktarda kaynak bulunmaktadır. İnternet perakendeciliği, yeni bir kanal olarak büyük bir hevesle kabul görmesine karşın, e-perakendecilik beklendiği oranda performans göstermiyor görünmektedir. Bu keşifsel çalışmada, online müşterilerin daha iyi anlaşılabilmesi amacıyla, Türk müşterilerin bu konudaki beklentileri ve bu tür satınalmalardaki tatminleri incelemektedir. Pazardaki sayıları fazla büyük olmayan, ancak son derece talepkar olan bir müşteri grubuna hizmet eden e-perakendecilere, çeşitli önerilerde bulunulmaktadır.

Anahtar Kelimeler: E-Ticaret, İnternet Perakendeciliği, Online Müşteri, Türkiye

1. Introduction

After years of staggering growth during the 1990s in major markets, many Internet-based business-to-consumer (B2C) companies failed. The Internet e-commerce crash wiped out thousands of Internet firms, billions of dollars of market capitalization, and huge loss of employment (Thomas, 2001; Pandya, 2005). The underlying causes of the failures were summarized by Lovelock (2001) as weaknesses in financial planning and control, insufficient market and competitive analysis, inadequate understanding of consumer behaviors, and poor service quality. By 2004, the Economist declared in its special report that e-commerce is coming of age and is going to get much bigger in major markets around the world. Although the actual value of transactions is currently small comparing to the offline world, the Internet exerts large influence on consumer behavior. For example, the majority of new car buyers would have the necessary information from the Internet about different car makes and models including the best prices, even though most end up buying from traditional dealers.

E-retailers are found to be the top performers online, in part because they score very well with consumers in term of a high customer satisfaction. Also, those that survived the dotcom crash and become leaders online (such as Amazon.com and Etrade.com) went through several organizational transformations based on very intensive, flexible and short-term-oriented strategic decision making (Constantinides, 2004). Amazon.com seems to have a solid business model based on low prices, convenience, good product information and a large selection. It also scores the highest with consumers according to the American Customer Satisfaction Index (The Economist, 2004).

While Internet retailing sales appear to increase for the foreseeable future in developed countries, the same prediction is far less certain elsewhere. Although individual markets such as in Asia are showing signs of growth, a number of factors have dragged the process. For example, the Internet diffusion and access remain low in much of the developing world. Limited size of national markets, competition from abroad, and low level in the development of technology and organization structures also limit the growth in e-commerce in developing countries.

A study by Cowles et al. (2002) found that one of the most significant concerns among e-retailers was that of understanding consumer characteristics, needs and wants in online environment. The objective of this paper is to explore Internet retailing in Turkey, in particular, Turkish consumers' perception, expectation and satisfaction with Internet retailing. The following specific research outcomes are sought:

- to identify customers' expectations when they shop online;
- to identify the dimensions of respondents' satisfaction and assess the relative importance of those dimensions;
- to assess respondents' satisfaction of e-retailers
- to determine the respondents' satisfaction scores for comparative purposes.

Internet retailing, which started out as a separate format of retailing, is now becoming part of a multi-channel strategy for manufacturers and retailers (Grewal, 2004). With better knowledge of consumers, companies can design specific e-retailing

strategies and tactics to influence online sales and to effectively integrate Internet retailing with traditional store-based retailing. The second section gives an overview of Internet retailing. A study of online consumers in Turkey is included in the third section and analysis of the study in the forth section. The last section offers conclusions and management implications.

2. Overview

Van Vliet and Pota (2001) classify online retailers based on their corporate origin. Internet startups include online retailer with no other channel of distribution (i.e., pure-plays). Store-based retailers with online operations are called clicks-and-bricks or hybrid retailers. Manufacturer and wholesalers can also offer their products directly to customers online. Catalog retailers that sell by mail or telephone from a product catalog can put catalogs on the Web with online ordering options. Each enjoy strategic and operational advantages based on each online retailer types. For example, clicks-and-brick retailers can take advantage of cross-channel synergies allowing for promotion of the retailers and their products in the stores and on the Internet. Further, customer information can be combined from both sources which could lead to more effective personalization of marketing efforts. Also, the stores provide prior customer base and name recognition for the online retail website. Customers are increasingly using both online and offline resources in their purchasing process, therefore, hybrid retailers enjoy distinct competitive advantages in the marketplace because they can combine efficiencies offered by Internet technologies and effectiveness in customer relationship management offered by physical stores (Levary and Mathieu, 2000). However, difficulties in integrating online and offline operations may arise without the right operational infrastructure, leadership and management team.

