ÇANKAYA UNIVERSITY

GRADUATE SCHOOL OF SOCIAL SCIENCES

THE MASTER OF BUSINESS ADMINISTRATION (MBA)

MASTER'S THESIS

ANALYSIS OF BUYING TENDENCIES OF ONLINE SHOPPERS

SİNEM KULAKSIZ

JUNE 2019

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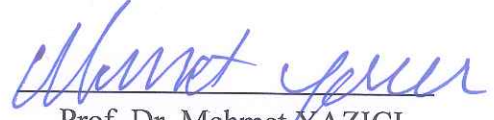**ANALYSIS OF BUYING TENDENCIES OF ONLINE SHOPPERS**
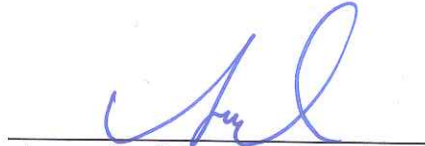
SİNEM KULAKSIZ

JUNE 2019

Title of the Thesis: **Analysis of Buying Tendencies of Online Shoppers**

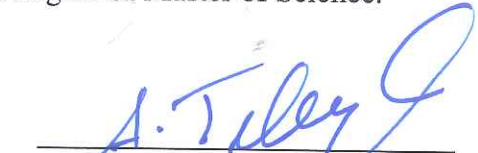Submitted by: **Sinem KULAKSIZ**

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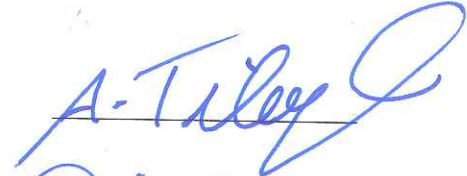Supervisor
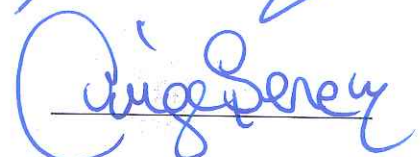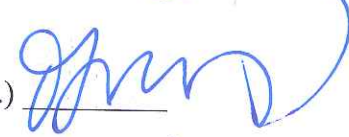
Examination Date: 19/06/2019

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ÖZET
İNTERNET ÜZERİNDEN ALIŞVERİŞ YAPANLARIN SATINALMA EĞİLİMLERİ

Sinem KULAKSIZ

Yüksek lisans

İşletme Yönetimi

Danışman: Prof. Dr. Alaeddin TİLEYLİOĞLU

Haziran 2019, 135 sayfa

Bu çalışma, Internet üzerinden alışveriş yapanların satın alma eğilimlerini analiz etmekte ve çevrimiçi alışverişin avantajları ile dezavantajlarını değerlendirmektedir. Aynı zamanda, e-ticaretin analizi, özellikleri ve ödeme yöntemleri ile alışveriş yapanlar üzerindeki olumlu ve olumsuz etkileri üzerinde durmaktadır. Internet üzerinden yapılan alışveriş, tüketicilere büyük kolaylıklar sağlamasının yanı sıra, zorlayıcı alım eğilimlerine neden olarak kişileri olumsuz yönde etkileyebilir. Bu tez, satın alma eğilimleri ve davranışlarını tüketicilerin bakış açısından incelemektedir. Bunun yanı sıra, internetten alışverişi teşvik eden faktörler ve dürtü ile yapılan satın alma davranışlarının unsurları tartışılmaktadır. Çalışma dahilinde, tüketicilerin demografik özellikleri ve dürtü ile yapılan alışverişlerin arkasındaki psikolojik faktörler analiz edilmektedir. Düşünmeden hareket eden müşteriler ile dürtü etkisiyle satın alan tüketicilerin profilleri analiz edilmektedir. Bu analize dayanarak, tez, düşünmeden ve dürtü ile yapılan alışverişlerin nedenleri ile bu tüketim kültürünün olumsuz sonuçlarını tartışmaktadır. Tez ayrıca, potansiyel Internet tabanlı güvenlik sorunları, Internet erişimi güçlükleri ve müşteri güveni sorunları gibi olumsuz riskleri vurgulamaktadır. Bu teze özel olarak, Internet üzerinden alışveriş yapan müşterilerin eğilimlerini ve

alışverişin müşteriler üzerindeki etkisini anlamak için bir anket düzenlenmiştir. Son olarak, analitik çalışmaların sonuçlarına bağlı olarak önerilerde bulunulmuştur.

Anahtar Kelimeler: Çevrimiçi alışveriş, dürtüsel alışveriş, statü tüketimi, hazcı tüketim

ABSTRACT

ANALYSIS OF BUYING TENDENCIES OF ONLINE SHOPPERS

Sinem KULAKSIZ

M.B.A, Master of Business Administration

Supervisor: Prof. Dr. Alaeddin TİLEYLİOĞLU

June 2019, 135 pages

This thesis analyzes buying tendencies of online shoppers, and assesses advantages and disadvantages of shopping on Internet. It focuses on analysis of e-trade, its characteristics, and payment methods as well as its positive and negative impacts on shoppers. Despite great convenience e-trade offers to shoppers, it may also affect them negatively by causing compulsive buying tendencies. This thesis analyzes these behaviors from the consumers' perspective. Factors encouraging Internet shopping and elements of compulsive buying behaviors are discussed. Demographic characteristics and psychological factors behind compulsive buying are analyzed. The profiles of highly impulsive and compulsive buyers are identified. Based on this analysis, the thesis discusses the reasons for impulsive and compulsive buying, and the negative outcomes of compulsive consumption culture. The thesis also highlights the downside risks such as potential Internet-based security issues, Internet access issues, and customer trust issues. A survey is conducted for the purposes of this thesis to understand online shoppers' tendencies and impact of shopping on customers. Finally, based on this analytical work, recommendations are provided to all stakeholders.

Key Words: Online shopping, impulse buying, compulsive buying, hedonic consumption, status consumption

ACKNOWLEDMENTS

TABLE OF CONTENTS

LIST OF TABLES

CHAPTER I

INTRODUCTION

E-trade has both advantages and disadvantages for shoppers. While as a marketing method, e-trade can be quite effective in facilitating shoppers' transactions and providing them with cost-effective wide product options, it may also trigger compulsive buying behaviors.

Marketing on Internet brings advantages to the firms including cost and time savings, transparency and flexibility in marketing, one-to-one marketing opportunities, ability to reach global markets, and presenting wide product options. While this thesis analyzes and discusses these advantages, it also highlights the downside risks for firms including potential Internet-based security issues, Internet access issues, possible consumer trust issues, and lack of possibility for consumers to try products. Despite great convenience e-trade offers to shoppers, it may also affect them negatively by causing compulsive buying tendencies. The thesis aims at analyzing both angles.

Analyzing e-trade is important to understand customer behaviors because firms increasingly prefer direct marketing methods. This thesis has the opportunity to contribute to future decision-making of buyers and sellers. The findings can help companies to better re-orient their operations as understanding consumer preferences is critical in e-trade business. With today's digital transformation and increased importance of the digital economy, elevating trade volumes through better informed customer and company decisions will contribute to higher investments and economic growth. This means creating economic opportunities for both traders and consumers, generating jobs for people and increasing household welfare.

For firms adopting to the changing market conditions is valuable. This is now more important than ever with increased innovation and the use of IT systems.

Digital infrastructure is getting stronger globally, and wider use of electronic payment systems is stimulating e-trade. The importance of this thesis comes from the fact that digital development is a game changer for all parties involved. E-trade is expected to become a US$6 trillion market by 2021. The expansion of digital platforms can increase e-trade through new business models and marketing techniques.

Another purpose is to help customers make informed decisions through better analyzing pros and cons of e-trade. Compared to traditional shopping methods, e-trade allows customers to have fast, easy and cost-effective access to products, services, and knowledge. It also allows interactive trade between customers and firms. Communication on the Internet makes transactions more effective. This thesis aims at analyzing all aspects in addition to the need for creating a more secure electronic environment for money transactions. Especially the potential risks of financial tools and instruments is an important factor for customers to know before making decisions.

The significance of the study lies in the fact that the findings and recommendations contribute to the literature by suggesting strategies to address e-trade related issues for all actors involved. Online marketing and e-trade are positive sum game for both firms and customers. All parties win from transactions on Internet environment. Customers have direct access to cheaper products and services through online platforms. This creates significant savings and advantages. Online marketing also helps firms doing business by reducing distribution and logistics costs. Advertisement costs decline visibly from website commercials. This thesis explains that direct marketing is one of the advantages of e-trade as it allows manufacturers, producers and sellers to be in direct contact with buyers and consumers. Web-based transactions allow to decrease costs of distribution processes and new production development. This means lower costs for companies as well as for consumers.

As one of the outcomes of easier access to goods and services, this thesis aims to demonstrate the effect of online marketing and e-trade on customers. Compulsive buying is an important issue to address in this context. It creates the urge to purchase products and uncontrolled spending by some buyers. These consumer behaviors and psychological effects are important parts of the equation to better understand new trading dynamics. These tendencies may result in negative

economical and psychological consequences. This thesis provides an in-depth assessment of effects on customers.

1.1. Objective of the Study

This study analysis behavior of customers of internet shopping. Since internet shopping makes easier access to goods and services, it may also trigger compulsive buying which creates the urge to purchase products and uncontrolled spending by some buyers. This study also analysis the behavior of buyers and psychological factors behind compulsive and impulsive buying habits. The profiles of highly impulsive and compulsive buying will also be identified. Further the study provides and in-depth assessment of effects on buyers.

The thesis combines assessment and analysis of e-trade, its characteristics, and payment methods as well as its positive and negative impacts on shoppers. First, the history and content of e-trade are analyzed focusing on parties of e-trade, including the firms, state, and consumers. Then, payment methods in e-trade are discussed with a focus on credit cards, electronic fund transfer, e-money, e-check, and smart cards. Based on this initial analysis, the thesis assesses advantages and disadvantages of marketing on Internet for the firms from both angles.

The history of e-trade is presented in the thesis as a background for today's increased online transactions. The use of ATMs led the way to more sophisticated electronic transactions with visible impact on trade volumes. The wider use of Internet-based technologies improved Internet commercialization and progression of the World Wide Web and business practices. The thesis presents the shift from conducting business transactions by means of telecommunications networks to the recent use of mobile applications.

The study of the thesis also covers financial instruments as an important factor of marketing and e-trade. Most common payment methods are analyzed including credit cards, mobile transactions, payment of cash on delivery, and

electronic fund transfers. Electronic payment is analyzed as an effective way of paying for transactions if it is done in a secure environment. With recent innovations and increased access to Internet, payment for goods or services can be done with mobile devices. This is a significantly growing business that this thesis analyzes as an integral part of scope. Mobile payment is expected to grow rapidly in the future which has implications on e-trade and shopping behaviors.

For the purposes of this thesis, a literature review is conducted to examine previous studies and data on both advantages and disadvantages of e-trade. Historical data and documents are investigated to discuss issues from both angles. Moreover, to support the overall research, the methodology combines qualitative as well as quantitative assessments. On the quantitative side, analytical techniques are applied during the course of the research. A survey is used as a research instrument. This analysis is supplemented with qualitative assessments. These methods help identify most important issues and impact on consumers. Based on these analytical analyses, suggestions and recommendations are provided to all stakeholders including consumers, public and private sectors.

CHAPTER II

LITERAURE REVIEW

2.1. The Definition and History of E-Trade

2.1.1. The Definition of E-Trade

As electronic trade or "e-trade" is a relatively new concept, there is not a common and approved definition yet about the scope of this term. In the literature, e-trade, e-business, e-commerce, and e-markets are usually used as interchangeable terms. Kalakota and Whinston (1997) describe e-commerce as "the buying and selling of information, products and services via computer networks." The computer networks in this definition refer to Internet. Other definitions extend the coverage of e-trade and include the access to and usage of technology of exchanging information as it is an important part of the whole concept. The definition is widened followed by increased use of personal computers, value added chains, and new technologies. For example, the Cabinet Office (1999) define e-trade as utilizing of Internet technologies, such as e-mail and intranets, to share data among various stakeholders. In fact, e-trade absorbs a number of innovations in its system. It is the decision of the firms which innovations they will choose that fit best to their purpose.

One of the most important features of e-trade is that it removes barriers to international trade and creates a significant number of potential buyers for the firms. Furthermore, e-trade technologies are cost-effective and time-saving. Through lower costs, this technology allows the small and medium-sized enterprises to compete with large firms in international markets. At the same time, e-trade provides a wide range of product options to the buyers regardless of their location. The activities that can be done through e-trade by consumers, firms, and public institutions are

summarized as follows: trading goods and services electronically, ordering products for purchase, receiving a purchase orders, trading products and services electronically, signing purchase agreements, buying and selling company shares electronically, processing taxes, planning production and creating value chains, doing advertisement and outreach, securing electronic consignment through banking sector, performing public services such as customs processes and notary procedures, monitoring production and delivery, engineering operations, keeping and monitoring commercial records, executing transactions through e-signature, and protecting intellectual, industrial, and commercial property rights (Ato, 1999).

According to another view, activities that are included in the coverage of e-trade are listed as follows: searching for information on goods and services, paying for purchases, conducting online customer services, handling intranet emails and messages; publishing documents online, and distributing critical information in a timely manner. E-trade is also seen as management of institutional financial and personnel information systems, manufacturing and logistical issues, supply chains for investments, and distribution and storage facilities (Choi et al,1997).

2.1.2. The History of E-Trade

The application of e-trade is relatively new and it started in late-1960s with the use of Automatic Teller Machines (ATMs). The ATM technology gave an opportunity to consumers to extract money from machines and do shopping through credit and debit cards. This original system paved the way to more sophisticated systems that involve exchanging information between organizations and managing business electronically. These kinds of systems were accepted as inter-organizational systems (Senn 2000). Before 1990s, companies were taking advantage of e-trade though the use of a closed and standardized form of computer-to-computer communication known as "electronic data interchange" (EDI). Originally, the term of "electronic commerce" was actually synonymous with "EDI" (Fellensteinand Wood 2000; Senn 2000). After 1990s, with the spread of internet based technologies, more people started using e-trade especially with the improvement of the internet

commercialization and progression of the World Wide Web and business practices. Throughout the evolution of e-commerce, it is possible to distinguish traditional e-trade from internet based e-trade. Today, e-trade is used in a diverse concept by different people. For some people, e-trade means "doing business electronically" (EC 1998) which is a very general description. Other people use it in a more specific context where Internet and other TCP/IP-based networks are used for doing business electronically (OECD 1999).

Throughout 1990s, the academic explanations were centered on applications and business supports. According to Zwass (1996), e-commerce is the "sharing of business information, maintaining business relationships and conducting business transactions by means of telecommunications networks." This academic use was later shared by Applegate (1999) and Fellensteinand Wood (2000). They extended the context, and in addition to buying and selling of goods and services, they included the concept of varied business processes inside and outside the organization. Zwass recommended in 1996 that the best way to figure out and analyze e-trade is to think it as three levels: infrastructure, services and products, and structure. Zwass discussed that, if considered by ranks, lower ones provide well-defined functional support to the higher ones. In 1998, Riggins and Rhee focused more on location of the user. By making a distinction between internal and external applications, Riggins and Rhee (1996) introduced "externally focused e-commerce" which refers to business to consumer and business to business use, as well as "intra-organizational" that focuses on improving internal business.

2.2. The Characteristics and Parties Of E-Trade

2.2.1. The Characteristics of E-Trade

According to the findings of the literature review carried out for the purposes of this study, the characteristics of e-trade can be summarized as follows:

- E-trade is not constrained by time and space.

- The consumer preferences have a significant impact on the market, and through the advancement in e-trade customer relationship has become more important.

- The flow of products increases with e-trade. The information is exchanged faster. The use of financial services increases through e-trade. The ability of firms to adapt changing market conditions gets stronger.

- The distribution channel becomes flat and efficient. The direct marketing is preferred by firms.

- The competition gets stronger and prices of the standard product starts converging. The price difference between similar products gets narrower, and the system makes self-pricing and menu pricing possible.

- The customers tend to choose branded products in e-trade.

- E-trade encourages product innovation, and the manufacturers now have to respond to a more dynamic market.

- The online advertising becomes the preferred choice of advertising for firms. Competition becomes stronger in online advertising.

- E-trade allows trial of products and brings other benefits for the buyers such as free samples.

- Communication through e-mail makes business more effective and allows faster business responses.

- E-trade encourages developments in online privacy and business security as significant amount of sensitive and confidential information and data are exchanged on a regular basis.

- Firms focus on direct marketing and value chain operations. Logistics providers and network promoting operators have strengthened their roles through development of e-trade, and have gradually replaced the brokers.

- The terms of reference for marketing professionals has changed as most of them now provide after-sales service in addition to their traditional roles.

- The virtual network is wider than real network and these two networks are complementary to each other. The real network focuses on direct sales and personalized marketing while the virtual network's coverage is much wider.

- E-trade business requires firms to hire creative talents to adopt fast-changing business solutions, therefore most staffing decisions are done on a merit basis.

- The intranet has become the main channel of training and information exchange.

- The multi-media information dissemination has become more effective through the use of various media means.

- The network business model is preferred by the firms as a professional model.

- Business credit system has become an important component of e-marketing.

- Business ethics are monitored, and supervision is strengthened (Meng, 2010).

At the root of e-trade, there is the concept of doing business online. In this context, the most important target of e-trade is to carry out all commercial processes electronically faster, easier, and more secure (Kieanan, 2002).

The basic characteristics of e-trade can be summarized as follows:

- E-trade requires radical decisions in business processes.

- E-trade allows fast and easy access to products, services, and knowledge regardless of location.

- Firms can monitor buyers' preferences and demographic characteristics through e-trade, and this information can be used to form a personalized commercial relationship between the sellers and buyers.

- E-trade eliminates time communication and shopping as it is functional for 7 days and 24 hours.

- E-trade is a significant opportunity for a firm to connect global markets.

- Potential market share cannot be pre-determined.

- It is statistically proven that e-trade provides a secure way of doing business. It is expected that new technologies will strengthen this security even further.

- E-trade allows interactive trade between parties (Dolanbay, 2000).

2.2.2. Parties of E-Trade

2.2.2.1. E-Trade from Business to Business (B-to-B)

E-trade from business to business (B-to-B) refers to product or services trade between companies. This also includes information sharing between individual businesses. According to market research studies that were conducted in the beginning of 2000s, the value of e-trade from B-to-B was 10 times higher than that of e-trade from B-to-C (business to consumer). It is estimated that e-trade revenue from B-to-B worldwide reached US$7.3 trillion in 2004 (The Gartner Group). The characteristics of B-to-B can be summarized as follows:

- **Direct purchase and technical support**. Companies can benefit from direct purchase from other businesses where they can also get technical support on the way forward. For example, Cisco provides online purchase and technical support for business parties.

- **Electronic procurement**. A company can make price offers online to buy products or services. This feature, also known as industry portals, allows businesses to make a bid in order to get the best price. Some examples include transactions done by auto parts wholesaler (reliableautomotive.com); and also the chemical B-to-B exchange (chemconnect.com).

- **Specialized search sites**. These information sites provide detailed information for businesses about specific industries. The specialized search sites facilitate trade and transactions from B-to-B. For example, makers.com is a leading portal for B-to-B news (Tassabehji, 2003).

Transactions between a firm and its suppliers, trading partners and subsidiaries can be done through B-to-B e-trade. These interactions are usually facilitated by a value-added network or proprietary connection. Usually, online applications, automated systems or mobile devices are utilized to conduct these transactions which require limited human involvement (https://www.forrester.com/B2B-eCommerce).

2.2.2.2. E-Trade from Business to Consumer (B-to-C)

Electronic trade from business to consumer (B-to-C) involves trade of products, services or information between firms and consumers. Some well-known examples of B-to-C e-commerce include amazon.com and dell.com in the USA, and lastminute.com in the UK.

Trade from B-to-C happens directly between firms and consumers. In this business model, consumers are the end-users of products or services trade. This model is different from the business-to-business model which is conducted between firms only.

The term B-to-C became popular in 1990s during the dotcom boom when retailer firms were selling products directly to consumers through the Internet. However, once the dotcom bust happened most B-to-C firms closed due to declining venture capital and lack of investor interest. On a positive note, some B-to-C firms survived and even became more successful in subsequent years. Some of these successful firms include Amazon.com and Priceline.com (http://www.investopedia.com/terms/b/btoc.asp?layout=infini&v=5B&adtest=5B&ato=3000).

2.2.2.3.E-Trade from Consumer to Consumer (C-to-C)

In the business model of Consumer-to-Consumer e-trade, interaction and transactions are directly among consumers. The consumers exchange information through following methods:

- **Expert knowledge** is sought online which helps consumers to share information about products. On this platform, a consumer can ask a question and gets online response from other consumers. One example is the New York Times-affiliated abuzz.com website where community of consumers exchange information with each other.

- **Opinions** can be shared online about firms and products. For example, epinions.com provides this online platform for consumers to post their opinions.

In addition, consumers can get products from auction sites such as e-bay. Furthermore, bartering sites, such as wapitshop.com, provide an opportunity for consumers to swap goods with each other without exchanging money (Tassabehji, 2003).

Furthermore, some promotional strategies designed to sell products and services allow consumer-to-consumer marketing where consumers act as brand advocates of certain products and share it with other consumers. Firms use this strategy as a retail pre-launch product awareness marketing. The strategy helps firms to decide where to invest when developing a product (https://en.wikipedia.org/wiki/Customer_to_customer).

2.2.2.4. E-Trade from Consumer to Business (C-to-B)

E-trade from Consumer to Business (C-to-B) involves exchange of products, services or information between consumers and firms. In this business model, consumers sell their services to businesses (Tassabehji, 2003).

In this reverse-auction type of business model, consumers determine the price of a product or service they are willing to buy. Another business model of C-to-B allows consumers to market the firms' products on a fee-based arrangement. For example, food bloggers may agree to include a review or information about a new product in their blogs as requested by food companies. Also, reviews on YouTube may be incentivized by promotional products. Consumer websites usually include paid advertisement space. Bloggers can be paid for ads through Google AdWords and AdSense which have simplified the process. Also, Amazon Affiliate Program facilitates payment to website owners for linking a product for sale on Amazon (http://www.businessnewsdaily.com/5001-what-is-c2b.html).

2.3. Payment Methods in E-Trade

2.3.1. Payment by Credit Card

One of the most common methods of payment in e-trade is the use of credit card. Most people refer to credit card as 'plastic money'. Electronic payment through credit card is an effective and secure way of paying for transactions. It avoids carrying high amount of cash and becoming vulnerable to theft. A credit card also allows customers to pay for products even if they don't have sufficient cash. As a financial instrument, it can allow to borrow money or buy products and services on credit. Credit cards can be issued by banks, retail stores and other businesses (Hassan, 2011).

Following are the actors in the credit card system:

- The card holder - customer

- The merchant - seller of product who can accept credit card payments

- The card issuer bank - card holder's bank

- The acquirer bank - the merchant's bank

- The card brand - for example, visa or mastercard

(https://www.tutorialspoint.com/e_commerce/e_commerce_payment_systems.htm)

Credit card provides a unique number which is attached to a bank account. It is a plastic card with magnetic strip embedded in it allowing card readers process transactions. During a purchase, when a credit card is used, credit card issuer bank pays for products or services on behalf of the customer. Then, customer pays back this amount within a certain time period which is usually one month.

The most preferred payment method for online sellers is also the credit card. In addition to being very easy to use, the credit card provides many advantages such as allowing payment by installments. E-trade websites need to have a Secure Sockets

Layer (SSL) security certificate which provides an encryption technology (https://www.dokuzyazilim.com/e-ticarette-en-cok-kullanilan-odeme-yontemleri).

In Turkey, the use of credit card grew very fast in 2014. It is now the dominating method of payment in the country. Similarly, the Latin American countries widely use credit card on online and store payments. In Brazil, new regulations were adopted in 2013 and 2014 due to heavy use of credit cards. Also, credit cards are used dominantly in online shopping in Western Europe and Australia. In North America, 48% of online customers preferred using credit card in 2014. It is the main payment method in the USA (PRNewswire, 2014).

2.3.2. Mobile Payments

Mobile commerce has grown rapidly as a result of high number of internet users, development of new technologies, expansion of the internet capabilities and wireless communication technologies, and success of the e-trade. Merida Bank of Finland launched the first mobile phone-based banking service in 1997. The Bank used SMS facility for banking purposes. In 2000s, mobile commerce-related services grew rapidly. Mobile parking payments were introduced in Norway. In Austria, it is possible to obtain train tickets through mobile purchasing. Payment for goods or services can be done with a mobile device such as a phone, Personal Digital Assistant (PDA), or other similar devices. Mobile payments can be done through:

- Premium SMS-based transactional payments
- Direct mobile billing
- Mobile web payments (Siddiqi et al)

It is expected that online and mobile payments worldwide will reach three trillion Euros in the next five years. Mobile payment is expected to have a higher growth then online payments and other transactions. Experts project even higher growth with the launch of other mobile payment methods such as the Apple Pay. One-touch checkout is already introduced by Amazon, PayPal and Apple Pay, and this is becoming very popular among customers. Mobile payments are expanding globally including North African and Sub-Saharan African countries such as Kenya and Morocco (PRNewswire, 2014).

