

**CROSS-BORDER ONLINE SHOPPING AND TURKISH  
CONSUMERS' CAUSES FOR HESITATION**

**Miray Baybars <sup>\*</sup>, Mustafa Tanyeri <sup>\*\*</sup>**

**ABSTRACT**

Although cross-border online shopping (CBOS) provides the consumers with multiple advantages ranging from easy access for locally unavailable products to reasonably lower prices, current data reveal that individuals hesitate engaging in CBOS. Identifying the present problems causing the hesitation to buy online internationally is very important both from the aspect of businesses and the consumers. By indicating the reasons of hesitation, businesses could easily focus their marketing activities to prevent the hesitations and increase the amount of purchases from their web sites, on the other hand being aware that customers are performing a major role in marketing, finding out the factors that are essentially affecting the purchasing intentions and behaviors of Turkish consumers on international online environment is vital. Thus, the purpose of this research is to find out about the factors that prevent the consumers to engage in cross-border online shopping and moreover to figure out whether there is a difference regarding the problem perceptions of the individuals who have already engaged with the concept and the consumers who had never dealt with CBOS. Research results revealed that the problem perceptions are significantly lower for the former group, indicating that as the consumers get experienced, their hesitations regarding the concept decreases.

**Keywords:** *Cross-border Online Shopping, Turkish consumers*

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**CROSS-BORDER ONLINE SHOPPING AND TURKISH CONSUMERS'  
CAUSES FOR HESITATION**

**INTRODUCTION**

Although internet brought many advantages to individuals' daily lives; it is also being discussed for a long time also for its disadvantages, however most of the people cannot resist bringing it to the center of their lives.

It cannot be denied that the medium brought a new dimension to commercial activities with the web sites providing chance for searching information about products/services, placing consumer comments, or giving orders (Hoffmann & Novak, 1996). Also, the cross-border shopping experiences of individuals have been affected positively due to the advantages of internet provided for buying internationally. Therefore, the previous experience of businesses for designing the product for differing cultures had turned into a new challenge including the design for new web interfaces, shipping alternatives and even payment methods for different cultures.

Regarding to the phenomenon of internet marketing had been attracting the attention of marketing scholars for a long time; but although internet marketing had been discussed intensely, the international aspect of the phenomenon is still needs more attention, since the number of articles focusing on this dimension is relatively low (Singh, Fassott, Chao & Hoffmann, 2006; Thomas, 2008; Brashear, Kashyap, Musante & Donthu, 2009). However some of the scholars had recognized this deficiency of information and several researches on specific countries/cultures are held (i.e. Donthu & Garcia, 1999; Pechtl, 2003; Kolsaker, Lee-Kelley & Pui, 2004; Mummalaneni & Meng, 2009).

Scholars also had conducted several researches on Turkish online consumers' profile (Ergin & Akbay, 2008; Calik & Ersoy, 2008), but as far as we know, there is not any article focusing on the behavior of Turkish consumers' online behaviors regarding to CBOS.

The factors that are motivating or negatively affecting the consumers to buy online at international web stores are important and must be understood to help international marketers in terms of designing more effective international web sites that target foreign customers. Furthermore, being aware that customers are performing a major role in marketing, finding out the factors that are essentially affecting the purchasing intentions and behaviors of Turkish consumers on international online environment is vital. Thus, the purpose of this research is to find out about the factors that

## **Cross-Border Online Shopping and Turkish Consumer Behavior**

affect the attitudes (and the behavior) of consumers towards engaging in CBOS negatively.

### **THE CONCEPT OF CROSS-BORDER ONLINE SHOPPING**

E-commerce is defined as the sale or purchase of goods or services, whether between businesses, households, individuals, governments, and other public or private organisations, conducted over internet (OECD, 2002).

Cross border e-commerce on the other hand includes the e-commerce transactions which are realized across country borders; and throughout the research, the analysis and the results are going to be represented on cross border e-commerce and business to consumer (B2C) basis.

Since the research is based on the attitudes of consumers towards cross border e-commerce, the term of cross-border online shopping (CBOS) is used for the rest of the article, depicting business to consumer cross-border e-commerce.