Grewal et al. (2004) offers several factors that help or hinder the growth and success of online retailing. Enabler factors help establish unique aspects of e-retailing when compare to store-based retailers. Certain products are more suitable for sales on the Internet. For example, standardized and uniquely branded products (quasi-commodity products), such as books and CDs, have a higher potential for e-retailers. Further, e-retailers can differentiate themselves by offering search features, giving product and price information and using personalization based on consumer's preferences and purchase history (de Figueiredo, 2000). Other factors that Internet retailers can offer consumers are convenience (e-stores open 24x7), accessibility anywhere Internet service is available, and novelty given the relative newness of this shopping method, innovation in shopping formats such as one-click shopping and naming one's preferred price for products.

Zhuang and Lederer (2003) identify the five dimensions of business benefits particular to e-commerce retailing: back-end efficiency, inventory management, cost reduction, market expansion, and customer service benefits. The last two dimensions are found to have high direct cost benefits. Market expansion benefits center on sales (with access to new markets and for niche marketing) and advertising of a firm's business and product lines. Several factors limit Internet retailing growth such as loss of privacy and security, lack of trial, and the lack of interpersonal trust. A study by Lightner et al. (2002) of Turkish university students indicate a high degree of concern for transaction security of online shopping. The fact that consumers like to see products

before buying and have traditional shopping habits also hampered the use of online retailing in Turkey. Online retailers also do not match traditional retailers who have gained considerable experience over the years with upturn and downturn of economies, changes in consumer preferences and shifts in tastes, merchandising and supply chain challenges (Grewal et al., 2004). For example, some Internet retailers do not give much attention to critical issues such as order processing and fulfillment, therefore, they can not satisfy the logistics function. Several e-retailers mostly focus on technology and not enough on satisfying customers. The next section explores Turkish online consumer characteristics in order for e-retailers to understand them better.

3. Basic Methodology

In order to identify the different characteristics of online customers, a questionnaire was developed in an attempt to identify possible antecedents to the perceived value of Internet commerce, advantages of e-retailing, general levels of satisfaction from e-retailing, online purchasing behavior, and customer satisfaction. Academic literature and popular press were searched, resulting in a list of 37 items (shown in the Appendix) which represents the determinants of consumer expectations/satisfaction of online buying (Giese and Cote, 2000; Keeney, 1999; Szymanski and Hise, 2000; Turban and Gehrke, 2000; Zott, 2000). In this regard, we determined the first research outcome which is to identify customers' expectations when they shop online.

The first part of the questionnaire aimed to reveal the importance of different attributes such as the availability of current information, product offerings, prices, website design and security. It was based on the 37 questions (on a ten-point scale from not at all important to very important) about customers' *expectations* when they search for products or services online. The second part aimed to measure the level of *satisfaction* based on the same 37 questions (on a ten-point scale from not at all satisfied to very satisfied) on actual e-commerce websites. About 67 percent were Turkish sites and the rest were mostly from the U.S. and a few from the UK. Although respondents were not expected to complete a purchase, they were encouraged to gain a thorough impression of the sites and products being sold. Each individual was randomly assigned to a group of similar product categories such as food, clothing, toys and games, and books. Demographic and other Internet related usage habits were also collected.

The data used in this study was gathered by primary data collection method through a survey administered among sixty two volunteer graduate and undergraduate business students from a private university in a metropolitan area and a public university in Turkey. More than eighty percent of the respondents have computers with Internet access at home and about half of them have previously purchased online. We note that the majority come from middle to high-income socio-economic class and better educated households. Online customers in Turkey are most likely to come from this segment of the population. A series of data analyses was conducted including frequency analysis, factor analyses and ANOVA.