Euromonitor has presented Michelle Evans findings from research on mobile commerce. Here are the key Euromonitor highlights from this research and other relevant surveys:

- In 2016, China had a 58 percent share in mobile commerce out of 46 markets analyzed in the research. According to Euromonitor International, in 2015, the number of transactions made by Chinese consumers by mobile devices was higher than that of computers.

- It is estimated by Euromonitor that U.S. and U.K. consumers will make higher number of payment transactions via mobile phone compared to payments by computers by 2020.

- The 2016 Euromonitor Global Consumer Trends Survey results show that payment preferences change by generations. For example, millennials (ages 18-34) make more payment transactions through a mobile device compared to other generations. In 2016, more than 80 percent of millennials made mobile payments compared with 57 percent of baby boomers generation (ages 51-69). (https://www.mobilepaymentstoday.com/articles/mobile-payments-today-2016-in-review/)

2.3.3. Payment of Cash on Delivery

If consumers do not have credit cards or do not prefer to use credit cards, another payment method, "Cash on Delivery (COD)" is one of the options to purchase goods or services online or through mail order. Under this method, customers pay for the purchase at the time of delivery. If the customer fails to pay, then the goods are returned to the seller. The customer has the option to pay by cash, certified check or money order. This is a low risk for the customer as there is an

opportunity to see the product in in good shape before making the payment. Payments by COD eliminate the risk of becoming an online scam victim and sharing

credit card information for potential illegal use. This is a guaranteed way of buying products for customers as there is an assurance that the products will be physically delivered before the payment is demanded. However, there may be some risks as well. Customers may make uncalculated financial decisions because of the option to defer payment until later.

COD payment method has advantages and disadvantages for companies. New companies can benefit significantly from this payment method as customers may build confidence and trust over time as products arrive in good condition. This means more customers and increased sales for these new companies. Another advantage is that companies can save money on credit card transaction fees as COD method do not involve credit cards. Companies can reflect these savings to the customers in the form of lower prices. Beside these advantages, there are certain disadvantages for companies. One disadvantage is that companies have to take risks if customers refuse to make payments when the products arrive. The seller may be forced to pay for the two-way shipping. Other disadvantages are delays in shipping and difficulties of coordinating delivery times with customers which may lead to payment delays.

It is observed that e-trade increased significantly in some countries, including India and Pakistan, when the option of COD payment is provided. Younger generations who do not have credit cards or people with poor credit rating seem to prefer COD payment option for online shopping payment (http://www.investopedia.com/terms/c/cashondelivery.asp).

In some countries, COD method is well ahead of credit card usage. For example, in Russia, customers' preference is COD. Other payment options, such as PayPal and online banking started showing dynamism only recently. Similarly, COD is the most preferred payment method in Hungary, Romania, and Belarus. In the Middle East, COD is the most popular transaction option compared with much lower credit card usage (PRNewswire, 2014).

2.3.4. Payment of Electronic Fund Transfer

Electronic Funds Transfer (EFT) is one of the payment methods and a system of transferring money from one bank account directly to another without any paper

money exchange. Computers and telecommunication instruments are used to transfer money or financial assets. EFT payments can be initiated through an electronic terminal, telephone, or computer. Through this method, authorization is given to a financial institution to debit or credit an account.

EFT is known as the first electronic-based system. It does not depend on a central processing intermediary. At its core, EFT is a financial application of EDI (Electronic Data Interchange). The system is based on sending credit card numbers or electronic cheques via secured private networks between two sides. Online payment service is needed to make more complicated processes such as clearing payments or settling accounts. Development of digital currency provides these solutions.

EFT involves the use of an electronic terminal, including credit card, ATM, and point-of-sale (POS) transactions. It can be used for both credit and debit transfers (Vaidyanathan). Direct Deposit is a widely-used EFT function, for example the transfer of payroll into an employee's bank account. EFT facilitates the electronic money transfer between bank accounts via computer-based systems. In the United States, the EFTs are known as electronic checks or e-checks. The term refers to a number of different systems:

- transactions initiated by cardholders by using a credit or debit card
- direct deposit payment
- direct debit payments
- wire transfer through an international banking network such as SWIFT
- electronic bill payment in online banking
- transactions involving stored value of electronic money

(https://en.wikipedia.org/wiki/Electronic_funds_transfer)

2.3.5. Alternative Payment Methods

Alternative payment methods are expanding globally. In North America, digital wallets are becoming the largest alternative payment. The digital currency trend is also evolving. In Latin America, alternative payment methods are very

popular. Only in Brazil the share of population owing to a bank through a credit card in 2013 surpassed 80%, while both banked and unbanked individuals shop online in the country. Boleto Bancario is the first preferred alternative payment method after credit card. In Argentina, Pago Facil or Rapi Pago systems—allowing cash payments upon receipt or collection—are the most popular alternative payment to cards. In Mexico, in 2013, credit card payment accounted for two thirds of B2C e-trade sales. Cash on delivery ranked second as a payment method. It is estimated that the share of alternative payments will increase considerably in Europe. By 2020, mobile payments and e-wallets are expected to reach 20% of the total payments in Europe. Consequently, revenues of the alternative payment industry are projected to grow. Currently, credit cards account for half of B2C e-trade in Europe. The EU legislators are working on new regulations which is expected to encourage third-party payment providers (PRNewswire, 2014).

2.4. Advantages and Disadvantages of Marketing on Internet

2.4.1. Advantages of Marketing on Internet

2.4.1.1. Cost Savings

Direct marketing is one of the advantages of E-trade as it allows manufacturers, producers and sellers to be in direct contact with buyers and consumers to sell their products and services. This provides significant cost-savings. Main types of direct marketing are sending products by mail, sending catalogues to potential buyers, tele-marketing, selling products from television, and shopping through internet.

Electronic marketing is a popular and cost-effective shopping method. This type of marketing provides firms the ability to open an interactive store for consumers worldwide. This 24-hour marketing ability is less costly for firms as staff costs, store rents, parking garage costs, decoration, stock space costs and warehouse rents are minimized. These low costs are reflected to consumers as price advantages making electronic marketing more favorable (Üster, 2015).

Electronic marketing provides an opportunity for sellers and buyers to interact electronically through a web. It allows to create new opportunities in the market and helps to access new markets smoothly with low costs (Enginkaya, 2006).

Today, classical trade and rules of competition have changed as a result of globalization and progress in information technologies. As opposed to traditional trade, E-trade provides significant cost savings for firms in marketing of their products and services. It also opens new opportunities for entrepreneurs (Aksoy, 2006).

Marketing on internet offers many advantages to firms including access to larger target consumer groups. Firms are now able to decrease costs and offer services that better fits buyers' personal preferences (Sugözü, 2008).

There are more advantages of marketing on Internet. For example, if firms use web access as a distribution channel, they can ensure fast delivery of products and services. Furthermore, conducting all transactions on Internet minimizes human errors and lowers transaction costs because less people work on various stages of business proceedings. Using the Internet significantly lowers number of people who work on transactions, such as travel agents and stockbrokers (Melody et al, 1999).

Marketing on Internet provides significant savings on traditional marketing costs as well as on production, research and distribution costs through lowering base component of prices. The reason for significant price difference with traditional methods and Internet marketing is that web-based transactions allow to decrease costs of distribution processes, new production development and data collection. Firms reflect these savings to their product prices therefore buyers pay less for the same goods and services compared to traditional physical processes.

Internet marketing also provides good data collection through recording all information from customers and all products purchased. Buyers can be offered special prices and consumers can define their own payment plans. This provides flexibility to consumers on both purchasing and payment. Another advantage for loyal buyers is that they can be awarded by lower prices.

The price discount depends on quantity, amount, or time of the purchase. Buyers may be offered second product for free, extra points, and free delivery all of which make Internet shopping very attractive compared with other forms of shopping.

Moreover, firms offer lower prices in specific seasons through Internet-based sale events. Firms can offer these significant price cuts as it is much less costly for them to market their products through web-based applications rather than traditional selling methods. Firms also make use of psychological pricing in their marketing policy. Through collection of data, firms already know buyers' preferences and price sensitivity so that they offer acceptable prices. For example, if a buyer previously picked products in specific price ranges, firms can offer specific products to this buyer which matches the price preferences (Yurdakul and Kiracı, 2008).

Buyers find it advantageous to use price search and comparison functions in order to find the products with best prices. These functions help with consumers' decision making process (Algür and Cengiz, 2011).

In 2000, Ernst and Young reported that buyers prefer e-trade due to wide range of product options, low prices and user-friendly applications (Ernst and Young, 2000).

As e-trade is progressing, costs of products and services are declining significantly, some new jobs are emerging as traditional jobs are losing their relevance while user satisfaction is prioritized in a transparent free market.

Both sellers and buyers win from transactions on Internet environment. Through Internet marketing, products and services can reach directly from sellers to buyers which provides significant savings and advantages for both parties. In addition to cost-saving outcomes, e-trade provides important time-saving options on national and international commercial transactions. E-trade allows efficient and effective use of time by lowering duration of process between ordering and delivery of products. On the way forward, e-trade will decrease stock costs and advertisement costs. It will also change firms' cost structure. When all processes will be handled on Internet, this will not only help restructure doing business from top to bottom but also decrease the share of production, sale and distribution costs in total costs even further. For example, advertisement costs from website commercials cost much lower than traditional advertisement methods such as brochures and banners. According to Forrester Research, it costs around US$500-700 to send staff to field in order to solve customer issues while the cost of solving the problem on the phone is US$15-20. However, it costs only US$7 to solve the same issues by consumer services systems on Internet.

Savings from Internet marketing changes by industries. Saving ratios are 10 percent for chemical products, 15 percent for communication, 20 percent for information technologies, 25 percent for forestry, 5 percent for health services, 15 percent for media, 11 percent for iron and steel sectors, 20 percent for air transport, and 20 percent for paper industries.

All documentations are prepared and submitted to users electronically under the framework of Internet marketing. This provides environment-friendly working conditions as all documents and materials are kept in digital settings. Firms save as high as 62 percent from costs from e-Internet marketing rather than using traditional advertisement methods (Yayla, 2010).

2.4.1.2. Time Saving

Changing life styles today necessitate better time management. Increased population coupled with demanding work life of both men and women made time management more important than ever. Consumers now demand more practical shopping solutions to save time. To respond to this demand, producers developed various shopping tools and methods in order to best meet buyers' needs. One of these methods, electronic retail trade, has become a popular internet shopping option in recent years. This has become a trend that changed the shopping habits of buyers (İzgi and Şahin, 2013). As online shopping there isn't time and place constraints,

firms that do marketing and sale on Internet can provide services 24 hours every day (Yurdakul and Kiracı, 2008).

In general, buyers who work long hours during weekdays prefer to do shopping after office hours and weekends. Firms have the opportunity to respond to consumer preferences by developing softwares that allow customers to do online shopping during holidays, outside of office hours, and in different time zones (Kırcova, 2002).

Online shopping provides significant time savings as messages sent in electronic environment do not require editing, printing, and transportation (Eren, 2009).

Buyers are often impatient to purchase their needs fast in a cost-effective manner. They can adopt quickly if firms offer new ways of doing shopping in a shorter time period. Today, new technologies and business models based on technological innovations are available for consumers with high expectations. These new developments allow buyers to find best products and services in a short period of time. Buyers can search for products in a more detailed manner if they prefer and share their feedback about their purchases in an electronic environment. They can do all these actions while at home or in their car or elsewhere by using their smart phones. By the time buyers make their decision to purchase products or services, they are very well informed about various options (Dragt, 2012).

With boost from technological developments, tendency for retail trade without department stores has been increasing in recent years. Busy consumers who do not have time for shopping during the day can use different shopping methods without going to retail shops (Kaya, 2009).

Firms that do marketing on Internet are able to reach potential buyers all day and all year. Furthermore, time difference between countries and holidays do not pose any constraints against marketing. In addition to consumers, firms can also go for significant time saving through marketing on the Internet by using latest technologies. It takes only a few seconds for firms to use marketing software that allow to take orders, control stocks, and contact producers to get products that are not already in stocks. Firms can easily monitor all processes online from the time buyer orders products until it is delivered to the address. They can also follow-up by

electronic mail if customers are satisfied with products and services. For example, the company Amazon (http://www.amazon.com), is able to ship books all over the world thanks to its electronic link with publishers and bookstores in the United States. The company requests the books from bookstores if they don't already have those in amazon stocks, and delivers them rapidly to customers. This process takes at least a few weeks if done through traditional marketing methods (Hokkacı, 2002).

2.4.1.3.Transparency and Flexibility in Marketing

It is critical for firms to build transparency and accountability in their operations. When the firms conduct their procedures in a transparent way, this will help build trust among customers. Sharing and disclosing information is important for firms to demonstrate that everything is done in a transparent way and that the management is accountable with every step of operations. This, in turn, will help gain trust from all stakeholders. Building trust takes time but once established it provides full transparency on anti-corrupt activities. It is important for the customers to see that corruption is defeated. Firms should encourage transparency in the whole organization including all stages of work as secrecy would only erode trust of customers and other stakeholders. The leadership for moving towards transparency should come from the firm's management at the top. When the leaders are transparent, then the organization follows (https://www.fastcompany.com/3036794/why-a-transparent-culture-is-good-for-business).

The technological developments bring new and easier ways of doing shopping that strengthen customer trust. For example, the company GoodGuide.com came up with a "Transparency Toolbar" which reveals various information about products on screen during online shopping. Developed by scientists and engineers, this toolbar shows if the products meet public health criteria and if they are produced in a socially responsible way. This toolbar is placed at the bottom of the screen on an online shopping site and allows customers to make shopping decisions according to their preferences. The toolbar also reveals alternative products that match customers'

personal criteria such as products with organic certification, safe ingredients, and high nutritional value (http://www.huffingtonpost.com/josh-dorfman/power-to-conscious-consum_b_933457.html).

Guarantee policies in e-trade are effective in underpinning trust. When firms hire credible third parties to conduct legal, technical and organizational aspects of e-trade, this strengthens trust to the firms' operations as customers would know that good standards for transparency, security and data protection are applied. Guarantee policies provide various options to customers including guarantee compensation

payments if damages occur. These policies also bring taking back guarantees, warranties and repairs. Guarantee policies allow the agent (seller) to compensate for damages for the principal (buyer). Here, trust and transparency are very important. The reliability of firms' guarantee promises depends on the availability of adequate resources for compensation. In online transactions, the buyer is usually skeptical if the seller's guarantee policy is reliable and if the firm will pay compensation in the case of damaged products, especially if the seller is in a different country. This skepticism is usually caused by lack of transparency in e-trade transactions. The firm can take actions to establish trust such as introducing Internet-specific certificates or quality labels. These certificates and labels provide credible guarantees. For example, the 'Trusted Shops Certificate' includes a money-back guarantee free of charge for customers, provided by an insurance company called Gerling (http://www.trustedshops.de) (Grabner-Kraeuter, 2002).

Firms can use voice and visual effects for marketing in e-stores through direct interaction with customers. This creates a great advantage in management of value chains (Deniz, 2001).

Through Internet marketing, firms can adopt changing demands and environment. Online activities facilitate faster processes and flexible marketing options. While it takes time to change an ad in traditional marketing settings, Internet operations provide much faster solutions. (Mucuk, 2001)

Marketing on Internet has many advantages including the ability to collect valuable information from customers and using these data and information to improve competitiveness through personalized products, services and messages. Internet marketing provides flexible processes compared to other marketing methods. (http://ref10.blogspot.com.tr/2010/12/internette-pazarlamannyararlar.html).

Moreover, Internet marketing provides the flexibility for firms to constantly update their presentations and programs (http://ref10.blogspot.com.tr/2010/12/internette-pazarlamann yararlar.html).

2.4.1.4.One-to-one Marketing Opportunity

Physical and online shopping have various advantages depending on customers' preferences. Getting one-on-one service from sales people at department stores gives a sense of authority and status to customers. On the other hand, Parsons (2002) discussed in his paper that through online shopping, customers have the decision power on which products to see, when to purchase and order, and when to receive their products. In online shopping, customers could indeed have a higher level of control (Pui-Lai et al, 2007).

Through e-trade, firms can target individual customers to sell their products rather than limiting themselves with the geography-based market. This advantage provides firms opportunities to reach larger markets. Firms depend on information technologies to effectively and efficiently deliver their one-to-one marketing strategies. The firms can use a wide range of information technologies for one-to-one marketing, including dynamic HTML, intelligent agents, data mining, collaborative filtering, expert systems/rule-based systems, push, web conferencing, and web site tracking/traffic analysis. These information technology applications are used successfully around the world. In one-on-one marketing, personalized recommendation techniques are used widely through online sites such as Amazon, Yahoo, DEC, ZDNet, US West's, The Baan Co., Kodak, eToy, Inc., DVD Express, and Kraft Foods. These personalized recommendation techniques provide possibility to firms to select specialized advertisements for target customer groups based on their age group, preferences, and previous purchase history (Kima et al, 2004).

Online shopping gives opportunity to customers to customize products they are going to purchase. Customization allows customers to select one or more components of their marketing mix (Arora et al. 2008). With this freedom, customers can actively participate in designing their own product based on specific requirements and personal preferences. For example, customers can choose from different options of computer hardware and software that the company Dell offers online. This allows customers to design their own computers based on preferences. Also, the company Amazon provides various online options to customers in terms of logistics services so that they can chose the delivery method after online purchase (Hu et al, 2016).

The firms use one-to-one marketing to reach individual customers with specific preferences. Online shopping can provide some of the advantages to customers that physical shopping offers in department stores. Sales strategies for apparel trade target establishing a mutual trust between the customer and department store for retail shopping. In a department store, sales people help customers directly and advice face-to-face on shopping options based on customers' tastes. This physical interaction has its own advantages and provides benefits for both firms and customers. When it comes to online shopping practices, customers use a computer monitor to see various descriptions and images. For example, if a customer is buying clothes, they can see online the specifications of products, such as type, color, price, brand, size, and quality. More importantly, some online shopping sites have the application to display clothes 3D virtual models (Sekozawa et al, 2011).

Online shopping and marketing techniques are changing rapidly based on technological advancements and customer demand. Online shopping firms are very flexible to adopt new advertising, marketing, and communications methods globally. Majority of the firms use new one-on-one marketing and customization techniques and update their websites accordingly to stay relevant for customers' demands who seek faster services and better prices. Therefore, understanding the online business is very important to researchers, entrepreneurs, and regulators (Lynch et al, 2001).

Online marketing provides fast solutions to firms. Through online marketing, firms can rapidly offer their products to different types of customers with no time lag. This type of marketing also provides the opportunity to request additional information. (Ekmekçi et al, 2007).

Online marketing is also advantageous for customers. This type of marketing provides customers with the opportunity to compare products among alternative options offered by various firms. Online marketing provides all these opportunities to customers in a speedy way (Mucuk, 20012).

2.4.1.5.Wide Product Options

One of the most important factors that affect customers' decision is the product variety. According to one definition, variety is the range of available goods

26

in a shop (Ahn et al, 2004). Physical stores only offer limited number of products because of the space issues. Stores can market restricted number of goods and often their availability is in question. For example, a specific item that a customer would like to purchase might be available in a certain mall but not others. On the other hand, online shopping allows customers to find a wide range of products in an electronic environment which might not be available in physical stores. Online shoppers can also buy products on Internet that are not usually displayed together in stores such as candy canes and quilts. (https://quartsoft.com/blog/201303/top-online-shopping-benefits)

Firms market their wide range of products and aim to attract customers who have different preferences and needs. Customers have the opportunity to compare among various products in terms of quality and price. Some functions can be available to online shoppers also. For example, customers can compare prices online for a wide range of products**.** (http://accountlearning.com/advantages-disadvantages-online-shopping/)

For customers, e-trade provides easy transactions and the opportunity to reach a variety of products and services. Customers can choose online from products anywhere in the world. Majority of the firms sell their products online through their website in addition to the traditional physical stores, so they take advantage of both trading environments. Some firms prefer selling specific products on their website only instead of marketing them in their retail stores in order to cut costs. Through online marketing, firms can offer more choices to customers such as options on

color, size, and features of products. For example, the firm Boccia Titanium has stores in many states except Connecticut. This company prefers to offer online services in Connecticut. Another example is a French firm, Yves Rocher, did not open a store in the U.S. The company offers its products online and ships them to customers' addresses. Furthermore, online shoppers sometimes can get good payment plans from e-trade. This allows customers to decide on payment date and amount depending on their preferences (Wang, 2011).

One of the biggest advantages of e-trade and Internet marketing is that customers can find any product they want in a very short period of time. Thanks to online shopping, websites offer a large variety of products ranging from electronic

equipment to clothing, decoration and second-hand products so that customers can find the exact product they need in a fast and efficient way. Internet marketing provides a large number of options to customers who can identify the best prices quickly through online comparison of cost. The price comparison is a great advantage that e-trade offers to customers to find the lowest price options for the products they want to buy as it is challenging and time-consuming to visit stores physically one by one to compare prices. From this point of view, e-marketing not only eliminates time and location constraints, but it also provides significant economic benefits to customers (http://sosyalmedya.co/rehber/tuketiciler-icin-e-ticaretin-avantaj-ve-dezavantajlari).

Through e-trade, customers can reach products from different firms and brands in one place. People who prefer e-trade can find latest products and services without having to travel or spending extra money. Customers can shop online from anywhere in the world with no limitation on geographic area. Online shopping websites offer a larger number of colors and choices than customers might find in local stores. Even if the product is out-of-stock, the customers can find the same product from a different online store. (http://upstreamcommerce.com/blog/2012/02/14/8-reasons-consumer-likes-shop-online)

Firms that sell their products online provide a large quantity of different products which is called product variety. One of the most significant factors for consumers choosing online shopping is the product variety. Saprikis et al. (2010) argued that online retail shops attract more customers than regular department stores as online shopping provides more options. Consumers switch to e-trade easily if the online retailer is providing more options. Therefore, some researchers argued that the product variety is linked to customers' online shopping behavior (Maiyaki and Mokhtar, 2016).

Product variety is the diversity of products that are offered in an electronic environment. For example, varied products and services such as food, entertainment, travel, electronics, and clothing can be purchased from the same online shopping website. Product variety also bring advantages to physical stores. Yoo et al. argued that customers have a positive feeling about a store when they find a variety of products in the same place. It affects the customers' perceived store image.

28

Customers' selection of stores is highly correlated with the product variety it offers. Therefore, the product variety is considered to be an important determinant of customer satisfaction. It is highly probable that customers would evaluate an online store that offers product variety to be more appealing (Sthapit et al., 2016). In other words, a customer may thing that an online store dull, if there is no interesting offer according to customer's preferences (Liu et al., 2013).

Compulsive buyers can reach a larger number and variety of stores, products, and brands through e-trade. The Internet enables customers to purchase products that may otherwise be inaccessible. Compulsive buyers do shopping for experience positive feelings and to eliminate negative feelings and emotions. E-trade offers a larger product variety to compulsive buyers as it provides an exciting buying experience. When the customers have higher compulsive buying tendencies, their motivation to shop on Internet increases (Kinney et al., 2009).

2.4.1.6.Ability to Reach Global Markets

E-trade provides necessary conditions for firms that sell their products online to compete in global markets. This competition contributes to economic growth through productivity and innovation in goods and services markets. Firms that reach competitive advantage by cost-effective and productive operations will be good candidates for business sustainability in a highly competitive global environment. Firms compete with each other to engage with highest number of buyers within specific markets. E-trade ensures that firms reach large markets regardless of location. This was not possible before the Internet age. Based on these advantages, e-trade creates value-added and generates higher number of sales through online shopping (Varela, et al).

Due to fast advancement in information and Internet technologies, online marketing is gaining significant importance and firms are opening up to large global markets rather than selling their products only in local markets (Yalçın, 2012).

Online shopping demonstrated a high growth globally in recent years because it provides significant advantages to both the firms and the buyers. For customers, online shopping has become a major activity with the increase in Internet usage.

Customers have access to full information to the goods and services anywhere in the world so shop conveniently. When it comes to firms, e-trade helped entrepreneurs to reach global markets with a low cost (Mahmoud and Saleh).

In global markets, competitive firms that can increase marketing activities and reach business sustainability will be able to keep their portfolios up-to-date and catch up with business developments. These firms have the significant potential to grow (Karaçetin, 2015).

Shopping and purchasing activities have demonstrated a strong growth with the use of the Internet. It is expected that the global electronic market will continue to have a large impact on commerce. The global electronic market is growing fast and providing firms a great opportunity to reach higher number of customers. These developments are causing a shift from traditional retail stores to Web-based businesses. It is challenging for firms to reach global markets without the use of the Internet and e-trade. The World Wide Web (WWW) helps firms to access new markets that otherwise cannot be reached. This is why Electronic Commerce (EC) is now the most effective way of doing business and it is expected that this trend will continue on the way forward (Limayem et al., 2000).