By removing the geographical boundaries, internet provides consumers with the advantage of reaching any information or any product/service available on the web at anytime from anywhere on the world. This boundary removal has also the advantages for the businesses that want to overcome the physical barriers so to expand their land of access. But this brings the fact of culture effect, which is founded as the most important factor that is affecting CBOS in either form (B2B or B2C) (Samiee, 1998). Moreover, the value that the internet adds on the CBOS depends on the adequacy and effectiveness of the distribution channels within the country. Quelch and Klein suggested that (1996), in emerging markets, the distribution channels are expected to be less effective, less developed or less direct. Being accepted as an emerging market, Turkey is expected to be offered special opportunities by the use of internet in online shopping.

### **FACTORS PREVENTING TO ENGAGE IN CROSS-BORDER ONLINE SHOPPING**

Although there are some articles investigating the adoption of online shopping of individuals; the international side of the subject, and also the factors preventing individuals to engage in cross-border online shopping had not been analyzed deeply to our best knowledge (Singh, Fassott, Chao & Hoffmann, 2006; Thomas, 2008; Brashear, Kashyap, Musante & Donthu, 2009). Although cross-border online shopping provides people with lots of

advantages, ranging from reaching locally unavailable products to competitive prices from all over the world, individuals keep the distance in between and do not prefer to engage in CBOS. Besides the factors that may cause hesitation in local online shopping, there may be others like the language, culture, nationalistic views etc. which come to stage in case of cross border online buying.

Cultural characteristics of individuals can be analyzed different dimensions of language, reliability and security. Language differences are identified as the major inhibitors for cross border e-commerce (Gibbs, Kraemer & Dedrick, 2003), especially if it comes to resolving a complaint with a foreign trader (Commission of the European Communities, 2009). So consumers may perceive language problems as important barriers preventing them to engage in cross-border online shopping. On the cross-border level, the perception regarding uncertainty and the insecurity are expected to increase more, due to the fact that cross-border traders are rarely well-known by the consumer, which means that the consumers are less likely to be aware of the traders' reputation or credibility.

Perceptions of regulatory problems related with CBOS, may constitute another preventing factor for consumers to engage in cross-border e-commerce. The fragmented rules of the countries give rise to the blurred minds of consumers, like the fragmented consumer protection regulations or VAT regulations, import/export regulations, import/export duties and tariffs, fraud and fraud protection etc. And as being classified as an emerging economy, Turkish legal environment is also suffering from the handicap of missing terms on CBOS.

Perceptions of cross border logistics problems can be identified as one of the major factors imposing challenges for businesses and especially for consumers. The reasons lying behind the complexity of logistics are various. For instance, long distances or manmade factors like laws and regulations makes both the buying and the selling process from the point of the consumers and sellers more difficult (Xu, Wilkinson & Brouthers, 2002).

The unavailability of national/interoperable payment systems may give rise to an increase in perception of problems related with cross-border payments. Since dealing with a foreign bank calls for paying extra charges for remittance, using an integrated payment system like Visa or Master which is accepted worldwide seems less cumbersome from the point of customers. But if these types of interoperable systems are not available in the sellers' online store, or not accepted by the seller; the payment process may bring about some problems for the buyer and can be accepted as a preventing factor for the cross-border purchase.

