

# ***Determining the main components of mobile commerce related to customers' demographical properties***

**Kemal DEMİR<sup>1</sup>**  
**Tuğba ALTINTAŞ<sup>2</sup>**

## **Abstract**

The commerce changed in time according to the technological advances. Now we reached mobile age, and we can do every kind of things with our pocket size computer like mobile devices. The variety of products and sellers creates huge and complex shopping environment for the consumers. In such market pushed to the sellers understand their consumer's wants closely and guide them to suitable products and services.

Mobile commerce is a new and effective channel for reaching to the consumers and create new connections by their mobile devices. The advantages of electronic commerce moved on a new stage by mobile commerce. This new stage has way to go about trade and communication laws, infrastructure, security, consumer habits and attitudes.

This research aims at the relationship between customers' demographical properties and mobile commerce main components. In the section of the result and suggestions, the survey results and the demographical properties and mobile commerce relationship are evaluated.

***Keywords:*** *M-commerce, consumer attitudes, demographical properties, mobile age.*

---

<sup>1\*</sup> Kemal DEMİR, Revenue Specialist and Certified Accountant, [kmldemir@hotmail.com](mailto:kmldemir@hotmail.com)

<sup>2</sup> Assistant Prof. Dr. Tuğba AltıntaşUskudar University, [tugba.altintas@uskudar.edu.tr](mailto:tugba.altintas@uskudar.edu.tr)

## **Mobil Ticaretin Temel Bileşenlerinin Müşterilerin Demografik Özellikleri İle İlgili Olarak Belirlenmesi**

### **Özet**

Teknolojik gelişmeler sayesinde zamanla ticaret değişmiştir. Şimdi mobil çağa ulaştık ve bizler her şeyi cebimiz kadar olan bilgisayar benzeri mobil cihazlarımızla yapabiliyoruz. Ürün ve satıcıların çeşitliliği müşteriler için büyük ve karmaşık alışveriş çevresi oluşturmaktadır. Bunun gibi pazarlar satıcıları müşterilerinin isteklerini yakından anlamaya ve onları kendilerine uygun ürün ve hizmetlere yönlendirmeye itmiştir.

Mobil ticaret müşterilere mobil cihazları aracılığıyla ulaşmak ve yeni bağlantılar oluşturmak için yeni ve etkili bir kanaldır. Elektronik ticaretin avantajları mobil ticaret ile yeni bir aşamaya taşınmıştır. Bu yeni aşamada ticaret ve iletişim kanunları, altyapı, güvenlik, tüketici alışkanlıkları ve tutumları hakkında kat edeceği yol vardır.

Bu araştırma müşterilerin demografik özelliklerinin mobil ticaret ana bileşenleri ile ilişkisini hedef almaktadır. Sonuç ve öneriler bölümünde, anket sonuçları değerlendirilmiş ve demografik özelliklerin mobil ticarete olan ilişkisi irdelenmiştir.

**Anahtar Kelimeler:** *M-ticaret, tüketicilerin tutumları, demografik özellikler, mobil çağ*

### **Introduction**

Technology is become the nucleus of the productivity of market and commerce structures. Rise of technological improvements creates benefits for companies as well as consumers. Advances in technology and rapidly changing internet and mobile devices, connectivity between the persons, business and e-commerce advertising made a huge impact activities of countries and companies.

Market structures changed during the last decades. Today most of the companies using digital marketing system with their real market

to reach their buyers/consumers. Electronic commerce removed the borders of the countries and companies started rivalry between them not only national but also internationally. Selling the products and services to customers are getting easy with E-commerce web pages with 7/24 online internet shopping. This competition improved the marketing skills of companies to succeed and save their market share from competitors.

Mobile phone usage rising and mobile companies growing with bigger profits. Recent years internet connected portable devices are highly increased. Especially Smartphone users exploded very much. Smartphones are today giving the experience of mobile computer, telephone, TV, movie player, camera, music player, scanner, gaming, navigation with the help high speed mobile internet connectivity. Mobile industries thrive fast nowadays. The companies must have followed these trends if they want to get success at the business.

Mobile devices becoming more common than personal computers around the world. Mobile devices allows the individuals to access the internet when they are moving even far distances have no market infrastructure exist. Mobile is a new and popular medium among people in the world.