E-trade has provided a platform for a large driver of online sale as a result of high expansion and growth in the sector. According to eMarketer (2014), global e-retailing sales amounted to US$1.25 trillion accounting for 5.9 percent of total retailing sales in 2013. Online sales grew by 20 percent between 2012 and 2013. This was led by China with 86 percent growth annually. In 2012, the cross-border e-retailing sales reached US$300 billion (CBEC 2015) and is projected to increase by over 30 percent of global online trade overall by 2020 (IMRG 2015). While firms grow in global markets and increase their business volume, the customers diversify their purchases in multiple countries in different language environments. At the same time, language diversity can become a barrier if translation is needed which may bring additional costs. According to DePalma (2006), when the website content is presented in a customer's native language, the probability of customers' buying the products is four times higher. Even among the multilingual customers, the preferences show a weight towards native language (Zeng and Richardson, 2015).

The leading retailer firm Amazon had reached a global sale of US$107 billion in 2015. This firms are considered to be the one of the most successful brands in the

world with more than 304 million active customer accounts. Currently, the firm has 341,400 employees working on a wide range of products and services. Under the current leadership, Amazon is committed to long-term growth through constant re-investment of its profits (Chiu et al., 2017).

2.4.1.7. Discounts and Sales

Discounts and sales are important part of e-trade and customer behaviors. Customers enjoy value shopping which refers to sales with discounted prices and bargains. From a customer behavior point of view, this can be seen as a game with low prices to be conquered (Öztürk, 2010).

E-trade offers various pricing options. Firms apply special pricing, discounted pricing and psychological pricing policies. Special pricing allows firms to offer specific prices to targeted customers. E-trade has access to Internet technologies and this opportunity provides applications to record every customer and their shopping preferences in a database. Through these technologies, firms can identify special pricing for specific customers. This is also beneficial for customers as it brings flexibility in transactions. Customers can determine their own payment plans based on special pricing the firm offers. In addition, e-marketing helps identify loyal customers and offer awards for them.

Discounted price policy is based on the time, volume or value of shopping and transaction. In e-trade, firms offer various discounts based on volume or value of total transaction. Customers purchase cheaper products and services from electronic shopping environments thanks to a wide range of discount options including getting the second product for free, gaining bonus points, and benefitting from free shipping of products. Furthermore, firms cut prices during some special seasons through online shopping events. The most distinctive nature of these e-trade activities is that products are sold in low cost options compared to traditional department stores.

For e-marketing purposes, firms also use psychological pricing policies in addition to special pricing and discounted pricing options. In psychological pricing, firms have the data to identify customers' price sensitivity and offer a specific price based on this information. For example, if the database shows that a certain customer

preferred similar price levels during previous purchases, e-marketing allows firms to show same price-level products electronically to that customer (Yurdakul and Kiracı, 2008).

One of the most important factors behind customers' preferences for e-trade is the low-price options firms offer through e-marketing. Firms present their products online in lower prices, and e-marketing firms help with online sales events and dissemination of this information through email bulletins and social media. This helps customers to get relevant information on time and do economically beneficial shopping. Customers see this as a great advantage as they pay much lower price to purchase the products they want (http://sosyalmedya.co/rehber/tuketiciler-icin-e-ticaretin-avantaj-ve dezavantajlari). Furthermore, price expectations are important reference points for customers. Firms use price discount events to encourage customers for buying more products and services (Raghubir, 1998).

Firms use social media or e-mails to offers deals and increase e-trade volume. Some firms offer "deal of the day" through social media together with information on discounted goods and their e-trade website. These firms usually sell products on Internet and offer sales to increase companies' popularity. E-trade websites, such as the "Groupon" inform customers in their emailing lists about the discounted products and services. Then, customers may use the offers and inform others about these opportunities. This type of information dissemination is based on social connections. Firms use these secondary information-sharing systems or the social media to expand their customer database for current and future sales. The firms that offer daily discount opportunities are using a new way of doing business through e-trade (Boon et al., 2012).

Social media sites provide a good platform for firms to offer products in discounted prices. This helps companies attract more buyers. These web sites have relatively more flexible and cost-effective Internet retailing structures compared with traditional e-trade sites. For firms, this is a price-based marketing that focuses on attracting more customers through social media. They can personalize products by data collected from customers' shopping history and preferences. This takes e-trade one step further as firms offer a wider range of products and faster processing (Srinivasan et al., 2002).

During the past few years, firms that offer daily discounts have become globally popular. This business has grown fast with large profits. It is estimated that the income generated by this industry grows by at least 100 percent annually, in average, in the US. Firms and marketing experts agree that this retail approach helps small and medium-sized enterprises to grow and to reach higher number of customers. New customers who follow discounts may become loyal clients of these companies. Firms' profitability increases by new customers and sustained purchases. These firms which present goods and services in discounted prices expand their customer base to include those who look for cost-effective options (Gupta, 2012).

2.4.2. Disadvantages of Marketing on Internet

2.4.2.1. Internet-based Security Issues

Customers' trust for e-trade firms is an important factor in online shopping. For e-trade firms, trust is the most critical factor for building a relationship with customers in online shopping. A research study showed that clients' trust to online trading firms is lower compared to physical shopping in regular stores (Cassell and Bickmore, 2000).

In 2006, Cheung and Lee argued that trustworthiness of an e-trade firm depends on perceived integrity, competence, security control, third-party recognition and legal framework. According to Mayer, Davis, and Schoorman (1995), trust is defined as "the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party" (Cheung and Lee, 2006). In general, customers' decisions to purchase products and services depend on their trust to sellers whether they conduct trade in online shops or physical stores.

Firms are judged on their ability to provide security for customers' personal data used during online transactions. Trustworthiness of firms depends on how much privacy security they provide on e-trade. Effective data protection demonstrates firms' technical competence level. This affects customers' trust and stimulates online

shopping. Once the customers see third party verifications on privacy and security of transactions on a particular online shopping website, they will feel more confident about conducting e-trade with that firm. Furthermore, firms can strengthen their reliability and credibility by providing important information on their website, such as location of the office, contact information on customer services, and a help button (Lohse and Spiller, 1998).

Lack of trust is one of the main reasons for customers hesitation about online trade. It is very important for firms to establish trust to attract customers and grow their business. Literature shows that there is a positive correlation between customer trust and Internet shopping behavior. These findings are based on empirical evidence from a vast number of research studies. Researchers conducted extensive analytical studies to understand customers' trust for online transactions as it is a critical component of future growth of online shopping. Many studies found that trust directly affects behaviors of customers who purchase products and services online (Khaled, 2016).

Privacy and data security issues in e-trade are considered as risks by customers. The growth of Internet usage during the past decades brought its own problems. Internet users agree that privacy and security are major issues. Rohm and Milne (1998) found that majority of the Internet users are concerned about privacy of their information whether they conduct e-trade or not. A report by the U.S. FTC confirmed these findings highlighting the fact that Internet users are worried about privacy of their personal information. Firms and customers are increasingly using Internet for trade, communications and entertainment. However, customers are concerned about data collected about their transactions in an electronic environment. These concerns are related to the privacy and security of customers' data (Briones 1998; Culnan 1999) and perceived risks of personal data collection and dissemination (Ernst and Young 1999; Milne and Boza 1999; Milne 2000).

Securing safety of data is important in e-trade systems. Firms have to address issues related to security of personal data used in customers' online transactions. Customers will be hesitant to purchase goods from a firm's website if they feel that their personal information, purchase history, credit card number, and financial information are at risk. Firms have to make sure that their websites and e-trade systems provide protection against security attacks. In addition, it is important to

ensure that e-trade systems provide uninterrupted web services so that large number of customers do not face the risk that they may not be able to access the system at some point because of a technical error or a service attack.

Law and regulations are required to protect customers' personal information in e-trade. Legislation exists to regulate privacy and security issues. These regulations focus on protecting customers' privacy in e-trade. The legislation requires certain security-related practices and disclosure of these practices (Miyazaki and Fernandez, 2000). These kinds of regulations build confidence for e-trade and reduce customers' concerns on privacy of online transactions. Otherwise, if risks are high, the media will cover negative experiences and this will affect customers' decision to conduct e-trade (Judge, 1998).

Firms and customers are becoming increasingly aware of security vulnerabilities in e-trade. The main risks include criminals stealing customers' financial information data from computers and websites. Hackers can also steal data through mail-borne viruses. Lack of encryption makes local wireless networks more vulnerable to malicious attacks. Significant number of data and information can be stolen from point-of-sale terminals, customers' phones and handheld devices, networks and various intermediate communication links.

Firms use e-trade security strategies to address some of the vulnerabilities. These strategies focus on protecting business networks and internal systems and establishing secure online connections between firms and customers. Various data protection measures such as encryption, authentication, and authorization address some of the vulnerabilities. Most people use firewall to protect internal networks. The firewall, as a software system, allows only approved users to access a specific network.

Online attacks by hackers can be prevented by protection of networks, platforms, applications and databases. E-trade systems are used by public and corporate networks. These domains are protected from each other by firewalls. Front-end and back-end servers should be effectively protected to ensure privacy, integrity and confidentiality of data (Ladan, 2014).

In addition to firms establishing secure networks, end-user customers should also take precautions to ensure that their servers are protected against unauthorized access. Vulnerabilities exist not only on the firms' side but also on customers'

servers that use the data. Privacy of data in e-trade can be threatened by unauthorized data monitoring by third parties. Transaction integrity is required to prevent modification of data transfer between the firms and customers. Blocking of unwanted intrusions is a priority. Most common methods are passwords and digital signatures. However, these techniques are weak as they rely on end-user networks to protect the data.

2.4.2.2.Internet Access Issues

The quality of Internet access is an important factor in e-trade. Rapid advancements in communication systems have changed the way we operate in this decade. Mobile communication made it easier to conduct business and e-trade. This type of communication grew fast due to high demand for connecting with others anytime and anywhere. Wireless cellular networks enable mobile communication users to move throughout the network from one cell to another. These cellular networks use frequency spectrum by dividing a geographic area into service cells that help communication on specific frequencies.

Mobile users communicate through a base station which connects them to the cellular network. They can conduct complicated e-trade transactions in addition to searching on Internet and downloading files and images. Mobile communication users can easily buy products and services online including flight tickets, sports event tickets and vast number of services offered online. Some e-trade operations such as booking hotels and renting cars may require longer connection duration as these involve different systems distributed across the network. Mobile users issue a request from one cell and roam to another during the e-trade operation.

It is important that firms provide uninterrupted connections during the course of e-trade in order not to have any technical issues. If e-trade is conducted on a wireless network, firms should make sure that information flows from one cell to another smoothly without loss of data. A network-based handover control mechanism redirects the customer request to a new mobile node. After this handover process, the customer communicates in the new cell through a base station. Technical issues appear if there are no channels available during handover process. This issue

blocks customer's request and affects the performance of the e-trade system. If the delay is too long, then the online request may be forcefully terminated. This technical issue during handover may happen as a result of an unavailable bandwidth in the destination cell. These access failures during e-trade operations and transactions are highly undesirable. Internet access issues can cause serious problems to the service providers and the buyers (Awan, Singh, 2006).

Sometimes technical glitches emerge when customers abandon their online shopping cart abruptly. They may leave the shopping cart due to various factors such as Internet connection failure or difficulty in navigating through a website during the conduct of e-trade. In addition, the customers may abandon the online shopping cart if they are unable to make a payment through their preferred payment option (Nair, 2016). All these access issues affect success and quality of e-trade.

Internet access issues may not be constrained only with technical problems. Although it is easy to have Internet connection during this decade, some customers may have difficulties in accessing Internet or they may not have the opportunity to benefit from services. E-trade applications can only be accessed by Internet users. Globally, limited number of people have the opportunity the use Internet. This creates unfairness among people, regions, and countries. Another issue is that sometimes customers may abandon Internet access and shopping because of trust issues. They may not trust the seller firm or security of Internet connection. These interruptions during e-trade may cause business models not working in full capacity and firms losing money (Ekmekçi et al, 2007).

2.4.2.3. Lack of Consumer Trust for E-Trade

In e-trade, establishing trust with customers is extremely important for firms' success. Literature doesn't show a unified definition of trust. Various researchers define trust from different vantage points. Trust is commonly known as one person expecting that another person or a group of people will not engage in opportunistic, unwanted or unethical behaviors. Trusting makes one person vulnerable to the actions of others. Previous research conceptualized trust as a belief about people's perception of someone's or a firm's ability, benevolence, and integrity. Some

researchers explained trust as someone's intention of relying on someone else even if there is no ability to monitor or control the trusted person (Lin, Wang, Wang, Lu, 2014).

Online trust happens when a firm's customers and stakeholders have confidence in that firm's business activities in the electronic environment. Currently, there are a vast number of firms offering products and services through their websites. This makes it challenging for customers to investigate and chose the right firm that they can trust with their purchases. Main components of online trust are integrity, ability, and benevolence. Customers feel that risks and vulnerabilities of e-trade are mitigated when they have confidence that online commercial transactions are done without security and privacy breaches (Kim and Peterson, 2017).

Differences between European countries in terms of adoption of online buying can be partly explained by existence or lack of trust in specific countries. A Eurostat study showed that, in 2013, 38 percent of the European Union population from 28 countries have ordered or purchased products or services online. The age group researched in this study is between 16 and 74 years old. Another study found that there are discrepancies among these 28 European countries in terms of preference for online shopping (OECD, 2013). For example, 60 percent of the population in Germany and 57 percent of the population in Sweden, in the same age group, purchase products and services online while other European countries show low preference for online shopping: only 15 percent Portugal's population do online shopping. These large variations can be partly explained by customers' trust in e-trade in a specific country. Lack of trust is usually cited as a main reason why customers do not buy products on Internet.

The efficiency and practicality of a firm's website are important factors in gaining customers' trust. If customers have good experience with the website, then they might trust the firm and purchase more products. Websites can be considered as interfaces between firms and customers. Therefore, customers' satisfaction with the website is critical for firms' success in e-trade. Previous studies showed that the design and user-friendliness affect likability of websites. If customers find the website easy to use, then it'll affect their decision on purchasing more products. Besides user-friendliness, the quality of input on website is also an important factor in establishing trust. All these factors help with customers' loyalty for e-trade.

Even if customers trust a particular website, they may still see potential risks for e-trade which may affect their purchasing decision. Marketing researchers agree that perceived risks by customers affect their buying decisions and behaviors. Customers don't feel that browsing products online is not a risk. However, when it comes to making transactions and payments online, customers think that they take too much risk because of privacy and security issues. If customers don't trust integrity of certain firms, this makes it more challenging to decide to buy online. Perceived risks translate into negative intentions and reactions from buyers to purchase products from a web-based vendor (Oliveira, Alhinho, Rita, Dhillon, 2017).

Compared to traditional shopping from department stores, customer trust is more important in e-trade. In online shopping, there are more potential issues that worry customers such as lack of physical receipts. Previous research results show that when people try to reduce social uncertainty, they search for ways to predict other people's behavior. Trust is an important element for customers who want to want to eliminate the risks that come with uncertainty. People also use the sense of familiarity to deal with social uncertainty. Trust and familiarity are the most critical tools people use when they face different business settings that have unusual rules and guarantees. Especially in e-trade, trust is an essential element that buyers and customers depend on because of the lack of physical exchanges of products and formal commercial agreements.

Based on various survey results, researchers have proven that there is a positive correlation between customer trust and volume of e-trade. When customer confidence in a particular firm's operations is high, this helps retain online customers while e-transactions go up. The online shopping industry recognizes that trust facilitates e-trade. On the contrary, when customer trust declines then the level of e-trade volume goes down. Consistent with this finding, many e-trade firms have so far failed because of their inability to create trust with the customers. For example, a survey result shows that 5 percent of VISA International clients trust e-trade. This very low trust level shows that customers have completely different approaches to traditional physical shopping and e-trade. In traditional business settings, buyers try to predict other people's or firms' behaviors and integrity which affects their purchasing decision. However, customers cannot have face-to-face and interpersonal

interactions in e-trade. Firms' websites do not provide the same level of interactions for buyers and sellers (Gefen, Straub, 2004).

Similar to other countries, consumer trust in e-trade is a big issue in Turkey. As expected from a developing economy, new e-trade websites emerge regularly parallel to rapid developments in Information Technology and expanded usage of Internet. Customers usually trust large well-established firms that have proven their credibility over the years. However, new shopping websites are not always trusted by customers. Buyers are concerned that they would be targeted by criminals or fraudulent activities through e-trade. They see a risk that criminals could steal their personal and credit card information, or they could become a target to a shopping scam. This is why it is critical to investigate genuinely of firms and individuals before engaging with them for online transactions (http://sosyalmedya.co/rehber/tuketiciler-icin-e-ticaretin-avantaj-ve-dezavantajlari).

2.4.2.4. Lack of Possibility for Consumers to See and Try Products

One of the main issues in e-trade is that customers are not able to try products before purchasing. During the past decade, e-trade has grown significantly, and customers are increasingly purchasing garments online. Although virtual try-on applications exist, this option is not the same as trying garments physically in department stores. These virtual applications mostly use 2D images or biometric measures. More recently, new technology was developed to allow customers construct 3D body shapes at home (Tong et al., 2012).

The reason for some customers not doing online shopping is that they do not want to buy products without seeing, touching or trying. The disadvantage of e-trade is customers' concern about relevancy of products purchased. Customers worry that once the products arrive, they will not be the same products they wished to receive. Most customers want to see and examine the products before they buy, therefore they do not prefer long-distance contracts. However, all online shopping websites have some kind of return policy. Customers can return back products to firms under previously agreed conditions. By reading shopping contracts available on firms' websites, customers can learn about their rights such as money and product return

policies, and wrong package delivery (http://sosyalmedya.co/rehber/tuketiciler-icin-e-ticaretin-avantaj-ve-dezavantajlari).

There is a large difference between virtual and physical shopping. In physical shopping from department stores, customers cannot compare prices from various sellers (Lee, 2002). This is an important factor for buyers as they want to browse various price options for products before they make their decision. On the other hand, in virtual shopping, buyers cannot physically touch and try products. Physical product inspection is impossible in online shopping. This is why most customers check out products in stores before they purchase them online. Firms' return and exchange policies can help customers to take the risk of purchasing products online that they have not physically seen. For example, retailer firms such as Gap, Inc. and J. Crew Group, Inc. allow customers to return products if they are not satisfied. However, BarnesandNoble.com does not accept any returned items. Another example is that once Pets.com delivered wrong items to the customer, the firm asked the buyer to donate it to an animal shelter to save shipping costs while they shipped the correct products ordered (Wolfinbarger and Gilly).

2.5. Factors Affecting Buying Behaviors and Buying Tendencies

2.5.1. Factors Affecting Buying Behaviors

2.5.1.1. Demographic Characteristics

2.5.1.1.1. Gender

In this decade, increased number of men and women are having access to Internet every day. As e-trade is becoming faster, easier and more mobile-friendly, more and more people are showing preference for online shopping rather than traditional shopping in physical stores. In 2014, 87 percent of American adults had access to Internet of which 87 percent were men and 86 percent women. Similarly, in the UK, the ratio of adults online was 87 percent with higher number of men (89

percent) having access to Internet compared to 85 percent of women. Both men and women do online shopping, but their approaches are different.

There are differences between men and women in buying patterns and reasons. Both groups have specific preferences with regards to online shopping product types. Stafford et al. (2004) found that differences between men and women exist across different cultures and nationalities in online shopping. Gender differences exist also during product research phase. Men usually do online search by products while women show tendency for searching by brand.

Dittmar and others argued that women usually do uncontrolled shopping mostly because of sentimental reasons while men purchase products to fill their spare time. Uncontrolled shopping differs between men and women in terms of products preferred. Men show tendency for uncontrolled shopping for high-technology products, electronics and sporting materials while women's preference is for clothing, jewelry and cosmetic products (Dittmar et al., 1995).

Sometimes shopping is seen as a spare time social activity. Usually, women like to go shopping with their friends. Previous research results show that women spend more time and money when they go shopping with their friends compared to shopping alone. The researchers also found that spending more time and money on shopping increases the tendency for uncontrolled buying (Underhill,1999).

Men and women have different motivations and patterns in online shopping. Usually, men are more likely to purchase new IT products compared to women. Van Slyke et al. (2002) found that men prefer shopping online more than women do. Furthermore, in e-trade, men have higher positive perceptions about compatibility, complexity, advantages, results, and trust than woman do. Garbarino and Strahilevitz (2004) found that women find e-trade riskier than men do. Wu (2003) found that men have a relatively more positive attitude toward online shopping compared to women. Women have higher possibility to shop online upon a friend's suggestion, so they reduce the risk of buying products and services online. Fan and Miao (2012) researched the impact of shopping recommendation and found that men and women have different online shopping behaviors.

Women usually research prices of products and services online and compare various options even if they end up buying in a physical store. They do online shopping if they find the products at a better price. According to Fastlane

International, research results show that women are ready to spend more money than men. There are some exceptions such as computers and sporting equipment for which men spend more money.

According to Business Insider, men have tendency of spending more money on mobile devices. They appear to be more active in mobile device shopping compared to women. Men usually prefer purchasing higher-end technological products. Research results show that men are more interested in purchasing hardware, software, and electronics, while women buy food, beverages, and clothing items.

It is argued that men stick with their original product search while women have tendency to divert their search and look at products they didn't originally planned for. Research results show that the number of pages viewed by women during online shopping is much higher than that of men. The Content Square found that if men find a specific product which they are looking for they purchase it and the search is over.

It takes more time for women to make a purchasing decision compared to men. Women are known as demanding customers and they take more time to make a decision on buying products while comparing various alternatives. Firms design the browsing tools more effective so that buyers have a better experience in searching for products from online stores. For an easy browsing experience, it is important to use high quality and clear product images. Firms also use simple applications such as adding items to online shopping bags, demonstrating prices and delivery options, and allowing recommendation functions to make shopping experience more beneficial and interesting. Another function is the Customer feedback and opinions section which makes it easier for buyers to get information on products they plan to purchase.

Behaviors of men and women also differ on returning products. Women prefer shopping from firms that provide information about return policies on their website. On the other hand, men prefer shopping from firms that convince buyers about their reliability and quality of products (https://freshmail.com/blog/how-men-and-women-shop-online/).

2.5.1.1.2. Age

According to various research results, age is an important factor in explaining customers' shopping patterns. Most survey results show that young people have less control on their buying impulse compared to older people. In general, younger customers have a strong tendency to buy products and services if they are in their area of interest. However, in contrast, older customers control themselves better when it comes to purchasing (Cinjarevic, 2010).

Shopping patterns are different by age and gender. A study by Yang and others found that women older than 41 years old have higher uncontrolled shopping tendencies compared to women in age group 18-41. The reason for this higher tendency is that women older than 41 years old usually have a regular income and that they are willing to spend more Money on their own needs (Yang, Huang and Feng, 2011).

Literature review shows that younger people use the Internet more frequently and therefore they have higher level of access to e-trade websites. Previous studies have found that users' age is an important factor in explaining their behavior (Harrison and Rainer, 1992; Hubona and Kennick, 1996). It is a commonly accepted fact that young people have better computer skills than the rest of the population and they are more interested in new IT applications. Younger internet users are considered as more experienced and they pay greater attention to usefulness of applications. At the same time, older people put more emphasis on self-efficacy. Population in older age groups have difficulty in creating complex commands and they perceive higher risks in online activities (Morris and Venkatesh, 2000). Most studies agree that age is an important variable in understanding customers' behaviors in e-trade.

Older people are known to be more reluctant to shop online. Trocchia and Janda (2000) argued the reasons for this reluctancy are older people's persistence on trying products before their purchase in addition to their lack of IT experience and resistance to use new applications. These factors affect older people's willingness in participating e-trade. It takes time and willingness to get familiar with computers. For older age groups, it is more difficult to process online processes and applications.

There is a debate if it is the age or lack of experience that explain users' willingness to do internet transactions. The reason behind older people's distrust for e-trade might be the lack of experience rather than their age. It is argued that if older customers undertake initial transactions then their purchasing tendency might become similar to that of younger age groups in time.

It is important to highlight that average age of online customers is increasing over time. Today's age group of 30-40 has higher familiarity and experience with computers and e-trade compared to the previous generation. Last decade's customers who are accustomed to do physical shopping from department stores are now increasingly replaced with the new technologically-inclined generation who are more familiar with internet and e-trade. Internet users who are in 20-30 years old age group have a wider digital experience.

As a counter argument, some authors have found that there is no direct correlation between age and IT usage. These researchers argue that the assumption about older people's reluctance to use internet and young people's willingness based on their familiarity with web applications is incorrect (Roussos, 2007). For example, in banking sector, researchers have proven that age is not correlated with e-banking behavior. Al-Somali et al. (2009) reached this result based on a sample of experienced e-banking users they analyzed. They found that age did not explain these customers' behavior and tendency. Another study by McCloskey (2006) found that age is correlated with the initial decision to do e-trade but once the initial online transaction is done then age is not the factor that explains follow-up transactions or the amount of money spent.

