

**Factors Influencing Intention to Use Electronic
Payment Systems: The Case of Students in
Famagusta**

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Submitted to the
Institute of Graduate Studies and Research
in partial fulfillment of the requirements for the degree of

Master of Arts
in
Marketing Management

Eastern Mediterranean University
July 2016
Gazimağusa, North Cyprus

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ABSTRACT

There has been a tremendous growth in internet and information and communication technology (ICT) throughout the last 2 decades, in addition to the revolutionary evolution in the electronic payment systems (EPS) that changed the e-commerce world totally and enabled to make enormous business transactions within few minutes. Therefore this study try to establish and clarify whether; (1) knowledge about e-commerce has direct effect on students intentions to use EPS, (2) perceived reputation towards EPS has direct effect on students intentions to use EPS, (3) general satisfaction from e-commerce has direct effect on students intentions to use EPS, (4) specific satisfaction from EPS has direct effect on students intentions to use EPS.

In this study a comprehensive literature review was engaged in order to initially conceptualize the relationship between all of factors mentioned earlier and their possible effect on customer intentions to use EPS, the literature review goes from the base of the Pyramid to its top (goes from wide to narrow).

A sample consist of 310 respondents was chosen to examine the proposed hypotheses using regression analysis, the findings highly supported the claimed hypotheses that all the factors mentioned earlier influence and have positive relationship with the customer's intentions to use EPS.

Keywords: Buying behavior, intention to use EPS, e-commerce knowledge, General satisfaction, specific satisfaction, and perceived reputation

ÖZ

İnternet ve BİT alanında son yirmi yılda yaşanan devasa gelişmelerin yanı sıra, elektronik ödeme sistemlerinin (EÖS) devrim niteliğindeki evrimi de günümüzün e-ticaret dünyasını tümüyle değiştirerek dakikalar içerisinde oldukça büyük ticari işlemler gerçekleştirilmesine olanak sağlamıştır. Buna bağlı olarak, söz konusu çalışmanın amacı müteakip ifadelerin doğruluğunu araştırmak ve açıklığa kavuşturmadır; (1) e-ticaret hakkında bilgi sahibi olmanın müşterilerin EÖS kullanımına olan yönelimleri üzerinde etkisi vardır, (2) EÖS'nin algılanan itibarının müşterilerin EÖS kullanımına olan yönelimleri üzerinde etkisi vardır, (3) e-ticaret konusundaki genel memnuniyetin müşterilerin EÖS kullanımına olan yönelimleri üzerinde etkisi vardır, (4) EÖS'ye olan spesifik memnuniyetin müşterilerin EÖS kullanımına olan yönelimleri üzerinde etkisi vardır.

Bu çalışma kapsamında öncelikle bahsi geçen tüm faktörler arasındaki ilişkinin ve müşterilerin EÖS kullanımlarına olan etkilerinin kavramsallaştırılması amacıyla gerçekleştirilen kapsamlı literatür taraması Piramidin tabanından üst noktasına doğru ilerlemektedir (geniş alandan dar alana doğru ilerlemektedir).

Öne sürülen hipotezlerin bağlanım analizi kullanılarak değerlendirilmesi amacıyla söz konusu model kapsamında toplam 310 denek seçilmiştir. Sonuçlar, bahsi geçen faktörlerin müşterilerin EÖS kullanımını etkilediğini ve EÖS kullanımlarına dair yönelimleri ile olumlu bir ilişkiye sahip olduğunu öne süren hipotezleri ziyadesiyle desteklemektedir.

Anahtar Kelimeler: Satın alma davranışı, EÖS kullanma yönelimi, e-ticaret bilgisi, genel memnuniyet, spesifik memnuniyet, ve algılanan itibar

DEDICATION

I dedicate this Thesis to my precious family.

ACKNOWLEDGMENT

I would like to thank Dr. Emrah Oney (my supervisor), he was inspiring and helpful to me in a great way that the words can't describe, and he had a huge contribution in the progress of my study and deserve all respect. I want also to thank my family for continues and endless support they did for me whether psychologically or financially.

All persons mentioned before deserve more appreciation than I could express, I couldn't have been able to complete my study without their support and effort. From all of my heart thank you.

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LIST OF ABBREVIATIONS

| | |
|------|--|
| APRA | Advanced Research Project Agency |
| B2B | Business to Business |
| B2C | Business to Consumers |
| C2C | Consumer to Consumer |
| EPS | Electronic Payment Systems |
| ICT | Information and Communication Technology |
| IOT | Internet of Things |
| IPTO | Information Processing Techniques office |
| IS | Information System |
| ITI | Information Technology |
| P | Significant Value |
| WB | World Bank |

Chapter1

INTRODUCTION

1.1 Introduction

The world now days is experiencing a huge boost in technological revolution, during the last 25 years the world experienced a massive growth in information and communication technology (ICT) and in the e-commerce, that has redefined and reshaped the traditional business world. The world never has never experienced and applied efficiently the globalization concept as it is now days, there are three main factors for that related to ICT revolution; Internet, E-Commerce, and Electronic payment systems (EPS). These 3 factors allowed any individual to access unlimited amount of information nearly about anything the world, and also allowed any person to carry out unlimited transactions for goods and services by using EPS that saves time that used to be wasted by traditional methods of payments, these 3 factors will be discussed furthermore in the literature review chapter.

According to (Radovanovic, 2009) the EPS rely mainly on the use of computer networks, internet, and digitally stored value systems that collectively enables the exchange of values through online and offline environments. EPS is an emerging technology that plays a crucial role in the evolvement of e-commerce, based on that the lack of EPS would prevent the successful implementation of e-commerce (Goldfinger and Perrin, 2001). Moreover, the sector of private organizations and governments around the whole world shows interest in the mechanism of EPS for the

delivery of goods and services, also around the whole world there has been a great growth in the usage rate for prepaid and debit cards, mobile payments, and online banking. (Capgemini, 2013). Due to that a lot of prior researches were implemented in order to investigate and discover the factors that influence consumer decision to adopt EPS, such as (Hung, Chung, and Yu, 2006) that investigated the level of public acceptance toward online tax filling and the e-government payment function from the perception of the end user, and (Abrazhevich, 2001) investigated the consumer's attitude towards online payments

According to Kousaridas (2008), the e-commerce now days is vital component of business operations for the majority of firms, e-commerce is mainly relied on the EPS that evolved to be the most important key role for efficient and successful business.

Compared to traditional payment ways, EPS provide higher various preferred characteristics such as anonymity, privacy, scalability, and efficiency. (Cotteleer et al. 2007).

The EPS are became a vital instrument in business world, but it needs to be developed more in order to achieve any further development in the world of e-commerce and e-business, there are a lot of draw backs for EPS available now days that must be eliminated in order to increase the consumers intentions to use it, such as trust, security, fraud and reputation concerns. Consumers behavioral attitudes are affected by various number of variables regarding their intentions to use EPS, hundreds of studies has been developed to try to discover the most effective variables

on consumers behavior in order to facilitate the growth of EPS usage, although the EPS still has a lot of drawbacks as mentioned earlier, but no one can deny that the future business transactions as expected won't be executed except by e-payment, some researcher now days even claim that within 10 years traditional banking services would be eliminated by 100 percent.

1.2 Theoretical Background

One of the key parts of the financial infrastructure in modern economies is the payment system, it affect the market efficiency and the conduct of monetary policy, moreover the payment systems act as public utilities that provide services to wide base network users . (Lacker, 2011). According to (Liebermann and Stashevsky, 2009) there is a big relationship between the time spent on internet, gender, and age with the online shopping activities, moreover the e-commerce totally depend on the internet services which supply the consumer with detailed information to support his or her decision making. A successful electronic payment system should provide maximum security for consumer's moneys and personal information, should create a high level of trust for and with its consumers, it should be accepted and available in wide area, it should be easy to use, and should work efficiently. (Kannen, Leischner, and Stein, 2003).

The internet growth helped to increase the popularity and usage of EPS, since the e-commerce created new financial need that in the majority of cases cannot be satisfied and filled by ordinary payment systems, Therefore the EPS became popular way for paying for online purchases. (Sumanjeet, 2009). According to (Teoh, Chong, Lin, and Chua, 2013) due to the increase in e-commerce transactions, different EPS and E vendors are growing along with these sophisticated transactions. Moreover EPS are

developed to add value for the consumers mainly in terms of transaction cost and convenience, The EPS web based interface allow the customers to access and manage their transactions from distance.

According to Abrazhevich (2001), the reasons for an electronic payment system are poor system design and deployment that doesn't meet with the consumers expectations. Bank of Malaysia (2009) states that of the main reasons for not using EPS is lack of awareness and knowledge.

The theory of "personalized strategy" and "socially constructed models" for management of knowledge constructed by McAdam and McCreedy (McAdam and McCreedy, 1999) construct the concept of e-commerce as knowledge management. Moreover Erik (Erik et.al, 2008) state that knowledge based on past experience directly affect the purchasing behavior of consumers. According to (Stavins, 2001) states that age, education level, marital status, job classification, and income level directly affect the consumer's intentions to use EPS.

Davis FD (1989) states that Perceived usefulness, perceived ease of use, and user acceptance of information technology affect the consumer's intentions to use EPS. While (Junad and Sfenrianto, 2015) states that culture and perceived security are major determinants in consumer's intentions to use EPS).

1.3 The Aims and Objectives of the Research

To investigate and analyze the research results related to the independent variables relationship with each other (E-Commerce knowledge, general satisfaction towards e-commerce, perceived reputation towards EPS, and specific satisfaction towards

EPS) and their effect on the dependent variable (intensions to use EPS). Moreover, this study attempts to demonstrate each factor correlation level with other, and assess the impact of each independent variable on the dependent variable.

1.4 Sampling procedure and Data Collection

310 respondents participated in this study, data was gathered from them using mall intercept technique, which depends on intercepting the targeted respondents in public place and ask them to participate in the study.

Convenience sampling technique was implemented and all respondents participated in the study were students in Famagusta. The questionnaire used in collecting the data was developed by (Churchill in 1999), a nine step process and divided into six sections; 1) questions investigating respondent's knowledge level towards e-commerce, 2) questions investigating perceived reputation towards EPS, 3) questions investigating respondent's intentions to use EPS, 4) questions investigating respondent's specific satisfaction towards EPS, 5) questions investigating respondent's general satisfaction towards e-commerce, 6) demographic questions..

1.5 Structure of the Thesis

The Thesis is organized across seven chapters as represented:

| | |
|-----------|------------------------------------|
| Chapter 1 | Introduction and Aims of the Study |
| Chapter 2 | Literature Review |
| Chapter 3 | Statement of Hypothesis |
| Chapter 4 | Methodology |
| Chapter 5 | Data Analysis |
| Chapter 6 | Discussion of Findings |
| Chapter 7 | Conclusion |

Chapter 2

LITERATURE REVIEW

2.1 Introduction

The series of technological breakthroughs in interpersonal communication started with telegraph, radio, telephone, television, and ended with internet, which removed the barrier of distance, and allowed reaching mass audience (Bargh and McKenna, 2004v).

Throughout the last 25 years the world has been experiencing a massive and huge technological revolution, whether on information base or on transaction and business base. The globalization concept with respect to all individual and governmental efforts that were done to achieve it was not felt applicable by more than 25 percent of the basic concept and realistic concept. Until the appearance of internet, after the internet appeared on the surface the concept efficiency was raised to about 40 percent, after that a new concept and way of business appeared called e-commerce aroused on the surface, it hugely lifted the efficiency and applicability of globalization to 65 percent. Lately the newest and the one that influenced globalization in a massive way, is (EPS) Electronic payment system. EPS raised the globalization efficiency and working on real life to about 80 percent. These three basic concepts are considered the most recent and most booming technological inventions in now days, they also has the highest potentials for evolving and development concepts.

2.2 Internet

Internet is a neutral device that was designed originally to facilitate research for academic and military enterprises. (VandeCreek and Jackson, 1999). The internet started to appear first in the beginning of 1960s, there was the cold war between the USA and the Soviet Union, It was a military program done by the American army, the department of defense of USA established at that time the advanced research projects agency (ARPA). Its main objective was to encourage researches that can ensure that United States of America race with heads over the USSR in any technological competition, (Almagor, 2011).

The (IPTO) Information Processing Techniques office, one of the ARPA headquarters, used to sponsor researches related to computer science that aimed to mobilize American universities and laboratories to construct a strategic communication network. (Almagor, 2011).

A series of written memos in August 1962 by J.C.R.Licklider of MIT, was the first recorded description of social communications that could be enabled through networking, he believed that a set of computers globally interconnected every one could access data and programs from any site; much like the internet today, (Leiner; Cerf; Clark; Khan; Kleinrock; Lynch; Postel; Roberts; Wolff, 2009).

Internet intermediaries like search engines, internet service provider and social media platforms allows and helps people around the world to communicate with each other.

More than 60 percent of United States households now days have a private computer and more than 50 percent of them have Internet access (U. S. Department of Commerce, 2002).

Table 1: Definitions for internet concept

| Definition | Author | Year |
|--|---|--------------|
| global information system, that does not only underlie communications technology, but also underlie greater protocols and end-user applications, and associate data structures and the means by which the information may be processed, manifested, or otherwise used. | U.S. Federal Networking Council | 24 Oct. 1995 |
| "The Internet of Things" (IoT) describe the revolution in the growing number of internet enabled devices that network and communicate with each other and with other web-enabled gadgets. IoT refers to a state where Things (like environments, vehicles, objects, and clothing) have more information associated with them and have the ability to sense, communicate, network and produce new information, becoming an integral part of the Internet. | ICTKN and Internet of Things Special Interest Group | 2011 |
| Internet is considered s social universe, a environment, constructed by and made possible by communication | Jones | 1999 |
| It is considered as a Computer grid structure that straight supports the communication of people with other people | Kollock and smith | 1999 |

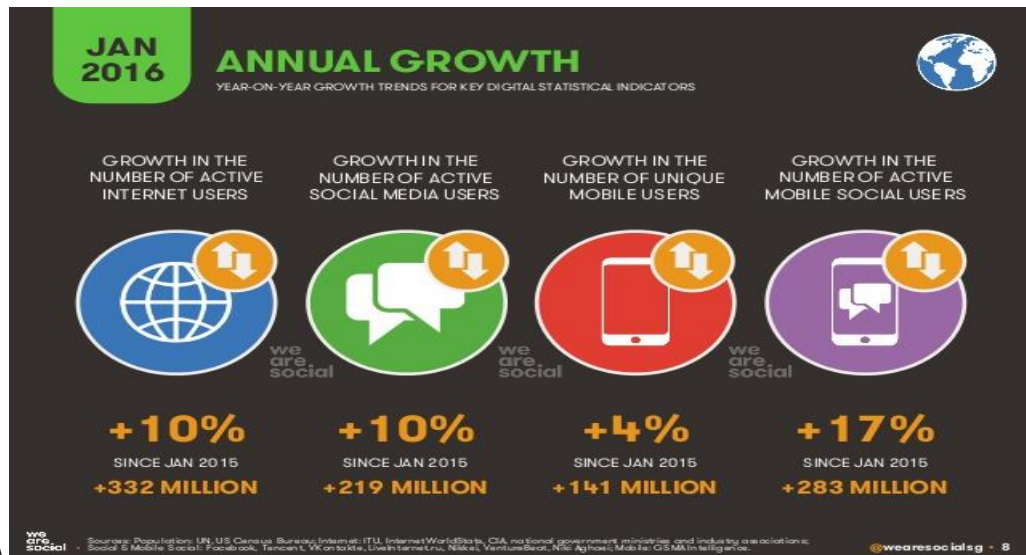


Figure 1: Annual growth for internet usage from Jan. 2015 to Jan.2016
 (Source:slideshare.net;<http://www.slideshare.net/vmarketingvn/comprehensive-new-digital-in-2016>)

As represented and shown in figure1 there is huge boost in the internet usage from January 2015 to January 2016. The number of active internet users and number of active social media grew up by 10 percent, the number of unique mobile users grew up by 4 percent, while the hugest boost was in the number of active mobile social users it increased by 17 percent.

2.3 E-Commerce

Since the late 80s the business world has evolved a lot due to the boom in technology and informational technology, at that time internet was beginning to penetrate the lives of millions of users around the world. E- Business and e commerce concepts entered the global economy with ease as it was promoting for models that exhibit an accelerated rate of development, more than the average growing rate of traditional economy. (Mirescu and Maiorescu, 2011.)

Electronic commerce (ecommerce) is a type of business model, it allows a company or individual to implement business over an electronic network, specifically the

internet. Electronic commerce works in 4 main market sectors: business 2 businesses, business 2 consumers, consumer 2 consumers and consumer 2 businesses. Nearly all products and services can be presented through internet, from books and music to financial services and plane tickets. (<http://www.investopedia.com/terms/e/ecommerce.asp>).

Electronic commerce term emerged in business field the first time in the 1970s and after that started to grow more and encompass business was conducted by fax and telephone. All aspects of information technology in business are embraced by e-business term, it doesn't include only purchasing and selling, it also includes cooperating with business partners and servicing customers. (Rowley, 2000).