To calculate other measures of the construct, we used the perceived overall experience with the sites from three global items. All of the global inter-item correlations were positive and significant at better than 0.001 level, indicating internal consistency. We use the sum of the global items as a criterion scale. Each of the 37 items was correlated with the criterion scale. Most of the coefficients were above 0.40

(except 7) and all correlation coefficients were significant at 0.05 level. These significant correlations and the care in which each item was constructed provide strong support for the content validity.

The 37 items were classified into 8 dimensions. The *Information* dimension includes up-to-date information such as product features, price and product comparisons, inventory information, customer reviews and expert reviews of products. The ability for customers to obtain information easily on the Internet should lead to better buying decisions and higher levels of satisfaction. The *Security & Privacy* dimension concerns about the security of electronic and credit card payments over the Internet and privacy of personal information, both of which have been viewed as major obstacles to buying online (Kiely, 1997). Online merchants must provide a trusted environment in terms of the confidentiality of customer information. Also, technical security standards and guarantee must be used to ensure the highest level of protection for electronic payments. The *Customer Support & Options* dimension is used to create a satisfactory shopping experience instead of the face-to-face interactions with a salesperson. Features such as FAQs, customer support and complaint response can be used. Different modes of communication such as e-mail, fax and phone should be offered for customer convenience. Customer options include a variety of delivery and payment options such as EFT and credit card payment.

Online merchants have lower overhead costs than physical stores. In some cases, middlemen are also eliminated. *Savings* dimension include savings that are passed on to consumers. Also the ability to shop anytime without traveling and waiting on queue also economize on time and effort (shopping convenience). Perceived E*ase of use* of information technology has been found to influence the intention to adopt that technology (Davis, 1989). Website designs play a major role in consumer shopping experience since a well design, easy to navigate, and easy to use sites economize on the effort that consumers expend. As a result, shopping can be more pleasurable. The majority of online customers in Turkey come from middle to high socio-economic group, therefore, they generally express high demand for brand-name products. Buying particular brands of products gives impression of being in a group of highly regarded customers. Also a trusted web-based brand name and reputation matters even more on the Web (Schwartz, 1997). Furthermore, the known brands of websites or of online merchants are also important because many Turkish customers are reluctant to do business with strangers.

The *Product Assortment & Personalization* dimension includes the ability of online merchants to overcome physical barriers of physical stores by offering superior product assortments that give a distinct advantage to e-retailers. Assortments can also be complemented by products offering of Associate Partners. The ability to personalized/customized product offerings increases the probability that the consumer needs will be satisfied. Research suggests that Web design is a critical factor in the success of Internet commerce (Vassos, 1996). Under the *Aesthetics* dimension, we are concerned with the elements of design of web sites which attracts customer attention during shopping experience; for example, the appeal and innovative look of the websites. Web sites should also be simple but interesting enough to give pleasurable shopping experiences.

The correlations among the 8 dimensions were significant at better than 0.001

level indicating the evidence for the convergent validity. In our study, we assessed the construct validity of the 8 dimensions by using factor analysis with principal component analysis and normal varimax transformation when the number of variables is fairly large. We first examine unidimensionality of each dimension and considered factor loadings of 0.60 and above as acceptable. The factors contain 57.6 to 91.4 percent of variance with Cronbach's alphas of .7793 to .9085. All dimensions except Customer Support & Options represent a unidimensional scale. Customer Support & Options dimension split into two factors. We decided that the 8 items are more appropriate to represent 2 different dimensions: Customer Support & Options and Communication Channels resulting in the final 9 dimensions (see Table 1). In this regard, we identify the dimensions of customer satisfaction using factor analysis. On the whole, we had obtained some evidence for construct validity.