2.5.1.1.3. Marital Status

Marital status explains an important part of online shopping pattern. Previous research results show that there is a positive correlation between marital status and demand for goods and services. Furthermore, number of people in the household identify the demand for products and the bargaining power. Therefore, in addition to size of households, it is critical that the role marital status in online shopping should be analyzed (Mamtolo, 2012).

It is known from previous research studies that young single people have interest in online shopping because of their willingness to experience new products and follow new developments. Young people have an active lifestyle and they are inclined to try new online activities. Compared to married people, single young men and women have higher interest in trying new products and experiences in an electronic environment. In general, single people who have a curious nature have the tendency to do compulsive shopping (Cinjarevic, 2010).

According to a study by Doğan et al. (2014), young people make more indulgent shopping decisions compared to older people. When people get older, their tendency for hedonic shopping decreases. Looking from a marital status angle, researchers agree that single women shop more for pleasure compared to married women. According to Doğan et al. (2014), majority of the people who demonstrate hedonic behavior are single men and women.

Shopping patterns of married women are significantly different than the single women. Married women are usually busier than their husbands or housewives because they split their time between office and house work. Therefore, married women spend less time for shopping by buying practical products in a least time-consuming manner. They prefer buying food products that are easy to cook in a short period of time. Married or single, as most women are now aware of their rights and freedom, they approach positively to marketing campaigns that reflect their own lifestyle (Solomon, 1994: 306). On the other hand, a survey conducted in Turkey found that women make more unplanned shopping than men (Özgüven Tayfun, 2015).

Shopping patterns are changing for both married and single men as their role in the society are changing. In the past, advertising strategies were using the image that men are tough and they like masculine sports and activities. However, this image and marketing strategy have begun to change in recent years. One of the reasons for this transition is that women are now in the labor force. Today, married men are playing a more significant role in house work including child care and cooking. Traditional gender roles are changing especially in big cities. Therefore, shopping decisions and consumption patterns are changing in parallel to this transformation in gender roles. More increasingly, marketing strategists are now using an image of a sensitive and emotional men rather than the traditional macho male image. These

changes in the society are reflected in new marketing strategies especially for cosmetics and food advertisements. However, some firms still prefer the image of a traditional male customer for the purposes of marketing specific products such as alcoholic beverages, tobacco products, sporting goods, hardware products and construction materials which are commonly and overwhelmingly consumed by men. Marketing firms mostly use images of macho men for advertisement of such products. Similarly, advertisements that are shown during the sports games are targeting this type of population segment. Researchers also note that men prefer to pay cash rather than using credit cards (Myers, 1996).

When single people get married their shopping behaviors change based on size and consumption patterns of households. Shopping type and tools change when families get larger. Shopping priorities and patterns change when people have children. When a single consumer marries another person with their own shopping behaviors the purchasing dynamics in the family change. Children grow up and start their own families. These consumers have life phases between their careers, retirement and death. This is called Family Life Circle (Wells and Prensky, 1996). In this context, consumption behaviors constantly change when people go through these phases in a life circle as a family or an individual. For example, couples with no children will not purchase toys or child care products. However, when children join the family and they grow up household consumption keeps increasing. In families with elderly people, consumption of drug and media products tends to be higher.

In addition to traditional family consumption choices related to marriage and child-raising, today, there are different purchasing patterns under the concept of family. In our society, there are new family forms and consumption choices by single parents, unmarried people living together, couples without children, homosexual couples, elderly parents with young children, and single elderly people (Wells and Prensky, 1996: 159). At the same time, families with house pets have different purchasing patterns as they need to purchase animal food (Solomon, 1994: 257).

Purchasing decisions on brands also change based on marital status. The results of a survey conducted in Turkey show that single consumers attach more importance to brand of the product compared to married buyers. According to Onurlubaş and Şener (2016), the reason for this difference is that the desire to focus on personal choices change with marriage as social environment and relationship

dynamics change, and the individual itself is not the focus point anymore (Onurlubaş and Şener, 2016: 340).

2.5.1.1.4. Income Level

Customers' income level is the main factor affecting product and brand choice. Potential buyers' purchasing power depends on the level of disposable income, and the timing and continuity of income. It is also directly linked to customers' savings, liquid and non-liquid assets, and their preference between saving and consuming (Baybars, 1997).

The higher income level increases the purchasing power of individual, therefore researchers believe that it facilitates the compulsive purchasing behavior. If customers are part of a lower income group, they will not be active shoppers in the market. Conversely, customers in a higher income group have less restriction on their purchasing decisions. These customers have a more flexible shopping behavior that allows them to purchase goods and services in a sudden and unexpected manner. Therefore, uncontrolled compulsive buying decisions will be more frequent in higher-income group compared to lower income levels (Mai et al., 2003).

The use of time on shopping differs by income groups. Customers in higher-income level value their time spent on shopping because there is an opportunity cost (Goldman and Johansson, 1978; Stigler, 1961). Researchers found that high-income level customers spend less time on online shopping than lower-income buyers (Goldfarb and Prince, 2008; Goolsbee and Klenow, 2006). However, customers in higher-income level are known to get higher benefit from online services because these buyers use services more intensively. Economic theory assumes that consumers will do a cost-benefit analysis comparing the cost of search (which can be quantified as time spent to search for a certain product) and the benefit of search (quantified as money saved). This helps customers to make decisions on the use of their time based on economic value of time spent on searching for products and services online. In order to calculate the economic value of time, the wage rate can be used (Biswas, 2004). Low-income level customers who have sufficient time may find online shopping useful because it helps them save money if they allocate time and find cheaper products and services online. On the other hand, customers in higher-income

level who don't want to allocate a lot of time for shopping may find online tools attractive if they know exactly what they want to buy.

In general, lower-income customers do not get the same benefits from online activities as higher-income customers (Baye et al., 2003). Researchers argue that people in low-income group are more likely to use the Internet for leisure rather than purchasing products (Goldfarb and Prince, 2008). Therefore, "time is money" approach is not applicable to them. On the other hand, higher-income customers who use the Internet for consumption than for recreation (Comor, 2000) will be aware of the cost and benefit of time spent on low value versus high-value online transactions. Consequently, both "saving time" and "saving money" will be important to them in their online purchasing decisions.

If high-income level customers feel that there are risks in conducting e-trade, this will affect their decisions on purchasing products online. However, if customers are in low-income groups, this will discourage them to do online transactions. The willingness to do online shopping will go up with increasing income levels because wealthy people have higher flexibility to address possible financial losses.

IT knowledge and experience affect the use of Internet for shopping purposes. Usually, higher level income groups have better access to Internet, and they have the education and knowledge to make online transactions. People in higher income categories may have different user attitudes and behavior regarding information systems (Chau and Hu, 2002). Access to Internet improved in time for all income groups. The Internet is open to all regardless of their income level or purchasing power. Currently, as results of falling computer prices and wider Internet access, online activities are affordable for the majority of the people.

In recent years, the Internet has become attractive to the general public because of cost-effective shopping options. Customers agree that they can purchase the same products cheaper online rather than buying from department stores. Researchers discuss that customers' income level has an effect on the first e-trade activity as people with high incomes perceive less risk in using new IT applications (Hubona and Kennick, 1996; Lu et al., 2003). However, once customers become experienced in e-trade, their behavior is no longer influenced by their income. Therefore, some researchers argue that income does not have a high impact on behaviors of experienced IT users (Al-Somali et al., 2009).

Income levels of women affect their e-trade behavior. According to Yang et al, women who are older than 41 have the higher tendency to demonstrate uncontrolled and compulsive purchasing behavior compared to women who are between the ages of 18-41. The main reason for this tendency is that the women over the age of 41 have a more regular income and they are willing to spend money on themselves (Yang, Huang and Feng, 2011).

2.5.1.2. Psychological Factors

There are many psychological factors behind e-trade motivations and behaviors. Researchers argue that saving time and money is the main driver of e-trade. In addition, buyers in e-trade enjoy wide selection of goods and services, convenient and easy shopping, in-depth information about quality and price of products, and freedom from sales person (Ahuja et al. 2003). Along with these motivations, buyers also have hedonic reasons for e-trade (Childers et al. 2001). For example, enjoyment of shopping and finding interesting things can be psychological factors behind buyers' behavior. In banking sector, reaching important information about investments and stocks may be strong motivations for online banking activities.

Many people's behaviors can be explained by biochemical and psychological factors. Buyers can be stimulated by these factors both at conscious and unconscious levels. People may sometimes act with a strong psychological impulse which causes a sudden action without thinking too much. This is an unconscious behavior happening as a reaction to a stimulant. The psychological reaction is sudden and spontaneous. Once triggered, this impulse can be long-term and permanent (Rook, 1987).

According to psychologist Ian Zimmerman, people do compulsive shopping because of six psychological reasons (Cakebread, 2013). These reasons can be explained as:

- **Being Social:** People who are social and who give importance to status or appearances likely have compulsive shopping behaviors.

- **Being Anxious:** Anxious people usually have difficulty of controlling their behaviors and can easily do uncontrolled purchasing.

- **Being Unhappy:** People who are unhappy tend to more compulsive shopping because it improves their mood for a short period of time.

- **Lack of Foresight:** Buyers who are not good with planning and anticipating issues that may arise in the future, tend to do compulsive shopping in the short-term without thinking about future payment problems when their credit card statements arrive.

- **Shopping for Fun:** People who do shopping for fun tend to purchase things that they don't really need. They can do uncontrolled shopping because these buyers don't plan their purchases ahead.

- **Being Dependent on a Product:** Some buyers feel that they need certain products in their life thanks to good marketing campaigns. People who think that they are dependent on some products will feel that those products are part of their life and they will have a high tendency for compulsive shopping.

2.5.1.3. Means of Payment

Traditional payment methods were less effective than e-trade payment tools. The traditional means of payment are usually considered as cash payment or money transfer. In addition, checks, payment orders, and letters of credit have been used widely for trade transaction purposes. These traditional payment means are time consuming as traders have to physically go to financial institutions and wait for money transfers to be completed. In some cases, trade finance processes require authentication of the payment through another agency. All these conventional payment methods take a long time including the delivery phase.

In e-trade, new payment means, and methods are much efficient which help save time for sellers and buyers. Electronic payment transactions do not require going to the bank physically. In this decade, cash is replaced more and more by electronic money. In line with technological developments, demand for new payment tools in e-trade has emerged. In long distance trade activities, trade partners need electronic payment tools to facilitate their transactions. Geographical distance

requires advanced payment methods. Online payment means provide fast and secure money transfer options for trade partners (Lapaduşi, 2007).

In addition to transaction facilitation role, electronic payment methods also have unintended consequences. Buyers who use credit cards might do uncontrolled excessive shopping as it is easier to overspend money much higher that the budget limit. Cash payments provide better control over budget limit. While increased number of purchases can be encouraged by credit cards, this may cause repayment difficulty for buyers at a later date. If buyers' payment perception is classified under high, medium and low transparency groups, cash payment is considered as high-level transparency because buyers are in control of how much they are paying exactly. On the other hand, checks can be considered in a medium-transparency group. Finally, payments made with credit cards are subject to lowest transparency because the buyer does not see any physical money exchange when paying by credit card. It is possible to forget about the volume of shopping when there is no physical budget limit. The buyers can easily fall under too much debt than they can afford (Çakmak ve Yurtsever, 2012).

Buyers who do uncontrolled and compulsive shopping often use credit cards. When a credit card is used, buyers' concern about how to repay the money is delayed. Credit cards encourage more spending as buyers have an easy access to capital—much higher than they can afford. Easy access to credit cards allows the customers to spend more by eliminating the need for having cash during shopping and encourages the uncontrolled purchasing behavior (Karbasivar ve Yarahmadi, 2011). When it comes to cash payments, customers demonstrate a better controlled behavior because they are spending "real" money. If they start doing excessive shopping, they will need to go to the bank or ATM to withdraw more money and return to the shopping mall to be able to pay for their purchases. In this scenario, most people re-think their shopping plans and if their budget is sufficient for extra spending (Beattie, 2012).

2.6. Buying Tendencies

2.6.1. Impulse buying

2.6.1.1. Definition of impulse buying

There are various definitions of impulse buying. Literature from the 1980s describes impulse buying as an unplanned purchase (Cobb and Hoyer1986). However, there is much more behind impulse buying. It does not only describe an unplanned purchase but also a strong urge to buy products or services. This urge to purchase can sometimes be irresistible. In 1987, Rook described impulse buying as when a customer experiences a sudden, often powerful and persistent urge to buy something immediately. This definition can be expanded further to include the lack of intention, need, or planning before buying a specific product with a sudden and immediate urge to buy. This purchasing act is spontaneous and impulsive. This definition does not include goods that are really needed by the customer. It does not include the purchase of a simple reminder item, which is an item that is simply out-of-stock at home. The impulse buying refers to a purchasing behavior that the customer did not have any plans or needs to buy a certain product. For example, purchasing a gift for someone is not an impulse buying. The expanded definition of impulse buying includes spontaneous purchase without thinking about consequences (Gerbing, Ahadi, and Patton, 1987).

An impulse, by definition, pertains to an uncontrolled action followed by certain stimuli. This is a psychological impulse that happens suddenly. Once the psychological impulse starts, the person's urge can be very powerful. Sometimes, impulses are persistent and irresistible. However, if the reaction happens swiftly, it is not considered as impulsive behavior. For example, actions based on habits are not impulsive—those actions are considered as automatic behaviors. Another example is that as a reaction to emergency situations, people act immediately, but this action is more instinctive rather than impulsive.

The control of urges and behaviors is discussed once there is a discussion on impulse buying. In psychoanalytic psychology, impulse control is considered as socially necessary. Freud discussed that "human civilization is based on individuals' development of internalized impulse controls". Freud described impulses under the

pleasure principle and the reality principle. According to Freud, the pleasure principle causes quick personal satisfaction. On the other hand, the reality principle depends on rationalization of wishes, and it is oriented towards a target rather than satisfying immediate urges. These two principles conflict with each other. The pleasure principle is explained by the impulses without consideration for reality and consequences. However, in the case of lack of impulse control, people can experience psychosocial problems (Rook, 1987).

There have been a number of studies on impulse buying. The DuPont studies and other reports sponsored by the Point-of-Purchase Advertising Institute are one of the first research work in this area. The definition of impulse buying in the DuPont studies was "unplanned purchase". According to the DuPont studies, there is difference between customers' planned and actual purchases. The buying decision is made once the customer starts browsing products. Some researchers such as Clover (1950) and West (1951) focus only on the concept of unplanned buying. However, this definition alone is not sufficient enough to explain the whole dynamics. This simple definition needs to be supported with a wider literature on impulse buying.

Researchers have further contributed to literature on impulse buying. In 1991, Piron introduced three definitions for impulse buying: "unplanned", "in-store stimuli" and "hedonically complex experience". Additionally, Rook and Piron discussed that impulse buying more complex than unplanned purchasing. The authors also made some edits and updates on "rapidity" and "on-the-spot" concepts. The expanded version of the definition of impulse buying involves both unplanned purchasing and customers' exposure to a stimulus while in the store.

A study by Stern focused on both unplanned purchase and exposing to a-stimuli in the store. This study expanded the classification of impulse buying, and introduced four types of impulse buying: pure, reminder, suggestion, and planned impulse buying.

- **Pure impulse buying:** Customers are subject to "truly impulsive buying" which is a different purchase behavior than their normal buying pattern. In this type of impulse buying, customers rapidly buy products or services without assessing cost implications or the real need.

- **Reminder impulse buying:** Customers are previously aware of a specific product in this type of impulse buying. As soon as they see the product, customers are reminded of the need to buy it.

- **Suggestion impulse buying:** This classification of impulse buying refers to no prior customer knowledge about a certain product. When customers see a product for the first time, they may think that there may be a need for it in the future, and they end up buying it.

- **Planned impulse buying:** When the customers have some idea about what they want to buy but they want to check some promotions such as price specials and coupon offers, this is called planned impulse buying.

Stern's classification is based on trigger of impulse purchase once a customer sees a product. Further to Stern's work, Bayley and Nancarrow introduced a new classification for impulse buying. This new classification focuses on four types of impulse buying: accelerator impulse, compensatory impulse, breakthrough impulse, and blind impulse.

- **Accelerator impulse:** This impulse lead customers to do advance purchasing and stockpiling for a potential future use of products. This classification corresponds to some extend Stern's planned impulse buying. Customers do some advance planning before they purchase products, and they consider impulse buying as smart shopping. They have the self- image of a good shopper who benefits from price discounts and coupons.

- **Compensatory impulse:** The compensatory impulse refers to customers rewarding themselves after completing a challenging work. They feel that they enhance their mood or compensate for a failure. This is considered self-compensation for customers. For example, customers may purchase clothing, shoes or cosmetics that they don't need which may be explained by lack of self-esteem. According to Bayley and Nancarrow, compensatory impulse is a behavior usually observed in female customers. People often continue with this behavior of compensatory buying impulse, and at the end this becomes a habit for customers. The researchers explain that these customers with compensatory impulse get satisfaction from the behavior and they do not want to give up this feeling. The survey done by Bayley and Nancarrow

showed that most people view themselves as close to compulsive behavior and they experience repeated problems.

- **Breakthrough impulse:** This type of impulse involves high level of spending. The customer sees it as a life-changing activity. In the breakthrough impulse, the customer has a self-defining role. The buyer feels that a discontent is resolved through a desire which triggers a sudden reaction to act. This impulse buying seems to have psychological benefits for the customer. For example, buying expensive things such as a car, jewellery or a house is classified as breakthrough impulse.

- **Blind impulse:** The blind impulse is considered as a dysfunctional customer behavior. The person with the blind impulse feels a sense of urgent purchase without considering the cost or functionality of products. The customer behavior of "you have to have it" or "sense of completeness" explain this type of impulse. This corresponds to Stern's classification of pure impulse buying. With this strong impulse, consumers buy the products without thinking about usefulness or monetary consequences.

2.6.1.1. Why does impulse buying occur

Impulsive buying occurs because of number of reasons. According to Rook and Gardner (1993), people's moods range from positive to negative and can either motivate or demotivate impulse for buying. With regards to positive effect, Beatty and Ferrell (1998) discussed that people doing product browsing and checking goods for informational purposes without a sudden urge to buy could be a positive experience. As part of e-trade, browsing products on the Internet is easy and customers can check products online without an immediate intent to buy. According to Beatty and Ferrell, online browsing of products is often linked with positive effect. However, impulse buying is linked to hedonic motivations, such as fun, novelty and surprise (Hausman 2000). Examining customers' reactions to e-trade could explain the impact of mood states on impulse buying. Rook and Gardner (1993) argued that browsing products activates mental reactions that impulse purchase requires. These researchers discussed that a majority of survey participants responded that a positive

mood would be more instrumental for impulse buying rather than a negative mood. On the other hand, the effect of negative mood on behavior is not clear. According to Clark and Isen (1982), sometimes negative moods create impact similar to those produced by positive moods, while at other times they produce opposite effects. Overall, regardless of a person being in a positive mood or in a negative mood, it is very easy to use the Internet and browse products online which can easily motivate impulse buying behavior.

The motivations of customers that engage in online impulse buying can be understood by focusing on hedonic dimensions as traditional analysis of impulse shopping do not explain the whole dynamics anymore. According to Childers et al. (2001), e-trade firms provide a hedonic environment for positive online shopping. Eroglu, Machleit and Davis (2002) discussed similar arguments in their work. Furthermore, Hausman (2000) argued that impulse buying can be explained as a valued shopping behavior rather than just purchasing unplanned goods.

Bayley and Nancarrow introduced various perspectives to explain impulse buying. These perspectives are discussed below:

• **"Immediate gratification" – "the victory of basic instincts over reason" (Freudian view):**

Freud explains primary and secondary human thought processes. Primary human thought processes encourage impulsive behavior and they can be considered irrational. These impulses create immediate gratification of basic needs. On the other hand, secondary human thought processes seem to be more rational (Rook and Fisher, 1995).

• **"A break from the constraints of the world" (Existentialist view):**

This view sees impulse buying as an emotional experience rather than a rational decision, but it doesn't mean that it is irrational. The existentialist view uses the concept of freedom. Impulse buying is described as an escape route from the external constraints or life expectations.

• **"Self-image compensation" (Social constructionist view):**

It is argued that customers purchase products that have material symbols more impulsively compared to other products. For example, some products such as clothing items that represent personal and social identity, have higher probability of being subject to impulsive buying. The social

constructionists claim that when the self-discrepancy—the difference between the actual self and the ideal self is higher—the impact of self-image compensation will be higher. This view explains that customers use consumption or materialism as the self-image compensation mechanism.

• **"A mood change":**

Dittmar et al. found that mood is an important factor in impulse buying behavior. Researchers argue that customers may be doing impulsive buying to improve their moods. If customers are inclined towards materialism, impulsive buying may satisfy a mood change depending on customers' self-discrepancy (Dittmar et al., 1996).

• **"Cognitive simplified meshing of requirements and solution" ("New" cognitive view):**

According to cognitive physiologists, impulse buying is a rational act (Bayley and Nancarrow, 1998). Furthermore, Malter defines impulse buying as an automatic and dominant experience. During the act of impulse buying, customers' predictable behaviors match with actions from the memory. Therefore, the customer feels strongly about the product (Malter, 1996).

• **"Irrational/dysfunctional decision-making" ("Economic man view"):**

According to psychologists and economists, impulse buying is an irrational behavior. Economists argue that the value of impulse buying is greater than its perceived cost at the time of the purchase. Furthermore, the satisfaction from impulse buying can quickly turn into regret feelings after the purchase.

2.6.1.2. Outcomes of impulse buying

The outcomes of impulsive buying are usually described in a negative context. In consumer behavior literature, most researchers refer to impulsive buying as an unintended outcome of purchasing activities. For example, Kaufman-Scarborough and Cohen (2004) described impulse buying as highly spontaneous, reactive, unplanned, and frequently linked with producing unsatisfactory choices. In a survey conducted by Rook (1987), it was found that more than 80 percent of the

people in the survey sample had experienced problems as a result of impulsive buying. In this study, survey participants provided input on negative outcomes such as experiencing financial problems, getting disappointed with the product, feeling guilt after the purchase, becoming subject to other people's disapproval, and reversing previous plans (Rook, 1987).

In addition to consumer literature, the clinical literature also analyzes the correlation between impulsive behavior and negative outcomes. When people's actions are based on impulses, then they are expected to act quickly without thinking or assessing the potential consequences. This impulse might cause unintended negative outcomes such as drug and alcohol addiction, eating disorders or criminal tendencies (Rook and Fisher, 1995).

There is a growing concern over impulsive shoppers' actions. Impulse buying may be considered as a good short-term experience by shoppers, however in the long-term this behavior may create negative consequences especially if the customer has financial issues and cannot control buying impulses. In high-income countries, customers have significant debt issues and policy-makers are concerned about this problem. Consumer interest groups are equally concerned about these growing debt numbers. There has been a significant increase in household bankruptcy rates due to excessive spending on consumer goods and services (Chatzidakis et al, 2009).

From a different perspective, impulse buying may bring positive results. Although, it has been established that excessive levels of impulse buying can create significant issues regardless of people's purchasing power, it is also true that this type of shopping behavior does not always have negative consequences. Customers may not plan to buy something but once they start checking products or services online, they may start purchasing cheap goods that are on sale. This means consumers are increasing their purchasing power to maximum by benefiting from promotions and sales. Looking from this different angle, impulse buying can be considered as an intelligent shopping (Piron, 1991).

The positive side of impulse buying is that the customer may have a higher satisfaction from an unplanned purchase if it is approved as an appropriate action by others as well. Although negative consequences are much higher than the positive impact, there can be favorable consequences. Impulse shopping can replace time-consuming shopping search behavior. Therefore, it can help save time for customer.

On the other hand, consumers can be shopping for various reasons such as for fun, fantasy, social and emotional fulfillment, not necessarily for economic reasons. According to existentialist view, this impulsive buying experience may give a feeling of freedom to customers. Based on this, impulsive buying decision can become a valued pastime experience rather than just buying products when hedonic reasons are taken into consideration (Hausman, 2000).

Impulse buying can become an intelligent shopping action when customers take advantage of price discounts and promotions when they buy products and services. These customers may describe themselves as clever shoppers. For them, there is no need for planning in advance. To sum up, impulse buying can be an alternative to planned shopping, but customers should weigh all positive and negative consequences before making purchase decisions.

2.6.2. Compulsive buying

2.6.2.1. Definition of compulsive buying

The most common definition of compulsive buying is the urge to purchase products and services irresistibly. This definition covers shopping dependency which can become extreme in some cases with a loss of self-control. Compulsive buyers may experience withdrawal syndromes with feelings of uneasiness or even a physical illness caused by a mental factor. This psychological situation may lead to buying unnecessary products to compensate for negative feelings (Neuner, Raab, & Reisch, 2005; Thornhill, Kellett, & Davies, 2012). In these situations, consumers' motivation is to counterbalance unmet needs and desires. Another definition of compulsive buying involves explaining customers' behaviors as a coping mechanism for anxiety which may happen as a result of social pressures (Baker, Moschis, Rigdon, & Fatt, 2016).