Table 2: E-commerce definitions

| Definition | Author | Date |
|---|---------------------------------|------|
| Purchasing and selling of products and services, or transmission of money or data, through an electronic network, specifically the internet. Those business dealings happen either as business-2-business, business-2-consumer, consumer-2-consumer or consumer-2-business. | Rouse | 2016 |
| E-commerce includes digitally enabled business transactions between organizations and individuals. Digitally enabled transactions include the interchange of value (such as money) within organizational or individual margins in return for products or services. | Turban, King, D. R., & Lang, J. | 2009 |

| Continue of table 2: E-commerce definition | | |
|---|--|------|
| Throughout merging the practical abilities of computers and telecommunication systems, firms can interchange information electronically rather than sending and receiving Paper pamphlets. By doing that, businesses are accomplishing extraordinary enhancements in the precision, speed and efficiency of their transactions. By removing confidence to paper as the mean through which business occurs, new and different methods are evolving concerning how commercial relationships are defined and sustained, Used for international commercial deals the technologies of Electronic commerce are facing and overcoming traditional barriers to international trade presented by geographic, lingual and cultural dis- parities between possible trading partners. | Ritter | 1992 |
| A safe, elastic and cohesive method designed to deliver important uncommon business value by merging the systems and processes that run fundamental business operations internet new technologies | IBM | 1997 |
| Electronic commerce broadly concept, is the use of computer networks to enhance the performance of the organization, Increase its profitability, also increase market share, as well as enlightening customer service, and bringing products quicker. Electronic commerce is greater than just ordering product from online; it embraces all features of an organization's electronic interactions with its Stakeholders. | Watson- Berthon- Pitt – Zinkhan | 2008 |

Table 3: E business definitions:

| Definition | Author | Year |
|--|--------|------|
| "e-business can be the key in transforming business processes using Internet technologies." | IBM | 1997 |
| It primary stands for internet enabled business, based on applications of internet technologies, like intranets and extranets, and related standards as (HTTP, HTML, CORBA, XML, etc.) | Reiss | 2001 |
| It represents a revolution in the business field; a business existence relied on new ideas, models, and digital process. Moreover, competitive and strategic advantages are spawned by virtual business channels | Clark | 2002 |
| The use of internet service to empower business process, e-commerce, and collaboration within the firm and with its customers, stake holders, and suppliers. | Combe | 2006 |

The development and emergence of electronic commerce provided a massive step toward facilitating economic transactions, and it also increased market transparency. (Diacon and Donici, 2013).

The e-commerce market is based on information technology, therefore it needs its own infrastructure to take place, its infrastructure help in building new services and products, and enables creating new markets beyond the national borders. (Diacon and Donici, 2013)

The first online book store was established in 1995 by amazon, in its first year it recorded 16 million dollars sales, year later its sales grown nearly tenfold, reaching 148 million dollars, after Amazon's huge success, Barnes and Noble established its

own online shop in 1997, in order to compete in the seemingly fast growing book market. (Clark, 2002).

Throughout the past few years E-Commerce has become apparent as the fastest growing sector of the USA marketplace. Consumers have increased the number of purchases made online, and firms continued expanding their presence in E-Commerce. The e-commerce is expected to continue expanding rapidly in the coming years, (Willis, 2004).

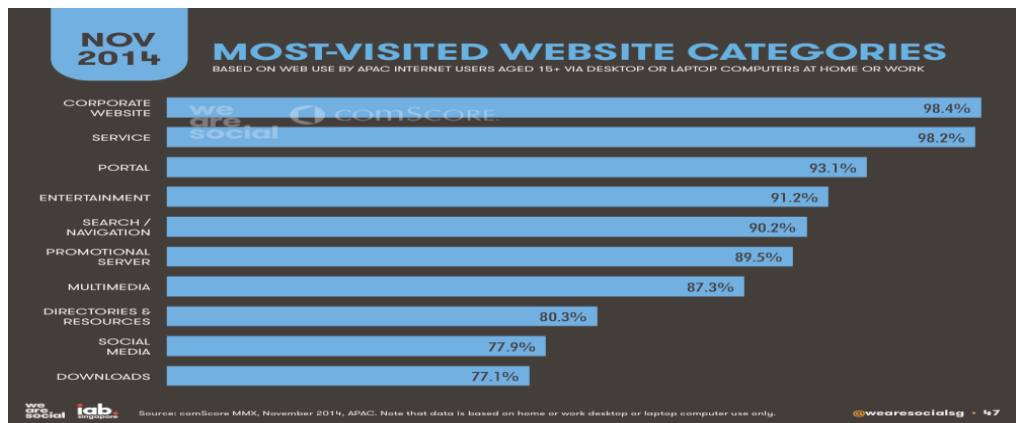


Figure 2: Most visited website categories in 2014

As shown in the figure above most visited websites are corporate websites and services websites, this shows the opportunities available for E-Commerce, it's boosting so rapidly. The most visited websites according to this study that comes in the first rank is corporate websites, comes in the second rank the service websites, in the third rank the portal websites, in the fourth rank the entertainment websites, in the fifth rank the service navigation websites, in the sixth rank the promotional server websites, in the seventh rank the multimedia websites, in the eighth rank the directories and resources websites, in the ninth rank the social media websites, and in the tenth and last rank comes the downloads websites.

The E-Commerce is divided into three main types, first (B2B) business to business, where a company or firm sell for another company or firm, it includes business transactions between businesses, like between a manufacturer and wholesaler, or between a retailer and a wholesaler, its transactions volume are much greater than the volume of B2C or C2C transactions. Second type is (B2C) business to customer, where firms sells directly to consumers, example individual buys a pair of shoes from a retailer, the term of B2C applies on any organization that sells its products or services to consumers over the internet .The third and last type is (C2C) customer to customer, in which consumers sells to other consumers, example online auction, in which a consumer posts an item for sale and other consumers bid to purchase it . Some models combine 2 types with each other, like E-Bay as an example, u can find B2C and C2C transactions in it. (Willis, 2004) and (Rania Nemat, 2011.)

E-Commerce Top-10 Europe 2013

UK, Germany and France account for 60% of Europe's total online sales...

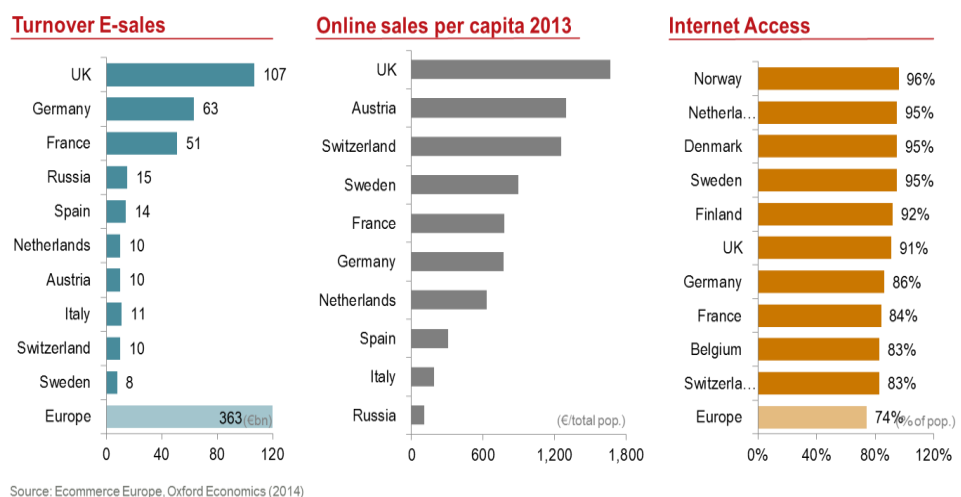


Figure 3: E-commerce top 10 European countries in 2013
(Source: Oxford economics, 2013)

Figure 3 details the top 10 European countries in E-commerce in 2013, these findings were conducted as represented in the graph: first part of the figure on the left side states the top 10 European countries in turnover e-sales (UK, Germany, and France are the highest). The middle part of the figure states the top 10 European countries in online sales per capita (UK, Austria, and Switzerland are the highest). The last section states the top 10 European countries in internet access (Norway, Netherland, and Denmark are the highest).

In 2010 the biggest e-commerce market in the whole world, when assessed by the quantity spent per capita, was the UK. The e-commerce market also in the Republic of Czech generates 24 percent of the total national revenues. China with 384 million internet user, online shopping sales rose to 36.6 billion Dollars in 2009, e-commerce transactions between China and other countries increased by 32 percent (375.8 billion) in 2012. E-Commerce sales worldwide increased to 1 Trillion dollars for the first time in history in 2012 (Shahriari; et al., 2015).

As mentioned earlier the literature review of this study is going from wide to narrow, in the upper parts it included information about internet and e-commerce. The upcoming section (2.4) will concentrate on the electronic payment systems, it will include definitions, types, and earlier studies literature about EPS.

2.4 Electronic payment systems (EPS):

EPS allows the consumer to pay for the goods or services online through cohesive hardware and software systems. The core purposes and aims of EPS are to escalate effectiveness, greater security, and improve customer ease of use.

Payment systems from the legal point of view is classified into two types, either credit transfer or debit transfer, regardless the number of intermediates and the means of the transmission; paper based, electronic, or internet payment.(Sit,2005). EPS is divided into e-cash systems, Check-like systems and hybrid systems (Mykytyn; et al., 2007).

According to Raja and Velmurgan (2008), the electronic payment system is a payment service that employs ICT with telecommunications networks, the following figure was developed by (Abrazhevich, 2004). In order to describe and illustrate the electronic payments for different types of E-commerce.

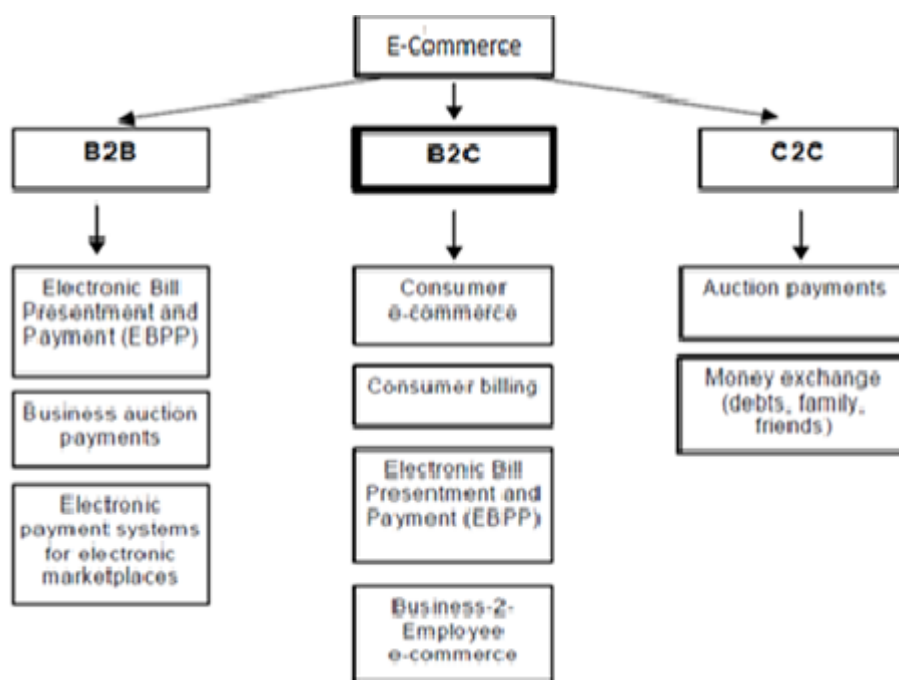


Figure 4: Electronic payment systems for different Types of E-commerce

Figure 4 defined the electronic payment systems available in e-commerce world based on three ways of transactions; business to business (B2B), business to consumers (B2C), and consumers to consumers (C2C). In B2B it identify 3 types of

As shown in figure 6 in 1971 there was zero billion paid through electronic payments and 20 billion using checks in the world, in 1979 there was about 5 billion paid in the whole world throughout electronic payment systems and 30 billion through checks, in 1995 10 billion were paid using EPS and 50 billion using checks, in 2000 there was 30 billion paid through EPS and 40 billion paid through checks, in 2003 there was about 45 billion paid through EPS and about 35 billion paid through checks, and in 2006 there was about 60 billion paid using EPS and about 30 billion paid using checks.

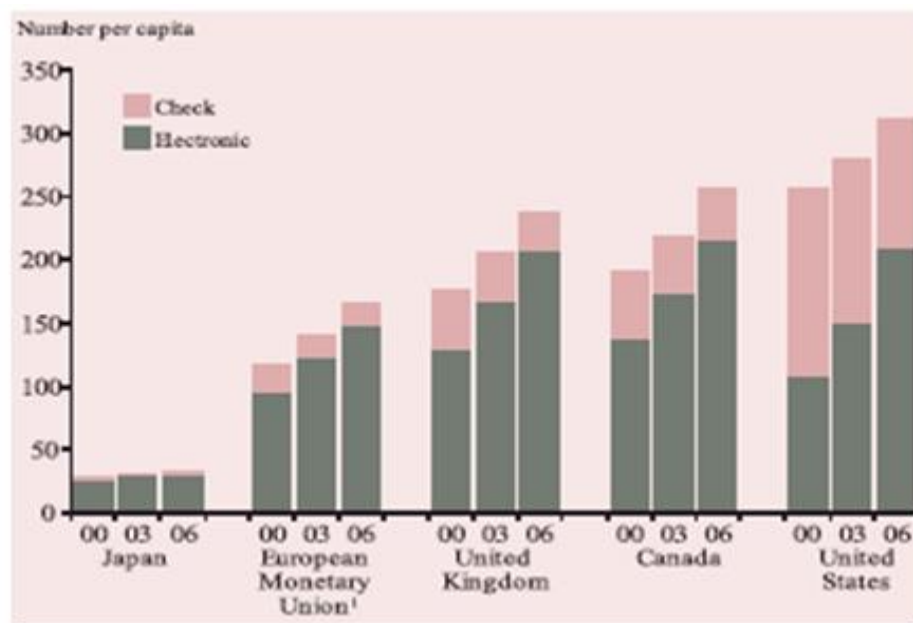


Figure 6: Number of noncash payments, checks and electronic payments
 -For 1971, 1979, 1995, 2000, 2003, and 2006.
 (Source:<http://www.federalreserve.gov/pubs/bulletin/2008/articles/payments/default.html>)

According to (Kalakota and Whinston, 1997), there are 3 main factors for appealing the development of EPS: reduced operational processing costs, decreasing the cost of technology, and growing online commerce.

Major reason for research and development of EPS is reduction of costs, the main role for E-business and EPSs is to provide more efficient service in term of cost and time, based on that, to pay online with ordinary payment systems like credit card is considered irrational, in the light of that credit cards are considered the most expensive payment system of all the available payment means for both customers and merchants. (Lietaer, 2002; Laudon and Traver, 2002).

Higher charges for merchants occurs in the 'card not present' situation, in which the credit cards are not physically available to be inspected by the payee, due to that in this situation the chance of fraud is higher. As Laudon and Traver mentioned (Laudon &Traver, 2002; APACS, 2002) Financial regulations in certain countries can repudiate credit card payments in certain situations, for example in USA and UK the regulations there put risk of fraud, disapproval, or not paying for the merchants and on the issuing banks, these issues result in making credit cards less attractive to merchants. (Abrazhevich, 2004).

The main classification for EPS is based on the concept of money transfer and on the form of money representation. Now day's payment systems could be divided into 2 groups, either electronic currency (e-cash) or credit debit systems. (Medvinsky and Neuman, 1993).

The e-cash stands for abrogation cash, in which the participants in the transaction exchange electronic tokens that represent money, same as coins and banknotes determine the supposed value of abrogation cash money. While the credit-debit approach in terms of electronic payments refers to that money is symbolized by bank

accounts records, and these information are transferred electronically between participants in the transaction through computer networks. (Abrazhevich, 2004).

According to (Kirillova; Bogdan; and Pozdnyakova, 2015) Electronic payment advantages are:

Mobility: the user via the account can perform any financial transaction, regardless of his or her location. Easy usage: it doesn't require special knowledge to open and use an electronic account Efficiency: it takes only several minutes in order to perform transaction from one account to another. Availability: anyone in the world has the chance to have his or her own account. Security: the information transmission is carried out using SSL.

The requirements that electronic payment system needs to satisfy in order to be successful according to (Putland; Hill and Tsapikidis, 1997) are: Untraceably: what is spent, by whom, and where should not be revealed, Authentication: parties who communicate must be sure of each other's identity. Trust: the users must feel secured and have trust in the system they use. Confidentiality: eavesdroppers should not have access to any data transferred Anonymity: the real identity of certain communicating parties should not be revealed. Non-repudiation: it must be possible and applicable to proof that a certain transaction has taken place in that certain time. Integrity: parties communicating on that system should be assured that data has not been tampered (changed or damaged).

It would be very helpful and useful to consider different transactions profiles and the impact on security requirements. The broad majority of transactions made on the

internet today are consumer transactions, in which the payee is viewed as a merchant selling goods or services. In almost all of the cases the payee and the payer view each other as adversaries, they have a very little reasons to trust each other. Most of time there would be an unequal balance in the resources of an electronic payment system, with the payee being more powerful than the payer, large number of payment systems recognize that fact, for example by giving anonymity to the payee and revealing the identity of the payer. (Putland; Hill; and Tsapikidis, 1997,).

The European directive was recently passed to regulate electronic money organizations, it helps to constitute the legal acknowledgment of such impressive change in payment systems, and it also dressed to legitimize the efforts of creating different payment systems. Governmental institution, regulators, economists, and businesses are preparing themselves for the possible eruption of electronic money into daily base life. Regardless of that warm recognition by the subdivisions of the economy, there are still a lot of worry about the exercise of this blueprint. (Guadamuzi, 2003)

The disadvantages of electronic money and electronic payments systems according to (Guadamuzi, 2003) are:

Security: for those who are interested in the implementation of EPS the main concern that should exist in their minds is security; wide spread of electronic cash could present great involvement and effect in the economy as it happens with physical cash.