Mobile industry created a new market and customers have new attitudes for this market. Attitudes of the customers are the dynamic side of the Mobile commerce. Managers must know and understand their target customers and give them nice service and products by arranging commerce ingredients. Information age culture changed the costumers are more active on the internet and with this companies watching the visitors and collecting data and identifying their needs. Why the customers choosing one product to another and what is the main mechanism behind to buying a product must be understand by the companies. This is the main purpose of the examine consumer's attitudes.

Mobile commerce has a strategic position for company's success.

Smartphones as a revolutionary device for future of the world and they become inevitably a part of our lives. Smartphones and other mobile devices will rise mobile commerce effectiveness and that contribute and accelerate the company's success.

### **Main purpose of study**

The study focuses on the determining the main components of mobile commerce related to customers' demographical properties in Istanbul, Turkey by making a survey questioner. In the study main purpose is find out, customers' demographic properties (gender, age, marital status, education, employment, monthly income, and monthly saving ratio) have a significant relationship on mobile commerce.

### **Commerce, E-commerce and M-commerce**

Commerce defines as, exchange of goods or services for money or in kind, usually on a scale large enough to require transportation from place to place or across city, state, or national boundaries (Business Dictionary, 2014).

The Organization for Economic Co-operation and Development (OECD) defines the E-commerce: "An e-commerce transaction is the sale or purchase of goods or services, conducted over computer networks by methods specifically designed for the purpose of receiving or placing of orders. The goods or services are ordered by those methods, but the payment and the ultimate delivery of the goods or services do not have to be conducted online. An e-commerce transaction can be between enterprises, households, individuals, governments, and other public or private organizations. To be included are orders made over the web, extranet or electronic data interchange. The type is defined by the method of placing the order. To be excluded are orders made by telephone calls, facsimile or manually typed e-mail" (OECD Glossary, 2013).

E-commerce was introduced 40 years ago and, to this day, continues to grow with new technologies, innovations, and thousands of businesses entering the online market each year. The convenience,

safety, and user experience of ecommerce has improved exponentially since its inception in the 1970's. In 1979, Michael Aldrich invented "teleshopping" meaning shopping at a distance. Between the years 1982-1990, It was apparent from the beginning that B2B online shopping would be commercially lucrative but B2C would not be successful until the later widespread use of PC's and the World Wide Web, also known as, the Internet. 90's to present time, technology improvements made the machines smaller, compact and connected faster than before. The growing use of the Internet, tablet devices, and smart phones coupled with larger consumer confidence will see that ecommerce will continue to evolve and expand. With mobile commerce gaining speed, more users are purchasing from the palm of their hand (Miva, 2011).

E-commerce is structured in "virtual shops" that offer products and services online. Even "virtual shopping malls" have been created with lots of shops offering every kind of products for the sale. E-commerce which consists in that online retailers manage for reaching to individual consumers through the website.

Mobile commerce, reaching to the customers by using remotely and wireless communication ways for common devices like cell phones, pocket pc's and the other devices, then customers or untethered customers reached by the company makes own activities such as product, service, idea, process and the other persons. As a third screen (After TV and PC screens) Smartphones, giving a possibility to the consumers to create a direct way of communication with each other with easiness and to share their experiences every time and everywhere. The smartphones created technological and behavioral aspects will revolutionize the markets in long time (Martin, 2011).

## **M-consumers , M-devices and networks**

### **Mobile Consumers**

In time customers using their phones more and more for other purposes, some main marketing methods are becoming outdated. Companies should provide better ways to reach their new type of

customers.

We can divide the people into the groups to understand their characteristics:

Generation Z : Digital Natives: The generation who born before the internet defining as “Digital Immigrants”. The generation who has lived their childhood after 1994 defining as “digital natives”. The digital natives are the most effective group of the internet users. This group named as “The Net Generation” or “Millenials”. This group of people cannot dream a world without cellphones and internet, these things for them not an innovative thing, for them it’s a natural part of the life. Consequently, they are adopting the innovations very easily. This generation, enters the market with the knowledge of the product information, compared prices and product user’s comments. Furthermore, they are using their cellphones to get more information and compare prices at the same time. So, marketers must provide a harmonic way to the customers can reach their brand with nice benefits. Marketers should use tactics to prize the customer mobile check-in. Then, they can create a value for their loyalty program.