Compulsive buying may also demonstrate impulsive characteristics in addition to compulsive behavior. The literature does not show a clear answer if the compulsive or impulsive behaviors explain the disorder. Some researchers have described compulsive buying as an impulse control disorder. This disorder is ego-

syntonic based on consumers' self-perception and rationalization of their behavior. It implies that customers show some rationality in response to external factors. Edwards (1993) discussed that compulsive buying is an extreme situation of impulsive buying. Other researchers argue that compulsive buying is a permanent and chronic failure in self-control and that it is more serious than impulsive buying (Faber & O'Guinn, 1992; Faber & Vohs, 2003).

Compulsive buying behavior may show similarities with obsessive compulsive disorder. Compulsive behaviors are known as ego-dystonic due to the fact that obsessive actions are inconsistent with the consumers' self-perception. The compulsive buyers are quick to find a cognitive solution to their anxiety by responding to their feeling with a reaction and action.

Previous research has shown that there are commonalities among compulsive buying, impulse control disorder, and obsessive compulsive disorder (Ridgway et al., 2008). De Sarbo & Edwards (1996) argued that compulsive buying behavior is a result of impulsive and compulsive urges, and addiction. Similarly, Andreassen (2014) discussed that shopping disorder can be best explained by an addiction problem. It is important to understand how self-control fails in this context. Self-control is an attempt by individuals to change their responses and behaviors in order to resist bad habits and temptations. However, emotional stress may weaken self-control and lead to more stressful outcomes which may further reduce individual's response capacity (Tangney et al., 2004). Empirical evidence shows that people have

different capabilities for self-control. Reduced self-control capacity can be described as "ego depletion" with repeated acts of making choices (Baumeister, 2002).

Some empirical studies focused on measuring compulsivity through developing scales that assess compulsive buying tendencies. For example, Faber and O'Guinn (1992) developed seven item scale. (Youn and Faber, 2000), on the other hand, used a nine-item scale, developed by Rook and Fisher (1995). There is a need to further build on these studies to measure consumer compulsivity, both substantively and methodologically.

Understanding consumer personality is also important to explain compulsive behaviors. Previous research has shown that consumer personality traits are linked to compulsive behavior. For example, Faber and O'Guinn (1988, 1992) discussed that,

compared to other consumers, compulsive buyers demonstrate different type of personalities (see also Faber and O'Guinn, 2989b). Youn and Faber (2000) have discussed significant differences between compulsivity tendencies and positive feelings.

In addition to behaviors and personalities, there are other factors that explain compulsivity. For example, gender differences may explain some compulsive actions. Another factor could be the impulsive behavior which leads customers to purchase products in an unplanned way. Also, the desire to buy complementary products may explain some compulsive buying behavior.

Negative consumption phenomena was studied my many researchers. Faber and O'Guinn (1992) discussed that understanding and measuring negative consumption phenomena is critical to explain consumer behaviors. Researchers developed methodologies and tools to measure this phenomena. These instruments provide reliable data to the literature.

Most studies focus on three types of purchasing behaviors (Solomon, 2002). First, customers do unplanned purchases mostly when they are not familiar with a store's layout. They may be also under time pressure to do shopping, or they are reminded of the need to buy a specific product after seeing it on the shelf. Second, impulse buying is the result of a sudden and irresistible urge to buy a product. Third, customers may do repetitive and excessive shopping in a compulsive manner due to boredom, tension, or anxiety.

Consumers may do compulsive buying to address some negative feelings. Previous research has defined compulsive buying as a "chronic, repetitive purchasing that becomes a primary response to negative events or feelings" (O'Guinn and Faber, 1992). However, these tendencies may result in negative economical and psychological consequences for consumers (O'Guinn and Faber, 1989).

Spontaneous shopping ends up with unplanned purchases which can be discussed under the context of impulse buying. Solomon (2002) discussed that there are two types of situations: spontaneous decision-making and impulse buying. For example, customers may spontaneously buy a tie to complement a planned purchase of a shirt. Iyer (1989) showed that about one-third of unplanned purchases are made on the basis of in-store need-recognition. Overall, more than a half of all purchases are spontaneous (Block and Morwitz, 1999). Impulse purchases, however, are made

when a person has an urge to buy a product. Sellers encourage impulse purchases by locating these kind of products (such as candy) near checkout counters (Solomon, 2002). Under this framework, customers may be doing planned, partially planned, or impulse purchases (Cobb and Hoyer, 1986).

Compulsive tendencies can be observed based on customers' decision-making patterns in stores. Consumers, who make repeated spontaneous and impulse decisions, are more likely to do compulsive buying compared to other customers. Higher levels of impulse buying occur when customers do not make shopping plan based on needs, or they do not stick to their shopping lists.

Gender differences may explain some purchasing behaviors. Cobb and Hoyer (1986) discussed that women are more likely to plan their purchases compared to men. Block and Morwitz (1999) argued that women have been traditionally in charge of purchasing household needs. Based on this experience, women may better plan their shopping as they may be more familiar with stores and products. Some researchers argued that women have a better idea about inventory levels when they go shopping (Goldman and Johansson, 1978).

2.6.2.2. Why does compulsive buying occur

According to Roberts and Jones, compulsive buyers keep purchasing to relive anxiety. It is argued that compulsive buyers have higher levels of anxiety when experiencing stress compared to other people. Despite financial issues and anxiety caused by it, customers may still have tendency to do compulsive buying (Roberts and Jones, 2001). Phau and Woo discussed that according to Valence, D'Astous and Fortier study, anxiety is followed by provocation and a spontaneous action (Valance et al., 1988). Other researchers agree that compulsive buying can become a strong motivation for people who want to distract themselves from anxiety. These consumers feel that shopping is a way of relieving stress. Compulsive buyers use shopping activity to decrease anxiety during stressful time (Roberts and Jones, 2001).

Compulsive buying can be compared to addictive behavior. After numbers of compulsive buying activities, the consumer feels less relief each time and needs "redosing." The temporary relief after compulsive buying may be followed by a

psychological tension which, in turn, may lead to more compulsive shopping. However, if consumers become dependent on shopping to deal with anxiety, they may even shift to a higher degree of anxiety because of the financial implications of too much spending. Compulsive buyers may become trapped in a vicious cycle and continue shopping activities (Kwak et al., 2006).

There are some factors that influence compulsive buying. These factors can be summarized as:

- **Impulsiveness Trait:** Compulsive buying is labeled as an impulse control disorder in the psychiatric literature. Compulsive buyers have tendency for impulsive buying as their internal stimuli provoke buying urges. Compulsive buying behavior can be explained by lack of impulse control. Impulsive behaviors can be categorized under four dimensions: urgency, lack of premeditation, lack of perseverance, and sensation seeking. Researchers argue that three of these dimensions, namely, urgency, lack of perseverance and lack of premeditation are linked to compulsive buying. Personalities of compulsive buyers have tendency towards impulsivity (Billieux et al., 2008).

- **Mood States:** Compulsive buying might be a result of a negative mood state. Compulsive buyers do shopping to improve their mood. Compulsive buyers experience intense mood changes during shopping. They may feel excited, anxious, powerful, and wild. Their mood state is more extreme compared to ordinary buyers (Faber and Christenson, 1998).

- **Passion:** Passion can be explained as a strong inclination for people to take part in a specific activity. Wang and Yang argued that passion is related to compulsive buying behavior. In this context, one can argue two types of passion: harmonious and obsessive passions. People with harmonious passion can stop a passionate activity and shift to another activity. However, people who have obsessive passion can't control their passionate activities. On the contrary, the activity will control them. Therefore, obsessive passion is correlated with compulsive buying because the shopping activity itself controls the customer (Wang and Yang, 2008).

- **Fashion Orientation:** Park and Burns studied fashion orientation and compulsive buying in their work. People with fashion orientation are usually

concerned about other people's view on their clothing. Fashion orientation has four dimensions: fashion leadership, fashion interest, importance of being well-dressed, and anti-fashion attitude. Researchers argue that among these dimensions, only fashion interest is correlated with compulsive buying behavior (Gutman and Mills, 1982).

- **Endorsement of Materialistic Values and Self-discrepancies:** Some researchers argue that compulsive buyers are more materialistic than other people. People who chose materialistic value system as their life choice are found to be psychologically motivated to purchasing more products in order to reach some life goals, such as happiness and success. Materialistic value endorsement can become a psychological weakness for compulsive buyers. Materialistic values are also linked with perceived self-discrepancies of people. People who think they have discrepancies have tendency for materialistic values and consumption. Materialist individuals who think they have discrepancies usually to excessive shopping on identity-linked goods such as clothing (Dittmar, 2005).

- **Credit Card Usage and Attitudes:** According to O'Guinn and Faber, compulsive buyers own higher number of credit cards compared to other people. The authors argue that there is a difference between compulsive and non-compulsive consumers when it comes to credit card balances (Guinn and Faber, 1989). On the other hand, Phau and Woo showed that there is a positive correlation between high credit card usage and compulsive buying. Compulsive buyers are expected to have difficulty with their credit card payments (Phau and Woo, 2008). Some compulsive buyers solve this issue by returning products. Hassay and Smith found that there are higher number of product returns from compulsive buyers compared to other people (Hassay and Smith, 1998).

- **Money Attitudes:** Compulsive buying is linked to customers' money attitudes. According to Yamauchi and Templer, money attitude can be explained by four dimensions: power-prestige, retention-time, price sensitivity, and anxiety (Yamauchi and Templer, 1982). Roberts and Jones studied American college students to investigate the correlation between compulsive buying tendency and money attitudes. They found that three of

the dimensions (i.e., power-prestige, price sensitivity, and anxiety) are closely linked to compulsive buying tendency. The researchers did not consider the retention-time because this dimension is not relevant to college students such as "I save now to prepare for my old age." The most relevant dimension is the power-prestige as it is closely linked to money attitudes and compulsive buying. In most cases, the desire for power and prestige leads to compulsive buying. Another dimension, such as price sensitivity, explains that college students who don't worry about prices can easily become compulsive buyers. The anxiety dimension, on the other hand, argues that college students who have high degrees anxiety about money matters are more likely to become compulsive buyers (Roberts and Jones 2001).

- **Socio-Cultural Environment:** Compulsive buying behavior is sometimes explained by socio-cultural environment. Societal and cultural norms have a big impact on customers' beliefs on what is appropriate and what is not. Damon argued that there are three factors that trigger compulsive buying. These factors are family and communities, advertisement messages, and worshiping rules in the society. These factors explain why people spend excessive money triggered by beliefs and norms (Damon, 1988).

- **Demographics:** Researchers found that age, gender, and income explain compulsive buying patterns. Age is positively correlated to compulsive buying. O'Guinn and Faber found that younger people are more likely to do compulsive buying (O'Guinn and Faber, 1989). Similarly, Magee argued that there is a significant causality between age and compulsiveness. The younger a customer is, the higher is the compulsive buying tendency. When it comes to gender, researchers argue that emotional, social and identity factors are more present in women's shopping behaviors compared to men. Women usually see shopping as a leisure and they enjoy browsing, shopping and social interaction. On the other hand, men typically see shopping as a task that should require minimum amount of time and effort (Dittmar, 2005). Researcher also looked at the role of income at compulsive buying. The results are mixed. Some studies found a correlation between income and compulsive buying, but some did not. O'Guinn, Faber, and Roberts did not find a significant correlation between income and compulsive buying (Guinn

and Faber,1989). Conversely, d'Astous found that income has a U-inverted relationship with compulsive buying. This means that compulsive buyers must compensate for financial losses in order to maintain their excessive purchasing (Hassay and Smith, 1998).

2.6.2.3. Outcomes of compulsive buying

Outcomes of compulsive buying can be severe. Compulsive buyers have the inability to control their impulse to buy and this habit may create serious issues. The compulsive buying behavior presents itself in a way that customers purchase products to get satisfaction from shopping activity and not necessarily they are in need of those products. This can be compared to abusive behaviors. Historically, experts did extensive research to understand excessive behaviors such as substance

abusing. For example, alcoholism, drug abuse, eating disorders, and compulsive gambling can be considered as such behaviors. Despite substantial research work, there is still very little known about abusive behavior in excessive purchasing.

It is important that new research work should focus on abnormal customer habits because this kind of behavior has critical implications for both customers and other people. In general, most research work up to now focused on studying normative customer behaviors. However, this is not sufficient to understand all behaviors. New research studies are needed to understand abnormal customer behaviors which present similar abusive characteristics of excessive or compulsive activities. Compulsive shoppers who accumulate large amounts of debt as a result of their behavior may create serious financial and emotional issues for themselves and for people around them. Unmanageable debt and the inability to pay back affect buyers' creditors as well. Therefore, conducting in-depth analyses to understand compulsive behavior and finding solutions are in the interest of the whole society.

Sociological and anthropological assessments help understand abnormal customer behaviors. Exploring extreme forms of customer behaviors will shed light upon all types of routines and patterns. So far, abnormal psychology studies have provided important insights about personalities and motivations. Sociological

studies, on the other hand, focused more on deviance and norms while anthropological research work concentrated on the culture. Based on all these previous works, studies on abnormal consumer behaviors may contribute to literature on typical consumption behavior (O'Guinn and Faber).

Customers who show patterns of risk-taking behaviors are more inclined to demonstrate compulsive actions. They focus on present time satisfaction rather than future considerations. These types of people may make immediate decisions for actions which could affect their future wellbeing. This is a result of seeking quick satisfaction as opposed to delaying actions for future prosperity. When the present time satisfaction is more important, customers may act in a short-sighted way. Customers may rationalize this behavior of ignoring future consequences of their choices (Becker and Murphy, 1988).

Risk-taking behaviors are correlated with compulsive actions. Previous research results showed that compulsive buyers have tendency to hide their shopping patterns or develop feelings of fear, anxiety or guilt as a result of high value purchases. The consequences can become serious. Compulsive buying may lead to high credit card debt, legal problems and marital difficulties (O'Guinn and Farber, 1989). These customers show a pattern of making choices that will put their future wellbeing in jeopardy as a result of current excessive consumption. Smoking and drinking are some of the examples fort his kind of behavior.

Compulsive shopping is a chronic and debilitating problem which may lead to negative emotional and social issues. There are large number of od cases that compulsive behavior drew people into financial problems, marital issues, bankruptcy, theft, embezzlement or suicide attempts. Despite negative consequences, compulsive shoppers continue excessive buying as a result of their urges and loss of control regardless of how time-consuming and repetitive the action is.

Compulsive buying is aligned with psychiatric disorders. Some examples are Major Depressive Disorder, Binge Eating Disorder, Obsessive Compulsive Disorder, and Hoarding Disorder. Compulsive buyers prioritize psychological benefits of shopping activities which can be linked to erroneous beliefs about the nature of objects. Cognitive issues such as such as decision-making difficulties and negative mood are relevant in this context. Compulsive buyers may believe that purchasing products will lead to emotional benefits or rewards depending on their perceptions

about the objects. They may also feel that shopping action will compensate negative feelings (McQueen et al, 2014).

The symptoms compulsive buying can be explained as unmanageable urges. Compulsive buyers believe that this will bring psychological belief. However, the shopping action may be followed by guilt about excessive high value spending with constant financial issues. Some people feel guilty about failing to resist their urges. Previous research results show that compulsive buyers—most of whom are women—are from middle-income or low-income backgrounds. These customers are found to demonstrate materialistic behaviors. They usually suffer from depression and see shopping action as a way to improve their emotional mood. However, results may lead to unintended consequences. They may develop even higher negative feelings as a result of regret and guilt that comes with high level of spending. Inevitable financial issues may harm their interpersonal relationships. Many studies documented that compulsive buyers suffer from financial issues and large debts (Hui and Harvey, 2011).

2.6.3. Status consumption

Some customers who want to improve their social position may do status consumption. O'Cass and Frost (2002) explained status consumption as "the motivational process by which individuals strive to improve their social standing through status consumption of consumer products that confer or symbolize status for both the individual and surrounding others." In this decade, it is not only higher-income groups that can buy prominent products. Other income groups have access to these products. Globally, average income level increased compared to previous decades. As a result, higher number of people have access high-value products and services (Kastanakis and Balabanis, 2012). Prominent and conspicuous products are now more sophisticated than before. Customers may see a meaning in purchasing extravagant products and services. Research results show that young people have the tendency to do higher-end shopping such as going to luxury restaurants. They may see this as a self-expression of experiencing their desired lifestyle (O'Cass and Siahtiri, 2013).

Status consumption is linked to people's desire to be more prestjgious and powerful. For example, Tambyah, Mai and Jung defined status as "an expression of evaluative judgement that conveys high or low prestige, regard or esteem based on factors such as relative wealth, power and prestige" (Tambyah, et al., 2009). Similarly, Dawson and Cavell showed that status is the degree of social honor, respect, or prestige awarded to an individual by others (Dawson and Cavell, 1987). Fitzmaurice and Comegys made a reference to a research by Schiffman and Kanuk. According to this research, status is described as "the relative rankings of members of each social class in terms of specific status factors including wealth, power, and prestige" (Schiffman and Kanuk, 2006).

Customers use status shopping for different reasons. The status shopping is done regardless of customers' income level. Some customers spend money and buy high value products to get recognition from other people. They want to show that they are in higher-income group and that they are successful in life. On the other hand, some people do status shopping and spend large amounts of money want to fascinate other people. They use money as a power tool to dominate other people (Eastman, et al. 1999).

There is a difference between status consumption and conspicuous consumption. Status consumption is correlated with customers' desire to get prestige from buying higher-end brands. Conspicuous consumption, on the other hand, is based on visually showing the purchased products to other people. For example, if customers buy a well-known brand underwear with a purpose to feel that they can afford expensive clothing, this may be considered as status consumption. This shopping act represents a status for the customer. The status consumption has personal characteristics. It is possible that purchases are not publicly displayed. However, in contrast, conspicuous consumption has the purpose of showing purchased products visibly to other people in order to show wealth and status (O'Cass and McEwen, 2004).

Various researchers have proven that there are gender differences in status consumption behaviors. This behavioral difference arises when men and women's life orientations and choices affect their purchasing decisions. Research results show significant gender differences exist when it comes to conspicuous consumption. For example, a study by O'Cass and McEwen (2004) discussed that young men are more

inclined to do status consumption compared to women. Women customers, on the other hand, show more interest towards luxury brands compared to men as discussed in a research paper by Stokburger-Sauer and Teichmann (2011). These results show that even under sub-categories of consumption behaviors, gender differences exist.

Some researchers argued that women have the tendency to spend more money on products that are socially visible. Chao and Schor conducted a research on cosmetics consumption and found that women most likely spend money on expensive brand-name lipsticks as they are visible to other people. Research results also show that the same group of women are inclined to spend less money on brand-name facial cleansers that are not socially visible. It can be concluded that the customers' decision willingness to spend more money on products is very much in line with those products' social visibility as it reflects social standing and visibility (Chao and Schor, 1998).

Some people believe that status consumption will elevate their social hierarchy. When they purchase some high-value and status products, they feel that they obtain a superior position compared to other people and that they are lifted above the crowd. Some products may be used as symbols by certain social groups. For example, religion or life style-related products may provide a sense of belonging to people who are members of the same social group. However, this also means exclusion of other people. "A material object that symbolizes a certain group is an integrating symbol among its members, but may well be regarded as a symbol of social differentiation by those who are excluded from this group" (Kepmen, 2004).

Most customer behaviors can be explained by status consumption. Knowledge of these behaviors can be used for marketing and selling purposes. Some customers make purchasing decisions based on products' perceived status. For example, a research study conducted in Turkey found that one of the reasons for using cellular phone was the display of status in addition to other motives of cellular communication (Ozcan and Kocak, 2003).

Status consumption reflects a pursued position. It is not necessarily classified or judged as low or high. It is highly linked to people's sought-after social position. People may see privilege or esteem in their purchasing and consumption decisions. Therefore, this concept can be considered as an individual decision and it varies from person to person (O'Cass and McEwen, 2004).

2.6.4. Hedonic consumption

Hedonism is usually described as seeking pleasure. It characterizes customers who adopt a life-style of pursuing pleasure. According to hedonism, customers buy products and services to take pleasure rather than meeting their needs. This customer behavior is seen pervasive by others. One can associate hedonic behavior with pleasure, arousal, fantasy, emotion and fun. Hopkinson and Pujari discussed that according to Campbell, people are responsible by their own hedonic behavior as it is

an outcome of their spontaneous and strong feelings in addition to their self-determination (Campbell,1987).

Hedonic perspective refers to customers' feelings towards shopping experience. According to Holbrook and Hirschman, some customers follow the feelings of emotional and physical stimulation. They appreciate the excitement and fun during shopping. The customers also take into consideration the expected pleasure from usage of products. In this case, a specific product has a symbolic meaning for a customer (Holbrook and Hirchman, 1982).

Emotions have an important role in hedonic approach as shopping experience creates pleasure. Customers feel satisfied through purchase of products and services. Therefore, there is an emotional dimension of hedonic approach. According to hedonism, actions that help people avoid pain and take pleasure is beneficial (Ceylan, 2007).

Arnold and Reynold discussed six dimensions of hedonic customer motivations:

- **Adventure Shopping:** Customers purchase products for stimulation as they feel adventurist while shopping. Most people purchase products to feel excitement. They see the shopping trip as an adventure. Babin et al. discussed that adventurous purchasing behavior may lead to hedonic shopping.
- **Social Shopping:** People do social shopping to enjoy their time together with friends and family. Some people see shopping as a socializing activity. Social shopping can be used to spend time with others.

- **Gratification Shopping:** Some customers do gratification shopping to change their mood or to award themselves. They see it as a way to relive stress or forget their problems. Gratification shopping is used by customers to reduce tension.

- **Idea Shopping:** Customers who want to follow new trends and fashion usually engage into idea shopping. Idea shopping is done to see new products and innovations.

- **Role Shopping:** This type of shopping is associated with finding a perfect gift for someone. Customers feel pleasure, excitement and joy when they buy a gift. This purchase action improves their mood.

- **Value Shopping:** Customers see value shopping as a contest to be won when they find cheap and good value products. People feel excitement when they buy products on sale. They search for discounted products and bargains. Finding and purchasing cheap items make them feel like they won a game.

Other shopping behaviors, such as impulsive and compulsive buying, can be linked to hedonic motivations as they demonstrate similar intensity. Consequences of hedonic purchasing can provide some insights for impulse buying behavior as well as compulsive buying and browsing. These behaviors are difficult to describe by only functional characteristics of shopping. For some customers, shopping creates a hedonic value. This behavior is beyond a regular product purchase. There is a connection between impulse buying and hedonic behavior. Compulsive shoppers buy products to pursue hedonic fulfillment. Purchasing act itself brings a fundamental value (Arnold and Reynolds, 2003).

According to Hirschman, there are four types of hedonic behavior;

Problem Projection: Some people do self-projection through external representation of a problem when they are dealing with issues. They do certain activities which distract them from unpleasant issues or help them to better cope with these problems. For example, people may go see a movie, read a book or do shopping because they see these activities as a way to confront or handle their problems. This is considered as a hedonic behavior.

- **Role Projection:** This hedonic behavior leads people to conduct certain activities that allow them to self-project into a desired role. More specifically, they imagine themselves in a specific role setting.

- **Fantasy Fulfillment Purchasing:** In some cases, customers purchase products to fulfill fantasies. Certain products enable their hedonic behavior to live fantasies. As a result, customers may intentionally buy products and services to create a desired unreality.

- **Escapism:** To release anxiety, some people resort to hedonic behaviors that help them escape unpleasant events. These behaviors and actions distract their attention away from unwanted realities. Escapism is used by people to shift to a preferable state of mood. This hedonic behavior helps reduce tension and stress.

Hedonic response is described as customers' reaction to consumption and purchasing ideas. Hedonic response can be compared to escapism as it can be therapeutic through changing a negative mood to a positive one. Babin, Darden and Griffin discussed that customers feel improved mood when they do shopping, while they are depressed. Similarly, Hausman found that customers experience enjoyment during hedonic purchasing. They feel psychologically lifted. Some customers may be purchasing products just to experience hedonic responses coming from shopping activities. This explains the difference between 'shopping with a goal' and 'shopping as a goal.' For some customers, enjoying the experience is the desired end. The whole shopping action is done to improve the mood (Hirschman,1983).

2.6.5. Utilitarian Consumption

Utilitarian consumption is considered as opposite of hedonic consumption because of the difference in benefits shoppers get from shopping or consumption. While the benefit customers get from shopping can be classified as utilitarian or hedonic, it can also be categorized in a wider context such as functional, symbolic and experimental benefits or other benefits such as economic, social, emotional, epistemic, aesthetic, situational and holistic impacts (Kuusela and Spence, 2006). Shoppers analyze the utilities they get from shopping according to the price they pay in return. In summary, the utility customers get from shopping and consumption is the value that occurs when the customers' perceived benefits are higher than the cost of the product (Christopher, 1996).