Consumer confusion: there is a realistic possibility that the whole system becomes too complex for the users.

Regulatory maze: in some vital points the regulations for the EPS are unclear.

Although the electronic commerce is an increasing paradox these days, the expected development for it is to a huge range limited by the deficiency of suitable payment systems, available payment Systems such as credit card is costly, and provide security and trust problems, the need for new payment systems clearly appear on the surface of the existing situation. (Lynch; et al., 1996)

The now days payment systems are also distant from the perfect model of merchants, due to deceptive activity and the multiple parties involved in the payment process, and also due to high transaction costs.(Treese, and Stewart, 1998).

The main problem facing EPS now is that the ordinary ways for paying for goods and services are not working properly over the internet, while the now days e payment systems in the real world are widely acceptable around the world as means of payment on the internet, such as credit card, however the use of them creates difficulties with users who don't have enough trust and security in them. (Lynch; et al., 1996).

In order to identify the problems facing EPS now and the factors that affects directly the consumers intentions to use EPS, four factors have been investigated in this study (e-commerce knowledge, general satisfaction from e-commerce, specific satisfaction from EPS, and perceived reputation and trust for EPS) to better understand expect the EPS future.

The upcoming sections (2.5, 2.6, 2.7, 2.8, and 2.9) include the factors that are tested in this study and hypothesized to have relationship with customer's intention(s) to use EPS they are discussed, defined, and proposed from the point of view of earlier studies.

2.5 E-commerce knowledge

Knowledge is mostly relied on past experiences, cooperation, and information of what, when, why, and where others do what they do, reduce uncertainty and simplify relationships. In other words familiarity goes in hand with understanding of the current actions of other people or of objects. As an example for familiarity and knowledge; knowledge with amazon.com (which is considered one the few huge book selling internet vendors) would be demonstrated in the knowledge of how to search for information and books on it, and how to order those books using the website interface.

Knowledge about e-commerce is a type of knowledge concerning searching throughout the internet for a specific product shopping mall, searching for purchasing methods, process of the payment, and information about protection policies. (Baek et al., 2006).

Knowledge with Amazon.com, for example, would be the know how to look for specific book and information about it, and how to order it throughout the website interface. Knowledge in this situation is activity based perception based on past experience with how to use this specific interface. Familiarity and knowledge reduce uncertainty by establishing a structure for know-how, in the Amazon case the

structure would be how to acquire specific books throughout using the website (structure of interface) and the processes involved (structure of interaction). (Gefen, 2000).

Knowledge leads to gaining customer trust and loyalty, as an example customer's knowledge with the secure internet communications would permit them amuse their beliefs related to safety measures that they assume from the vendor, and vice versa consumers who lack familiarity and not aware of eaves dropping on the internet, don't have any trust toward the vendor. (Gefen, 2000).

A different reason for why Knowledge can build trust is that it lets people create concrete ideas for their expectations based on past experiences and interactions, it doesn't only provide framework for the expectations. (Gefen, 2000)

Knowledge can ruin the trust if the prior experience was not favorable, and can create trust if the past experience is favorable. In Amazon case as an example, people who have knowledge about Amazon site had perhaps bought earlier from the website, and within the process they most likely observed that the vendor was up to their expectations and behaved in an ethical and secured way; the vendor correctly charged their credit card account, respected their privacy, and always kept them informed to the position of their orders. So since trust is built in harmony with satisfactory expectations, the more the customers have knowledge about a vendor, the more their expectations are possible to have been established. (Gefen, 2000)

Consumers must know all the available information about e-commerce in order to efficiently and frequently interact with it, now days most of educated people around the world understand its concept and even used it and been a part of at least one transaction in it, familiarity and greater understanding of e-commerce would create more customer loyalty towards it, the following information will help you to better understand its concept and will clarify all possible information about it.

Using the internet in commercial transactions facilitates the communication process, the transaction members whether consumers or businesses now days using internet can cooperate and share experiences and information or knowledge easily and quickly in means that couldn't be released in ordinary commerce networks. Creating customer loyalty and receptive customer bases became easier throughout the use of internet, which facilitates to the companies to interact with their customers, the creation and exchange of knowledge, and increasing the potential of electronic networks to build societies. (Mclean and Blackie, 2008).

2.6 General satisfaction towards e-commerce

Customer general satisfaction is widely debated in the world as organizations try to measure it, it can be practiced in many circumstances and can be linked to both goods and services. Satisfaction is highly private valuation that is based on personal expectation, and it is also based on the personal experience with the organization (referred to as moment of truth) and personal outcomes. (Rahman and Han, 2011).

According to (Kottler, 2000) Customer general satisfaction is a joint result of perception, assessment, and Psychological responses to the experience with a product or service.

Table 4: Customer general satisfaction definitions

| Definition | Author | Year |
|---|-------------------------------|------|
| The user's reply to the assessment of the perceived difference between earlier expectations of performance and the real performance of the product as observed after its use. | Tse and Wilton | 1988 |
| The evaluative reaction to the present consumption event, the consumer's reaction to the product use experience to the assessment of the perceived divergence between earlier expectations and the actual performance of the product perceived after its usage | Day | 1984 |
| Theorized as a sense established from an evaluation of the use experience. | Cadotte, Woodruff and Jenkins | 1987 |
| An emotive reply to the practices provided by and associated with particular products or services acquired, or molar forms of behavior such as shopping and buyer behavior, in addition to the overall marketplace .An emotional response activated by a perceptive evaluative process in which the perceptions of an object, action, or condition are compared to one's needs and desires. | Westbrook and Reilly | 1983 |
| An evaluation of the amazement intrinsic in a product consumption experience. In core, the summary spiritual state consequential when the feeling nearby unconfirmed expectations is attached with the consumer's past feelings about the usage experience. | Oliver | 1981 |

There has been a constant evolution of the internet and e-commerce every day, this transformed the means of marketing and selling products and services, and also changed the customer expectations to higher level, many new challenges appeared

for service and good providers due to the growth in electronic information resources and the development of the digital age, challenges like high increase of customer expectations, becoming time saved, wanting more convenience, and high level of competition. (Rahman and Han, 2011).

It is very important for the long-term growth of business, to manage customer trust, loyalty, and satisfaction towards e-commerce services, also due to the intensive competition available in e-commerce. (Bhaskar and Kumar, 2015).

The first impression generated by a website and its ease of use are the main 2 factors that play critical role in E- customer satisfaction. Server reliability, checkout process, easy navigation, personalized interface, and fast page loads are the main determinants for the first impression. The website should be designed especially for the targeted customer segment; its content should match with the targeted customer group preferences. E-marketers who work on global level should consider providing language-changing option since their website can be accessed from all over the world, they should also be aware of the fact that customers are suffering from time constraints, also buyers of different products often follow different buying patterns. (Bhaskar and Kumar, 2015).

A clever e-marketer should know whether most of his or her buyers visit the website with or without the intention to buy, placing good offers on the first page is important if the customers visiting the site has no intention in the first place to buy. On the other hand establishing a website with effective search function is important

if the customers visiting the site has intentions from the first place to buy. (Bhaskar and Kumar, 2015).

E-commerce satisfaction and e-loyalty are generally tightly related to the long-term growth and the profitability of a firm. Satisfied customer leads eventually to a loyal customer, a small increase in customer retention rates leads to intensive increase in profit, since loyal customers visit their most likely websites twice as often as non-loyal customers do , they even spend more money (35 to 40 percent of total revenue comes from repeated visitors) (Bhaskar and Kumar, 2015).

The basic theoretical foundations of loyalty to e-company are similar to those of traditional company, it is stated and defined as continuing relationship between the consumer and a company or brand as long as he or she repeat business frequently with this brand, although he or she has the chance to go somewhere else. Thus employees must deliver the highest achievable level of customer satisfaction for a company to be successful (Allagui and Temessek, 2005)

Since customers have the chance to go somewhere else, e-commerce sites must deliver the highest achievable level of customer satisfaction for a company to be successful. Firms that do well by their customers, in an intensive market place that offers meaningful consumer choice alternatives, are rewarded by business. (Bhaskar and Kumar, 2015).

Previous researches has shown that the behavior of consumers is hard to predict even for experts in the field, who try to study the features of individual customers such as behavioral variables and demographics in attempt to understand and allocate

people's wants, and tries also to assess the influences on the customer from different groups such as friends, family, society, and reference groups. The level of satisfaction relies on both physical and psychological variables that associate with satisfaction activities such as alternative goods contrary to which the customer can compare the products to shopping sites, thus matching the predominant motives of customer have higher patronage and different product categories have different motives. The customer never changes to another e-retailer or brand once he is satisfied by his e-retailer or brand, but his behavior may change if attracts. (Bhaskar and Kumar, 2015).

According to Oliver (1980), satisfaction can be generally represented as an emotional state arising from a non-confirmation of negative or positive initial expectations for the experience of consumption or possession.. According to Bhaskar and Kumar (2015), this definition is confused with perceived quality, and didn't found any echo in research in the arena of e-commerce and the web sites in general.

According to Gronroos (1991), customer satisfaction in e-commerce associated with the need for identifying the problems, and the procedures merged to assess it, plays a crucial part in defining how to enhance the services delivered by B2C firms. Customer satisfaction is valuable in mining consumer responses in the long-standing, because it plays an integral part in the assessment sequence of a shopping or product or service usage.

The customers always want more detailed information and more importantly true information on the website regarding the products being demonstrated on it,

therefore the information and data delivered by B2C organizations act a vital part in customer satisfaction, other factor also is the realize ability of the information on the website. (Chen and Dubinsky, 2003)

Consumer trust is a main vital factor that affects customer satisfaction in E-commerce, when a consumer is performing a deal with a firm; he or she will run into their expectations and will not treat in any unwanted conditions and terms. (Gefen and Straub, 2003).

2.7 Specific Satisfaction towards EPS

E-commerce revenue increase annually by rate of 15 percent between 1995 and 2016, it jumped from 20billion dollars to more than 550 billion dollars, this increase is due to the accessibility and approval of a wide range of electronic payment systems (EPS) by consumers. Electronic payment system is identified as the transmission of electronic worth of payment from payer to payee throughout e-payment appliance. One of the supreme vital topics for prosperous business and financial services, also the wide variety of different electronic payment systems is a cause that adds to the achievement of e-commerce websites, in addition to other factors such as legal business regulation, acceptance of IT solutions, IT infrastructure in the targeted country, level of computer skills, and favorites of customers. When compared to ordinary cash payment, electronic payment systems have a number of features that favor them such as anonymity, scalability, reliability, convenience, efficiency, and acceptability. (KamelRouibah, 2015).

Table 5: Electronic payment systems definitions:

| Definition | Author | Date |
|--|--|------|
| <p>Are payments that are started, managed and established electronically, whereby: a payment is a financial claim the payer's transmit on a party acceptable to the payee. The ways of payment; payment are tools and procedures to start the transfer of the payment.</p> <p>For e-payments, the financial statements are detained, managed and received in the form of digital information, and their transition is started by electronic payment instruments.</p> | <p>European central bank</p> <p>“ Blue book”</p> | 2001 |
| <p>Offers the ability of purchasing and selling goods and information through Internet and online communities. The issue of safety and reliability of money interchange between groups is vital. In an e-commerce atmosphere, expenditures take the look of money exchange in an electronic way, and are thus called Electronic Payment.</p> | <p>Abrazhevich& Markopoulos</p> | 2009 |
| <p>An electronic payment is identified as a payment services that develop ICT, with telecommunications networks, EPS is divided into e-cash systems, check-like systems and mix systems (stored value card based systems).</p> | <p>Raja, Velmurgan, and M.S</p> | 2008 |

The satisfaction of the user is one of the supreme crucial dependent factors used in assessing the success of any electronic payment system, due to the non-volitional rank of most of the systems is user satisfaction, which is concerned with examining the degree of success in the interaction between the system and its users. (AdeyinkaTella and IsahAbdulummin, 2015)

According to Torkzadeh and Doll (1988), the specific satisfaction is ‘an emotional approach towards a specific computer application by someone who work together with the application straight. In other words it can be viewed as a task of perceived usefulness, and perceived ease of use. They assume that if the consumers are fulfilled with the system, then the system is considered successful.

The common variables that are used to measure any system success are system acceptance, system adoption, and specific satisfaction. One of clear benefits use, and user satisfaction can be constructed as dependent factor or construct of system success. (Delone and Mclean, 2003).

The main problems facing the various electronic payments of these days is the failure to address the requirements of the users and needs in the strategy, and the utilization of the systems. While designing an electronic payment system not technological related factors only should be accounted, but also user-associated factors should be accounted, there might be worthy practical solutions, but there is a probability that they are not accepted by the vendors or by the users, if that happened the whole system would fail. There are a lot of present studies that debate the necessities for electronic payment systems, but they don’t deliver justification for the choice of the chosen necessities. Oversight like that can be deceptive for the backers and designers of the electronic payment system, it is crucial and vital to get user’s feedback on these issues. (Abrazhevich, 2001)

According to (Abrazhevich. 2004). The following factors represent the limitations for satisfaction from using EPS systems:

Lack of usability: the existing electronic payments not all of them of Corse but most of them ask from the user to provide a huge amount of information to be provided, and to make complex elaborated payments through tough web site interfaces (in other words it should be ease to use).

Lack of security: now day's electronic payment systems is an easy way and target for robbery of personal information and money, customers must provide their personal information and payment account details online, sometime these data are transmitted in un-secured way.

Lack of trust: most of electronic payment systems users don't trust current systems with big history of scam, or low reliability. Now day's cash loss by users is quiet promising when using traditional payment systems, like credit cards for online payment.

Lack of applicability: few number of electronic payment systems support particular payment method, therefore others limits the client's capability to pay credit cards works except with traders who signed up to services that are matching to credit card company, but they don't upkeep straight business to business payments. (Kalakota&Whinston, 1997).

Lack of eligibility: few potential customers not everyone has the cash and the intention to pay can create use of certain payment methods, for example some customer can't acquire credit cards due to their credit history limits, or small income.

Lack of efficiency: few types of payments are considered excessively minor to be run by existing electronic payment systems, due to the expenditures involved in the process of payments and business deal. Also credit cards are considered excessively costly for effecting the minor payments and don't suit minor transactions. For example in some minor transactions the least permanent fee paid to the vendor responsible for the dealing out of the deal could exceed the value of the good traded. (Guttman, 2003).

Great procedure costs for consumers: available electronic payment systems use an costly substructure to smooth the payment process, meanwhile credit cards are considered to be too expensive for end user, due to the huge size of scam, which reach to billions of dollars every year, thus this loss is undetectably refinanced by consumers throughout higher costs of credit card services.

End user specific satisfaction and approval of such complex technology as electronic payment systems is the crucial key for the entire path of electronic payment systems founding. Without the user satisfaction and acceptance of the users not a single technology would magnificently be present in the market, and payment systems are not exceptions from that rule. (Abrazhevich. 2004)

According to Dillon and Morris (1996), specific satisfaction and acceptance is the obvious willing by a group of users to engage in information technology because it support and back up the task that it was designed for.

Table 6: Specific satisfaction (user satisfaction) definitions:

| Definition | Author | Year |
|--|--------------------|------|
| Specific satisfaction represent user direct interaction with the application and the emotional attitudes that arouse towards that computerized application after using it. | Doll and Torkzadeh | 1988 |
| The pure sensation of pleasure or displeasure that fallouts from combining all the benefits that a person expect to receive from collaboration with the information systems. | Seddon and Kiew | 1994 |
| A personal assessment of the several consequences (individual, organizational, and social consequences) assessed on a pleasant-unpleasant scale. | Seddon | 1997 |

2.8 EPS perceived reputation

Perceived reputation according to Lee and Lee (2003), it can be referred to as, the client's appreciation to the seller based on collected data indirectly from family, friends, colleagues, etc. According to Doney and Cannon (1997) it can be defined as, the degree to which the buyer trust the selling organization, and believe that it is honest and concerned about its customers.

Table 7: Reputation definition:

| Definition | Author | Year |
|---|-----------------|------|
| It is a not tangible benefit, due to that, it indicates firms past activities and describes firm's capability to carry value outcomes to numerous stakeholders. | Fombrun | 1996 |
| Reputation is the shared exemplifications in the thoughts of several publics about a firm | Grunig and Hung | 2002 |

| | | |
|--|--------------------------|------|
| over time | | |
| Reputation is a imitative of other activities and actions of the company: It is hard to separate one factor that affect perceptions to a superior point than others across all stakeholders | Schultz, et. Al | 2006 |
| company reputation is the esteem sustained through time founded on a set of mutual morals and strategies and through the satisfaction achieved to each stakeholder, guarantees the sustainability and differentiation of the company through the management of its intelligent capital (intangibles) | Zaballa et. Al | 2005 |
| Reputation is founded on the firm's behaviors, activities and relationships, which they state as "sum of images= (performance and behavior) + Communication = sum of relationships | Doorley and Garcia | 2004 |
| Reputation is the mean by which stakeholders, determine whether an organization is worthy of their trust | Stigler | 1962 |
| Reputation isn't normative for all firms. This differentiation is not essentially the same for all features of the firm and for all stakeholders. | Fombrun and Van Riel | 2003 |
| The beliefs of consumers that there e-payment transactions would be implemented in alien with their expectations. | Tsiakis and Sthephanides | 2005 |

According to Sumanjeet (2009) , the biggest challenge facing most electronic payment systems is perceived reputation for EPS systems at most of the users who perceive EPS lack security measurements, some possible solutions for that aspect

was suggested to enhance the users perceived reputation about EPS systems, as an example, for debit cards it is simpler and at ease to implement various payment deals for altered pay services, but to convince the mainstream of users to use this payment method would require a huge effort, as users at big are not gratified enough and they would want to execute payments tangibly, this will increase the concern of trust factor in those soft cards. People perceive electronic payment systems as systems that lack trust in its transactions, due to potential scam, malfunctioning, and the absence of electronic payment machines on demand, this higher the doubts and doubt within the public about the effectiveness and effectiveness of such new technology.