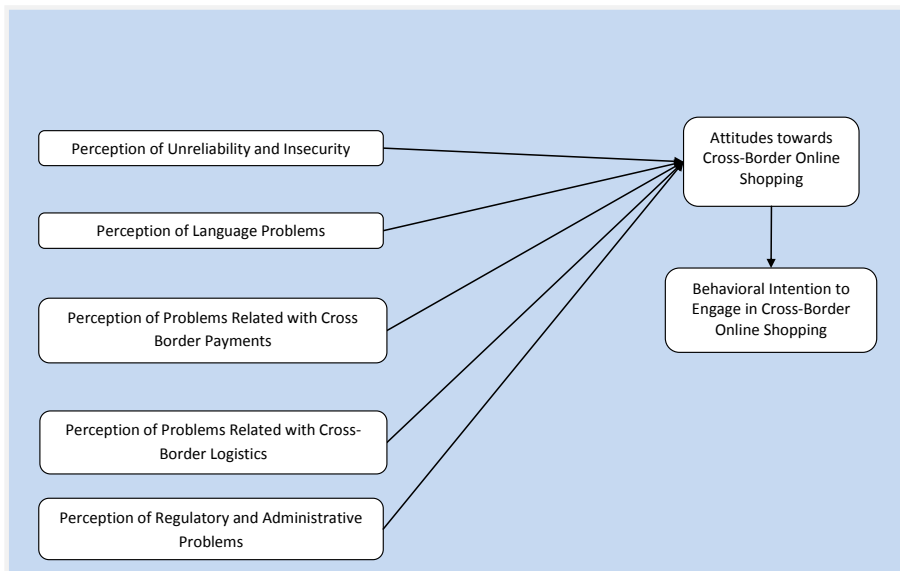
## RESEARCH METHODOLOGY

### Research Model

In the research model developed, perceived problems regarding CBOS are grouped under different subheadings: (in)security and (un)reliability, language problems, cross border payments, cross border logistics and regulatory and administrative systems. And these perceived problems are going to be analyzed in terms of their effects on consumers' attitudes towards CBOS.

Depending on the TAM (Technology Acceptance Model), developed by Davis, Bagozzi and Warshaw (1989), a new model for explaining the attitudes and actual behavior of individuals towards CBOS is developed.

In the model, the problem perceptions are hypothesized to effect the attitudes towards CBOS, and these attitudes are expected to affect the behavioral intention to engage in CBOS and in turn the actual behavior of CBOS engagement just for the ones who had already used CBOS for buying goods from abroad.



**Figure 1: Factors Preventing Consumers to Engage in Cross-Border Online Shopping**

**Source:** own elaboration.

## **Research Hypotheses**

Previously, TAM was found to be applicable to the consumer behavior in international arena (Singh, Fassott, Chao & Hoffmann, 2006). Depending on this finding, below hypotheses are developed to test the applicability of TAM in CBOS behavior of consumers.

H<sub>1</sub>: As the attitude of respondents turn to be positive, than their intention to engage in cross-border online shopping increases.

H<sub>2</sub>: If the consumers' behavioral intention to engage in cross-border online shopping increases, then their actual usage of cross-border online shopping will be affected positively.

H<sub>3</sub>: If the consumers' behavioral intention to engage in cross-border online shopping increases, then their amount of spending in previous 12 months for cross-border online shopping will be affected positively.

Based on the differences between individuals who had previously engaged and not engaged in cross-border online shopping, below hypotheses are proposed:

H<sub>4</sub>: There is a difference between individuals' perception of unreliability and insecurity of cross-border online shopping based on their previous engagement with the concept.

H<sub>5</sub>: There is a difference between individuals' perception of language problems in cross-border online shopping based on their previous engagement with the concept.

H<sub>6</sub>: There is a difference between individuals' perception of cross-border payments problems based on their previous engagement with the concept.

H<sub>7</sub>: There is a difference between individuals' perception of cross-border logistics problems based on their previous engagement with the concept.

H<sub>8</sub>: There is a difference between individuals' perception of regulatory and administrative problems based on their previous engagement with the concept.

H<sub>9</sub>: There is a difference between individuals' attitudes towards cross-border online shopping based on their previous engagement with the concept.

H<sub>10</sub>: There is a difference between individuals' behavioral intention to engage cross-border online shopping based on their previous engagement with the concept.

### **Sample and Data Collection**

The sample is composed of research assistants and associates (academic staff) in Faculties of Economics and Administrative Sciences and Faculties of Business in Turkey. All of the state and private universities are included within the sample and a total of 4607 online questionnaires were sent via e-mail between December 2010 February 2012. Since internet buyer characteristics were described as relatively young, well educated, in mid to upper economic status and in professions associated with technology (Donthu and Garcia, 1999:53), and also it was found that as the time spent in internet increases, the probability of buying online increases (Lohse, Bellman & Johnson, 2000); the research assistants of universities are selected as representative of individuals engaging in online purchases. Besides, the individuals who are within the age range of 25 and 34 year old, are the ones who are the most involved with online shopping (Stafford, Turan & Raisinhani, 2004:81)so in order to make a comparison between age groups, the associates are also included within the sample.