People in utilitarian consumption situations are more goal oriented (Strahilevitz and Myers 1998) and therefore place more emphasis on the usefulness, practicality, functionality, and fulfillment of basic needs. Thus, people in utilitarian consumption situations can easily justify their product choice because the benefits of the product or their goals are easily quantifiable and justifiable (Okada 2005). In addition, people in utilitarian consumption situations make decisions while thinking about the consequences that will take effect after they purchase the product (Batra and Ahtola 1990). On the contrary, people in hedonic consumption situations are more pleasure oriented and therefore place more weight on experiential enjoyment, fun, pleasure, and making decisions based on their feelings (Pham 1998).

2.7. The Models of the Study

With regards to clothing product category, this study uses two models. The first one is the impulse buying model which analyzes both hedonic and status consumption in connection with impulse buying. The second one is the compulsive buying model which analyzes hedonic consumption, status consumption and impulse buying in connection with compulsive buying. Clothing product category is chosen for these two models. The reason for choosing clothing category in this study is that it is relevant to both women and men. Accordingly, scale tools are adjusted to analyze this category. Clothing product category is relevant for the purposes of this study because it is a medium range product item and the price could have an impact on shoppers.

Since the buying decision can be made impulsively and compulsively, budgets of shoppers who have excessive and uncontrollable purchasing tendencies may be affected negatively. For Turkish shoppers, clothing is considered important as when customers have an extra budget they usually prefer spending it on a clothing item. Furthermore, the time cycle between purchases is short because of the fact that fashion in clothing sector is changing fast. Selecting clothing product category fits well for the purposes of this study because the purchase can be done with hedonistic and status reasons. This product category is relevant to both women and men, and the study takes into consideration gender differences in the conduct of analyses.

CHAPTER III

METHODOLOGY

Sampling is the process of selecting a section from a universe, for the purposes of a relevant research, that reflects of all the characteristics. The sample is a small portion that represents the whole. The whole group of the sample is the universe. When selecting the sample, one should ensure that the sample is representative and of sufficient size. The studies that use a sample are cost-effective. It also saves time to work with a sample. The findings are usually valid and reliable as the results obtained by analyzing the whole universe. (Gökçe, 1988, s.77-78).

It may not be possible to select variables from the universe with a certain probability and equal chance. It may not be even necessary to do that. In that case, researchers usually use the probability sampling method. Units are not randomly selected under this sampling method. It means that the probability of each variable to be used in the research is not equal.

In the case of non-probability sampling, researchers usually use random sampling, quota sampling, purposive sampling and snowball sampling. This study uses random sampling. The random sampling means that the researcher selects a part of the universe based on sampling size. For example, selecting a number of students from a faculty for research purposes is considered random sampling.

A survey was conducted for the purposes of this thesis. This helped change the substance of research from exploratory to descriptive. A scaling technique was used to structure the questionnaire. Questionnaires in Turkish language (Appendix 1) and in English language (Appendix 2) are presented as an annex to this study. In the beginning, it was planned to cover at least five times the number of questions in the survey which is 270 people as respondents. In the end, the survey was completed with 300 people as respondents who are in the demographic group of 18-year-old and

over. Questionnaires were distributed to survey participants through Internet. The data were analyzed by using IBM SPSS Statistics Version 22.

First, demographic characteristics of survey participants were included in the first part of the questionnaire. Hedonic consumption tendency questions—used in the Hausman study—were asked as part of the first seven questions. In this context, questions related to hedonic needs such as fun, novelty and surprise were asked (Hausmann, 2000).

Survey questions between 8 and 27 focus on impulse buying behaviors. These questions are in line with the Verplanken and Herabadi study. This section of the questionnaire reflects cognitive aspects of buying (Verplanken and Herabadi, 2001).

Survey questions from Q28 and Q40 are about compulsive buying behaviors. This study used Edwards scale to measure compulsive buying tendency of buyers. In this methodology, a unique assessment of the concept of compulsive buying is the goal as opposed to including credit card and debt payment behavior in the model which can be distinct from the concept of compulsive spending (Edwards, 1993).

Survey questions between Q41 and Q47 aim to measure status consumption tendencies of buyers with the help of the factor analyses findings of O'Cass and McEwen (O'Cass and McEwen, 2004). Survey participants were asked to think about shopping for clothing items. To measure the status consumption tendency, respondents answered the questions with a 5-point scale "Strongly Agree - Strongly Disagree" responses.

The Shapiro-Wilk test—a test of normality in frequentist statistics—was used because the variables are coming from normal distribution. The level of significance is determined as 0.05 when explaining the results. Therefore, if $p < 0,05$ then it means that the variables did not come from the normal distribution. On the contrary, if $p > 0.05$ then it means that the variables came from the normal distribution.

Mann Whitney U and Kruskal Wallis-H Tests were used when analyzing the differences between the groups, because the variables did not come from a normal distribution.

Post-Hoc Multiple Comparison Test was used when there are significant differences were identified in the Kruskal Wallis-H Test. Pearson Correlation

Coefficient was used when analyzing the correlation between variables from the normal distribution.

In order to measure how much the independent variable explained the dependent variable, a regression analysis was done. The Enter Method was used in the regression analysis to understand which variables are affected.

The level of significance is determined as 0.05 when explaining the results. Therefore, if $p<0,05$ then it means that the relationship between variables is statistically significant whereas if $p> 0.05$ then it means that the relationship between variables is not statistically significant.

The study has the following hypotheses:

H1: Hedonic consumption tendency affects impulse buying tendency.

H2: Hedonic consumption tendency affects compulsive buying tendency.

H3: Impulse buying tendency affects compulsive buying tendency.

H4: Status consumption tendency affects impulse buying tendency.

H5: Status consumption tendency affects compulsive buying tendency.

CHAPTER IV

FINDINGS

Findings of the data analysis will be presented in the following sections including the frequency analyses, factor and reliability analysis, regression analyses, and results of the Mann Whitney U Test.

4.1. Frequency Analyses Results

Frequency analyses are conducted to define the demographic attributes of the sample group. The summary tables below present the main characteristics of the sample. General profile of the survey respondents is presented below including demographic characteristics such as age, gender, marital status, education level, income level. The role of the survey respondents in the household is also analyzed.

Table 1. Age Frequency Distribution

Table 1 below shows the age frequency distribution. Minimum age of the sample for the whole questionnaires is 18; and the maximum age interval is 67 and above.

		N	%
Age	18-24	73	24,33
	25-30	36	12
	31-40	96	32
	41-67	91	30,33
	67 above	4	1,33
	Total	300	100

Table 2. Gender Frequency Distribution

Table 2 presents the classification of survey respondents by gender. The table shows that the female respondents are 54,33% of the overall sample while 45,67% of the sample is male. Majority of the survey respondents are female.

		N	%
Gender	Female	163	54,33
	Male	137	45,67
	Total	300	100

Table 3. Marital Status Frequency Distribution

Table 3 presents the marital status distribution of survey participants. The table shows that 39,33% of respondents are married, 51% are single, and 9,67% are either widowed or divorced. Single people constitute the majority group in the sample.

		n	%
Marital Status	Married	118	39,33
	Single	153	51
	Widowed – Divorced	29	9,67
	Total	300	100

Table 4. Frequency of Education Level Distribution

Table 4 presents the education level of respondents. The table shows that 1% respondents did primary schooling while 8,67% of the participants finished high school education and 5,67% of the sample graduated from vocational high school. The table also shows that 56,33% of the respondents have a university degree or they continue their education in a university. The percentage of the respondents who obtained a master's or a doctorate degree (or continuing their education) is 28,33%. Therefore, 84,66% of the sample have at least a university degree. This shows that this sample is composed of highly educated people.

		n	%
Education Level	Elementary School	3	1
	High School	26	8,67
	Vocational High School	17	5,67
	University	169	56,33
	Master-Doctorate	85	28,33
	Total	300	100

Table 5. Occupation Frequency Distribution

Table 5 presents the occupation of the survey respondents. According to this table, the share of students in the whole sample is 23,67% while the share of workers and employees with wage is 53,33%. Remaining 33% of the sample's occupation ranges between tradesman, temporarily unemployed people, retirees, housewives and people who do not work.

		n	%
Occupation	Housewife	6	2
	Retired	20	6,67
	Temporary Unemployed	5	1,67
	Student	71	23,67
	Worker / Employee With Wage	160	53,33
	Tradesman	29	9,67
	Do not work	9	3
	Total	300	100

Table 6. Income Level Frequency Distribution

Income level of the survey respondents is presented in Table 6. The table shows that 20,67% of the sample make 1.500 TL and less while 17,67% of the group earn a monthly income between 1.501 TL and 3.500 TL. It also shows that 19% of the respondents have a monthly income between 3.501 TL and 5.500 TL, 12% of them earn between 5.501 TL and 7.500 TL per month, and 30,67% of the sample have a monthly income above 7.501 TL. Therefore, the majority of survey respondents have a monthly income of 7501 TL and above.

		n	%
Income Level	1500 TL and under	62	20,67
	1501-3500 TL	53	17,67
	3501-5500 TL	57	19
	5501-7500 TL	36	12
	Above 7501 TL	92	30,67
	Total	300	100

Table 7. The Role of the Respondent in the Household Frequency Distribution

Table 7 presents the role of the respondents in the household. The table shows that majority of the respondents (39,67%) live with their spouses and children while 36% of them live with their mother, father and siblings. The share of respondents who live on their own is 19.33% while 5% of them live with their friends.

		n	%
The Role of the Respondent in the Household	Living alone		19,33
	Living with my friends	15	5
	Living with my family (mother, father and siblings)	108	36
	Living with my wife / spouse and children	119	39,67
	Total	300	100

Based on these survey analyses, the demographics of the sample have the following characteristics:

- Predominantly an adult population with ages 31 years and above (63,66% of the sample).
- Majority of the respondents are women (54,33% of the sample).
- Majority of respondents are single (51% of the sample).
- In general, highly educated people with a university, master's and doctorate degree (84,66% of the sample).
- Majority of the respondents earn wage (53,33% of the sample), and make 7501 TL a month and above (30,67% of the sample).
- In general, living with their spouses and children (39,67% of the sample).

Table 8. Descriptive Statistics

The table below presents descriptive statistics including mean of the sample and standard deviation. The table provides a snapshot of respondents' tendencies in terms of shopping for clothing.

	N	Mean	Standard Deviation
Hedonic Consumption Tendency About Clothing Product Category	300	17,84	4,51
Impulse Buying Tendency Factor 1: Planned Shopping	300	24,63	4,93
Impulse Buying Tendency Factor 2: Shopping Behaviors Despite Intentions	300	9,37	2,41
Impulse Buying Tendency Factor 3: Unconscious Shopping	300	21,77	3,77
Impulse Buying Tendency About Clothing Product Category	300	55,77	8,87
Compulsive Buying Tendency About Clothing Product Category	300	36,24	5,80
Status Consumption Tendency Factor 1: Importance of Social Status	300	8,41	2,77
Status Consumption Tendency Factor 2: Prestige Associated with Clothing	300	12,42	3,06
Status Consumption Tendency About Clothing Product Category	300	20,83	5,07

The analysis of the means of dependent and independent variables can be summarized as follows:

- In hedonic consumption tendency, the mean of sample who take pleasure from clothing shopping is 3,67 at most. This group consider clothing shopping exploration of new worlds with a mean of 2,72. The group agree that every shopping activity is a new experience with a mean of 3,17. These findings show that every shopping act is special and unique to these respondents.

- The impulse buying characteristics show that mostly respondents buy clothings because they like buying things (with a mean of 3,86), not because they need these clothings. In parallel, respondents cannot suppress the feeling of wanting to buy clothing (with a mean value of 3,84), and they often buy things without

thinking (with a mean of 3.77). These findings show that there are strong affective reactions people experience during shopping.

- With regards to compulsive buying of clothing, total mean of value of respondents is 2,97. The compulsive buying, or generally accepted as the "dark side of shopping," the average is between 2,000 and 3,000. The responses correspond to the statement of "Disagree" and "Neither Agree Nor Disagree." Since the mean is over 2, this requires special attention. Highest value means are correlated with the statements of "I feel driven to shop and spend for clothing, even when I don't have the time or the money" (4,19); "I go on clothing buying binges" (4,19); and "I feel compelled to go shopping" (4,09). These results show that the respondents cannot resist going out and spending money on clothing which includes unneeded purchase of clothing.

- Status consumption analysis shows that according to survey respondents clothing indicates achievement (3,62) and clothing is a symbol of success (3,09). This group agrees that clothing indicates wealth (3,01). Status is important to this group of people (2,84) and they feel that it enhances their image (2,62).

4.2. Factor and Reliability Analysis

For the purposes of this study, a factor analysis is done for all independent and dependent variables. This helped design the structure of the questionnaire identify sub-category dimensions regarding clothing product categories. This method was used because factor analysis has many advantages. First, factor analysis helps to understand if the sampling size is appropriate. Second, it identifies if the dataset is homogeneous, and whether there is a sufficient interrelationship between variables. Third, it looks at if variables are satisfactorily associated with research questions. Therefore, the facto analysis aims at defining relationships between variables with a smaller number of factors.

4.2.1. Hedonic Consumption Tendency About Clothing Product Category Factor Analysis

To understand hedonic consumption tendencies in this study, a factor analysis is done for the questions Q1-Q7. When correlation values were analyzed in the anti-

image correlation matrix for these seven questions, Q5 was removed from the scale statistical significance was below 0.5. After this question was removed, factor analysis was done for all other remaining questions because their anti-image correlation values have higher than 0.5 statistical significance.

Table 9. KMO and Bartlett's Test for Hedonic Consumption Tendency

After Q5 was removed, the KMO value was measured as 0.817 and Bartlet test was statistically significant (Sig.=0.000<0.05). Therefore, it was decided that the factor analysis is appropriate to continue with the analysis.

As a result of the factor analysis for seven questions, the correlation values which were less than 0.5 were removed from the anti-image correlation matrix. After the removal, the factor analysis showed that the anti-image correlation values for the remaining ones were higher than 0.5.

After the removal of Q5, the KMO value was measured as 0.817 and the Bartlet test was found as significant (Sig. = 0.000 <0.05). It was decided that the factor analysis appropriate for this study.

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	Adequacy	0,817
Bartlett's Test of Sphericity	Approx. Chi-Square	619,598
	df	15
	Sig.	0,000

The table below shows that there is one component with an Eigenvalue higher than 1, and that this component explains 54.07% of the variance.

Total Variance Explained						
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3,244	54,07	54,07	3,244	54,07	54,07
2	0,851	14,181	68,251			
3	0,696	11,597	79,849			
4	0,461	7,686	87,535			
5	0,396	6,604	94,139			
6	0,352	5,861	100			
Extraction Method: Principal Component Analysis.						

4.2.1. Impulse Buying Tendency About Clothing Product Category Factor Analysis

The survey questions from Q8 to Q27 are related to impulse buying tendencies. When factor analysis was applied to this scale of 20 questions, Q20 and Q21 were removed from the model because anti-image correlation values were below 0.5. Furthermore, Q22 and Q24 were also removed because they gained weight in two factors. After these removals, the factor analysis was renewed.

Table 10. KMO and Bartlett's Test for Impulse Buying Tendency

According to the renewed factor analysis, KMO was measured as 0.862 and the Bartlet test was found to be statistically significant (Sig.=0.000<0.05). Therefore, it was decided that the factor analysis in appropriate for this study.

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	Adequacy	0,862
Bartlett's Test of Sphericity	Approx. Chi-Square	1776,255
	Df	120
	Sig.	0,000

Total Variance Explained									
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5,431	33,941	33,941	5,431	33,941	33,941	3,658	22,861	22,861
2	2,063	12,896	46,837	2,063	12,896	46,837	3,151	19,693	42,555
3	1,371	8,568	55,406	1,371	8,568	55,406	2,056	12,851	55,406
4	0,929	5,808	61,214						
5	0,836	5,222	66,436						
6	0,76	4,753	71,188						
7	0,657	4,105	75,294						
8	0,641	4,009	79,303						
9	0,59	3,69	82,993						
10	0,519	3,245	86,237						
11	0,495	3,096	89,334						
12	0,469	2,934	92,268						
13	0,41	2,56	94,828						
14	0,306	1,916	96,743						
15	0,264	1,65	98,393						
16	0,257	1,607	100						

4.2.2. Compulsive Buying Tendency About Clothing Product Category Factor Analysis

In this survey, questions 29-41 are about compulsive buying tendencies. Once factor analysis is applied to this scale of 13 questions, it was found that Q29, Q30, Q36 and Q38 had anti-image correlation values less than 0.5 and that factor values

had weight in different sizes. These four questions were removed and factor analysis was renewed with the remaining nine questions.

Table 11. KMO and Bartlett's Test for Compulsive Buying Tendency

The renewed factor analysis showed that the KMO value was 0.922 and that Barlet test is statistically significant (Sig.=0.000<0.05). Therefore, it was decided that factor analysis was appropriate for this work.

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	Adequacy	0,922
Bartlett's Test of Sphericity	Approx. Chi-Square	1558,368
	df	36
	Sig.	0,000

Factor analysis shows that Eigen value is higher than 1 and it is single-factor variable. This factor explains 60.17% of total variance.

Total Variance Explained						
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5,415	60,17	60,17	5,415	60,17	60,17
2	0,713	7,923	68,092			
3	0,608	6,761	74,853			
4	0,56	6,219	81,072			
5	0,465	5,163	86,235			
6	0,402	4,468	90,703			
7	0,347	3,858	94,561			
8	0,259	2,876	97,437			
9	0,231	2,563	100			
Extraction Method: Principal Component Analysis.						

4.2.3. Status Consumption Tendency About Clothing Product Category Factor Analysis

Table 12. KMO and Bartlett's Test for Status Consumption Tendency

In the survey questionnaire, questions between 42 and 48 are linked to status consumption tendency. When factor analysis is applied to this seven-question scale, it was found that all components remain in the scale and there is a two-dimension structure.

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	Adequacy	0,79
Bartlett's Test of Sphericity	Approx. Chi-Square	1243,609
	df	21
	Sig.	0,000

Factor analysis results show that KMO value is 0.79 and Bartlet test is statistically significant (Sig.=0.000<0.05).

Total Variance Explained				Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
Component	Initial Eigenvalues								
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3,818	54,542	54,542	3,818	54,542	54,542	2,63	37,578	37,578
2	1,228	17,547	72,089	1,228	17,547	72,089	2,416	34,511	72,089
3	0,714	10,201	82,29						
4	0,537	7,674	89,964						
5	0,337	4,809	94,772						
6	0,277	3,954	98,727						
7	0,089	1,273	100						
Extraction Method: Principal Component Analysis.									

In summary, 7 factors in relation to 4 variables were used in the factor analyses. These analyses helped to understand sub-dimensions of relevant tendencies. These findings add a value because they bring different perspectives to the tendencies for clothing product categories. Some variables were removed to continue with the factor analysis; therefore not all questions were used especially for compulsive and impulse buying tendencies.

4.3. Correlation and Regression Analyses for Independent and Dependent Variables

This section will analyze the relationship between the tendencies as dependent and independent variables by using correlation and regression analyses. The focus will be on analyzing the correlations between hedonic consumption tendency, status consumption tendency, impulse buying tendency, and compulsive buying tendency.

Pearson correlation investigation and p value examination are selected to conduct the correlation analysis for testing the hypothesis. It is important to note that a linear correlation should exist between dependent and independent variables before regression analysis is conducted. Furthermore, high correlations, known as multicollinearity, should not exist between independent variables.

4.3.1. Correlation Analyses

Table 13. Correlation Test Results by Differences Between Points

- Hedonic consumption tendency about clothing product category points and impulse buying tendency factor 1: relationship between planned shopping points are statistically significant. This relationship is reverse and weak (r=-0,305). When hedonic consumption tendency about clothing product category points increase, impulse buying tendency factor 1: planned shopping points decrease.

 - Hedonic consumption tendency about clothing product category points and impulse buying tendency factor 2: relationship between shopping behaviors despite intentions points is statistically significant. This relationship is reverse with a medium level effect (r=-0,521). When hedonic consumption tendency about clothing product category points increase, impulse buying tendency factor 1: shopping behaviors despite intentions points decrease.

 - Hedonic consumption tendency about clothing product category points and impulse buying tendency factor 3: relationship between unconscious shopping points is statistically significant. This relationship is reverse and weak (r=-0,398). When hedonic consumption tendency about clothing product category points increase, impulse buying tendency factor 3: unconscious shopping points decrease.

- Relationship between hedonic consumption tendency about clothing product category points and impulse buying tendency about clothing product category points is statistically significant. This relationship is reverse with a medium level effect (r=-0,511). When hedonic consumption tendency about clothing product category points increase, impulse buying tendency about clothing product category points decrease.

H1: H0: Hedonic consumption tendency doesn't have an impact on impulse buying tendency.

Ha: Hedonic consumption tendency has an impact on impulse buying tendency.

H1 is accepted. When hedonic consumption tendency about clothing product category points increase, impulse buying tendency about clothing product category points decrease.

- Relationship between hedonic consumption tendency about clothing product category points and compulsive buying tendency about clothing product category points is statistically significant. This relationship is reverse with a medium level effect (r=-0,499). When hedonic consumption tendency about clothing product category points increase, compulsive buying tendency about clothing product category points decrease.

H2: H0: Hedonic consumption tendency doesn't have an impact on compulsive buying tendency.

Ha: Hedonic consumption tendency has an impact on compulsive buying tendency.

H2 is accepted. When hedonic consumption tendency about clothing product category points increase, compulsive buying tendency about clothing product category points decrease.

- Hedonic consumption tendency about clothing product category points and status consumption tendency factor 1: relationship between importance of social status points is statistically significant. This relationship is reverse and weak (r=-0,176). When hedonic consumption tendency about clothing product category points increase, status consumption tendency factor 1: importance of social status points decrease.

- Hedonic consumption tendency about clothing product category points and status consumption tendency factor 2: relationship between prestige associated with

clothing points is statistically significant. This relationship is reverse and weak (r=-0,180). When hedonic consumption tendency about clothing product category points increase, status consumption tendency factor 2: prestige associated with clothing points decrease.

- Relationship between hedonic consumption tendency about clothing product category points and status consumption tendency about clothing product category points is statistically significant. This relationship is reverse and weak (r=-0,205). When hedonic consumption tendency about clothing product category points increase, status consumption tendency about clothing product category points decrease.

- Relationship between impulse buying tendency factor 1: planned shopping points and compulsive buying tendency about clothing product category points is statistically significant. This relationship is positive and weak (r=0,511). When impulse buying tendency factor 1: planned shopping points increase, compulsive buying tendency about clothing product category points also increase.

- Relationship between impulse buying tendency factor 2: shopping behaviors despite intentions points and compulsive buying tendency about clothing product category points is statistically significant. This relationship is positive and strong (r=0,761). When impulse buying tendency factor 2: shopping behaviors despite intentions points increase, compulsive buying tendency about clothing product category points also increase.

- Relationship between impulse buying tendency factor 3: unconscious shopping points and compulsive buying tendency about clothing product category points is statistically significant. This relationship is positive and weak (r=0,429). When impulse buying tendency factor 3: unconscious shopping points increase, compulsive buying tendency about clothing product category points also increase.

- Relationship between impulse buying tendency about clothing product category points and compulsive buying tendency about clothing product category points is statistically significant. This relationship positive with a medium level effect (r=0,721). When impulse buying tendency about clothing product category points increase, compulsive buying tendency about clothing product category points also increase.

H3: H0: Impulse buying tendency doesn't have an impact on compulsive buying tendency.

Ha: Impulse buying tendency has an impact on compulsive buying tendency.

H3 is accepted. When impulse buying tendency about clothing product category points increase, compulsive buying tendency about clothing product category points also increase.

R<0,5 weak

0,5<r<0,7 moderate relationship

r>0,7 strong

		Hedonic Consumption Tendency About Clothing Product Category	Impulse Factor 1: Planned Shopping	Impulse Factor 2: Shopping Behaviors Despite Intentions	Impulse Factor 3: Unconscious Shopping	Impulse Buying Tendency About Clothing Product Category	Compulsive Buying Tendency About Clothing Product Category
Impulse Buying Tendency Factor 1: Planned Shopping	r	-,305**					
	p	0,001					
	n	300					
Impulse Buying Tendency Factor 2: Shopping Behaviors Despite Intentions	r	-0,521**					
	p	0,001					
	n	300					
Impulse Buying Tendency Factor 3: Unconscious Shopping	r	-0,398**					
	p	0,001					
	n	300					
Impulse Buying Tendency About Clothing Product Category	r	-0,511**					
	p	0,001					
	n	300					
Compulsive Buying Tendency About Clothing Product Category	r	-0,525**	0,511**	0,761**	0,429**	0,721**	
	p	0,001	0,001	0,001	0,001	0,001	
	n	300	300	300	300	300	
Status Consumption Tendency Factor 1: Importance of Social Status	r	-0,176**	-0,181	0,285	0,044	0,135	0,077
	p	0,002	0,105*	0,054*	0,451	0,785	0,184
	n	300	300	300	300	300	300
Status Consumption Tendency Factor 2: Prestige Associated with Clothing	r	-0,180**	-0,191	0,185	0,014	0,08	0,068
	p	0,002	0,175*	0,082*	0,815	0,908	0,237
	n	300	300	300	300	300	300
Status Consumption Tendency About Clothing Product Category	r	-0,205**	-0,101	0,171	0,032	0,075	0,083
	p	0,001	0,101*	0,075*	0,581	0,801	0,15
	n	300	300	300	300	300	300

4.3.2. Regression Analyses

Table 14. Regression Analysis Results for Compulsive Buying Tendency About Clothing Product Category

Independent variables (impulse buying tendency about clothing product category, and hedonic consumption tendency about clothing product category) explain 48.7% of dependent variable (compulsive buying tendency about clothing product category).