Generation Y: If we expand the borders of the people who grown with the internet, people who born between the years 1977-1996 named “Generation Y” could be added the group of digital natives. They are “Generation Y” members, searching for freedom, want to participate, self-confident and want to be respect by other to their experiences, expects of the marketing change. This group born with the internet and them wants to reach their wants so fast and their world is; fast; multitasking; instantly talking and answering with their; friends, teachers, moms-dads and experts are reachable simultaneously; there’s no borders and no hierarchy; human communication and face-to-face communications less needed to each other and everybody must have the chance to reach the free information.” Generation Y is living in very fast and changeable world than any other generation because of the digitalization.

Digital immigrants: The group of people who uses internet after

their youth accepted as digital immigrants. Even though, they are not capable for the digital world, this group of people growing faster and tries to benefits of the internet life. Digital immigrants, doesn't want to feel themselves untalented and insufficient about devices. On the contrary, they are proud of using technology and they feeling satisfaction to show their talents and they love the sharing.

Impatient new consumers: New consumers has more demand than the other groups from past. Their demands are high and not satisfy easily. Asking questions and wants to understand their environment that surrounds them. They don't like the corporations doesn't say the truth or not transparent enough to them. New consumers understand a slow opening web page and exit that page instantly. They want brands must be ready for them every time and everywhere. If they don't like a person or a company, they are putting out from their lists of them and they are marking the e-mails as a "spam" where they came from these sources (Karahasan, 2012).

## **M-devices and networks**

### **M-devices**

Nowadays if somebody talk about mobile commerce the main medium comes to the mind is mobile phone. Most of people underestimate the phones and their new capabilities of now they have. Besides there are lots of devices that individuals carry with them and they already a part of their daily life. Phones are now doing almost everything that PCs doing in their small screens.

There are three categories of mobile devices to achieve mobile activities (Becker et al., 2010):

- The Feature Phone: This type of phone has a simple operation system have not much user experience for consumers. That means consumers only use voice, messages and limited internet.
- The Smartphone: Smartphones have similar features

like PC they have a better operating system than feature phones and it can use multimedia, internet messaging, lots of applications, greater internet usage experience, bigger touchscreen, e-mail etc.

- **Connected Device:** Connected devices are mostly means not phone feature included in their complexity. That means these devices not primarily phones but they can connect mobile networks and do internet activities by their applications and browsers. Tablets, electronic readers, portable game consoles are just some examples of these category of devices.

### **Mobile Networks**

Mobile commerce reaching and engaging their customers over mobile network systems. There are three basic mobile networks:

- **Mobile Carrier Network:** This network system helps the cellphones connected with each other in long distances. It has generations and it's evolved in time and become stronger 1G (First Generation), 2G, 3G and 4G.
- **Wi-Fi and WiMAX:** Wi-Fi in other words wireless fidelity means wireless small local area network it connected to the internet. Mostly using at home, work, restaurants and coffees and rest common places. WiMAX is similar Wi-Fi system but an enhanced version. Most of the mobile devices can connect internet via these network systems (Becker et al., 2010).
- **Local Frequency:** Lastly local frequency channels can use low frequency and transfer data and interacting mobile devices on purpose of use. These connections are named Bluetooth, RFID and NFC technologies.

### **Mobile commerce tools**

Mobile Commerce has lots of useful tools to interact and reach the new consumers. These tools are:



- Voice
- Sms
- Mms
- NFC, Bluetooth and RFID
- Mobile Wallets
- Mobile Web Page
- Mobile Ads and Search Optimized Engine
- Location Based Commerce
- Mobile Applications
- QR Codes
- Social Media Marketing

Innovations about human life changed the world and still continues to change, so far we saw the new technologies shaped the world trade and purchases, showing and advertising their products and services and uses their power of recommending or reviewing products, new payment methods bring together supply and demands instantly, locally and easily when even customer moving and even at night time. The tools of mobile commerce are raising parallel as technology and human behavior.