It is important to mention that now days there are some advanced technologies such as web ATMs that set up a card with an cohesive chip laterally with smart card reader on the web, this may sway the banking system towards improved changes that are accepted by the community and meet their expectations, despite that, greater work should be afforded on security issues in order to convince the users that it is safe and secured to send sensitive information online, thus concentrating on security features such as, authorization, encryption, authentication, and privacy contribute directly in encouraging the public to make online payments and do financial transactions electronically, thus enhancing the perceived reputation of EPS systems. The main objectives of EPS systems are: assure security, facilitate ease of use, gain customer, convenience, and enhance efficiency.

Table 8: Why good reputation is vital and very important for all organizations, firms, EPS, and business?

| Importance | Stated by | Date |
|--|----------------------|------|
| It is an essential not tangible asset of the firm that generates obstacles to competitive threats. Recognized reputations block competitive mobility and generate returns to firms because they are difficult to copy. | Caves and Porter | 1977 |
| It is imaginable to debate that the intangible nature of reputation, its social complication and rareness, makes it tough to copy, and thus reputation can contribute meaningfully to performance variances between firms. | Peteraf | 1993 |
| A good company reputation proposes that the products and services presented by the company are of high quality and that the company is accountable and treats its customer's fine. | Carmeli and Tishler | 2005 |
| It is very important for achieving competitive advantage, because it's rare, difficult and costly to copy, and difficult to substitute or transfer. | Ambrosini And Bowman | 2001 |
| It is an intangible source publically complexed that is valued and non-transportable, and in which history plays an extensive role in its formation. | Mahon | 2002 |

One of the few factors that can be a fundamental value of a firm is the capability to have good relationships with most of customers and stakeholders, this would also result in good reputation for your system or business. (Phillips, 2006).

It is vital and crucial to the communication function to have the capability to manage numerous stakeholder relationships, the profession of the communications may be

the only management function that includes a multi-stakeholder perspective, and this would be a distinguishing characteristic of communication profession that if managed in the right manner would enhance the perceived reputation in great way. (Grunig, et al, 1999).

Public relations department in any system or business play a crucial role that affect directly the corporate image and reputation, public relations department if managed in the right way, would enhance and improve the customer perceived reputation. (Van Ruler and Ver, 2002) described the public relations as, the thing that differentiates the public affairs executive when he sits down at the table with other executives is that he carries to the table a special fear for wider social concerns and approach to any problem with a worry for the consequences of organizational behavior towards and in the public scope

2.9 Intention to use EPS

According to Gefen et al. (2003) as suggested by the researchers, the consumer's will to purchase through internet is depending on the consumer attitude towards the corporation, meanwhile this attitude is affected by the vendor capability to gain consumers trust, as prior researches stated, trust is the main factor that directly affect the purchasing intention of consumers, it reduces the social complication faced by customer's in e-commerce world, throughout allowing the consumer to personally rule out unwanted possible actions of the electronic vendor, like unsuitable use of purchase information, in that way trust motivates and encourages business activities of online customers. Purchase intention according to Business Dictionary (2010), refers to a plan to purchase a specific good or service in the future.

Table 9: Factors that affect the consumer intention to use EPS:

| Factors | Author | Year |
|---|-----------------------------------|------|
| <ul style="list-style-type: none"> • Perceived usefulness • Perceived ease of use • Top management support. • Organizational readiness | Ifinedo | 2012 |
| <ul style="list-style-type: none"> • Task technology fit • Perceived trustworthiness • Perceived confidentiality • Perceived usefulness • Perceived ease of use | Pousttchi, Dietmar and Wiedemann. | 2006 |
| <ul style="list-style-type: none"> • Mobi-convenience • Compatibility • MP-knowledge • Trust-safe to use • Ease to use • Usefulness | Tan Tai, and Shie Liu | 2015 |
| <ul style="list-style-type: none"> • Convenience • Design • Risk • Perceived usefulness • Perceived ease of use | Chin | 2015 |
| <ul style="list-style-type: none"> • Subjective norm • Image • Perceived risk • Result certainty • Computer self-efficacy • Perceived usefulness • Perceived ease of use | Ramayah, Suki, Ling, and Ibrahim. | 2004 |

Chapter 3

STATEMENT OF HYPOTHESIS

3.1 Introduction

This chapter discuss the relationship between the independent factors (e-commerce knowledge, general satisfaction with e-commerce, specific satisfaction from using EPS, and EPS perceived reputation) and the dependent factor (the intention to use EPS). It also explains the impact of each independent factor on the dependent factor and clarify and the support the hypothesized relationships.

3.2 E-commerce Knowledge and Intention to Use EPS

In order to clarify and support the hypothesized relationship between e-commerce knowledge and intention to use EPS, it is crucial and vital to provide further elaboration to the concept of e-commerce knowledge. As mentioned in the literature review section before, e-commerce knowledge is Knowledge about e-commerce is a type of knowledge concerning searching throughout the internet for a specific product shopping mall, searching for purchasing methods, process of the payment, and information about protection policies. (Baek et al., 2006). In other words it represent the degree of familiarity with e-commerce whether it is basic and weak or deep and strong.

Deep knowledge represent the good level of knowledge while surface knowledge indicates and represent the poor level of knowledge. Deep knowledge is stated when external information are translated to basic principles, concepts, and procedures from

the domain in question, similar knowledge is different from concrete appearance of the external information from which it stems. (Monica and Hessler, 1996).

Deep level knowledge is related and associated with abstraction and comprehension, with critical evaluation and judgment. (Marton and Saljo, 1976). Knowledge have a causal relationship with the initial thoughts of a phenomenon and perceptions in addition to attitudes that represent crucial components of learning. (White, 1988). Many consumers before purchasing through a more traditional channel, uses the internet to research products, thus mixing e-commerce services into their present performs rather than reconsidering the method they shop. (Lunt, 2000.)

The model of “personalized strategy” and “socially constructed models” of knowledge administration constructed by McAdam and McCreedy (McAdam and McCreedy, 1999) construct the theory of e-commerce as knowledge and information management. Knowledge management (KM) includes recognizing, collecting, investigating, building, sharing, and applying knowledge and practices. (Liao, 2003)

Familiarity and knowledge decreases hesitation by founding a structure, furthermore without familiarity and knowledge with the context, trust can't be strongly deliberated, knowledge creates a background of specific favorable behaviors to the consumers, therefore it is “ the precondition for trust” knowledge can do both, generate trust when the past experience was favorable, or ruin trust, when not (Luhman , 1979).

Furthermore, as stated by Mclean and Blackie (2000), throughout interacting with customers, leveraging the potential of electronic channels, and facilitating the formation and interchange of knowledge, firms can increase the consumer knowledge about e-commerce and its characteristics and advantages specially offered by their company, thus creating loyal and receptive customer bases. The more knowledge and familiarity people have, the more their satisfactory expectations are likely to be established, and thus the more they trust and intend to use. (Gefen, 2000).

Now days the knowledge factor based on experience plays important and vital role in controlling the degree of success and accomplishments of companies' offerings, therefore consumer past experience commence from the degree of strength in the interaction between the customers and a product or service, which provoke response (Lasalle and Britton, 2003; Shaw and Ivens; 2005).

Individual's characteristics and perceptions to the environment affect and influence their behaviors directly. (Kohler and Mathieu, 1993). Furthermore lately argument stated by Liaw and Huang (Liaw and Huang, 2003) supports knowledge and perceptions as determinants of behavioral intention. Former study on e-commerce made by Shim and Drake (Shim, S. and Drake, 1990) found that the predisposition of people towards computers and technology is a vital and crucial varriable that affect the adoption and usage of online.

Past experiences of consumers on the shopping on the internet, generates knowledge and consequences that affect their beliefs and behaviors with respect to online

shopping. (Seldon, 1997). Prior study made by Erik (Erik et.al, 2008) state that knowledge based on past experience directly affect the purchasing behavior of consumers. Gholami et al. (2010) concluded in their research that awareness and knowledge about new technologies affect directly the respondent's intentions to use EPS.

Based on aforementioned review and findings it has been hypothesized that;

(H1A): E-Commerce knowledge is positively correlated with EPS use.

(H1B): E-Commerce knowledge has a positive and significant effect on intentions to use EPS.

3.3 General satisfaction towards e-commerce and intention to use EPS

Satisfaction is an emotional response to the use of a service or product, it also involves affective and cognitive processes along to other physiological and psychological influences. (Oliver, 1981.). According to (Kotler, 2000), general Satisfaction is the individual's emotional state of liking or disliking consequential to comparing a product perceived outcome compared to his or her expectations. The main goal of businesses today is to establish and achieve customer satisfaction, because there is a powerful relationship between customer satisfaction, quality of product or service, and profitability. (Rahman and Han, 2011.)

One of the major duties of the internet as a communication network, is to achieve service quality, that embraces a vital importance to customer satisfaction, Furthermore nowadays corporations are struggling not only for customer satisfaction,

but also for customer delight, thus action may directly lead to increase in customer loyalty, which means increase in customer intention to reuse your product or service, resulting in increase of profits. (Rahman and Han, 2011.)

The customer general satisfaction has a strong positive effect on his loyalty intentions within a wide range of services and products categories. (Gustafson, 2005.) All along the last forty years, for most of marketers and customer researchers, satisfaction has been considered as one of the most Theoretical and practical issues. (Jamal, 2004.)

For any traditional or online business system, customer satisfaction is crucial and critical issue to in order to success. (Ho and Wo, 1999.) Now days in a compressive market place that offers wide and meaningful customer choice alternatives, corporations that do well by their customers and gain their satisfaction are rewarded by business, therefore e-commerce sites must deliver the highest achievable level of customer satisfaction for a company. (Bhaskar and Kumar, 2015.)

It has been estimated in prior marketing literature that a minimum of three to four successive repeat purchase enough to talk about loyalty, and this repetitive buying won't be done by the customer except if he is satisfied. (Bhaskar and Kumar, 2015.)

Also according to Phani and Kumar (Bhaskar and Kumar, 2015), satisfaction is considered as prior of loyalty, and when there is increase in satisfaction it leads to increase in e-trust, that leads to increase in customer buying, leading to increase in e-loyalty, therefore the motion of satisfaction is considered as indirect source of e-loyalty.

As soon as the customer is satisfied with one e-retailer or brand he never changes to another one normally, but if attracts his behavior may change, so the process makes the purchase repeated. (Bhaskar and Kumar, 2015.)

A crucial and vital role is played by consumer satisfaction in the assessment sequence of a consumption or service usage, thus it is beneficial in mining consumer responses on long term. (Greenrooms, 1991.)

The scientific literature realms and the business management have gestured a consistent interest in achieving and fulfilling customer needs, in order to determine the purchase behavior and the intention to use or buy. (Sheikh and Basti, 2015.)

According to a field research made by Shankar (Shankar et al. , 2003) that was made to reflect difference in the levels of customer satisfaction from offline and online purchases, they found that there is zero difference between customer satisfaction levels between offline and online purchasing, meanwhile they found that the levels of customer loyalty shown by customer from online purchasing is higher than the offline buying customers, in addition they also found that the relationship between customer satisfaction and loyalty is positively correlated and that each concept reinforce the other positively.

Greater customer satisfaction in e-commerce and e-world can leads to substantial benefits, like good worth of mouth, repeat purchase, and increase in profit. (Subramanian, 2014).The customer intention reuse or repurchase behavior is a theory

built on customer satisfaction, the customer would engage in re-purchasing behavior only if he is satisfied. (Subramanian, 2014.) According to Kim and Lee research (2014), they declared that customer satisfaction has direct and positive relationship on the customer's intentions to use. Based on aforementioned review and findings it has been hypothesized that;

H2A: General satisfaction towards e-commerce is positively correlated with EPS use.

H2B: General satisfaction towards e-commerce has a positive and significant effect on intentions to use EPS.

3.4 Customer specific satisfaction and Intention towards EPS

Specific satisfaction represents the user satisfaction after purchasing and using the service. In order to analyze the relationship between specific satisfaction from using EPS and the intention to use EPS we should first define and clarify the concept of specific satisfaction.

As mentioned earlier specific satisfaction is the pure sensation of pleasure or displeasure that fallouts from combining all the benefits that a person expect to receive from collaboration with the information systems (Seddon and Kiew, 1994).

Specific satisfaction was confirmed as beneficial in assessing the effects of internet-web systems, in addition has been acknowledged as the main and vital variable in intention to use a new technology. (Negasha et al., 2003; Yoon et al., 1995) Perceived usefulness is the main variable that affects the satisfaction of the user from the variables and beliefs that affect the continuous usage of e-service.

The research of Cenfetelli (Cenfetelli et al., 2005) described the customer service characteristics and tools presented throughout IT in the environment of e-business as functionality and also confirmed that it is the guide variable for user specific satisfaction, in addition, they also declared that usefulness positively influences user satisfaction.

According to Delone and Mclean (Delone and Mclean, 2003) they declared in their research paper that specific satisfaction along to the system affects intention to use, that becomes significantly more powerful if the organizational, group, or personal performance is enhanced after using the system. They also choose the specific satisfaction as the attitude factor and proved that specific satisfaction is correlated with intent to use and usage. (Bhattacharjee, 2001).

Specific satisfaction is one of the most crucial and a vital factor used in assessing the attainment of IS (information system), due to the unwilling status of the mainstream of the system is specific satisfaction. Specific satisfaction is concerned with measuring the degree of success of the interaction between the IS and its users. (Tella and Abdulmumin, 2015).

Based on aforementioned review and findings it has been hypothesized that;

H3A: Specific satisfaction towards EPS is positively correlated with EPS use.

H3B: Specific satisfaction towards EPS has a positive and significant effect on intentions to use EPS.

3.5 EPS Perceived Reputation and Intention to Use EPS:

Trust and knowledge powerfully influence e-commerce. (Gefen, 2000.) According to the research and survey made by (Gefen, 2000), the survey showed that in a complex social environment e-commerce would be enhanced, and that trust and familiarity highly effect the behavioral intensions.

Founded on a theory that was related to consumer's privacy and its correlation with the behavioral intent to use EPS deals, (Liu et al., 2005) developed a study in which 200 customers were surveyed to investigate 2 e-commerce websites that differ only in their privacy scope, the study outcomes supported powerfully the model. Moreover, Trust and security are two essential and vital variables for all e-payment systems in order to be used as a mean for monetary deals. (Tsiakis and Sthephanides, 2005).

The findings of a relative study in USA, China, and Singapore, made by (Teo and Liu, 2007), stated that system assurance and reputation of the vendor and the electronic payment system used has appositive relationship with the consumer trust, while the perceived risk has a negative relationship with consumer trust.

In a theoretical framework developed by Kim (Kim, et al., 2008) that was made to examine the trusting procedures that a customer uses when buying from any site, in that model they made their tests using (SEM) Structural Equation Modeling technique and data was gathered through web survey, the findings revealed that perceived risk and consumer trust massively influence the consumer decision when purchasing through internet, in addition it showed that consumer disposition, security concerns, company's reputation, the information quality, privacy concerns,

and electronic payment system used reputation highly influence the consumer trust in the website, eventually influence the consumer intention to buy and the profit margin, on other hand it showed that presence of a third group intermediary have a moderately small effect on consumer trust..

(Rouibah, 2012) developed a conceptual framework to examine the effect of internet experience, personal innovativeness, familiarity, perceived reputation, presence of third party seal, and propensity to trust, on the consumer intention to use electronic payment system through specific define variables; perceived trust, perceived enjoyment, and perceived risk. In that research data was gathered in the form of questionnaire, a sample composed of 150 online respondents and 200 paper passed respondents participated. The findings of the survey highly supported the developed conceptual framework. (Maqableh et al., 2015), suggested in their study that perceived reputation influence perceived trust that directly influence the customer intention to use, in their research the findings of their survey highly supported their claim and conceptual framework.

Based on aforementioned review and findings it has been hypothesized that;

H4A: Perceived reputation towards EPS is positively correlated with EPS use.

H4B: Perceived reputation towards EPS has a positive and significant effect on intentions to use EPS.