Since, Faculty of Economics and Business Administration is one of the most common faculties, especially for the reason that it appears even in the most recently established universities; the selection of all Economics and Business Administration Faculties in Turkey is on purpose, in order to reach a geographically diverse area within the country.

### **Questionnaire Design**

The online questionnaire form consists of four parts, which of first includes questions regarding the current usage (actual behavior) of cross-border online shopping. Second part includes questions regarding to the attitudes towards CBOS and perceptions of problems regarding to the concept. Third part includes the questions related with the experiences of the individuals within the process and these items within the third part are only visible to the respondents who have replied that they have engaged with CBOS. Fourth and the last part are assigned for the demographic questions. The variables excluding the demographics are measured on Likert-type scale (1=strongly disagree, 5=strongly agree).

Several items within the questionnaire were adapted from previous researches such as the questions regarding to current behavior of CBOS (Wang & Yang, 2008; Shim, Eastlick, Lotz & Warrington, 2001), attitudes towards CBOS (Slyke, Belangerand & Comunale, 2004; Taylor and Todd, 1995), intentions towards CBOS (Ling, Chai & Piew, 2010; Taylor & Todd,

1995), and perceptions of respondents regarding trust problems (Chow & Holden, 1997).

The questionnaires are sent online between December 2010 and February 2011. From the 4607 questionnaires sent, 418 were responded and within the responded questionnaires 329 were usable for analysis.

## **RESULTS**

### **Reliability and Validity**

Rotated factor analysis results showed that all of the groups of the data set are suitable for factor analysis, since Kaiser-Meyer-Olkin values are equal or greater than 0,50 (Kalaycı, 2010).

Cronbach Alpha values are calculated for each of the factor and the factors of "Attitudes towards Cross-Border Online Shopping", "Image of Cross-Border Online Shopping", "Behavioral Intention to Engage in Cross-Border Online Shopping", "Perception of Unreliability and Insecurity of Cross-Border Online Shopping", "Perception of Language Problems", "Perception of Problems Related with Cross-Border Logistics" are found to be reliably measured by the factor items.

On the other hand, the factors of "Perception of Regulatory and Administrative Problems" and "Perception of Problems Related with Cross-Border Payments" are found to have the Cronbach Alpha values of 0,376 and 0,598 respectively; indicating a lower reliability. This may be due to the development of the items by the researcher's own; and the scales need to be improved to obtain a higher level of reliability.

### **Research Findings**

Research findings are examined under respondents' demographic profile, CBOS usage profile, attitudes and behavioral intentions regarding CBOS. Perceptions regarding the problems related with CBOS are also analyzed also in terms of their relationships with other variables. The demographic profile of the respondent is given in the below table:



## Cross-Border Online Shopping and Turkish Consumer Behavior

**Table 1: Socio-Demographic Profile of the Sample**

<b>Marital Status</b>	<b>N</b>	<b>%</b>	<b>Household Income</b>	<b>N</b>	<b>%</b>
Single	119	43,43	1000TL-1500TL	2	0,74
Married	150	54,74	1501TL-2000TL	66	24,54
Divorced	5	1,82	2001TL-2500 TL	31	11,52
Total	274	100	2501TL-3000TL	28	10,41
<b>Age Group</b>	<b>N</b>	<b>%</b>			
			3001TL-3500TL	27	10,04
23-28	102	33,55	3501TL-4000TL	35	13,01
29-34	72	23,68	4001TL-4500TL	18	6,69
35-40	54	17,76	4501TL-5000TL	16	5,95
41-46	42	13,82	5001TL-5500TL	16	5,95
47-52	14	4,61	5501TL-6000TL	7	2,6
53-58	8	2,63	6001TL-6500TL	2	0,74
59-64	7	2,3	6501TL-7000TL	1	0,37
65-70	3	0,99	7001TL -7500TL	6	2,23
71-76	2	0,66	7501TL and more	14	5,2
Total	304	100	Total	269	100
<b>Gender</b>	<b>N</b>	<b>%</b>	<b>Title</b>	<b>N</b>	<b>%</b>
Female	129	41,61	Professor	32	10,03
			Associate Professor	20	6,27
Male	181	58,39	Assistant Professor	87	27,27
			Instructor	14	4,39
Total	310	100	Research Assistant	166	52,04
			Total	319	100

Regarding to the statement of "I use internet for doing cross-border shopping", 44,07% of the respondents declared that they disagree; showing they have never engaged with CBOS before. On the other hand 55,92% of the respondents are revealed that they are on the agree side of the statement, and the respondents who replied that they neither agree nor disagree with the statement are accepted as having a positive tendency towards the statement, since they declared no disagreement.