### **Concept of consumer and consumer attitudes**

Consumer is the natural person or legal entity who not making their actions for the purpose of commercially or professionally (Uzun, 2013). Consumer is the main and target concept of the market. Market is useless, not productive and meaningless without consumers. Market is living with understanding consumer needs and emotions and what they desire and the manufacturers following their wishes and supply their products and services to the market and that cycle keeps going with benefit with both sides. This process is a cycle influenced by consumer behaviors, expectations and local or worldwide trends. Sometimes it's hard to understand the consumer's wishes and it causes market failures.

Consuming is the last part after economic manufacture and trade. Consuming with another words, is using the products or services

to satisfy the consumer's needs that needed time. Consuming can show the tendency of individuals. Individual's consuming shows the society's tendency about consuming.

### **Consumer purchase process**

The purchase is only the visible part of a more complex decision process created by the consumer for each buying decision he makes. Consumer buying decision process has five steps:

- Need Recognition/ Problem Recognition
- Information Search
- Alternative Evaluation
- Purchase Decision
- Post-Purchase Attitude

Before the mass production times marketing is not effective as today and costs was so important for the manufacturers. Also the buyer's purchase power is limited and they are accepting the mass manufacturer's products generally. After the 60's the consumer's purchase power, education and mass manufacture systems is divided the markets to small parts and created another level of rivalry among the companies. The competition and products are become diverse and that improvements are drove the consumers to the complex purchase decision attitudes. These complex information and variety of needs and solution options increased the marketing campaigns and the companies wanted more new customers and higher profits. Obtaining the target idea was not simple, they must understand the customer attitudes more deeper way to make contact with them (Gümüş, 2014).

### **The factors that effects the consumer purchase**

Companies must be careful when they are trying to influence the consumers because the individuals have different and distinctive personalities. There are lots of variables effects the consumer purchase process. There are four types of factor groups that affect the consumer attitudes (Tukcev, 2014):

- Demographic Factors: Age, Gender, Education & Profession, Income Level, Civil Status, Settlement.
- Socio Cultural Factors: Culture, Social Class, Reference Groups, Family.
- Psychological Factors: Motivation, Prosperity and Generousness, Power Desire, Superiority Desire, Creativity, Youth, Pleasure, Attractiveness, Respecting The Traditions, Kindness, Perception, Learning, Personality, Attitudes and Beliefs.
- Economic Factors: Income and Wealth Rise, Credits, The Change in Prices.

### **Turkish consumer profile**

According to the TÜİK (Turkish Statistical Institute) statistics shows Turkey's important general characteristics of Turkish Consumer Profile. Turkey population age gender is important for Turkish consumer profile the ages between 15-64 group the biggest population group as the workforce of Turkey. Mobile Telephone and internet subscribers are rising within the years the mobile internet usage doubled in last 4 years. That is a huge potential on mobile marketing and commerce. Great of number people is married in Turkey. They are the biggest group among the other population groups. After the global recession of 2009 to the 2013 years, purchasing power of Turkish consumer is raised in the comparison with OECD countries and that created to the people to invest or spend money for their needs (TÜİK, 2014). According to the study about E-commerce shows that with the credit card amount in Turkey 54 Million in 2013 and with that Turkey is secondary at this statistic, debit card usage Turkey taking first place with 89 Million cards and Turkey have first place in POS terminal amount with 2,1 Million POS terminal. ATM machine amount is 35.000 and Turkey have sixth place among European countries (Afra, 2014).

According to the BKM card monitor report 86% of the individuals are using credit cards when shopping on internet. The table above shows how the credit card usage on internet payments raised over

the years. Besides that, the report outlines with the credit cards monthly average payment is 886 TL in Turkey. The credit card limit averagely 4.360 TL and they are using averagely 37% of their credit card limit. 72% of the attendants are paying all of their credit card debts, but 24% of them is partly paying their debts. The attendants answered the question about credit cards most liked features; 64% of them liked the feature of monthly installment options at more shopping places, 24% of them liked the bonus collecting feature when they are spending, all these features are very important for Turkish consumers.

A transportation project in Konya city started in 15 April 2013 by using contactless featured credit cards, debit cards and also banking card and NFC featured phones can able to use for payments on the public transport vehicles. The project also a big step for the future payment systems. The survey question asked about how the individuals want to make their payments in future and %31 of the attendants wanted to use the “mobile phone” as a payment device in future (BKM Report, 2013).