Model Summary b/				
Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**
1	0,698	0,487	0,475	2,9781
a/ Predictors: (Constant), Impulse Buying Tendency About Clothing Product Category, Hedonic Consumption Tendency About Clothing Product Category				
b/ Dependent Variable: Compulsive Buying Tendency About Clothing Product Category				

The model in which independent variables explain the dependent variable is statistically significant (p<0,05).

ANOVAa						
Model		**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
1	Regression	4869,031	2	2358,112	136,304	0,001
	Residual	4245,129	297	19,309		
	Total	9114,16	299			

The impact of hedonic consumption tendency about clothing product category points on compulsive buying tendency about clothing product category points is statistically significant (p<0,05). If there is one unit increase in hedonic consumption tendency about clothing product category points, the compulsive buying tendency about clothing product category points decrease by 0.315 times.

The impact of impulse buying tendency about clothing product category points on compulsive buying tendency about clothing product category points is statistically significant (p<0,05). If impulse buying tendency about clothing product category points increase by one unit, then compulsive buying tendency about clothing product category points increase by 0.625 times.

Coefficients a/								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	18,218	1,989		5,307	**0,001**	9,375	23,075
	Hedonic Consumption Tendency About Clothing Product Category	-0,315	0,098	-0,125	-4,32	**0,001**	-0,205	-0,092
	Impulse Buying Tendency About Clothing Product Category	0,625	0,181	0,403	9,325	**0,001**	0,145	0,509
a/ Dependent Variable: Compulsive Buying Tendency About Clothing Product Category								

Table 15. Regression Analysis Results for Impulse Buying Tendency About Clothing Product Category

Independent variables (status consumption tendency about clothing product category, compulsive buying tendency about clothing product category, and hedonic consumption tendency about clothing product category) explain 58.2% of the dependent variable (impulse buying tendency about clothing product category).

Model Summary b/				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,765	0,582	0,564	3,685
a/ Predictors: (Constant), Status Consumption Tendency About Clothing Product Category, Compulsive Buying Tendency About Clothing Product Category, Hedonic Consumption Tendency About Clothing Product Category				
b/ Dependent Variable: Impulse Buying Tendency About Clothing Product Category				

The model in which independent variables explain dependent variable is statistically significant (p<0,05).

ANOVA						
Model		**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
1	Regression	11625,48	3	3756,65	125,305	0,001
	Residual	9101,92	296	27,133		
	Total	20727,4	299			

The impact of hedonic consumption tendency about clothing product category points on impulse buying tendency about clothing product category points is statistically significant (p<0,05). If hedonic consumption tendency about clothing product points increase by one unit, then impulse buying tendency about clothing product category points decrease by 0.603 times.

The impact of compulsive buying tendency about clothing product category points on impulse buying tendency about clothing product category points is statistically significant (p<0,05). When compulsive buying tendency about clothing product category points increase by one unit, then impulse buying tendency about clothing product category points increase by 0.928 times.

The impact of status consumption tendency about clothing product category points on impulse buying tendency about clothing product category points is statistically significant (p<0,05). When status consumption tendency about clothing product category points increase by one unit, then impulse buying tendency about clothing product category points decrease by 0.209 times.

H4: H0: Status consumption tendency doesn't have an impact on impulse buying tendency.

Ha: Status consumption tendency has an impact on impulse buying tendency.

H4 is accepted. When status consumption tendency about clothing product category points increase by one unit, then impulse buying tendency about clothing product category points decrease by 0.209 times

The impact of status consumption tendency about clothing product category points on compulsive buying tendency about clothing product category points is not statistically significant (p>0,05).

H5: H0: Status consumption tendency doesn't have an impact on compulsive buying tendency.

Ha: Status consumption tendency has an impact on compulsive buying tendency.

H5 is rejected. Status consumption tendency about clothing product category points on compulsive buying tendency about clothing product category points is not statistically significant.

Coefficients a/								
Model		**Unstandardized Coefficients**		**Standardized Coefficients**	**T**	**Sig.**	**95% Confidence Interval for B**	
		B	**Std. Error**	**Beta**			**Lower Bound**	**Upper Bound**
1	(Constant)	29,602	4,201		8,21	**0,001**	21,605	41,05
	Hedonic Consumption Tendency About Clothing Product Category	-0,603	0,071	-0,205	-6,328	**0,001**	-0,805	-0,425
	Compulsive Buying Tendency About Clothing Product Category	0,928	0,049	0,625	11,269	**0,001**	0,698	1,1
	Status Consumption Tendency About Clothing Product Category	-0,209	0,121	-0,198	-2,835	**0,007**	-0,395	-0,095
a/ Dependent Variable: Impulse Buying Tendency About Clothing Product Category								

4.4. Mann Whitney U and Kruskal Wallis-H Test Results

Mann Whitney U and Kruskal Wallis-H Tests is carried out to understand fundamental structure of the questionnaire. This test is done for all independent and dependent variables of the survey to understand sub-category dimensions of clothing categories.

Mann Whitney U Test is a non-parametric test that compares two sample means from the same population. This test is used to see whether two sample means are equal or not. The Mann-Whitney U test is usually applied when the data is ordinal or when the assumptions of the t-test are not met. This test has some advantages. It states whether the difference is significant or occurred by chance

showing the median between two sets of data. It is appropriate in analyzing skewed data where they are not normally distributed.

On the other hand, Kruskal Wallis-H Test is a non-parametric method to test whether samples originate from the same distribution. This test is used for comparing two or more independent samples of equal or different sample sizes. It extends the Mann–Whitney U test, which is used for comparing only two groups as explained above. The one-way analysis of variance (ANOVA) is the parametric equivalent of the Kruskal–Wallis test.

The Kruskal Wallis test shows whether the medians of two or more groups are different. A test statistic is calculated and compared to a distribution cut-off point. This test shows if there is a significant difference between groups. However, it will not show which groups are different. To Close this gap, a Post Hoc test is used.

Therefore, the purpose of this analysis is to define the correlation between variables with a smaller number of factors. In the following sections, tests are performed for hedonic consumption tendency, status consumption tendency, impulse buying tendency and compulsive buying tendency.

Table 16. Hedonic Consumption Tendency About Clothing Product Category
The Results of Mann Whitney U Test by Gender

A Mann Whitney U Test is applied for the questions between Q1 and Q7 that represent hedonic consumption tendency dimensions.

- There is a difference by gender for hedonic consumption tendency about clothing product category points, and it is statistically significant (p<0,05).

		Gender						Mann Whitney U Test		
		N	Mean	Median	Min	Max	ss	Mean Rank	z	p
Hedonic Consumption Tendency About Clothing Product Category	**Female**	163	19	18	8	30	4,43	170,82	-4,437	0,001
	Male	137	16,47	17	6	25	4,23	126,32		
	Total	300	17,84	18	6	30	4,51			

Table 17. Impulse Buying Tendency About Clothing Product Category Mann Whitney U Test Results by Gender

A Mann Whitney U Test is conducted for the questions between Q8 and Q27 that examine impulse buying tendency dimensions.

- The results show that Impulse Buying Tendency Factor 1: Planned Shopping by gender is statistically significant (p<0,05). Men's planned shopping results are lower than that of women

- Impulse Buying Tendency Factor 2: Shopping Behaviors Despite Intentions by gender are statistically significant (p<0,05). The findings show that men's shopping behaviors despite intentions are lower that of women.

- There is no statistical significance by gender in terms of unconscious shopping points (p>0,05).

- With regards to impulse buying tendency about clothing product category, the results are statistically significant by gender (p<0,05). Men's impulse buying tendency about clothing product category is lower than that of women.

		Gender						Mann Whitney U Test		
		N	Mean	Median	Min	Max	ss	Mean Rank	Z	p
Impulse Buying Tendency Factor 1: Planned Shopping	**Female**	163	25,08	24	9	36	5,25	171,84	-4,6	**0,001**
	Male	137	20,38	22	8	35	7,68	125,11		
	Total	300	22,93	24	8	36	6,88			
Impulse Buying Tendency Factor 2: Shopping Behaviors Despite Intentions	**Female**	163	22,07	22	16	30	3,71	153,37	-2,7	**0,027**
	Male	137	20,93	22	9	28	4,96	149,77		
	Total	300	21,55	22	9	30	4,36			
Impulse Buying Tendency Factor 3: Unconscious Shopping	**Female**	163	9,20	9	3	15	2,42	144,00	-1,4	0,154
	Male	137	9,56	10	3	15	2,38	158,23		
	Total	300	9,37	9	3	15	2,41			
Impulse Buying Tendency About Clothing Product Category	**Female**	163	56,45	57	38	79	7,88	173,13	-4,9	**0,001**
	Male	137	50,16	52	31	68	8,87	123,57		
	Total	300	53,58	54	31	79	8,77			

Table 18. Compulsive Buying Tendency About Clothing Product Category Mann Whitney U Test Results by Gender

A Mann Whitney U Test is used for the questions between Q28 and Q40 to understand compulsive buying tendency dimensions.

- Compulsive buying tendency about clothing product category is statistically significant by gender (p<0,05). Men's compulsive buying tendency about clothing product category results are lower than that of women.

		Gender						Mann Whitney U Test		
		N	Mean	Media n	Min	Max	ss	Mean Rank	z	p
Compulsive Buying Tendency About Clothing Product Category	**Female**	163	36,42	36	20	45	4,94	160,7		
	Male	137	34,77	36	10	45	6,64	138,4	-2,2	**0,02 6**
	Total	300	35,67	36	10	45	5,82			

Table 19. Status Consumption Tendency About Clothing Product Category Mann Whitney U Test Results by Gender

A Mann Whitney U Test is carried out for the questions between Q41 and Q47 to understand status consumption tendency dimensions.

- Status Consumption Tendency Factor 1: There is no statistical significance by gender in terms of importance of social status points ($p>0,05$).

- Status Consumption Tendency Factor 2: Prestige Associated with Clothing results by gender are statistically significant ($p<0,05$). Men's prestige associated with clothing results are lower than that of women.

- Status consumption tendency about clothing product category by gender is statistically significant ($p<0,05$). Men's status consumption tendency about clothing product category results are lower than that of women.

		Gender						Mann Whitney U Test		
		N	Mean	Media n	Min	Max	ss	Mean Rank	z	p
Status Consumption Tendency Factor 1: Importance of Social Status	**Female**	163	8,61	9	3	15	2,9	154,5		
	Male	137	8,18	8	3	15	2,58	145,74	-0,887	0,37 5
	Total	300	8,41	8	3	15	2,77			
Status Consumption Tendency Factor 2: Prestige Associated with Clothing	**Female**	163	12,83	12	5	20	3,12	161,35		
	Male	137	11,93	12	4	20	2,92	137,59	-2,378	**0,01 7**
	Total	300	12,42	12	4	20	3,06			
Status Consumption Tendency About Clothing Product Category	**Female**	163	21,44	21	9	35	5,29	159,87		
	Male	137	20,1	20	7	35	4,7	139,35	-2,046	**0,04 1**
	Total	300	20,83	21	7	35	5,07			

Table 20. Kruskal Wallis H Test Results for Hedonic Consumption Tendency About Clothing Product Categories by Income Differences

The Kruskal Wallis H Test is applied to understand hedonic consumption tendency dimensions for the questions between Q1 and Q7.

- Hedonic consumption tendency about clothing product category points by income differences are not statistically significant (p>0,05).

		Income						Kruskal Wallis H Test		
		n	Mean	Median	Min	Max	ss	Mean Rank	H	P
Hedonic Consumption Tendency About Clothing Product Category	1500 TL and under	62	18,03	18	8	30	4,83	153,71	0,477	0,976
	1501-3500 TL	53	17,64	18	8	25	4,15	148,75		
	3501-5500 TL	57	18,04	18	8	30	4,87	149,11		
	5501-7500 TL	36	18,19	18	10	25	4,03	157,57		
	Above 7500 TL	92	17,58	18	6	28	4,52	147,43		
	Total	300	17,84	18	6	30	4,51			

Table 21. Kruskal Wallis H Test Results for Impulse Buying Tendency About Clothing Product Categories by Income Differences

		Income						Kruskal Wallis H Test		
		n	Mean	Median	Minimum	Maximum	ss	Mean Rank	H	p
Impulse Buying Tendency Factor 1: Planned Shopping	1500 TL and under	62	21,48	23,00	10,00	34,00	7,15	135,8	11,5	0,021
	1501-3500 TL	53	20,72	23,00	9,00	34,00	7,10	126,0		
	3501-5500 TL	57	24,49	25,00	9,00	34,00	5,31	167,6		
	5501-7500 TL	36	25,22	26,00	17,00	35,00	4,85	176,0		
	Above 7500 TL	92	23,33	23,00	8,00	36,00	7,60	154,0		
	Total	300	22,93	24,00	8,00	36,00	6,88		3-1; 3-2; 4-1; 4-2; 5-1; 5-2	
Impulse Buying Tendency Factor 2: Shopping Behaviors Despite Intensions	1500 TL and under	62	22,03	22,00	10,00	30,00	4,10	159,3	2,6	0,614
	1501-3500 TL	53	21,96	22,00	10,00	30,00	3,69	158,7		
	3501-5500 TL	57	21,33	22,00	10,00	30,00	4,97	145,0		
	5501-7500 TL	36	21,92	22,00	10,00	30,00	4,54	156,6		
	Above 7500 TL	92	20,97	22,00	9,00	30,00	4,42	140,9		
	Total	300	21,55	22,00	9,00	30,00	4,36		-	
Impulse Buying Tendency Factor 3: Unconscious Shopping	1500 TL and under	62	9,60	10,00	5,00	15,00	2,22	160,0	2,67	0,612
	1501-3500 TL	53	9,45	9,00	6,00	15,00	2,02	154,0		
	3501-5500 TL	57	9,09	9,00	3,00	14,00	2,54	141,6		
	5501-7500 TL	36	9,69	10,00	6,00	15,00	2,53	161,5		
	7500 TL and above	92	9,21	9,00	3,00	15,00	2,61	143,3		
	Total	300	9,37	9,00	3,00	15,00	2,41		-	
Impulse Buying Tendency About Clothing Product Category	1500 TL and under	62	53,11	54,50	31,00	69,00	9,28	144,2	8,58	0,072
	1501-3500 TL	53	52,13	54,00	32,00	65,00	7,51	133,0		
	3501-5500 TL	57	54,91	54,00	36,00	71,00	8,18	159,5		
	5501-7500 TL	36	56,83	59,00	40,00	69,00	7,83	183,7		
	7500 TL and above	92	53,50	54,00	33,00	79,00	9,57	146,2		
	Total	300	53,85	54,00	31,00	79,00	8,77		-	

Table 22. Kruskal Wallis H Test Results for Compulsive Buying Tendency about Clothing Product Category Points by Differences in Income Levels

The Kruskal Wallis H Test is applied to understand impulse buying tendency dimensions for the questions between Q8 and Q27.

- Planned shopping points by monthly income levels are statistically significant (p<0,05). Planned shopping points for those who have a monthly income of 3500 TL or above is significantly higher than those who have a monthly income of less than 3500 TL

- Shopping behaviors despite intentions points are not statistically significant by monthly income levels (p>0,05).

- Unconscious shopping points are not statistically significant by monthly income levels (p>0,05).

- Impulse buying tendency about clothing product category points is not statistically significant by monthly income levels (p>0,05).

The Kruskal Wallis H Test is applied to understand compulsive buying tendency dimensions for the questions between Q28 and Q40.

- Compulsive buying tendency about clothing product category points are not statistically significant by monthly income levels (p>0,05).

		Income						Kruskal Wallis H Test		
		n	Mean	Median	Minimum	Maximum	ss	Mean Rank	H	p
Compulsive Buying Tendency About Clothing Product Category	1500 TL and under	62	35,34	36,00	20,00	45,00	4,00	141,0	2,1	0,721
	1501-3500 TL	53	35,34	36,00	10,00	45,00	7,36	156,2		
	3501-5500 TL	57	35,37	35,00	10,00	45,00	6,43	142,4		
	5501-7500 TL	36	35,78	36,00	15,00	44,00	6,45	157,1		
	Above 7500 TL	92	36,22	36,00	21,00	45,00	5,28	156,1		
	Total	300	35,67	36,00	10,00	45,00	5,82			

Table 23. Kruskal Wallis H Test Results for Status Consumption Tendency About Clothing Product Category Points by Differences in Income Levels

The Kruskal Wallis H Test is applied to understand status consumption tendency dimensions for the questions between Q41 and Q47.

- Importance of social status points is not statistically significant by monthly income levels (p>0,05).

- Prestige associated with clothing points is not statistically significant by monthly income levels (p>0,05).

- Status consumption tendency about clothing product category points is not statistically significant by monthly income levels (p>0,05).

		Income						Kruskal Wallis H Test		
		n	Mean	Median	Min	Max	ss	Mean Rank	H	P
Status Consumption Tendency Factor 1: Importance of Social Status	**1500 TL and under**	62	8,52	9	3	15	3,16	153,76	2,671	0,614
	1501-3500 TL	53	7,91	8	3	12	2,43	135,17		
	3501-5500 TL	57	8,72	9	3	15	2,78	159,8		
	5501-7500 TL	36	8,28	7,5	5	15	2,51	146,13		
	Above 7500 TL	92	8,49	9	3	15	2,77	153,09		
	Total	300	8,41	8	3	15	2,77			
Status Consumption Tendency Factor 2: Prestige Associated with Clothing	**1500 TL and under**	62	12,85	12	7	20	3,15	160,94	3,455	0,485
	1501-3500 TL	53	11,89	12	8	20	2,72	132,64		
	3501-5500 TL	57	12,47	12	5	20	2,88	154,6		
	5501-7500 TL	36	12,33	12	7	20	3,28	146,47		
	Above 7500 TL	92	12,43	12	4	20	3,22	152,79		
	Total	300	12,42	12	4	20	3,06			
Status Consumption Tendency About Clothing Product Category	**1500 TL and under**	62	21,37	21	11	32	5,3	159,78	4,213	0,378
	1501-3500 TL	53	19,79	19	13	29	4,33	131,75		
	3501-5500 TL	57	21,19	21	9	35	4,98	158,32		
	5501-7500 TL	36	20,61	19,5	13	35	5,39	141,24		
	Above 7500 TL	92	20,92	20,5	7	35	5,24	153,83		
	Total	300	20,83	21	7	35	5,07			

CHAPTER V

CONCLUSION

This thesis analyzed buying tendencies of online shoppers. The analytical work done for the purposes of this thesis assessed advantages and disadvantages of shopping on Internet. An analysis of e-trade has been conducted including its distinctive characteristics and payment methods. A survey was designed as part of this work and the questionnaire focused on uncovering online shoppers' buying tendencies. This helped analyze positive and negative impacts of online shopping on customers.

This thesis found that e-trade is a convenient and cost-effective way of shopping, however it may affect shoppers negatively by creating buying tendencies. Based on analysis of factors encouraging Internet shopping and buying tendencies, this thesis discussed the negative outcomes of compulsive consumption behaviors. Other downside risks such as potential Internet-based security issues are also discussed.

These findings are supported by a survey conducted for the purposes of this thesis. The sample of the survey has the characteristics of adult of 31 years old and above, highly educated, earning 7,501 TL and above, living with their spouses and children, predominantly women and single. The sample size and characteristics are considered meaningful to explain impulse buying and compulsive buying behaviors and impacts. The share of male respondents in the survey is not insufficient to provide a meaningful analysis of gender differences. Clothing product category was chosen in the questionnaire because it is relevant to both genders and all age groups. The survey participants demonstrated a highly educated sample with 84.7% of those with a university, master's and doctorate education level.

The findings of the survey showed that respondents see shopping for clothing as an enjoyable activity. General mean scores of the survey show that people take pleasure in shopping. It is found that shopping triggers emotions for the shoppers

when they see clothing products. The survey also found that shopping for clothing is a demonstration of prestige and wealth for some consumers. The 'status shopping' has role in boosting social image and status of some shoppers from their perspective of interpretation.

An impulse buying model was used to understand the effect of hedonic consumption and status consumption behaviors on impulse buying tendency. The results showed that online shoppers who have higher hedonic and status consumption desires for shopping clothes are less likely to demonstrate impulse buying behavior. Furthermore, a compulsive buying model was used to understand the interaction with hedonic consumption tendency and impulse buying tendency for buying clothing products. The results showed that impulse buying tendency of online shoppers affects compulsive buying tendencies. This is why marketing strategies target triggering consumers' impulse buying tendencies. On the other hand, it is found that hedonic consumption tendency and compulsive buying tendency has a reverse relationship. Consumers who have higher hedonic tendency for shopping are less likely to decide in a compulsive manner.

When analyzing compulsive buying, the thesis chose middle range clothing products. Online shoppers who have higher impulsive and compulsive buying tendencies show strong response to latest fashion products which change frequently with new products. These shoppers find shopping irresistible when they see variety of new clothing products. Shopping habits can eventually become as problems for these consumers.

The Turkish buyers are becoming more consumption oriented rather than increasing their savings. Compulsive buying tendencies of shoppers can be affected by their socio-cultural environment. Young customers learn from behaviors of their role models. To address potential negative impacts of shopping tendencies, this thesis provides recommendations for consumers, credit card companies, and governments. As discussed in this thesis, compulsive buying creates negative and unwanted impacts on consumers. It is recommended that online shoppers pay specific attention to marketing strategies in order not to be exploited. Making the right shopping decisions is important for consumers' financial status. Shopping must be linked to a goal in order not to be affected by compulsive decisions.

It helps consumers to understand reasons for compulsive buying and its effects to refrain from excessive behaviors as discussed in this study. Once the shoppers are aware of reasons and consequences, they may be able to better control their feelings quick buying decisions, and become responsible consumers. This thesis discussed the characteristics of higher-risk group who are likely to do impulsive and compulsive buying. The recommendations could be useful to this segment of the population.

In addition to personal efforts, families could teach young shoppers how to become responsible consumers. They could teach them to buy only what they need and get more information on products before buying. The alternatives should be considered in terms of cost-effectiveness and functionality before making decisions. Providing young shoppers with a limited budget could help them learn how to manage their money. In addition, some work experience could help young customers to learn the importance of making and spending money wisely. Finally, shopping should not be taught as a rewarding activity—it should be seen as meeting a need.

This study also provides recommendations for credit card companies. Availability of credit cards and easy access could create risks on debt repayments which is an issue for both consumers and companies. This especially affects lower-income groups disproportionately. Mismanagement of credit card debt may cause personal and corporate problems. It is recommended that access to credit cards should be regulated and limited.

Furthermore, credit card companies could help to set an awareness about how to use credit cards more responsibly. Intervention programs could be sponsored to help customers with spending decisions in accordance with their needs and within limited budget. This could help address negative effects of irresponsible buying behavior on shoppers and their wider family and social networks through the help of credit card companies. This creates a favorable image of socially responsible company. Bankruptcy could create negative economic and social consequences. The customers with high debt and compulsive buying tendencies could benefit from these interventions.

Finally, governments could sponsor public programs that alert customers about negative consequences of compulsive buying. Credit counseling centers could be established in urban areas to address issues related to compulsive and impulsive

buying. Shoppers who find it difficult to control their actions could be directed to other productive activities that will not create economic and social problems. In addition, government offices could sponsor marketing campaigns against impulse buying and its consequences. Public offices should initiate and encourage these actions to address addictive behaviors related to compulsive shopping.

This study is limited to clothing sector. It's recommended that future studies would include and analyse several other sectors.