3.6 Conceptual Framework:

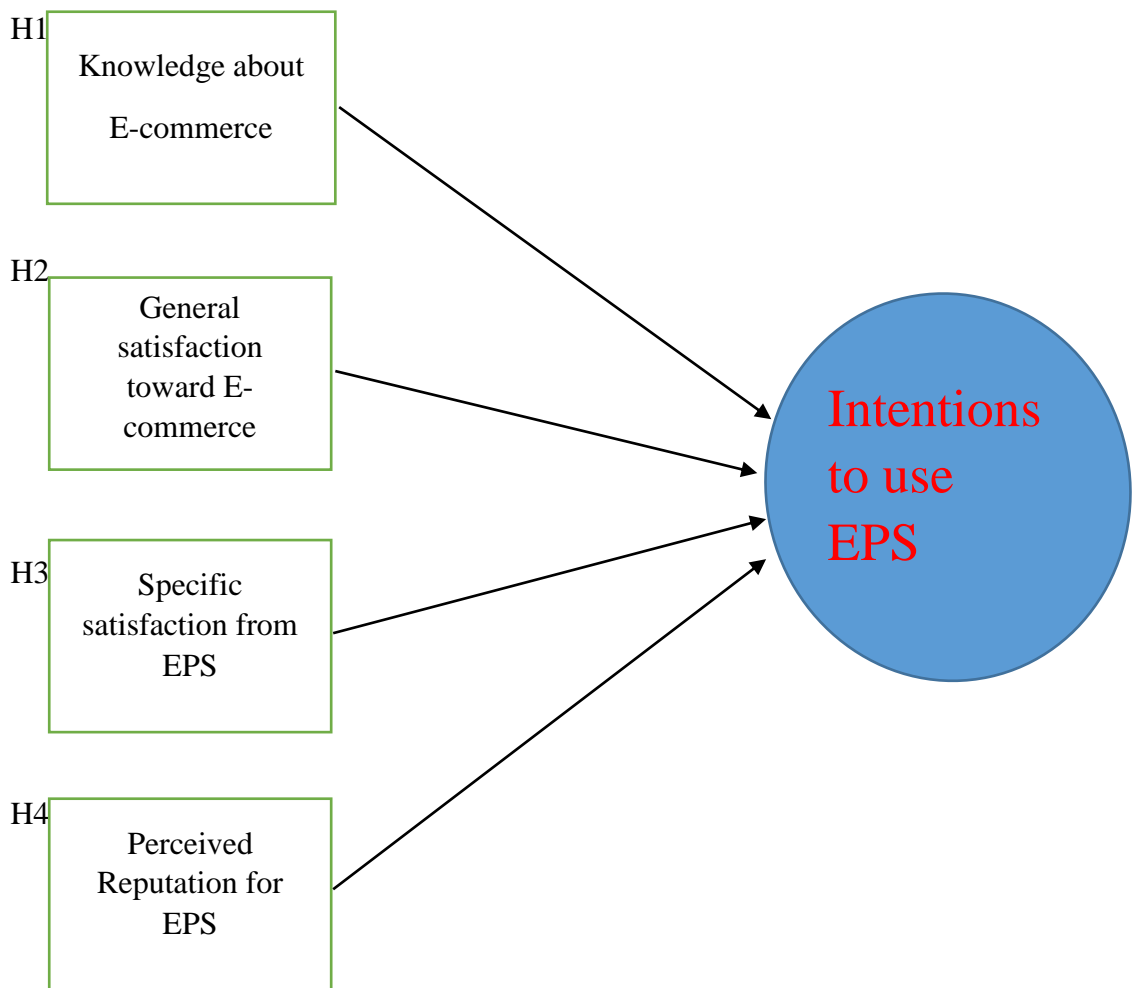


Figure 8: Conceptual framework for the current study

Chapter 4

METHODOLOGY

4.1 Introduction

- This chapter focus on clarifying and elaborating the process in the collection of the data to text and examine the hypothesized relationships claimed and presented in the conceptual framework. This chapter includes:
- Description for the research design
- Steps used in designing the questionnaire used in collecting the data
- The questionnaire format
- Description of the chosen sample
- Ethical issues
- References for statements used in the scale.

4.2 Research Design

Before describing research design it is essential to first clarify and identify the meaning of research design. According to (Churchill and Lacobucci, 2002), “Research design is the blueprint that is followed to complete a study”. While according to (Sekaran, 2003), choosing a research design is a process that includes various number of decisions concerning the research design frameworks; the research in question, choosing the sample, type of examination, techniques of data collection, data collected analysis, and testing the hypothesis.

According to (Churchill and Lacobucci, 2002) research design frameworks can be categorized into 3 major types: Exploratory research, Descriptive research, and Causal research.

According to Field (Field, 2005) exploratory research provides a general idea and help to become accustomed with concepts and subjects. The simplest and most used tool to do exploratory research is secondary data like literature review; meanwhile it is not suitable to examine variables and their relationships. (Field, 2005; Harris and Brown, 2010)

According to Churchill and Lacobucci (Churchill &Lacobucci 2002) descriptive research is used when there is a need to identify characteristics of a chosen group, expect the behavior of people in a defined way within the group, meanwhile it can also be used to define the relationship between two variables. According to Parasuraman, it is divided into two types, longitudinal and cross sectional design, longitudinal design depend on repeating measurement process over different periods in time using a panel of respondents that doesn't change in structure, on the other hand cross sectional studies depend on collecting data at a single time period, preferably the respondents should be representative for the population interest. (Parasuraman et al., 2005).

Causal research concentrate on identifying the cause and effect and determine relationship between them, causal research is implied through experimentation. (Churchill and Lacobucci, 2002). Experiment is identified by (Bryman and Bell, 2003) as a scientific analysis in which the analyzer control and manipulate the

independent variables and observe the dependent, by that the analyzer can identify the relationship between the dependent and independent variables more accurately. (Bryman and Bell, 2003). However although the causal research represented in the experiment design has several advantages like having more control over all the independent variables, testing the relationships between the variables, and providing higher reliable conclusions compared to descriptive and descriptive research, the causal research has also some disadvantages, the two most crucial are high cost and long time. (Bryman and Bell, 2003).

According to the research made by (Churchill and Iacobucci, 2002) to choose the design of any research you should choose the design that goes along with the objective of your study. Based on that, regarding my research, the objectives of my study is to investigate the relationship between the independent variables (E-commerce knowledge, General satisfaction from e-commerce, Specific satisfaction from using EPS, and perceived reputation) and the dependent variable represented in the consumer intention to use EPS. Consistently with that, these objectives can be met using descriptive or causal research design, but due to limited financial resources and the time limitation facing my study, adoption of descriptive research design for conducting the study is more appropriate to meet the objectives of the current study, Furthermore, most of the literature adapted the descriptive research design, thus maximizing the ability of present study's comparison.

This study engage a questionnaire design hence a random sampling technique has been chosen for this study, the population of interest in this study is represented by all the students in Famagusta who uses EPS. The purpose of the study is to test and

analyze the factors that affect students in Famagusta intentions to use EPS, to apply that, a simple random sampling method was used for the study, in which each student of the population had equal chance of being selected.

4.3 Steps Used in Designing the Questionnaire

(Churchill 1999) described the designing of the questionnaire as one of the most important parts in the research. Therefore researcher should be caution while designing the questionnaire and avoid making any mistakes, if not he would face wide and huge series of problems in the upcoming stages of the research process.

(Churchill and Lacobucci, 2002) developed a process for designing a questionnaire. This process is used in this study.

1) Specify what information will be sought: The initial step in the process according to Church and Lacobucci (2002) is to identify and classify the information needed in the study. Hypothesis of the study identify the information needed, and from which population, since they clarify the specific relationships that would be investigated.

The present study investigates the role of e-commerce knowledge, perceived reputation, general satisfaction in e-commerce and specific satisfaction from using EPS, in influencing student's in Famagusta intention to use EPS.

2) Determine type of questionnaire and methods for administration: There are two categorizations for questionnaires, the first is the extent to which the questionnaire is structured or arranged, and the second is the questionnaire regarding its objects clear and specific or covered and masked. Based on these categories Beri classified the questionnaires into four main types (Beri, 2010); non-structured clear

questionnaire, non-structured hidden questionnaire, structured clear questionnaire, and structured hidden questionnaire. In the current study, structured clear questionnaire type has been used, which according to Beri (2010) “is one where the listing questions are in a pre-arranged order where the object of enquiry is revealed to the respondent”.

According to (Oney, 2012) there are various types for collecting primary data such as post, mail, self-administered, and personally-administered. The type used in the collection of data plays a vital role in the response rate. (Bryman and Bell, 2003). After evaluating all possible methods for collecting the data, the self-administrated questionnaire method for collecting and gathering the data has been used in this study.

3) Content of individual items: The third step is to examine and analyze the content of the questions. The questions should be checked and an answer should be provided with the vital detail need but not more. (Churchill, 1999). As mentioned by Boyd & Westfall (1972), the presence of any unnecessary aspects in the questions must be prevented as it may confuse the respondents and influence their answers. These recommendations have been taken in considerations while preparing the questions.

4) Determine form of response: According to Bryman & Bell (2003) Likert scales are easy to conduct and run. (Oney, 2010) stated that Likert scales are easy to understand by respondents, this makes it highly appropriate for self-questionnaires also. (Oney, 2012) stated that Likert scales are used to discover how specific subjects are motivated towards issues under examination, and also to examine how strongly subjects disagree or agree. Moreover the adoption of Likert scale is in line with prior

studies, thus increasing the comparability of the results (Oney, 2012). After taking all of that information in consideration a seven-point Likert scale was conducted and used in this study to provide more detailed responses.

5) Determining the wording of each question: (Oney, 2012) it's vital that respondents fully understand what is asked for them in each and every single question. (Horst, 1968) stated that that the questions statements should not exceed 20 words each. (Boyds and Westfall, 1972) mentioned that in order to improve the transparency and hold back misunderstanding, simple words should be used while developing the questions. (Bryman & Bell, 2003) claimed that questions should be short, because short questions are less complex and easier for the respondents. All of these tips and suggestions was taken in consideration while developing and wording the questions.

6) Determine the sequence of questions: According to (Bryman & Bell, 2003; Boyd & Westfall, 1972) the research questions shouldn't contain any sudden and unpredicted changes in the subject matter, because this may lead to misunderstanding and confusion of the respondents, the research questions should also follow a sensible direction. (Boyd and Westfall, 1972) "Funnel approach engages beginning with very general questions on topic and gradually leading up to a narrowly focused question on same topic ". In this current study the funnel approach was used.

7) Determine layout and physical characteristics of the questionnaire: (Salant and Dillman, 1994) they stated that physical characteristics of the questionnaire such as font size, spacing type of paper, and layout of the question should be highly well thought during the designing phase, because they are vital features, they also need to

be given care because it improve the visual quality of the questionnaire, and if it was applied in a good way it will give the respondents the impression that it deserves their time and effort. Moreover the questionnaire should contain a small introduction paragraph at the beginning to explain the purpose of the study, and declare confidentiality to gain the respondents trust. In this current study a brief small introduction paragraph was used to clarify the research purpose in order to increase the response rate, also all the recommendations regarding physical characteristics was taken in consideration while developing the questionnaire.

8) Re-examine steps1-7 and revise: In order to avoid and prevent any misunderstanding, all of the steps from 1-7 mentioned earlier was reviewed faithfully after the development of the questionnaire.

9) Pre-test and pilot test questionnaire: (Boyd and Westfall, 1972) states that there should be a pretest for the questionnaire before it is used on a small sample of the targeted population, to determine and check whether the needed information is provided or not, the sequence and the wording of the questions are suitable or not, and respondents fully understand the questions or not. A pretest consisted of 15 sample was made, and there was no mistakes found.

4.4 The questionnaire format

The used questionnaire in this study was developed using Churchill's nine steps (1999) as mentioned before. The questionnaire tree page was divided into six sections; the first section measures the individual e-commerce knowledge in six statements, the second section measures the individual perceived reputation towards EPS in six statements, the third section measures the individual intention to use EPS

in 3 statements, the fourth section measures the individual specific satisfaction from using EPS in seven statements, the fifth section measures the individual general satisfaction towards e-commerce in five statements. In the questionnaire's first five sections respondents rated their perception on a Likert scale consist of 7-points; 1 strongly disagree, 2 disagree, 3 slightly disagree, 4 neither agree nor disagree, 5 slightly agree, 6 agree, 7 strongly agree. The sixth and last section contained eight short questions to determine respondent's gender, age, marital status, occupation, education, income, how much he or she spent using EPS, and what is his or her favorable EPS.

4.5 Description of the chosen sample

(Parasuraman et al., 2005) defined sampling as “the selection of a fraction of the total number of units of interest to decision makers for the ultimate purpose of being able to draw general conclusions about the entire body of units“ . In this study a sample of 310 students was drawn from the population using convenience sampling technique due to limited time and that data was collected in summer time where most of students traveled back to their homes, mall intercept technique was used in collecting the data, all of the respondents were students in the Eastern Mediterranean, it took two weeks to collect the data. The response rate was 77.5% (400 questionnaire were distributed and 310 responded and filled it).

4.6 Ethical Issues and Concerns

(Bell, 2003) “Ethical issues cannot be disregarded, in that they rely directly to the honesty of a piece of research and of the regulations that are involved“.

1) Ethics in data collection

It is important to mention that in this study data collection the three vital and crucial ethical issues stated by Sekaran (2003) and Bell (2003) has been taken in

consideration and applied; the data collected were anonymous and were preserved highly confidential, the purpose of the research was clearly stated and clarified to all respondents, and the participation of the respondents was voluntary.

2) Researcher ethical issues

It is important and vital to mention that data collected was not impeded more than it was needed, and was used for academic objective exclusively as explained for the respondents. There was zero manipulation in the data collected when entering them into the database.

4.7 References for statements used in the Questionnaire

Table 10: References for statements used in the questionnaire

| Intention to use | References |
|--|--|
| 1. I use EPS more often than others | Kim, Tao, Shin, and Kim(2010) |
| 2. I am using currently and will continue to use EPS | |
| 3. I believe EPS use will increase | |
| Specific Satisfaction | |
| 1. I believe that there are no compatibility issues while using EPS. | Ela Goyal, Purohit, and Bhaga (2011) |
| 2. I believe that EPS is a reliable technology to use. | |
| 3. I do not need any training to use EPS. | |
| 4. I believe EPS is easy to use. | |
| 5. I use EPS frequently. | |
| 6. I believe that EPS is well secured and reliable. | |
| 7. I am satisfied with the service provided by EPS. | |
| Perceived Reputation | |
| 1. I think that EPS is trustworthy. | Kubiszewski, Noordewier, and Costanza (2011) |
| 2. I think that EPS is valuable. | |
| 3. I think that EPS is sophisticated. | |
| 4. I think that EPS is unbiased | |
| 5. I think that EPS saves time | |
| 6. I think that EPS is accurate | |
| General Satisfaction | |
| 1. In most ways e-commerce are close to my ideal | Diener, Emmons, R. A., Larsen, R. J., & Griffin, S. (1985) |

2. The conditions of e-commerce are excellent
 3. I am satisfied with e-commerce world
 4. So far I am satisfied with my e-commerce experience
 5. If I could leave my e-commerce experience over I
-

Knowledge

1. I believe that I have enough knowledge about e-commerce. Pieniak, Verbeke, and Scholderer (2010)
 2. I believe that I have enough interest in e-commerce
 3. I believe that I have enough knowledge to engage in e-commerce.
 4. My friends consider me as an (expert) in e-commerce.
 5. It is important for me to engage in e-commerce frequently.
 6. It is important for me that my knowledge about e-commerce would be always up to date.
 7. I believe that I have enough knowledge to evaluate e-commerce.
-

Chapter 5

DATA ANALYSIS

5.1 Introduction

An editing process for the gathered data was implemented, after transferring the data collected from the survey form to electronic database. SPSS program version 21.0 for windows evaluation was used in statistical resolving of the data. Frequency table was used in order to determine the demographic characteristics of the participants within the survey. Descriptive statistics were used regarding the response of the participants to the scale such as mean and standard deviation, moreover, was used in determining the respondent's gender, marital status, occupation, highest educational level, age group, and how much they spend on EPS. Correlation table was used to determine the level of significance and correlation between all the variables. In addition Cronbach's alpha was used to measure the reliability and validity of the scales used in the questionnaire. Descriptive statistics were also used for each variable scale, and for all scale averages in total. The T-test was used for gender and all scales, moreover linear regression analysis and principal component analysis were made. All of these analysis will be presented in this section.

5.2 Descriptive Analysis for Demographic Characteristics of the Respondents

1) Gender Distribution

The gender distribution of the respondents was not equal, with 237 respondent (76.5%) males, 70 respondent (22.6%) females, and 3 (approximately 1%) missing values.

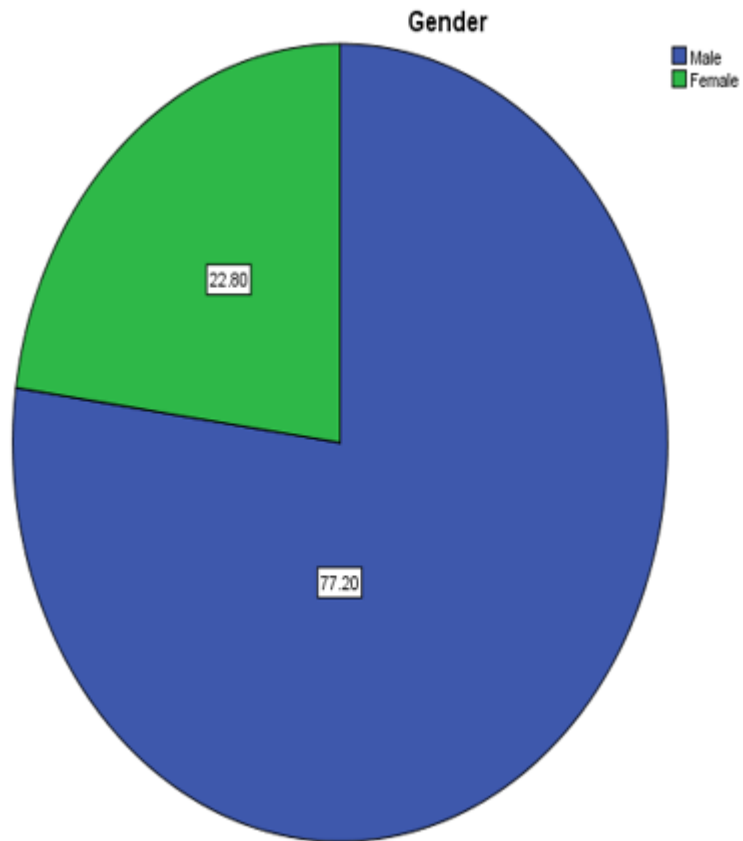


Figure 9: Age distribution within respondents

2) Marital Status Distribution

The marital status distribution of the respondents as represented in the upcoming graph was 272 respondent (87.7%) singles, this high rate is due to that all of the respondents are still students, 32 respondent (10.3%) married, 3 respondents (approximately 1%) divorced, and 3 respondents (approximately 1%) missing values.