## Miray Baybars, Mustafa Tanyeri

Among the respondents who are using internet for cross border purchases, 28.42% replied that they have never made any purchases for the previous twelve months, 14,21% had made purchases between \$51-\$100, 13,11 % had made purchases of above \$551 and 10,93% between \$101-\$150. Moreover, of the respondents engaged in CBOS, 27,32% have made purchases between \$151-\$550 and 6,01% made purchases between \$51 and \$100.

Below table gives the respondent attitudes, their behavioral intention to engage, and problem perceptions regarding CBOS.

**Table 2: Model Variables**

VARIABLES	df	$\mu$	t	Sign. (p)* (2-tailed)
Perception of unreliability/insecurity	306	2,99	-0,089	0,929
Perception of language problems	316	2,35	-10,05	0
Perception of risks related with payment problems	299	2,9	-2,19	0,029
Perception of risks related with cross-border logistics	297	3,16	3,325	0,001
Perception regulatory and administrative problems	310	3,37	7,723	0
Attitudes towards CBOS	296	3,16	4,07	0
Behavioral Intention to engage in CBOS	311	3,44	8,11	0

The items regarding to the attitudes, behavioral intention and problem perceptions of individuals regarding CBOS is analyzed via one-sample t-test, and the items are tested for the test value of 3.

As an overview of respondents' attitudes towards CBOS, it can be concluded that in general respondents hold positive attitudes towards the concept of CBOS ( $t=4,07$ ,  $p=0,00$ ) and they hold positive intentions to engage in CBOS ( $t=8,11$ ,  $p=0,00$ ). Regarding to the problems perceived by the respondents, test results reveal that individuals neither agree nor disagree that the CBOS is unreliable/insecure ( $t=-0,089$ ,  $p=0,00$ ); however they agree that they perceive the problems regarding language, payment, logistics and administrative problems during the process of CBOS.

### Hypotheses testing

As a result of Pearson correlation analyses, it is found that the perception of unreliability and insecurity ( $r_{285}=-0,65$ ,  $p=.000$ ), perception of language problems ( $r_{289}=-0,127$ ,  $p=.031$ ), perception of logistics problems

## Cross-Border Online Shopping and Turkish Consumer Behavior

( $r_{274}=-0,304$ ,  $p=.000$ ), perception of payment problems ( $r_{276}=-0,417$ ,  $p=.000$ ) are negatively correlated with the positive attitudes of individuals towards CBOS. To put it differently, it can be said that as individuals problem perceptions increase in these domains, their attitudes are negatively affected. The only problem domain which does not have any correlation with attitudes is found to be perceptions of problems regarding regulatory and administrative issues. The lack of relationship may be due to individuals' lack of knowledge about the legal or regulatory issues. As a result of the regression analysis, the attitudes of individuals are found to be significantly explaining the change in individuals intentions to engage in CBOS ( $F=439,137$ ;  $p=0,00$ ); so hypothesis 1 is supported. And moreover, individuals' intention is found to be significantly explaining the dependent variable of actual usage of cross-border online shopping (demonstrated by the degree of agreement/disagreement to the statement of "I use internet for doing cross-border shopping") ( $F=47,903$ ,  $p<0,01$ ). Individuals' amount of spending in previous 12 months for CBOS is also found to be explained by the changes in individuals' intentions ( $F=9,230$ ,  $p<0,01$ ). Therefore hypotheses 2 and 3 are supported.