According to the survey among Turkish consumers, 84,4% of the consumers are searching for good prices before the purchase. 16,7% of the consumers are making price searching every time. Consumers are searching two sources averagely before buying. Approximately 2 of 10 consumers are searching the prices from internet shows that high rate usage of internet (Tukcev, 2014).

Internet purchase percentage among the internet users in 2014 is 30,8% and one year before it was %24,1 according to the statistics (TUİK, 2014). That is showing one of third internet users are purchasing products or services from internet.

## **Method**

In the light of literature researches and the empirical studies shows mobile commerce opportunities effecting the attitudes of customers. Especially in Istanbul, Turkey the customers trying to purchase their

needs in everywhere and every time. Research aims at the significant connection about their demographic factors of customers' towards mobile commerce.

This research population is based of employees which they are living Istanbul city and most of them internet and mobile internet users, the education levels are above the average of the community and they are working a stable job of government mostly.

The assumptions of the survey are;

- The answers on the survey form filled by individuals' shows their real perceptions.
- The survey attendants represent the universe sufficiently.
- The attendants are answered the survey form eagerly and considering the objective truths.
- The survey results are tested with harmonic statistical techniques according to the aim of the research.

In the survey form there are multiple choice questions as a scale. Scales are prepared by up to date and internationally accepted sources. In the survey, attendants giving information about their age, job, education, gender and income levels etc. questions asked. Collected data from the survey forms used and evaluated by the help of SPSS statistical program and Google Docs.

### **Findings and conclusion**

The individuals attended the survey and their demographical data collected and summarized: Among the 124 respondents, 54,8% are males and 45,2% are females. The respondents are mostly aged 20-30 ages 47,6% and 31-40 aged 33,9% becomes the biggest groups. According to the ages of attendants 54,8% of them is bachelor and 45,2% is married. When we look at the Education levels we are seeing most of the respondents have university degree 67,7% and masters degree 21,8%. Respondents occupation is mostly official public sector 70,2%, and workers in private sector 21%. Their income levels are

48,4% of them between 2001-3000 TL, 30,6% of them 3001-4000 TL. Their savings ratios 43,5% Less than 25%, and 41,1% is no savings.

**Table 1 : Descriptive statistics of survey questions**

<b>Attitude Statements</b>	Mean	Median	Std. D.
I often prefer card payment (credit card, debit card, etc.) for my shopping.	3,69	4	1,303
I use often Mobile devices (phone, smartphone, tablet, etc.) in my daily life.	4,31	5	1,106
I often connect to internet with my mobile devices.	4,38	5	1,041
I'm using mobile devices to reach information (product characteristics, price, comparison, etc.) about the products I want to buy.	3,90	4	1,266
I thinking the advertisement messages positive and adequate that received by mobile devices.	2,38	2	1,266
I'm thinking the communication tools (SMS, MMS, e-mail, voice search, etc.) are positive and useful about products and services.	2,46	2	1,315
I finding positive the campaign, special deals, coupons and discounts information that I taking by mobile devices.	2,65	3	1,362
I'm finding positive the mobile entertainment services (video, games, music, etc.)	3,10	3	1,261
I find mobile shopping more than entertaining than traditional shopping.	2,91	3	1,148
I am thinking that there are no security problems in mobile shopping.	2,77	3	1,176
I find mobile shopping more reliable than traditional method of shopping by trying and seeing the products.	2,28	2	1,152
I find the purchase of products and services by mobile devices necessary.	3,70	4	1,097

I'm thinking the information, campaign, discount messages that I received by mobile devices are comfortable and attractive.	2,48	2	1,213
I find shopping by mobile phone is positive.	3,51	4	1,108
My general intention to shop via mobile phone is high.	3,09	3	1,236
If the prices and monthly payments of products and services are better than in traditional shopping, I prefer mobile shopping.	3,85	4	1,174
I prefer mobile shopping when my time is limited or if I wanted to gain time.	3,67	4	1,215
I can do my operations fast and everywhere by mobile applications (mobile banking, money transfer, navigation, social networking, mobile wallet, and mobile shopping apps).	4,02	4	1,067
I want to make mobile shopping often with greater amounts in future.	3,69	4	1,100
(1.Strongly Disagree, 2.Disagree, 3.Neither Agree Nor Disagree, 4.Agree, 5.Strongly Agree.)			