4. Analysis and Results

As shown in Table 2, Ease of Use, Savings and Security & Privacy dimensions have the highest means. The ranking shows the relative importance of the dimensions according to our respondents. Web sites designers and Internet-based businesses should take considerable care in making sure that their Web sites are easy to use and easy to navigate while offering security measures to enhance consumer confidence in electronic transactions. They also should offer competitive prices while making the shopping experiences as convenient for customers as possible. Another important factor to consider for the success of e-commerce is a supportive institutional environment such as the availability of payment credit channels such as credit cards (Oxley, 2001). Turkish consumers generally prefer to pay by cash and are more risk-averse than customers in the U.S. Although the use of credit cards has been increasing substantially during the recent years, Turkish consumers are still reluctant to give away their card numbers to online merchants. Consumers do not have the same protection as in the U.S. in the event that credit card numbers are used for illegitimate charges. In the event of stolen or missing credit cards, Turkish consumers need to report to the card companies to close the account as soon as possible. Otherwise, all charges (legitimate or not) need to be paid by the card holders. In order to encourage Turkish consumers to buy online, virtual credit card can be used instead of a regular credit card. Therefore, it offers increased security for online purchases. Other options such as electronic fund transfer (EFT) and cash on delivery (COD) are also available. The reluctance of Turkish customers to use credit cards for online payments should not pose a major problem for the development of e-commerce in Turkey. Furthermore, banks and other trusted institutions in Turkey have developed online e-mall, letting merchants build and administrate online stores with ease, while offering consumers trusted environment to shop online.

In this study, the Savings dimension was found to be very important for our respondents; therefore, online shopping should lead to savings in terms of both time (convenience) and money. The 2 single highest item means are concerned with the time saved (from transportation and waiting on queue) and 24 hours availability of Internet shopping. A study of customers of a major online grocery store (with more than 400 brick-and-mortar stores throughout Turkey) found that the majority of the users are younger, working people and located in metropolitan areas (Ozcan, 2001). They lead a

busy life with little discretionary time. Therefore, online buying offers a unique value proposition to customers in term of convenience. Surprisingly, the Information dimension was rated the least important (7.13 out of 10) by the respondents. The WWW is seen as a great source of information for potential buyers (online and offline). When we look at single item means for this dimension, however, comparison of prices is seen as being very advantageous when searching for a product on the Internet. This information leads to better buying decisions especially when the search costs are lower on the Internet.

Table 3 shows the mean satisfaction ratings from the second part of the questionnaires with 255 usable evaluations of actual e-commerce websites, twenty three percent of which were foreign-based. In this regard, we were able to identify respondents satisfaction scores from actual e-retailers' websites. The top 3 satisfactory rankings were the same as the expectation rankings (see Table 2) although with lower average scores. This is encouraging because the respondents were satisfied with the dimensions which they rated as the top concerns when buying online. The current online customers have higher mean satisfactory ratings than those who had never bought online for all 9 dimensions. However, the differences are significant (at better than 0.05 level) only for the Security & Privacy, Savings, Customer Support & Options, and Aesthetics dimensions (see Table 4). The impressions of those who had purchased products online previously therefore seem to be more positive about shopping from the Internet, especially, along critical dimensions such as Security & Privacy and Savings. Therefore, Internet based businesses should strongly encourage potential buyers to take the first steps and experience online shopping first hand. To this end, Turkish B2C companies should invest in marketing activities that attract potential buyers who will then be converted into satisfied customers.

In this research, we have done additional statistical analysis for comparative purposes. For example, we have examined the differences between male and female online shoppers. Male reported higher satisfaction than female for all dimensions. However, only 5 out of 9 were significant at .05 levels (see Table 5). Another study concentrated on Turkish women of urban areas on Internet usage found that 98% of them do not shop online (Sevdik and Akman, 2002). They do not feel safe in terms of security and privacy. They also feel uncomfortable buying products without seeing them. Although males dominate Internet use in Turkey, female users have greater potential in terms of online buying because females typically are the purchasers for the households. Therefore, online merchants should aim their marketing efforts towards attracting female Internet users.