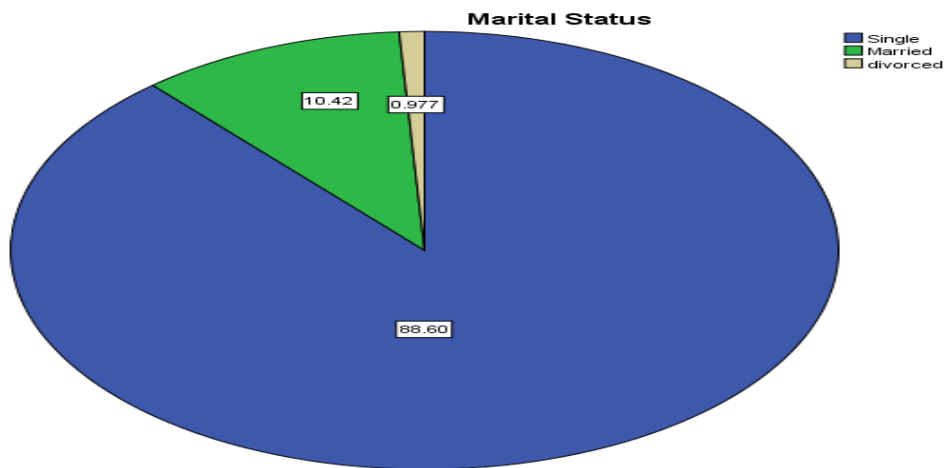


Figure 10: Marital Status Distribution within respondents

3) Highest Education Level Distribution

The highest education level for respondents, the first degree education level scored the highest rate with 187 respondents (60.3%), 58 respondents (18.7) in master degree education level, 25 respondents (8.1) are high national diploma, 20 respondents (6.5%) are PHD students, 14 respondents (4.5%) just finished secondary school, 4 respondents (1.3%) just finished their primary school degree, and 2 respondents (0.6%) are missing values.

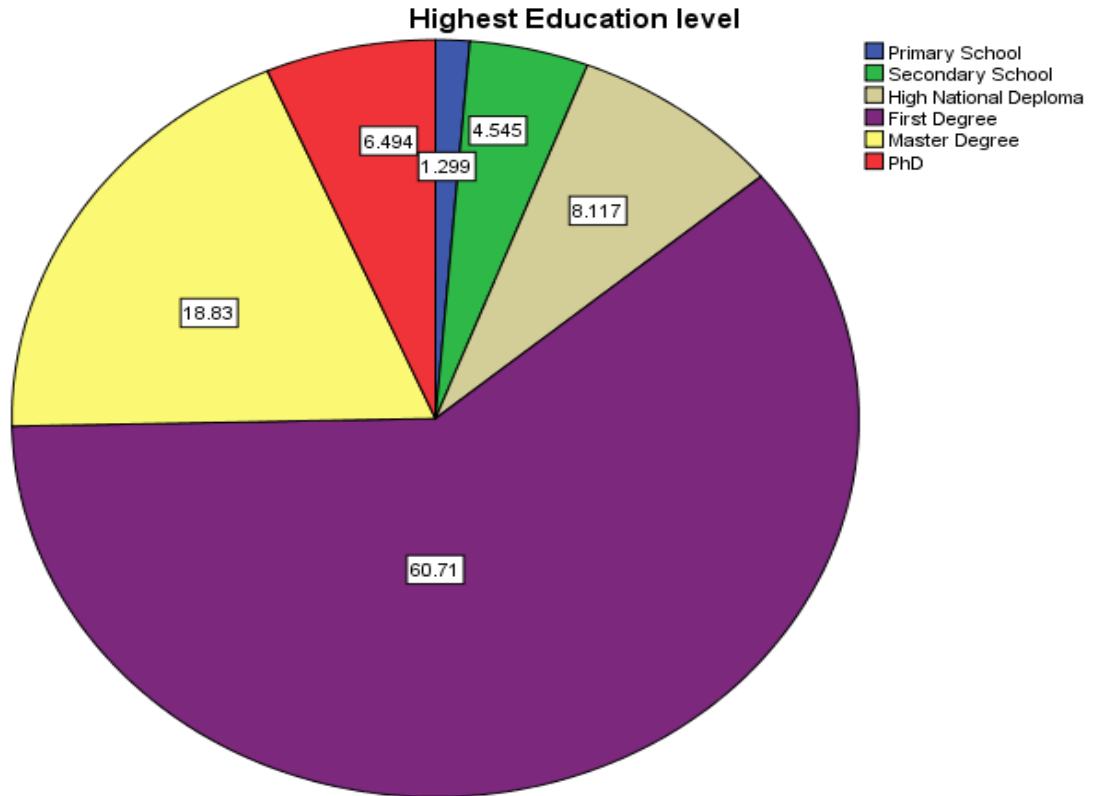


Figure 11: Highest Education Level Distribution within respondents

4) Respondents Distribution according to how much money they spend using EPS

The highest rate for the respondents' distribution according to their expenditures using EPS was 0-500 TL with 138 respondent (44.5%), comes after 501-1000TL with 91 respondents (29.4%), comes after 1001-1500TL with 40 respondents (12.9%), and last and least more than 1500TL with 32 respondents (10.3%). There was 9 missing values (2.9%).

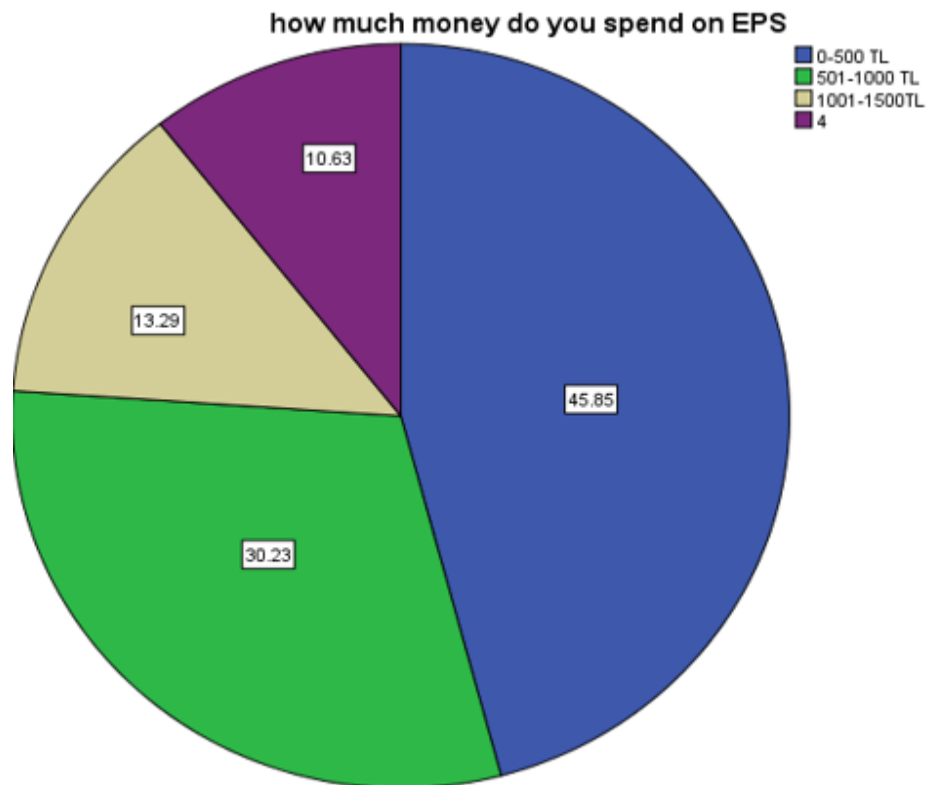


Figure 12: Distribution according to respondent's expenditures using EPS

5) Age Group Distribution

With regard to age Group the majority of the respondents were in the age group between 16 and 24 with 194 respondents (62.6%) lying in this group, 63 respondents (20.3) lies in the age group from 25 to 33, and 7 respondents (2.3%) lies in the age group between 34 and 42. There was 46 missing values (14.8%). The average of all respondents age is 22.48.

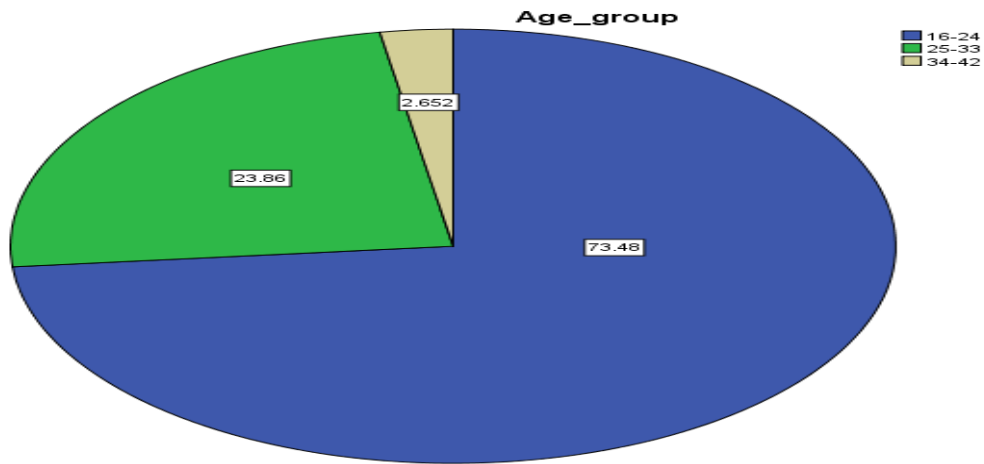


Figure 13: Age Group Distribution within respondents

The upcoming table (table 11) summarize up all the statistics for demographic characteristics for the respondents, rather than checking every figure you can find all the data summarized in it.

Table11: The distribution of participants' demographic characteristics

| | Frequency (n) | Percent (%) |
|--------------------------------|---------------|-------------|
| Gender | | |
| Male | 237 | 76.5 |
| Female | 70 | 22.6 |
| Missing values | 3 | 1 |
| Age Group | | |
| 16 – 24 | 194 | 62.6 |
| 25 – 33 | 63 | 20.3 |
| 34 – 42 | 7 | 2.3 |
| Missing values | 46 | 14.8 |
| Highest Education Level | | |
| Primary school | 4 | 1.3 |
| Secondary School | 14 | 4.5 |
| High National Diploma | 25 | 8.1 |
| First Degree | 187 | 60.3 |

Continue of table 11:

| | | |
|-------------------------------------|-----|--------|
| Master Degree | 58 | 18.7 |
| PhD Degree | 20 | 6.5 |
| Missing values | 2 | 0.6 |
| <hr/> | | |
| Marital Status | | |
| Single | 272 | 87.7 |
| Married | 32 | 10.3 |
| Divorced | 3 | 1 |
| Missing values | 3 | 1 |
| <hr/> | | |
| How much you spend using EPS | | |
| 0 – 500 TL | 138 | 44.5 |
| 501 – 1000TL | 91 | 29.4 |
| 1001 – 1500TL | 40 | 12.9 |
| More than1501TL | 32 | 10.3 |
| Missing values | 9 | 2.9 |
| <hr/> | | |
| Total | 310 | 100,00 |
| <hr/> | | |

5.3 Descriptive Analysis for the Scales

In the upcoming table (table 12), the descriptive statistics of statements related to the scales are represented.

Table 12: The descriptive statistics of statements related to the scales

| | \bar{x} | S |
|---|-------------|--------------|
| Knowledge about E-Commerce Average | 4.22 | 1.412 |
| 1. I believe that I have enough knowledge about e-commerce | 4.31 | 1.954 |
| 2. I believe that I have enough interest in e-commerce | 4.40 | 1.856 |
| 3. I believe that I have enough knowledge to engage in e-commerce | 4.54 | 1.741 |
| 4. My friends consider me as an (expert) in e-commerce | 3.59 | 1.748 |
| 5. It is important for me to engage in e-commerce | 4.15 | 1.738 |
| 6. It is important for me that my knowledge about e-commerce... | 4.36 | 1.740 |
| Perceived reputation and trust about E-Commerce Average | 4.92 | 1.258 |
| 1. I think that EPS is trust worthy | 4.81 | 1.764 |
| 2. I think that EPS is valuable | 5.14 | 1.618 |
| 3. I think that EPS is sophisticated | 4.79 | 1.551 |
| 4. I think that EPS is unbiased | 4.55 | 1.855 |
| 5. I think that EPS saves time | 5.38 | 1.628 |
| 6. I think that EPS is accurate | 4.89 | 1.505 |
| Specific Satisfaction from EPS Average | 5.00 | 1.164 |
| 1. I believe that there are no compatibility issues while using EPS | 4.51 | 1.570 |
| 2. I believe that EPS is reliable technology to use | 5.11 | 1.519 |
| 3. I do not need any training to use EPS | 4.91 | 1.552 |
| 4. I believe EPS is easy to use | 5.24 | 1.469 |
| 4. I use EPS frequently | 4.95 | 1.665 |
| 5. I believe that EPS is well secured and reliable | 5.06 | 1.487 |
| 6. I am satisfied with the service provided by EPS | 5.11 | 1.178 |
| General Satisfaction from E-Commerce Average | 4.82 | 0.97 |
| 1. If I could live my e-commerce experience over I would... | 4.67 | 2.202 |
| 2. In most ways e-commerce are close to my ideal | 4.61 | 1.547 |
| 3. The conditions of e-commerce are excellent | 5.29 | 4.187 |
| 4. I am satisfied with e-commerce world | 4.99 | 1.478 |
| 5. so far i am satisfied with e-commerce world0 | 5.09 | 1.435 |
| Intention to use EPS Average | 4.84 | 1.479 |
| 1. I use EPS more often than others | 4.48 | 4.441 |
| 2. I am using currently and will continue to use EPS | 5.13 | 4.427 |
| 3. I believe EPS uses will increase | 5.57 | 3.837 |

The descriptive statistics in table 12 about knowledge scale towards e-commerce, showed that the respondents in average have neither negative nor positive level of knowledge with mean equals 4.22. In simpler words, the respondents have neutral knowledge towards e-commerce.

The descriptive statistics in table 12 about perceived reputation scale towards EPS, showed that the majority of the respondents in average (with mean equals 4.92) have slightly agree that EPS has positive reputation. When specific satisfaction scale toward EPS was investigated, it showed throughout its descriptive statistics in table 12 that the majority of respondents (with mean equals 5.00) slightly agree that they are satisfied with the specific services offered to them by EPS.

While the descriptive statistics in table 12 about general satisfaction scale towards e-commerce, showed that the majority of the respondents (with mean equals 4.82) also slightly agree that they are satisfied with the e-commerce world. Finally the descriptive statistics in table 12 about intention to use scale towards EPS, showed that the majority of respondents (with mean equals 4.84) slightly agree that they intend to use EPS in the future.

Reliability Analysis for the employed scales

Cronbach's coefficient alpha is the most famous and accepted method to measure the consistency and reliability of a scale. (Pallant, 2001). According to (Sekaran, 2013) The Cronbach's alpha is commonly used to measure the internal consistency and reliability of any scale. The results of the Cronbach's alpha test for the scales used in this study are shown in (Table 13).

Table 13: Cronbach's alpha results

| Scale | Number of Items | <u>Cronbachs Alpha</u> |
|--------------------------------|-----------------|------------------------|
| E-commerce knowledge | 6 | 0.876 |
| Perceived reputation | 6 | 0.872 |
| Specific satisfaction with EPS | 7 | 0.88 |
| General satisfaction with EC | 5 | 0.858 |
| EPS USE | 3 | 0.833 |

Although there are different levels of reliability required that depends on the nature and purpose of scale, Nunnally (1978) recommended a minimum level of 0.7 result in Cronbach's alpha. Based on that, all the scales in this study are reliable because they exceed the cutoff level (0.7)

5.4 T-test: Comparing Males and Females

The T-test shows and reveals the results of factors statistically significance difference in the mean scores for two groups such as males and females as it is in this study.

(Field, 2005).