The results suggest that respondents have positive attitudes but there are negative attitudes about mobile advertising, information, campaign, discount messages and traditional way of purchasing more reliable than mobile commerce.

### **Hypotheses testing**

IBM SPSS Statistics 22 for Windows was used to analyze survey data. In data analysis, mean and standard deviations of questions used in Likert scale were calculated and independent-samples t-test, one-way ANOVA and post hoc analysis were used for hypotheses testing.

**Table 2 : Hypotheses test results**

<b>Hypotheses</b>	<b>Results</b>
H1: There is a relationship between gender and attitudes on mobile commerce.	Rejected
H2: There is a relationship between age and attitudes on mobile commerce.	Accepted
H3: There is a relationship between marital status and attitudes on mobile commerce.	Rejected
H4: There is a relationship between education and attitudes on mobile commerce.	Rejected
H5: There is a relationship between employment and attitudes on mobile commerce.	Rejected
H6: There is a relationship between monthly income and attitudes on mobile commerce.	Rejected
H7: There is a relationship between monthly saving ratio and attitudes on mobile commerce.	Rejected

Among seven hypotheses only hypothesis number two showed significant relationship and it was about between age and attitudes on mobile commerce.

**Table 3 : Age ANOVA results**

<b>Descriptives</b>								
AGES	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		F	Sig.
					Lower Bound	Upper Bound		
20-30	59	3,4532	,53905	,07018	3,3127	3,5936	3,490	0,018
31-40	42	3,2794	,71972	,11106	3,0552	3,5037		
41-50	21	2,9398	,67510	,14732	2,6325	3,2472		
>51	2	3,4474	,70711	,50000	-2,9057	9,8005		
Total	124	3,3073	,64938	,05832	3,1919	3,4227		



The hypothesis H2 is accepted because the significant connection value Sig. is lower than 0,05 ( $0,018 < 0,05$ ) according to the SPSS Anova statistics results. To find the different group, Tukey's Test as a Post-Hoc Test has been applied and it was seen that 41-50 age group's mean differs from others.

## **Results**

The survey results are showed no difference between female and male groups also there's no significant difference between bachelor or married customers, education levels, employments, monthly income and saving ratios. There is only significant relationship between the age factor and mobile commerce. Customer purchase wishes and abilities are changing according to their life period. The age period of the customers makes changes of their wishes and needs, also in the different periods consumers are selecting the different services and goods. The mobile commerce mostly selected by young age period because of their parallel use of mobile devices and mobile internet. The young individuals are more taking risks among the other groups and try new ways to reach their wants.

In the hypothesis number two focuses about age factor and mobile commerce relationship, according to hypothesis Anova mean results between age groups have decreasing mean numbers according to their age rising, after the 41-50 age group mean numbers rising. In other words, when the generations getting older they are using less mobile technologies and mobile commerce but after 41-50 age group consumers intention to mobile commerce rising because 51+ age group don't want to show themselves as untalented or insufficient about technology and mobile devices than other age groups. They are trying to be digital immigrants. Test results shows among other age groups 41-50 age group differs because they are born in 1964-1974 years and between these year period even teleshopping didn't invented, because of this reason, this age generation have traditional understanding and that's why their mean level is lower than other age groups. If we summarize, consumer's attitudes to the mobile commerce creates a significant relationship because of generation

differences and also its dependent on that different generations' adaptation to the technologic advances in the world.

The markets understand the big role of the consumers and produce according to their wishes are crucial for the life of the companies. The companies tried to understand their new channels and use channels as a commerce connection for provide consumer's wishes and demands.

Mobile commerce is a new and effective channel for business and as we see from the results of survey customers are using their mobile devices very often in their daily life. They are searching instant searches by their mobile devices everywhere and they can see other seller's prices and compare it or see where the best offers are. That makes us to understand creating a mobile web page is the key element for every kind of business. The respondents said they finding shopping by mobile phone are positive and they are price sensitive if the mobile prices are better and when they wanted to gain from time, they will purchase from mobile devices.

Mobile commerce respondents not satisfied by the information, campaigns, special deals, coupons and discounts messages, SMS, MMS, e-mails, and mobile entertainment services. Their general intention via mobile phone not intense but it is positive.