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CURRICULUM VITAE

PERSONAL INFORMATION

Surname, Name: Kulaksız, Sinem

Nationality: Turkish

Date and Place of Birth: 17 / 12 / 1980

Marital Status: Single

 E-mail: sinem06@yahoo.com

EDUCATION

DEGREE	INSTITUTION	GRADUATION
BA	Çankaya University	2004
High School	Arı College	1999

BUSINESS EXPERIENCE

YEAR	INSTITUTION	POSITION
2011-2012	Onur Air	Pilot
2004-2006	TÜBİTAK	Staff

FOREIGN LANGUAGES:

Turkish: Native

English: Fluent

French: Beginner

AREAS OF INTEREST:

I'm interested in every field of art. I plat the cello as a hobby and i like ballroom
dancing

APPENDICE 1: QUESTIONNAIRE IN TURKISH

1. Yaşınız: …..
Eğer 18 yaşından küçük iseniz, lütfen anketi sonlandırınız.

2. Cinsiyetiniz:

a. Kadın ( )
b. Erkek ( )

3. Medeni Durumunuz:

a. Evli ( )
b. Bekar ( )
c. Dul- Boşanmış ( )

4. Eğitim Durumunuz:

a. İlkokul -Ortaokul ( )
b. Lise ( )
c. Meslek Yüksek Okulu ( )
d. Üniversite ( )
e. Yüksek Lisans – Doktora ( )

5. Mesleğiniz:

a. Ev Kadını ( )
b. Emekli ( )
c. Geçici İşsiz ( )
d. Öğrenci ( )
e. Ücretli Çalışan ( )
f. İşyeri Sahibi ( )
g. Çalışmıyor ( )

6. Aylık geliriz (net):

a. 1000 TL'den az ( )
b. 1000 TL – 3.000 TL arası ( )
c. 3.001 TL – 5.000 TL arası ( )

d. 5.001 TL – 7.000 TL arası ( )
e. 7.000 TL'den fazla ( )

7. Evdeki rolünüzü tanımlayınız.

a. Tek başıma oturuyorum. ( )
b. Arkadaşlarımla oturuyorum. ( )
c. Ailemle (anne, baba ve kardeş/kardeşler) oturuyorum. ( )
d. Eşim ve çocuklarımla oturuyorum. ( )

Bu çalışma, *kıyafet satın alma* ile ilgili duygu ve düşüncelerinizi ölçmeyi amaçlar. Lütfen soruları yanıtlarken kıyafet alışverişlerinizi düşününüz.

1) Yeni çıkan kıyafetleri takip edebilmek için alışveriş yaparım.
( ) Tamamen Katılıyorum   ( ) Katılıyorum   ( ) Ne Katılıyorum Ne Katılmıyorum
( ) Katılmıyorum   ( ) Kesinlikle Katılmıyorum

2) Alışveriş yapmak, moda kıyafetler hakkındaki merakımı giderir.
( ) Tamamen Katılıyorum   ( ) Katılıyorum   ( ) Ne Katılıyorum Ne Katılmıyorum
( ) Katılmıyorum   ( ) Kesinlikle Katılmıyorum

3) Her alışveriş, yeni bir deneyim (tecrübe)dir.
( ) Tamamen Katılıyorum   ( ) Katılıyorum   ( ) Ne Katılıyorum Ne Katılmıyorum
( ) Katılmıyorum   ( ) Kesinlikle Katılmıyorum

4) Yeni kıyafetler alırken, kendimi yeni dünyalar keşfediyor hissederim.
( ) Tamamen Katılıyorum   ( ) Katılıyorum   ( ) Ne Katılıyorum Ne Katılmıyorum
( ) Katılmıyorum   ( ) Kesinlikle Katılmıyorum

5) Alışverişte, diğer insanların nasıl alışveriş yaptığına bakarım.
( ) Tamamen Katılıyorum   ( ) Katılıyorum   ( ) Ne Katılıyorum Ne Katılmıyorum
( ) Katılmıyorum   ( ) Kesinlikle Katılmıyorum

6) Eğlenmek için alışverişe giderim.
( ) Tamamen Katılıyorum   ( ) Katılıyorum   ( ) Ne Katılıyorum Ne Katılmıyorum
( ) Katılmıyorum   ( ) Kesinlikle Katılmıyorum

7) Alışveriş yapmak beni mutlu eder.
( ) Tamamen Katılıyorum   ( ) Katılıyorum   ( ) Ne Katılıyorum Ne Katılmıyorum
( ) Katılmıyorum   ( ) Kesinlikle Katılmıyorum

8) Kıyafet satın almadan önce dikkatlice düşünürüm.
( ) Tamamen Katılıyorum   ( ) Katılıyorum   ( ) Ne Katılıyorum Ne Katılmıyorum
( ) Katılmıyorum   ( ) Kesinlikle Katılmıyorum

9) Yalnızca almayı önceden planladığım kıyafetleri satın alırım.
( ) Tamamen Katılıyorum   ( ) Katılıyorum   ( ) Ne Katılıyorum Ne Katılmıyorum
( ) Katılmıyorum   ( ) Kesinlikle Katılmıyorum

10) Kıyafet satın alırken düşünmem, kıyafeti almaya onu gördüğüm anda karar veririm.
( ) Tamamen Katılıyorum   ( ) Katılıyorum   ( ) Ne Katılıyorum Ne Katılmıyorum
( ) Katılmıyorum   ( ) Kesinlikle Katılmıyorum

11) Harcamalarımı önceden planlarım.
( ) Tamamen Katılıyorum   ( ) Katılıyorum   ( ) Ne Katılıyorum Ne Katılmıyorum
( ) Katılmıyorum   ( ) Kesinlikle Katılmıyorum

12) Yalnızca ihtiyacım olan kıyafetleri satın alırım.
( ) Tamamen Katılıyorum   ( ) Katılıyorum   ( ) Ne Katılıyorum Ne Katılmıyorum
( ) Katılmıyorum   ( ) Kesinlikle Katılmıyorum

13) Sırf alışveriş yapayım diye kıyafet satın almam.
( ) Tamamen Katılıyorum   ( ) Katılıyorum   ( ) Ne Katılıyorum Ne Katılmıyorum
( ) Katılmıyorum   ( ) Kesinlikle Katılmıyorum

14) Kıyafet satın almadan önce farklı markaları karşılaştırırım.
( ) Tamamen Katılıyorum   ( ) Katılıyorum   ( ) Ne Katılıyorum Ne Katılmıyorum
( ) Katılmıyorum   ( ) Kesinlikle Katılmıyorum

15) Bir kıyafet satın almadan önce, ona ihtiyacım olup olmadığını iyice düşünürüm.
( ) Tamamen Katılıyorum   ( ) Katılıyorum   ( ) Ne Katılıyorum Ne Katılmıyorum
( ) Katılmıyorum   ( ) Kesinlikle Katılmıyorum

16) Beğendiğim kıyafeti gördüğüm anda satın alıveririm.
( ) Tamamen Katılıyorum   ( ) Katılıyorum   ( ) Ne Katılıyorum Ne Katılmıyorum
( ) Katılmıyorum   ( ) Kesinlikle Katılmıyorum

17) Düşünmeden satın alırım.
( ) Tamamen Katılıyorum   ( ) Katılıyorum   ( ) Ne Katılıyorum Ne Katılmıyorum
( ) Katılmıyorum   ( ) Kesinlikle Katılmıyorum

18) Bir mağazada görüp beğendiğim kıyafetleri almamak için kendimle mücadele ederim.
( ) Tamamen Katılıyorum   ( ) Katılıyorum   ( ) Ne Katılıyorum Ne Katılmıyorum
( ) Katılmıyorum   ( ) Kesinlikle Katılmıyorum

19) Kıyafet alma isteğimi bastıramam.
( ) Tamamen Katılıyorum   ( ) Katılıyorum   ( ) Ne Katılıyorum Ne Katılmıyorum
( ) Katılmıyorum   ( ) Kesinlikle Katılmıyorum

20) Kıyafet satın aldıktan sonra kendimi suçlu hissederim.
( ) Tamamen Katılıyorum   ( ) Katılıyorum   ( ) Ne Katılıyorum Ne Katılmıyorum
( ) Katılmıyorum   ( ) Kesinlikle Katılmıyorum

21) Bir mağazadaki kıyafetlere ilk görüşte vurulan / aşık olan biri değilim.
( ) Tamamen Katılıyorum   ( ) Katılıyorum   ( ) Ne Katılıyorum Ne Katılmıyorum
( ) Katılmıyorum   ( ) Kesinlikle Katılmıyorum

22) Almak isteyeceğim bir kıyafet gördüğümde heyecanlanırım.
( ) Tamamen Katılıyorum   ( ) Katılıyorum   ( ) Ne Katılıyorum Ne Katılmıyorum
( ) Katılmıyorum   ( ) Kesinlikle Katılmıyorum

23) Ne zaman bir mağazanın önünden geçsem, beğendiğim bir kıyafet görürüm.
( ) Tamamen Katılıyorum   ( ) Katılıyorum   ( ) Ne Katılıyorum Ne Katılmıyorum
( ) Katılmıyorum   ( ) Kesinlikle Katılmıyorum

24) Ucuzluk fırsatlarını kaçırmam.
( ) Tamamen Katılıyorum   ( ) Katılıyorum   ( ) Ne Katılıyorum Ne Katılmıyorum
( ) Katılmıyorum   ( ) Kesinlikle Katılmıyorum

25) Değişik bir kıyafet gördüğümde, onu satın almak isterim.
( ) Tamamen Katılıyorum   ( ) Katılıyorum   ( ) Ne Katılıyorum Ne Katılmıyorum
( ) Katılmıyorum   ( ) Kesinlikle Katılmıyorum

26) Kıyafet için para harcarken düşüncesizce hareket edebiliyorum.
( ) Tamamen Katılıyorum   ( ) Katılıyorum   ( ) Ne Katılıyorum Ne Katılmıyorum
( ) Katılmıyorum   ( ) Kesinlikle Katılmıyorum

27) Kıyafetleri; ihtiyacım olduğundan değil, alışveriş yapmayı sevdiğim için satın alırım.
( ) Tamamen Katılıyorum   ( ) Katılıyorum   ( ) Ne Katılıyorum Ne Katılmıyorum
( ) Katılmıyorum   ( ) Kesinlikle Katılmıyorum

28) Zamanım ya da param olmasa bile; kendimi alışverişe çıkıp kıyafet için para harcamak zorunda hissederim.
( ) Tamamen Katılıyorum   ( ) Katılıyorum   ( ) Ne Katılıyorum Ne Katılmıyorum
( ) Katılmıyorum   ( ) Kesinlikle Katılmıyorum

29) Alışverişi pek sevmem; hatta hiç zevk almadığımı söyleyebilirim.
( ) Tamamen Katılıyorum   ( ) Katılıyorum   ( ) Ne Katılıyorum Ne Katılmıyorum
( ) Katılmıyorum   ( ) Kesinlikle Katılmıyorum

30) Kıyafet alışverişi yapmaktan nefret ederim.
( ) Tamamen Katılıyorum   ( ) Katılıyorum   ( ) Ne Katılıyorum Ne Katılmıyorum
( ) Katılmıyorum   ( ) Kesinlikle Katılmıyorum

31) Kontrolsüz ve aşırı biçimde kıyafet satın alırım.
( ) Tamamen Katılıyorum   ( ) Katılıyorum   ( ) Ne Katılıyorum Ne Katılmıyorum
( ) Katılmıyorum   ( ) Kesinlikle Katılmıyorum

32) Çılgınca kıyafet almak için para harcarken kendimi mutlu hissederim.
( ) Tamamen Katılıyorum   ( ) Katılıyorum   ( ) Ne Katılıyorum Ne Katılmıyorum
( ) Katılmıyorum   ( ) Kesinlikle Katılmıyorum

33) İhtiyacım olmasa dahi kıyafet satın alırım.
( ) Tamamen Katılıyorum   ( ) Katılıyorum   ( ) Ne Katılıyorum Ne Katılmıyorum
( ) Katılmıyorum   ( ) Kesinlikle Katılmıyorum

34) Üzgün, depresif, sinirli ya da kızgın olduğumda; kıyafet alışverişlerimde kontrolsüz davranır, haddinden fazla satın alırım.
( ) Tamamen Katılıyorum   ( ) Katılıyorum   ( ) Ne Katılıyorum Ne Katılmıyorum
( ) Katılmıyorum   ( ) Kesinlikle Katılmıyorum

35) Para harcama alışkanlıklarım beni kaygılandırsa da; yine de alışverişe çıkar, kıyafet satın alırım.
( ) Tamamen Katılıyorum   ( ) Katılıyorum   ( ) Ne Katılıyorum Ne Katılmıyorum
( ) Katılmıyorum   ( ) Kesinlikle Katılmıyorum

36) Kontrolsüz biçimde ve fazla sayıda kıyafet satın aldıysam kendimi huzursuz hissederim.
( ) Tamamen Katılıyorum   ( ) Katılıyorum   ( ) Ne Katılıyorum Ne Katılmıyorum
( ) Katılmıyorum   ( ) Kesinlikle Katılmıyorum

37) Bütçem uygun olmasa bile, kıyafet satın alırım.
( ) Tamamen Katılıyorum   ( ) Katılıyorum   ( ) Ne Katılıyorum Ne Katılmıyorum
( ) Katılmıyorum   ( ) Kesinlikle Katılmıyorum

38) Kontrolsüz ve aşırı miktarda kıyafet satın aldıktan sonra kendimi suçlu hisseder ya da utanırım.
( ) Tamamen Katılıyorum   ( ) Katılıyorum   ( ) Ne Katılıyorum Ne Katılmıyorum
( ) Katılmıyorum   ( ) Kesinlikle Katılmıyorum

39) Kıyafeti kullanmayacak olsam da satın alırım.
( ) Tamamen Katılıyorum   ( ) Katılıyorum   ( ) Ne Katılıyorum Ne Katılmıyorum
( ) Katılmıyorum   ( ) Kesinlikle Katılmıyorum

40) Kendimi alışveriş yapmak zorunda hissederim.
( ) Tamamen Katılıyorum   ( ) Katılıyorum   ( ) Ne Katılıyorum Ne Katılmıyorum
( ) Katılmıyorum   ( ) Kesinlikle Katılmıyorum

41) Statüye ilgi duyarım.
( ) Tamamen Katılıyorum   ( ) Katılıyorum   ( ) Ne Katılıyorum Ne Katılmıyorum
( ) Katılmıyorum   ( ) Kesinlikle Katılmıyorum

42) Statü benim için önemlidir.
( ) Tamamen Katılıyorum   ( ) Katılıyorum   ( ) Ne Katılıyorum Ne Katılmıyorum
( ) Katılmıyorum   ( ) Kesinlikle Katılmıyorum

43) Statüm toplum içindeki imajımı güçlendirir.
( ) Tamamen Katılıyorum   ( ) Katılıyorum   ( ) Ne Katılıyorum Ne Katılmıyorum
( ) Katılmıyorum   ( ) Kesinlikle Katılmıyorum

44) Kıyafetler, başarı simgeler.
( ) Tamamen Katılıyorum   ( ) Katılıyorum   ( ) Ne Katılıyorum Ne Katılmıyorum
( ) Katılmıyorum   ( ) Kesinlikle Katılmıyorum

45) Kıyafetler, prestij sembolüdür
( ) Tamamen Katılıyorum   ( ) Katılıyorum   ( ) Ne Katılıyorum Ne Katılmıyorum
( ) Katılmıyorum   ( ) Kesinlikle Katılmıyorum

46) Kıyafetler, maddi durumumun iyi olduğunun göstergesidir.
( ) Tamamen Katılıyorum   ( ) Katılıyorum   ( ) Ne Katılıyorum Ne Katılmıyorum
( ) Katılmıyorum   ( ) Kesinlikle Katılmıyorum

47) Kıyafetler, hayatta elde edilen başarının göstergesidir.
( ) Tamamen Katılıyorum   ( ) Katılıyorum   ( ) Ne Katılıyorum Ne Katılmıyorum
( ) Katılmıyorum   ( ) Kesinlikle Katılmıyorum

APPENDCE 2: QUESTIONNAIRE IN ENGLISH

1. Age: …..
If you are under 18 years old, please end the questionnaire.

2. Gender:
a. Female ( )
b. Male ( )

3. Marital Status:
a. Married ( )
b. Single ( )
c. Widowed - Divorced ( )

4. Education Level:
a. Primary School – Secondary School ( )
b. High School ( )
c. Vocational High School ( )
d. University ( )
e. Master - Doctorate ( )

5. Occupation:
a. Housewife ( )
b. Retired ( )
c. Temporary Unemployed ( )
d. Student ( )
e. Worker / Employee With Wage ( )
f. Tradesman ( )
g. Do not work ( )

6. Income (net):
a. Lower than 1500 TL ( )
b. Between 1501 TL – 3.500 TL ( )
c. Between 3.501 TL – 5.500 TL ( )
d. Between 5.501 TL – 7.500 TL ( )
e. Above 7.500 TL ( )

7. Please define your role in the household:
a. Living alone. ( )
b. Living with friends. ( )
c. Living with my family (mother, father and siblings) ( )
d. Living with my wife / spouse and children ( )

This study is related to measure your feelings and thoughts about clothing buying. In answering questions, please think about your clothing shopping / buying.

1) I like to shop clothing for the novelty of it.
( ) Strongly Agree   ( ) Agree   ( ) Neither Agree Nor Disagree   ( ) Disagree
( ) Strongly Disagree

2) Shopping satisfies my sense of curiosity about clothings in trend.
 ( ) Strongly Agree   ( ) Agree   ( ) Neither Agree Nor Disagree   ( ) Disagree
 ( ) Strongly Disagree

3) Shopping offers new experiences.
( ) Strongly Agree   ( ) Agree   ( ) Neither Agree Nor Disagree   ( ) Disagree
( ) Strongly Disagree

4) I feel like I'm exploring new worlds when I shop for clothing.
( ) Strongly Agree   ( ) Agree   ( ) Neither Agree Nor Disagree   ( ) Disagree
( ) Strongly Disagree

5) I go shopping to watch other people.
( ) Strongly Agree   ( ) Agree   ( ) Neither Agree Nor Disagree   ( ) Disagree
( ) Strongly Disagree

6) I go shopping to be entertained.
( ) Strongly Agree   ( ) Agree   ( ) Neither Agree Nor Disagree   ( ) Disagree
( ) Strongly Disagree

7) I get a real ``high'' from shopping.
( ) Strongly Agree   ( ) Agree   ( ) Neither Agree Nor Disagree   ( ) Disagree
( ) Strongly Disagree

8) I usually think carefully before I buy clothing.
( ) Strongly Agree   ( ) Agree   ( ) Neither Agree Nor Disagree   ( ) Disagree
( ) Strongly Disagree

9) I usually only buy clothings that I intended to buy.
( ) Strongly Agree   ( ) Agree   ( ) Neither Agree Nor Disagree   ( ) Disagree
( ) Strongly Disagree

10) If I buy clothing, I usually do that spontaneously.
 ( ) Strongly Agree   ( ) Agree   ( ) Neither Agree Nor Disagree   ( ) Disagree
( ) Strongly Disagree

11) Most of my purchases are planned in advance.
( ) Strongly Agree   ( ) Agree   ( ) Neither Agree Nor Disagree   ( ) Disagree
( ) Strongly Disagree

12) I only buy clothings that I really need.
( ) Strongly Agree   ( ) Agree   ( ) Neither Agree Nor Disagree   ( ) Disagree
( ) Strongly Disagree

13) It is not my style to just buy clothing.
( ) Strongly Agree   ( ) Agree   ( ) Neither Agree Nor Disagree   ( ) Disagree
( ) Strongly Disagree

14) I like to compare different brands before I buy clothing.
( ) Strongly Agree   ( ) Agree   ( ) Neither Agree Nor Disagree   ( ) Disagree
( ) Strongly Disagree

15) Before I buy clothing, I always carefully consider whether I need it.
( ) Strongly Agree   ( ) Agree   ( ) Neither Agree Nor Disagree   ( ) Disagree
( ) Strongly Disagree

16) I am used to buying clothing "on the spot".
( ) Strongly Agree   ( ) Agree   ( ) Neither Agree Nor Disagree   ( ) Disagree
( ) Strongly Disagree

17) I often buy things without thinking.
( ) Strongly Agree   ( ) Agree   ( ) Neither Agree Nor Disagree   ( ) Disagree
( ) Strongly Disagree

18) It is a struggle to leave nice clothings I see in a shop.
( ) Strongly Agree   ( ) Agree   ( ) Neither Agree Nor Disagree   ( ) Disagree
( ) Strongly Disagree

19) I cannot suppress the feeling of wanting to buy clothing.
( ) Strongly Agree   ( ) Agree   ( ) Neither Agree Nor Disagree   ( ) Disagree
( ) Strongly Disagree

20) I feel guilty after having bought clothing.
( ) Strongly Agree   ( ) Agree   ( ) Neither Agree Nor Disagree   ( ) Disagree
( ) Strongly Disagree

21) I'm not the kind of person who "falls in love at first sight" with clothings I see in shops.
( ) Strongly Agree   ( ) Agree   ( ) Neither Agree Nor Disagree   ( ) Disagree
( ) Strongly Disagree

22) I can become very excited if I see clothing I would like to buy.
( ) Strongly Agree   ( ) Agree   ( ) Neither Agree Nor Disagree   ( ) Disagree
( ) Strongly Disagree

23) I always see nice clothing whenever I pass by shops.
( ) Strongly Agree   ( ) Agree   ( ) Neither Agree Nor Disagree   ( ) Disagree
( ) Strongly Disagree

24) I find it difficult to pass up a bargain.
( ) Strongly Agree   ( ) Agree   ( ) Neither Agree Nor Disagree   ( ) Disagree
( ) Strongly Disagree

25) If I see new clothing, I want to buy it.
( ) Strongly Agree   ( ) Agree   ( ) Neither Agree Nor Disagree   ( ) Disagree
( ) Strongly Disagree

26) I am a bit reckless in buying clothing.
( ) Strongly Agree   ( ) Agree   ( ) Neither Agree Nor Disagree   ( ) Disagree
( ) Strongly Disagree

27) I buy clothings because I like buying things, rather than because I need them.
( ) Strongly Agree   ( ) Agree   ( ) Neither Agree Nor Disagree   ( ) Disagree
( ) Strongly Disagree

28) I feel driven to shop and spend for clothing, even when I don't have the time or the money.
( ) Strongly Agree   ( ) Agree   ( ) Neither Agree Nor Disagree   ( ) Disagree
( ) Strongly Disagree

29) I get little or no pleasure from shopping.
( ) Strongly Agree   ( ) Agree   ( ) Neither Agree Nor Disagree   ( ) Disagree
( ) Strongly Disagree

30) I hate to go clothing shopping.
( ) Strongly Agree   ( ) Agree   ( ) Neither Agree Nor Disagree   ( ) Disagree
( ) Strongly Disagree

31) I go on clothing buying binges.
( ) Strongly Agree   ( ) Agree   ( ) Neither Agree Nor Disagree   ( ) Disagree
( ) Strongly Disagree

32) I feel ''high'' when I go on a clothing buying spree.
( ) Strongly Agree   ( ) Agree   ( ) Neither Agree Nor Disagree   ( ) Disagree
( ) Strongly Disagree

33) I buy things even when I don't need clothing.
( ) Strongly Agree   ( ) Agree   ( ) Neither Agree Nor Disagree   ( ) Disagree
( ) Strongly Disagree

34) I go on a clothing buying binge when I'm upset, disappointed, depressed, or angry.
( ) Strongly Agree   ( ) Agree   ( ) Neither Agree Nor Disagree   ( ) Disagree
( ) Strongly Disagree

35) I worry about my spending habits but still go out and shop and spend money on clothing.
( ) Strongly Agree   ( ) Agree   ( ) Neither Agree Nor Disagree   ( ) Disagree
( ) Strongly Disagree

36) I feel anxious after I go on a clothing buying binge.
( ) Strongly Agree   ( ) Agree   ( ) Neither Agree Nor Disagree   ( ) Disagree
( ) Strongly Disagree

37) I buy things even though I cannot afford clothing.
( ) Strongly Agree   ( ) Agree   ( ) Neither Agree Nor Disagree   ( ) Disagree
( ) Strongly Disagree

38) I feel guilty or ashamed after I go on a clothing buying binge.
( ) Strongly Agree   ( ) Agree   ( ) Neither Agree Nor Disagree   ( ) Disagree
( ) Strongly Disagree

39) I buy clothing I won't use.
( ) Strongly Agree   ( ) Agree   ( ) Neither Agree Nor Disagree   ( ) Disagree
( ) Strongly Disagree

40) I feel compelled to go shopping.
( ) Strongly Agree   ( ) Agree   ( ) Neither Agree Nor Disagree   ( ) Disagree
( ) Strongly Disagree

41) I am interested in status.
( ) Strongly Agree   ( ) Agree   ( ) Neither Agree Nor Disagree   ( ) Disagree
( ) Strongly Disagree

42) Status is important to me.
( ) Strongly Agree   ( ) Agree   ( ) Neither Agree Nor Disagree   ( ) Disagree
( ) Strongly Disagree

43) Status enhances my image.
( ) Strongly Agree   ( ) Agree   ( ) Neither Agree Nor Disagree   ( ) Disagree
( ) Strongly Disagree

44) Clothing is a symbol of success.
( ) Strongly Agree   ( ) Agree   ( ) Neither Agree Nor Disagree   ( ) Disagree
( ) Strongly Disagree

45) Clothing is symbol of prestige.
( ) Strongly Agree   ( ) Agree   ( ) Neither Agree Nor Disagree   ( ) Disagree
( ) Strongly Disagree

46) Clothing indicates wealth
( ) Strongly Agree   ( ) Agree   ( ) Neither Agree Nor Disagree   ( ) Disagree
( ) Strongly Disagree

47) Clothing indicates achievement
( ) Strongly Agree   ( ) Agree   ( ) Neither Agree Nor Disagree   ( ) Disagree
( ) Strongly Disagree