Table 14: Group statistics regarding t-test for males and females

| | Gender | N | Mean | Std. Deviation | Std. Error Mean |
|------------------|--------|-----|------|----------------|-----------------|
| Knowledge_AVG | Male | 234 | 4.22 | 1.420 | .093 |
| | Female | 68 | 4.19 | 1.390 | .169 |
| Reputation_AVG | Male | 234 | 4.89 | 1.243 | .081 |
| | Female | 70 | 4.97 | 1.319 | .158 |
| Specific_sat_AVG | Male | 233 | 5.01 | 1.172 | .077 |
| | Female | 67 | 4.97 | 1.154 | .141 |
| Gen_sat_AVG | Male | 237 | 4.83 | 1.211 | .079 |
| | Female | 68 | 4.78 | 1.087 | .132 |
| EPS_AVG | Male | 236 | 4.81 | 1.499 | .098 |
| | Female | 69 | 4.93 | 1.436 | .173 |

Table 15: Independent Sample Test Regarding T-Test

| | | Levene's Test for Equality of Variances | | t-test for Equality of Means | | | | | | |
|--------------|-----------------------------|---|------|------------------------------|---------|-----------------|-----------------|-----------------------|---|-------|
| | | F | Sig. | T | df | Sig. (2-tailed) | Mean Difference | Std. Error Difference | 95% Confidence Interval of the Difference | |
| | | | | | | | | | Lower | Upper |
| Knowledge | Equal variances assumed | .019 | .890 | .165 | 300 | .869 | .032 | .195 | -.351 | .415 |
| | Equal variance not assumed | | | .167 | 110.900 | .867 | .032 | .192 | -.349 | .413 |
| Reputation | Equal variances assumed | .110 | .741 | -.450 | 302 | .653 | -.077 | .172 | -.415 | .261 |
| | Equal variances not assumed | | | -.436 | 108.264 | .664 | -.077 | .177 | -.429 | .274 |
| Specific_sat | Equal variances assumed | .114 | .736 | .249 | 298 | .804 | .040 | .162 | -.278 | .359 |
| | Equal variances not assumed | | | .251 | 108.276 | .802 | .040 | .160 | -.278 | .358 |
| Gen_sat | Equal variances assumed | .844 | .359 | .289 | 303 | .773 | .047 | .163 | -.274 | .368 |
| | Equal variances not assumed | | | .307 | 118.990 | .760 | .047 | .153 | -.257 | .351 |
| EPS | Equal variances assumed | .300 | .584 | -.589 | 303 | .557 | -.120 | .203 | -.520 | .280 |

| | | | | | | | | | |
|--------------------------------------|--|--|-----------|---------|------|-------|------|-------|------|
| Equal variances not assumed | | | - .603 | 114.859 | .548 | -.120 | .198 | -.513 | .274 |
|--------------------------------------|--|--|-----------|---------|------|-------|------|-------|------|

Since all factors in this study as apparent in table 15 their Levene's significant level is higher than 0.05, the equal variance assumed was used in order to analyze whether there is significant difference in the scores of males and females for every factor or not

Since the sig. (2-tailed) value in the scores of knowledge scale toward e-commerce (0.869) is above the required cut-off level (0.05), it's concluded that there is not a statistically significant difference in the knowledge scale scores for males and females. Second, since the sig. (2-tailed) value in the scores of perceived reputation and scale toward EPS (0.653) is above the required cut-off level (0.05), it's concluded that there is not a statistically significant difference in the perceived reputation scale scores for males and females. Third, since the sig. (2-tailed) value in the scores of specific satisfaction scale toward EPS (0.804) is above the required cut-off level (0.05), it's concluded that there is not a statistically significant difference in the specific satisfaction scale scores for males and females. Fourth, since the sig. (2-tailed) value in the scores of general satisfaction scale toward e-commerce (0.773) is above the required cut-off level (0.05), it's concluded that there is not a statistically significant difference in the general satisfaction scale scores for males and females. Fifth, since the sig. (2-tailed) value in the scores of intention to use scale toward EPS (0.557) is above the required cut-off level (0.05), it's concluded that there is not a

statistically significant difference in the intention to use scale scores for males and females.

Based on that we can conclude that the respondent's opinions males and females to all the factors scales are similar and there is no significant difference between the two groups. The average results for the males and females respondents in the knowledge, general satisfaction, specific satisfaction, perceived reputation and trust, and intention to use scales, are approximately the same in each scale average, thus it can be declared that males and females respondents have the same level of knowledge about e-commerce, the same level of general satisfaction towards e-commerce, the same level of specific satisfaction towards EPS, same level of perceived reputation and trust towards EPS, and same level of intention to use EPS.

5.5 One way ANOVA Analysis with post Hoc tests

One way refers to that there is only one dependent continuous variable (in this case it's the intention to use EPS) and between groups that each has its own subjects and cases. It is used by the researcher when he or she have one independent grouping variables with 3 or more levels such as age, and dependent continuous variable.

1) Average Money Spent and Intentions to Use EPS

Table 16: Groups classifications according to average money spent using EPS

| Group | 1 | 2 | 3 | 4 |
|------------------|---------|------------|-------------|-----------------|
| AVG. money spent | 0-500TL | 501-1000TL | 1001-1500TL | 1501TL and more |

Table 17: Test for homogeneity of variances regarding anova analysis for average money spent

| Levene Statistic | Df 1 | Df 2 | Df 3 |
|------------------|------|------|-------|
| 3.021 | 3 | 295 | 0.033 |

The claim of homogeneity of variance have been measured and checked through the levene statistics and the results concluded that the claim of homogeneity of variance was not credible since the significant value is less than 0.05 (table17) it violated the assumption of homogeneity of variance. Therefore the robust Tests of Equality of Means table was used to examine the differences between money spent groups in their intentions to use EPS.

Table 18: Anova descriptive data for average money spent using EPS

| Group | N | Mean | Std. Deviation | Std. Error | 95% confidence interval for mean | | Minimum | maximum |
|-----------------|-----|------|----------------|------------|----------------------------------|-------------|---------|---------|
| | | | | | Lower bound | Upper bound | | |
| 0-500TL | 137 | 4.46 | 1.501 | .128 | 4.21 | 4.71 | 1 | 7 |
| 501-1000TL | 91 | 5.33 | 1.195 | .125 | 5.08 | 5.58 | 1 | 7 |
| 1001-1500TL | 39 | 4.77 | 1.717 | .275 | 4.21 | 5.33 | 1 | 7 |
| 1500TL and more | 32 | 5.09 | 1.389 | .246 | 4.59 | 5.59 | 3 | 7 |
| Total | 299 | 4.83 | 1.478 | .085 | 4.67 | 5.00 | 1 | 7 |

Table19: Robust test of equality of means for average money spent

| | Statistic a | Df 1 | Df 2 | Df 3 |
|----------------|-------------|------|---------|------|
| Welch | 8.071 | 3 | 92.202 | .000 |
| Brown-Forsythe | 6.798 | 3 | 145.384 | .000 |

According to the robust test of equality (table 19), there is significant difference between the 4 groups in their intentions to use EPS, since p is less than 0.05. In order to determine which groups differs significantly than each other in their intentions to use EPS, we developed post-hoc test (multiple comparisons, table 20)

Table 20: Post hoc test (multiple comparisons) regarding average money spent

| (I)how much money do you spend on EPS | (J) how much money do you spend on EPS | Mean Difference (I-J) | Std. Error | Sig. | 95% Confidence Interval | |
|---------------------------------------|--|-----------------------|------------|-------------|-------------------------|-------------|
| | | | | | Lower Bound | Upper Bound |
| 0-500 TL | 501-1000 TL | -.873* | .194 | .000 | -1.37 | -.37 |
| | 1001-1500TL | -.309 | .260 | .635 | -.98 | .36 |
| | 1501 and more | -.634 | .282 | .112 | -1.36 | .09 |
| 501-1000 TL | 0-500 TL | .873* | .194 | .000 | .37 | 1.37 |
| | 1001-1500TL | .564 | .274 | .170 | -.15 | 1.27 |
| | 1501 and more | .240 | .295 | .848 | -.52 | 1.00 |
| 1001-1500TL | 0-500 TL | .309 | .260 | .635 | -.36 | .98 |
| | 501-1000 TL | -.564 | .274 | .170 | -1.27 | .15 |
| | 1501 and more | -.325 | .342 | .779 | -1.21 | .56 |
| 1501and more | 0-500 TL | .634 | .282 | .112 | -.09 | 1.36 |
| | 501-1000 TL | -.240 | .295 | .848 | -1.00 | .52 |
| | 1001-1500TL | .325 | .342 | .779 | -.56 | 1.21 |

*. The mean difference is significant at the 0.05 level.

As shown in table 20, there is significant difference between group 1 and 2 in their intentions to use EPS, since their P level (shown in bold) when compared to each other is less than 0.05.

2) Educational Level and Intentions to Use EPS

Table 21: Groups classifications according to Educational level

| Group | 1 | 2 | 3 | 4 | 5 | 6 |
|-----------------|----------------|------------------|-------------------|--------------|---------------|------------|
| Education level | Primary School | Secondary School | High Nat. Diploma | First Degree | Master Degree | PHD Degree |

Table22: Test for Homogeneity of variance regarding anova analysis for education level

| Levene Statistic | df1 | df2 | Sig. |
|------------------|-----|-----|------|
| | 5 | 300 | .008 |

Table 23: Anova descriptive data for education level

| | N | Mean | Std. Deviation | Std. Error | 95% Confidence Interval for Mean | | Minimum | Maximum |
|-----------------------|-----|------|----------------|------------|----------------------------------|-------------|---------|---------|
| | | | | | Lower Bound | Upper Bound | | |
| Primary School | 4 | 4.33 | 2.419 | 1.210 | .48 | 8.18 | 1 | 7 |
| Secondary School | 14 | 4.19 | 1.425 | .381 | 3.37 | 5.01 | 1 | 6 |
| High National Diploma | 24 | 4.44 | 1.768 | .361 | 3.70 | 5.19 | 1 | 7 |
| First Degree | 186 | 4.91 | 1.446 | .106 | 4.70 | 5.12 | 1 | 7 |
| Master Degree | 58 | 5.22 | 1.121 | .147 | 4.93 | 5.52 | 2 | 7 |
| PhD | 20 | 3.95 | 1.745 | .390 | 3.13 | 4.77 | 1 | 7 |
| Total | 306 | 4.83 | 1.480 | .085 | 4.66 | 5.00 | 1 | 7 |

The claim of homogeneity of variance have been measured and checked through the levene statistics and the results concluded that for all the factors the claim of homogeneity of variance was not credible since the significant value is less than 0.05 (table 22) it violated the assumption of homogeneity of variance. Therefore the robust Tests of Equality of Means table was used to examine the differences between education level groups in their intentions to use EPS.

Table 24: Robust test of equality of means for education level

| | Statistic a | Df 1 | Df 2 | Df 3 |
|----------------|-------------|------|--------|------|
| Welch | 2.885 | 5 | 23.420 | .036 |
| Brown-Forsythe | 2.359 | 5 | 19.106 | .079 |

Since the p in table 24 is more than 0.05, there significant difference in the education level groups intentions to use EPS. . In order to determine which groups differs significantly than each other in their intentions to use EPS, we developed post-hoc test (multiple comparisons, table 25). As shown in table 25, there is significant difference between group 5 (master students) and 6 (PHD students) in their intentions to use EPS, since their P level (shown in bold) when compared to each other is less than 0.05

Table 25: Post hoc test (multiple comparisons) regarding education level

| (I)Highest Education Level | (J)Highest Education Level | Mean Difference (I-J) | Std. Error | Sig. | 95% Confidence Interval | |
|----------------------------|----------------------------|-----------------------|------------|-------|-------------------------|-------------|
| | | | | | Lower Bound | Upper Bound |
| Primary School | Secondary School | .143 | .823 | 1.000 | -2.22 | 2.50 |
| | High National Diploma | -.111 | .784 | 1.000 | -2.36 | 2.14 |
| | First Degree | -.579 | .733 | .969 | -2.68 | 1.52 |
| | Master Degree | -.891 | .750 | .843 | -3.04 | 1.26 |
| | PhD | -.383 | .795 | .997 | -1.90 | 2.66 |
| Secondary School | Primary School | -.143 | .823 | 1.000 | -2.50 | 2.22 |
| | High National Diploma | -.254 | .488 | .995 | -1.65 | 1.15 |
| | First Degree | -.722 | .402 | .471 | -1.88 | .43 |
| | Master Degree | -1.034 | .432 | .162 | -2.27 | .21 |

| | | | | | | |
|--------------------------|--------------------------|----------------|-------|-------------|-------|-------|
| High National Diploma | PhD | .240 | .506 | .997 | -1.21 | 1.69 |
| | Primary School | .111 | .784 | 1.000 | -2.14 | 2.36 |
| | Secondary School | .254 | .488 | .995 | -1.15 | 1.65 |
| | First Degree | -.468 | .315 | .674 | -1.37 | .44 |
| | Master Degree | -.780 | .352 | .235 | -1.79 | .23 |
| | PhD | .494 | .439 | .871 | -.77 | 1.75 |
| First Degree | Primary School | .579 | .733 | .969 | -1.52 | 2.68 |
| | Secondary School | .722 | .402 | .471 | -.43 | 1.88 |
| | High National Diploma | .468 | .315 | .674 | -.44 | 1.37 |
| | Master Degree | -.312 | .218 | .709 | -.94 | .31 |
| | PhD | .962 | .342 | .057 | -.02 | 1.94 |
| | Master Degree | Primary School | .891 | .750 | .843 | -1.26 |
| Secondary School | | 1.034 | .432 | .162 | -.21 | 2.27 |
| High National Diploma | | .780 | .352 | .235 | -.23 | 1.79 |
| First Degree | | .312 | .218 | .709 | -.31 | .94 |
| PhD | | 1.274* | .376 | .010 | .19 | 2.35 |
| PhD | | Primary School | -.383 | .795 | .997 | -2.66 |
| | Secondary School | -.240 | .506 | .997 | -1.69 | 1.21 |
| | High National Diploma | -.494 | .439 | .871 | -1.75 | .77 |
| | First Degree | -.962 | .342 | .057 | -1.94 | .02 |
| | Master Degree | -1.274* | .376 | .010 | -2.35 | -.19 |

*. The mean difference is significant at the 0.05 level.

3) Income Level and Intentions to Use EPS

Table 26: Groups classifications according to income level

| Group | 1 | 2 | 3 | 4 |
|---------------|----------------|-----------------|-----------------|--------------------|
| Annual Income | Up to 20,000TL | 20,001-40,000TL | 40,001-60,000TL | More than 60,000TL |

Table 27: Test of homogeneity of variances regarding anova analysis for income level

| Levene statistic | Df 1 | Df 2 | Df 3 |
|------------------|------|------|------|
| .162 | 3 | 212 | .922 |

Table 28: Anova descriptive data for income level

| Group | N | Mean | Std. Deviation | Std. Error | 95% confidence interval for mean | | Minimum | maximum |
|--------------------|-----|------|----------------|------------|----------------------------------|-------------|---------|---------|
| | | | | | Lower bound | Upper bound | | |
| Up to 20,000TL | 131 | 4.82 | 1.654 | .145 | 4.53 | 5.11 | 1 | 7 |
| 20,001-40,000TL | 60 | 4.88 | 1.517 | .196 | 4.49 | 5.28 | 1 | 7 |
| 40,001-60,000TL | 12 | 4.67 | 1.820 | .525 | 3.51 | 5.82 | 1 | 7 |
| More than 60,000TL | 13 | 4.72 | 1.626 | .451 | 3.74 | 5.70 | 1 | 7 |
| Total | 216 | 4.82 | 1.614 | .110 | 4.61 | 5.04 | 1 | 7 |

The claim of homogeneity of variance have been measured and checked through the Levene statistics and the results concluded that for all the factors the claim of homogeneity of variance was credible since the significant value is higher than 0.05 (table 27) didn't violate the assumption of homogeneity of variance,, Therefore the

ANOVA table was used to examine the differences between income groups in their intentions to use EPS.

Table 29: Anova table for income level:

| | Sum of Squares | DF | Mean Square | F | Sig. |
|----------------|----------------|-----|-------------|------|------|
| Between groups | .657 | 3 | .219 | .083 | .969 |
| Within groups | 559.762 | 212 | 2.640 | | |
| Total | 560.419 | 215 | | | |

Table 29 concludes that there is no significant difference between the 4 group's intentions to use EPS, since the p is more than 0.05.

5.6 Correlation Analysis

It is used to measure the degree of power and direction of a linear relationship between 2 variable. (Field, 2005; Pallant, 2007). According to (Pallant, 2007) "A perfect correlation of -1 and 1 indicates that the value of one variable can be determined exactly by knowing the value on the other value". A correlation of -1 indicates a perfect negative correlation while of 1 indicated a perfect positive correlation.

The correlation is significant at the level 0.01 (2-tailed), based on that all the factors in the conceptual framework are positively and significantly correlated with each other, because the 2-tailed significant level for all of them is 0.00 as shown in (table 30 next page), the correlation level is from -1 to 1, the following paragraph clarify the level of correlation between each factor based on table (30).