The companies' have to follow the consumer ideas to achieve success. As we understand most of the attendants didn't like the communication tools because of their usage is mostly repetitive, misleading or without permission. In the year of 2015, Turkish government planning to force laws about information messages for mobile phones. In survey results agreed that information messages about companies or products are uncomfortable and unattractive. This is a big problem in turkey mobile market. The attendants also find the traditional shopping more reliable than mobile commerce. For eliminating such attitudes, mobile commerce buyers must have more secured by payments or returning the product without any

reason. These rights can be better by electronic trade laws.

The mobile commerce mostly using electronic money from bank accounts, credit cards etc. this helps to government register all transactions and helps the rise income level of the government. As a result mobile commerce helping the government fight against off-the-books sales and provide more service to the community and it will affect the wealth of the citizens. As we see from the survey results the responders are agree to using credit cards or debit cards in their payments, they can use or add their cards to mobile wallets and this attitude will help the mobile payments rise. Another survey question about monthly savings showed that a big majority of responders have no savings or they have less than 25% of savings that is also shows that they are almost spending their %75 percent of income. The consumers are price sensitive as we pointed out in the light of the survey questions. They are examining the products from real shops but they can purchase it from mobile commerce companies. This is totally beneficial for consumer's budget, so we can conclude mobile commerce have cost advantage if we compare it with retail stores.

The improving countries are making their real and digital worlds closer to each other and adding new content, values, abilities to achieve more success on mobile commerce area, so for me that is important for future of the companies, consumers and governments. In the thesis, it is pointed out often mobile devices and mobile digital world growing faster and thriving real and digital worlds become one part. Especially, this growing side of the internet needs to be regulated by new rules or protocols about security and safety.

Turkish sales sector needs to improve throughout the world and must be competitive against the worldwide companies by new approaches. Our improvements not only for our culture but also must be for international cultures. The cultures of humans, fast growing technology and new channels for trade with a changing world this study area needs improvements by further academic studies

## **References**

- [1] Becker, M., Arnold, J. (2010). *Mobile Marketing for Dummies*, Indiana, Wiley Publishing.
- [2] Sungur, S., Gülnihal, H., Bilim, G., Gümüş, S. (2014). *İnternet Reklamlarının Tüketicinin Satın Alma Davranışlarına Etkileri*. İstanbul, Hiperlink Yayınları, 1.Baskı.
- [3] Karahasan, F. (2012). *Taşlar Yerinden Oynarken Dijital Pazarlamanın Kuralları*. Doğan Egmont Yay., İstanbul, 1.Baskı.
- [4] Martin, C. (2011). *The Third Screen*. USA, Nicholas Brealey Publishing.
- [5] TÜKCEV. (2014). *Tüketici Profili ve Bilinç Seviyesi Araştırması*. Elma Teknik Basım Matbaacılık, Turkey.

## **Internet references**

- [6] Afra, S. (2014, July). *Dijital Pazarın Odak Noktası E-Ticaret*. [http://www.tusiad.org/\\_rsc/shared/file/eTicaretRaporu-062014.pdf](http://www.tusiad.org/_rsc/shared/file/eTicaretRaporu-062014.pdf).
- [7] BKM. (2013). *Card Monitor Report*. <http://www.bkm.com.tr/yayinlar.bkm>. Access: 16 May 2015.
- [8] *Business Dictionary*. (2014). *Commerce*. <http://www.businessdictionary.com/definition/commerce.html#ixzz2zN2nPZyK>. Access: 12 August 2014.
- [9] MIVA. (2011). *The History Of Ecommerce: How Did It All Begin?*. <http://www.mivamerchant.com/blog/the-history-of-ecommerce-how-did-it-all-begin>. Access: 15 August 2014.
- [10] OECD GLOSSARY. (2013). *Electronic Commerce*. <http://stats.oecd.org/glossary/detail.asp?ID=4721>. Access: 10 August 2014.
- [11] TÜİK. (2014). *Turkish Statistical Institute Categories*. <http://www.tuik.gov.tr/UstMenu.do?metod=kategorist>. Access: 22 August 2014
- [12] Uzun, A. (2013). *Yeni Tüketici Kanunu Yürürlüğe Girdi*. <http://www.erdem-erdem.com/articles/yeni-tuketici-kanunu-yururluge-girdi/>. Access: 08 December 2014.