We have also found that respondents were significantly more satisfied with foreign e-commerce websites than Turkish sites in every dimension (see Table 6). Lynch and Beck (2001) also found that global buyers expressed greater satisfaction with websites located in North America despite the many differences in Internet beliefs and preferences between world regions. Therefore, it seems that Turkish online merchants need to create significant value for consumers in order to compete successfully. Turkish online merchants face a much broader challenge than their competitors in the U.S. or Europe because of the limited size of the Turkish markets and low amount of marketing expenditures. The U.S. e-commerce companies, however, have already expanded globally and dominated even in Europe (Singh *et al.*, 2001). Prerequisites to e-

commerce are the technology penetration such as PC ownership, technology capabilities and technology cost. The number of Internet subscribers in Turkey has been increasing at a healthy rate and many people have Internet access from their work place. The introduction of broadband technology such as ADSL should further stimulate e-commerce activities.

5. Conclusions

It is important for e-retailers to understand the way in which people shop online, their expectations and satisfaction because those may be different than in traditional stores. This paper defines the dimensions in which Turkish existing and potential online customers expect to have in an online environment. It is crucial to build and maintain customer relationship because customer retention is difficult to obtain in e-commerce environment in the long run (Vatanasombat, 2004). In this study, existing online customers reported significantly higher satisfaction from e-commerce websites than potential customers, therefore, online merchants must successfully convert website visitors into customers and get them to return.

Turkish e-commerce sites were found to be inferior to foreign sites, thus they may fail to attract and retain a group of customers who would otherwise buy online. On the other hand, since language may also be a factor with the success of the Internet, Turkish sites have an advantage to shoppers who may feel that foreign language is a barrier in the Internet use. Another implication from the findings is that Turkish female customers may be more reluctant to shop online. They may view actual shopping experience as being more important than the convenience they receive from buying online. Therefore, e-commerce sites must be carefully designed to satisfy customers' shopping experience while ensuring the sites' security and privacy. Turkish online merchants face a tough challenge domestically and from competition from abroad. They need to find unique and relevant products or services to serve small but demanding customers.

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Appendix - measures

Current information
Comparison of products/services
Comparison of prices
Quality information

Customer reviews of products/services
Expert reviews of products/services
Site map
Inventory information
Product uniqueness
Breath of product assortment
Depth of product assortment
Selection of products from associate partners
Various payment options (credit card, EFT, etc.)
No queues, traffic (time saving)
24*7 availability
Ease of navigation
Easy to use
Search function
Price saving
Shopping incentives (bonus, coupon, etc.)
FAQ (Frequently asked questions)
Availability of communication channel: e-mail
Availability of communication channel: fax
Availability of communication channel: phone
Delivery carrier options
Customer inquiry support
Complaint response
Customization/personalization
Brand of the product
Brand (name) of the website
Privacy
Security
Background company information
Guarantee/warranties of products
Website looks appealing
Website looks innovative
Website is simple

TABLE 1 – Factor Analysis – E-Commerce Satisfaction

Dimensions	Loadings	Statistics
Product Assortment & Personalization		
Breath of assortment	.928	
Depth of assortment	.910	
Uniqueness	.855	
Associated partner assortment	.721	
Personalization & Customization	.674	
		Eigen value=3.394

		% of variance explained=67.886
		Cronbach's alpha=.8757
Aesthetics		
Website looks appealing	.939	
Website looks innovative	.921	
Website is simple	.722	
		Eigen value=2.251
		% of variance explained=75.038
		Cronbach's alpha=.8260
Ease of Use		
Easy to use	.925	
Ease of navigation	.900	
Search function	.735	
		Eigen value=2.206
		% of variance explained=73.532
		Cronbach's alpha=.8128
Privacy & Security		
Security	.915	
Privacy	.909	
Company information	.865	
Guarantee statement	.862	
		Eigen value=3.155
		% of variance explained=78.882
		Cronbach's alpha=.9085
Brand		
Brand of product	.956	
Brand of website	.956	
		Eigen value=1.828
		% of variance explained=91.395
		Cronbach's alpha=.9054
Information		
Expert reviews of products	.801	
Product comparisons	.795	
Quality information	.791	
Customer reviews of products	.762	
Inventory information	.756	
Site map	.740	
Price comparisons	.729	
Current information	.692	