Independent samples t-test results revealed that the perceptions regarding the problem perceptions are different for the ones who had previously engaged with CBOS and for the ones who had never engaged with the concept. Individuals who have had previously engaged in cross-border online shopping has lower perception of unreliability and insecurity regarding to the concept, whereas the individuals who have never engaged in cross-border online shopping have higher perception for unreliability/insecurity dimension the perceptions of two groups are significantly different from each other ( $t=-7,838$ ,  $p<0,01$ ). Therefore, Hypothesis 4 is supported. Similarly, the individuals who had previously engaged with CBOS has significantly different and lower perceptions of language problems regarding to the concept, when compared to the individuals who have never engaged in cross-border online shopping ( $t=-3,919$ ,  $p<0,01$ ); indicating that hypothesis 5 is supported. Individuals who had previously engaged cross-border online shopping do not agree the existence of payment problems, whereas the inexperienced group has agreed that payment problems will occur. So, the group means for problem perceptions regarding the payment problems are significantly different from each other ( $t=-7,175$ ,  $p<0,01$ ); suggesting that Hypothesis 6 is supported. The existence of difference between individuals' perception of cross-border logistics problems based on their previous engagement with the concept is analyzed through independent samples t-test and it was found that the individuals who had previously engaged with

cross-border online shopping perceived significant lower logistics problems in comparison to the individuals who had never engaged with the cross-border online shopping experience ( $t=-5,347$ ,  $p<0,01$ ). So, Hypothesis 7 is supported. Furthermore, independent t-test analysis results revealed that the individuals who had previously engaged with cross-border online shopping and the ones who had never experienced both agree that they perceive regulatory and administrative problems regarding cross-border online shopping; besides the individuals who had never engaged in cross-border online shopping perceive a higher level of problems regarding regulatory and administrative issues. But the difference between two groups is not statistically significant ( $t=-1,938$ ,  $p>0,05$ ), that the Hypothesis 8 is rejected. Regarding to the attitudes of two groups, it was found that the individuals' who had engaged in cross-border online shopping hold more favorable attitudes towards CBOS when compared to the individuals who had never engaged with the concept and the difference is statistically significant ( $t=10,018$ ,  $p<0,01$ ). Moreover, regarding the behavioral intention to engage in CBOS, the individuals' behavioral intention to engage in cross-border online shopping is higher for the ones who had previously engaged with cross-border online shopping and there is significant difference between two groups ( $t=9,723$ ,  $p<0,01$ ); indicating the Hypothesis 10 is supported.

## **CONCLUSION**

Cross-border online shopping is beneficial from many aspects including individuals' easy access of goods/services that cannot be found in the home market; but research results show that nearly half of the respondents had never made any purchases from foreign countries although their socio economic status and language level is convenient. Finding out about the factors that negatively affect the attitudes and behavioural intention towards cross-border online shopping is important since preventing the negative effect is only possible when the foreign firms realize the actual reasons.

Moreover problem perceptions regarding unreliability, language, payment, logistics and regulations have a negative relationship with respondents' positive attitudes towards CBOS. And attitude affects their behavioural intention to engage in cross-border online shopping; which in turn affects the actual utilization of CBOS.

One of the interesting results reached via the research is that the perceptions regarding the problems of cross-border online shopping is significantly lower for the ones who had previously engaged with the concept, except the problems regarding the regulatory and administrative

## **Cross-Border Online Shopping and Turkish Consumer Behavior**

issues. So, it can be said that as the individuals get experienced about cross-border online shopping, their perceptions regarding the possible problems decrease. Additionally, the attitudes and behavioural intention towards cross-border online shopping improves as the individuals engage in the concept. Thus, any firm that would like to attract consumers from Turkey should better identify its focus as clarifying the question marks in consumers' minds regarding the potential problems regarding to language, payment, logistics and trust. By doing so, the firms can help the individuals to develop better attitudes towards the concept of cross-border online shopping, have a positive intention for the concept and purchase more.

One of the major limitations of this research is being carried on a limited population of academic personnel. This can be both considered as an advantage and a drawback, since the academicians are among the groups that can engage in cross-border online shopping with their knowledge of foreign languages; on the other hand the population can be enlarged by including the faculties other than the faculty of economics and administrative sciences. Moreover, at this point the level of foreign language knowledge can be discussed, in other words whether the customers' problem perceptions are related with or independent from their foreign language knowledge level.

In further studies, the attitudes, behavioural intentions and actual behaviours of cross-border online shopping can be compared in the context of conventional shopping or online shopping behaviour. By the way, an insight regarding the future cross-border shopping profile of the consumers can be obtained.

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