		Eigen value=4.610
		% of variance explained=57.623
		Cronbach's alpha=.8925
Communication Channels		
Telephone	.915	
e-mail	.847	
Fax	.826	
		Eigen value=2.237
		% of variance explained=74.577
		Cronbach's alpha=.8233
Customer Support & Options		
Customer support	.903	
Complain response	.847	
Delivery carrier options	.813	
FAQs	.772	
Payment options	.667	
		Eigen value=3.234
		% of variance explained=64.672
		Cronbach's alpha=.8600
Savings		
Price savings	.821	
Time savings	.813	
Time availability	.794	
Shopping incentives	.705	
		Eigen value=2.462
		% of variance explained=61.554
		Cronbach's alpha=.7793

TABLE 2 – Turkish Customers' Expectations on the Importance of Online Buying Dimensions (on a 10 point scale from not at all important to very important)

Dimensions	Mean Scores	Dimensions	Mean Scores
Ease of Use	8.59	Aesthetics	7.63
Savings	8.45	Product Assortments	7.57
Privacy & Security	8.32	Brand	7.34
Customer Support & Options	8.20	Information	7.18
Communication Channels	7.78		

TABLE 3 – Turkish Customers' Satisfaction of E-Commerce Websites (on a 10 point scale from not at all satisfied to very satisfied)

Dimensions	Mean Scores	Dimensions	Mean Scores
Ease of Use	7.62	Customer Support & Options	6.99
Savings	7.38	Aesthetics	6.88
Privacy & Security	7.30	Product Assortments	6.86
Communication Channels	7.09	Information	6.58
Brand	7.03		

TABLE 4 - Comparisons of Customer Satisfaction between Online Customers and Potential Customers (on a 10 point scale from not at all satisfied to very satisfied)

Dimensions	Online Customers	Potential Customers		
Savings	7.54	7.12	$F(1,240)=4.227$	$p=.041$
Privacy & Security	7.47	6.88	$F(1,233)=5.577$	$p=.019$
Customer Support & Options	7.15	6.56	$F(1,240)=6.645$	$p=.011$
Aesthetics	7.05	6.58	$F(1,239)=3.798$	$p=.052$

TABLE 5 – Comparisons of Customer Satisfaction between Male and Female Online Customers (on a 10 point scale from not at all satisfied to very satisfied)

Dimensions	Female	Male		
Assortment	6.26	7.01	$F(1,117)=3.877$	$p=.051$
Aesthetics	6.31	7.28	$F(1,117)=4.741$	$p=.031$
Communication Channels	6.30	7.26	$F(1,114)=3.886$	$p=.051$
Ease of Use	7.14	7.89	$F(1,117)=4.256$	$p=.041$
Savings	6.74	7.79	$F(1,117)=9.110$	$p=.003$

TABLE 6 – Comparisons of Customer Satisfaction between Foreign and Turkish Websites (on a 10 point scale from not at all satisfied to very satisfied)

Dimension	Foreign Sites	Turkish Sites		
Ease of Use	8.01	7.34	$F(1,253)=9.889$	$p=.002$
Savings	7.87	7.04	$F(1,253)=16.278$	$p=.000$
Privacy & Security	7.82	6.87	$F(1,246)=14.306$	$p=.000$
Brand	7.59	6.68	$F(1,253)=16.094$	$p=.000$
Customer Support & Options	7.55	6.52	$F(1,253)=19.786$	$p=.000$
Product Assortment	7.50	6.47	$F(1,250)=22.194$	$p=.000$
Aesthetics	7.47	6.53	$F(1,252)=14.272$	$p=.000$
Communication Channels	7.39	6.81	$F(1,245)=3.939$	$p=.048$
Information	7.22	6.16	$F(1,253)=24.489$	$p=.000$