According to Pallant (2007) and Field (2005), from 0.10 to 0.29 indicates a positive small correlation strength, from 0.30 to 0.49 indicates positive medium correlation strength, and from 0.50 to 1 indicates positive high strength correlation. Based on that, since the level of correlation between the dependent variable and knowledge is (0.518) which is greater than 0.5, the level of correlation between the dependent variable and perceived reputation is (0.520) also greater than 0.5, the level of correlation between the dependent variable and general satisfaction is (0.544) also greater than 0.5, and the level of correlation between the dependent variable and specific satisfaction is (0.625) also greater than 0.5, Each one of the independent variables as represented in table (30 next page) is highly positively correlated with the dependent variable (intensions to use EPS

Table 30: Correlation analysis

| | | Knowl edge | Reput ation | Specifi c | Gen. sat. | EPS |
|------------------|------------------------|---------------|----------------|--------------|-----------|--------|
| Knowledg e | Pearson Correlation | 1 | .364** | .325** | .415** | .518** |
| | Sig.(2-tailed) | | .000 | .000 | .000 | .000 |
| | N | 305 | 302 | 299 | 303 | 303 |
| Reputation | Pearson Correlation | .364** | 1 | .715** | .594** | .520** |
| | Sig.(2-tailed) | .000 | | .000 | .000 | .000 |
| | N | 302 | 307 | 300 | 305 | 305 |
| Specific sat. | Pearson Correlation | .325** | .715** | 1 | .721** | .625** |
| | Sig.(2-tailed) | .000 | .000 | | .000 | .000 |
| | N | 299 | 300 | 303 | 301 | 301 |
| Gen. sat. | Pearson Correlation | .415** | .594** | .721** | 1 | .544** |
| | Sig.(2-tailed) | .000 | .000 | .000 | | .000 |
| | N | 303 | 305 | 301 | 308 | 306 |
| EPS | Pearson Correlation | .518** | .520** | .625** | .544** | 1 |
| | Sig.(2-tailed) | .000 | .000 | .000 | .000 | |
| | N | 303 | 305 | 301 | 306 | 308 |

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

As shown by the results of the correlation analysis (table 30) and based on the Pallant (2007) and Field (2005) to interpret the strength of correlation coefficients ; the correlation level between e-commerce knowledge and specific satisfaction from EPS is 0.325 which is considered positive but with medium strength, the correlation level between e-commerce knowledge and perceived reputation for EPS is 0.364 which is also considered positive but with medium strength, the correlation level between e-commerce knowledge and general satisfaction from e-commerce is 0.415 which is also considered positive but with medium strength, the correlation level between perceived reputation for EPS and general satisfaction from e-commerce is 0.594 which is considered positive with high strength, the level of correlation between perceived reputation & trust, and specific satisfaction from e-commerce is 0.715 which is as well considered positive with high strength, and the level of correlation between specific satisfaction from EPS and general satisfaction from e-commerce is 0.721 which is considered also positive with high strength.

Based on that we can conclude that the independent variables and the dependent variable move with each other both goes up or both goes down, the findings of the correlation analysis just indicates whether the factors are correlated or not, but it cannot indicate if any factor influence the other or the reasons for the correlations between the factors.

Table (31 next page) represent the correlation level between the independent variables (e-commerce knowledge, perceived reputation for EPS, general satisfaction from e-commerce, and specific satisfaction from EPS) and the dependent variable (intention to use EPS), they are ranked from the highest correlation with the dependent variable to the least.

Table 31: The correlation levels between the independent variables and the dependent variable

| Factor | P Value | Level of Correlation and consistency with EPS |
|--|---------|---|
| Specific Satisfaction towards Eps | 0.00 | 0.625 out of 1 |
| General satisfaction toward E-Commerce | 0.00 | 0.544 out of 1 |
| Perceived Reputation towards EPS | 0.00 | 0.520 out of 1 |
| Knowledge towards E-Commerce | 0.00 | 0.518 out of 1 |

From table 30 and 31 we can conclude that there is a positive highly strengthened correlation between the independent variables (knowledge towards e-commerce, general satisfaction towards e-commerce, perceived reputation and trust towards EPS, and specific satisfaction towards EPS) and each other, which means that when any variable of them goes up the others go up as well and vice-versa. Second, there is a positive correlation between all the independent variables mentioned earlier and the dependent variable, which means that if any independent variable increases the dependent variable increases as well and vice-versa.

5.7 Factor analysis through (PCA) principle component analysis

Principle factor analysis attempts to produce a smaller number of linear combinations of the original variables in a way that accounts for most of the variability in the pattern correlations. According to (Tabachnick and Fidell, 2001) principle component

analysis transform the original variables into a smaller set of linear combinations, with using all of the variance in the variables.

Table 32: Kaiser Meyer Olkin and Barlett's test

| | |
|--|----------|
| Kaiser-Meyer-Olkin measure of sampling adequacy. | .905 |
| Barlett's Test of Sphericity | |
| Approx. Chi-Square | 5291.456 |
| DF | 351 |
| Sig. | .000 |

In order to apply factor analysis to any variables you should check that the Kaiser Meyer Olkin value is 0.6 or above, and the significant of Barlett's test should be equal to or smaller than 0.05. As it appears in table 32 the KMO for the variables in the study is 0.905 and the significant according to Bartlett's test is 0.000, therefore factor analysis is appropriate for this study.

Table 33 Structure matrix regarding factor analysis

| | Component | | | |
|--|-------------|-------------|------|-------|
| | 1 | 2 | 3 | 4 |
| 1) The conditions of e-commerce are excellent | .832 | | .117 | |
| 2) I am satisfied with e-commerce world | .804 | | .144 | |
| 3) I am satisfied with the service provided by EPS | .775 | | | |
| 4) So far I am satisfied with e-commerce world | .768 | .214 | . | |
| 5) I believe that EPS is well secured and reliable | .738 | | .157 | |
| 6) If I could live my e-commerce experience over I would change nothing | .734 | .304 | | |
| 7) I believe that there are no compatibility issues while using EPS | .710 | | .208 | |
| 8) I believe EPS is easy to use | .699 | | | .238 |
| 9) I believe that EPS is reliable technology to use | .632 | | | .272 |
| 10) I use EPS frequently | .615 | | | |
| 11) I do not need any training to use EPS | .575 | | .149 | |
| 12) I believe that I have enough interest in e-commerce | .235 | .840 | | |
| 13) I believe that I have enough knowledge about e-commerce | | .836 | | |
| 14) My friends consider me as an (expert) in e-commerce | | .775 | | |
| 15) It is important for me that my knowledge about e-commerce would be always up to date | | .775 | | -.472 |

| | | | | |
|--|------|-------------|-------------|-------------|
| 16) It is important for me to engage in e-commerce | | .755 | | - |
| 17) I believe that I have enough knowledge to engage in e-commerce | .296 | .716 | | .446 |
| 18) I think that EPS is valuable | .214 | | .871 | |
| 19) I think that EPS is trust worthy | | .309 | .860 | |
| 20) I think that EPS saves time | .308 | | .816 | |
| 21) I think that EPS is sophisticated | | | .657 | |
| 22) I think that EPS is accurate | | .239 | .655 | |
| 23) I think that EPS is unbiased | | .302 | .588 | |
| 24) I use EPS more often than others | .385 | | | .768 |
| 25) I am using currently and will continue to use EPS | | .268 | .116 | .690 |
| 26) I believe EPS uses will increase | | .315 | | .665 |

Question 5 a in the questioner has been removed due to low factor loading, it didn't load on one factor with more than 0.45.

This study contains five main factors as mentioned before (general satisfaction from e-commerce, specific satisfaction from EPS, perceived reputation for EPS, and e-commerce knowledge), but as it appears in table 33, the factor analysis shows only four components that represent four factors, according to the structure matrix the respondents of the survey couldn't differentiate the difference between the general satisfaction and specific satisfaction, so as it appears in the table both the questions for general satisfaction and specific satisfaction highlighted are loaded and counted one factor. Based on that from now on till the end of the study both factors will be combined, analyzed, and discussed as one factor (Satisfaction).defining each component represent which factor: component 1 represent the satisfaction factor (general and specific are combined as mentioned before), component 2 represent knowledge towards e-commerce factor, component 3 represent perceived reputation towards EPS factor, and last component four represent the intension to use EPS factor.

The questions loading mainly on component 1 are (from 1 to 11), the questions loading mainly on component 2 are (from 12 to 17), the questions loading mainly on component 3 are (from 18 to 23), and last the questions loading mainly on component four are (from 24 to 26).

Researcher should account the sample size when determining the significant factor loading, when the sample size is lower than 350 as in this study, the critical value that should be used is 0.5. (Hair et al.; Oney, 2012)

Based on that by reviewing all the questions loading values in table 33, it appears that every single questions is loaded by the respondents on one of the four components or factors with more than (0.5) the highest loading value for each question is bolded, which indicates that all the questions in the survey are loaded by the respondents to the right factor.

5.8 Regression analysis:

In this study linear regression analysis was implemented in order to test the effect on independent variables (perceived reputation towards EPS, knowledge towards e-commerce, and satisfaction in general after combining the general and specific satisfaction on the dependent variable (intention to use EPS).

Table 34: Anova for regression analysis

| Model | | Sum of Squares | Df | Mean Square | F | Sig. |
|-------|------------|----------------|-----|-------------|--------|-------------------|
| 1 | Regression | 315.450 | 3 | 105.150 | 92.308 | .000 ^b |
| | Residual | 337.180 | 296 | 1.139 | | |
| | Total | 652.630 | 299 | | | |

a. Dependent Variable: EPS_AVG

b. Predictors: (Constant), Knowledge, Reputation and GENSPE (satisfaction)

Table 35: Coefficients for regression analysis

| Model | | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. |
|-------|---------------|-----------------------------|------------|---------------------------|-------|------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | -.012 | .302 | | -.040 | .968 |
| | GENSPE (sat.) | .597 | .081 | .444 | 7.344 | .000 |
| | Reputation | .094 | .072 | .078 | 1.307 | .192 |
| | Knowledge | .337 | .047 | .324 | 7.104 | .000 |

Table 36: Model summary for regression analysis

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1 | .695 ^a | .483 | .478 | 1.067 |

a. Predictors: (Constant), Knowledge, Reputation and GENSPE (satisfaction)

Since R squared is defined in table (36) as 0.483, we can conclude that the variation of the participants' intentions to use EPS is 48.3% with perceived reputation, knowledge, and satisfaction.

Moreover, since the significant level for the overall model independent variables in regression analysis (represented in table 34) is less than 0.05, then the established model is statistically significant.

As represented in table (35) satisfaction factor has the strongest effect on the respondent's intentions to use EPS (B equals 0.597, t equals 7.344 and p equals 0.00). The factor of e-commerce knowledge also has high effect on the respondent's intentions to use EPS (B equals 0.337, t equals 7.104 and p equals 0.00). The perceived reputation factor has no significant effect on the respondent's intentions to use EPS, because its significant level is more than 0.05 (B equals 0.094, t equals 1.307 and p equals 0.192).

Based on these findings we can establish that people with higher e-commerce knowledge, higher satisfaction tends to have stronger intentions to use EPS. Based on the findings and results of correlation analysis and regression analysis, all the hypothesis developed has been accepted, except H4B.

Table 37: Hypothesis status (accepted or rejected)

| Hypothesis | Rejected or Accepted |
|---|---|
| H1A: E-Commerce knowledge is positively correlated with EPS use. | ACCEPTED (level of correlation is proved to be 0.518) table 31 page 89 |
| H1B: E-Commerce knowledge has a positive and significant effect on intentions to use EPS. | ACCEPTED (since p value is 0.00 which is less than the cut off level 0.05) table 35 page 93 |
| H2A: General satisfaction from e-commerce is positively correlated with EPS use. | ACCEPTED (level of correlation is proved to be 0.544) table 31 page 89 |
| H2B: General satisfaction from e-commerce has a positive and significant effect on intentions to use EPS. | ACCEPTED (since p value is 0.00 which is less than the cut off level 0.05) table 35 page 93 |
| H3A: Specific satisfaction from EPS is positively correlated with the EPS use | ACCEPTED (level of correlation is proved to be 0.625) table 31 page 89 |
| H3B: specific satisfaction from EPS has a positive and significant effect on intentions to use EPS. | ACCEPTED (since p value is 0.00 which is less than the cut off level 0.05) table 35 page 93 |
| H4A: Perceived reputation for EPS is positively correlated with EPS use. | ACCEPTED (level of correlation is proved to be 0.520) table 31 page 89 |
| H4B: Perceived reputation for EPS has a positive and significant effect on intentions to use EPS. | REJECTED (since the P value for perceived reputation 0.192 was more than the cut off level 0.05) table 35 page 93 |

By other words. Based on Pallant (2007) and Field (2005) to interpret the strength of correlation coefficients mentioned earlier, E-commerce knowledge is positively with

high strength correlated with the intentions to use EPS, since their level of correlation is 0.518 which is greater than 0.5. Also general satisfaction towards e-commerce is positively with high strength correlated with the intentions to use EPS, since their level of correlation is 0.544 which is greater than 0.5. Additionally specific satisfaction towards EPS is positively with high strength correlated with the intentions to use EPS, since their level of correlation is 0.625 which is greater than 0.5. Finally the perceived reputation for EPS is positively with high strength correlated with the intentions to use EPS, since their level of correlation is 0.520 which is greater than 0.5. (Table 31)

Moreover, we can conclude that e-commerce knowledge has a positive and significant effect on intentions to use EPS (0.337), which means that 1 unit increase in e-commerce leads to 0.337 unit increase in intentions to use EPS. Also satisfaction variable after combining both specific and general satisfaction as mentioned earlier knowledge has a positive and significant effect on intentions to use EPS (0.597), which means that 1 unit increase in satisfaction leads to 0.597 unit increase in intentions to use EPS. Meanwhile, for perceived reputation factor we can conclude that there is positive but not significant effect on intentions to use EPS, since its p value was more than 0.05 (table 35)

Chapter 6

DISCUSSION OF FINDINGS

6.1 Introduction

After the results of hypothesis testing have been provided and analysed earlier, this chapter includes the discussion of the findings. The researcher aim from discussing the findings is understand and explain the unclear relationships between the factors in his or her study. In order to do that, the findings have been compared to similar studies.

6.2 Gender differences

The results of the t-test have shown that there is no significant difference between males and females regarding the knowledge towards e-commerce factor, thus this finding has revealed that students in Famagusta, both males (average 4.22) and females (average 4.19) have high level of knowledge towards e-commerce. This finding is consistent with the study of (MacGregor and Vrazalic, 2008) which has stated that knowledge towards e-commerce for women and men in general is similar, and there is no significant difference between the two groups in the knowledge towards e-commerce factor, this research was conducted in Australia and a total 325 interview were done.

Moreover, results of t-test have concluded that there is no significant difference between males (average 4.89) and females (average 4.97) regarding their perceived reputation towards EPS. Thus result has shown that students in Famagusta, both

males and females have similar perceived reputation towards EPS. This finding is inconsistent with the study of (Saleh, 2013) which state that perceived reputation and reliability in EPS for males and females is not equal, females (average 4.13) have trust more in EPS than males (average 3.55).

Additionally, the results of t-test have concluded that there is no significant difference between males (average 5.01) and females (average 4.97) regarding their specific satisfaction towards EPS. Thus the result has shown that students in Famagusta, both males and females have similar levels of specific satisfaction towards EPS. This finding is consistent with the study of (Saleh, 2013) which state that specific satisfaction and usefulness level towards e-commerce for males and females is similar and doesn't have significant difference.

Furthermore, the results of t-test concluded that there is no significant level between males (average 4.83) and females (average 4.78) regarding their general satisfaction towards e-commerce. Thus the result has shown that students in Famagusta, both males and females have similar levels of general satisfaction towards e-commerce. This finding is consistent with the study of (MacGregor and Vrazalic, 2008) which has stated that there is no significant difference between males and females general satisfaction toward e-commerce.

Finally, the results of t-test concluded that there is no significant difference between males (average 4.81) and females (average 4.93) regarding their intentions to use EPS. Thus the result has shown that students in Famagusta both males and females have similar levels of intentions to use EPS.

The study of (Dehbini, Birjandi, and Birjandi, 2015) is consistent with our study findings, it states that there is no significant difference between the intention to use EPS and the Gender.

Consistent with our study findings, the study of (Dehbini, Birjandi, and Birjandi, 2015) states that there is no significant difference between the intention to use EPS and age.

Females and males now days are highly educated, use internet approximately every day whether for entertainment or studying or work, they are more interacted and correlated with new technologies than the earlier generations, that's maybe the reason that there is no significant differences in their results.

6.3 Education level differences

The results of ANOVA test concluded that there was significant difference between the education level of students at Famagusta and their intentions to use EPS. By simpler words, the respondent's intentions to use EPS is affected by their educational level. Based on the ANOVA test findings, we can state that primary school, secondary school, high national diploma, and first degree, students in Famagusta behave similarly regarding their intentions to use EPS, but there is a significant difference between the master students and PHD students regarding their intentions to use EPS.

Results indicate that master students (mean 5.22) have the highest intentions to use EPS, comes after in the second place the first degree students (mean 4.91), comes in the third place the high national diploma students (mean 4.44), comes in the fourth place the primary school students (mean 4.33), comes in the fifth place the secondary

school students (mean 4.19), and in the sixth and last place comes the PHD students (mean 3.95).

The reason to the significant difference between PHD students and masters students regarding their intentions to use EPS, can be attributed to the security issue that wasn't measured in this study, most probably the PHD students are more cautious than master students, they don't like to take risks.

The research study of (Dehbini, Birjandi, and Birjandi, 2015) is inconsistent with our study findings, it states that there is no significant difference between the intention to use EPS and the educational level of respondents. We can suggest that the reason for that inconsistency is cultural differences, since that their research was made in India and ours in North Cyprus.

6.4 Income Level Differences

The results of ANOVA test concluded that there was no significant difference between the income level of students at Famagusta and their intentions to use EPS. In other words, the respondent's intentions to use EPS is not affected by their income level. Based on that, we can conclude that students in Famagusta with level income up to 2000TL, 20001-40000TL, 40001-60000TL, and 60001TL and more behave similarly regarding their intentions to use EPS.

Results indicates that students in Famagusta with level income between 20001 and 40000 have the highest intentions to use EPS (mean 4.88), comes in the second place students with level income up to 20000 (mean 4.82), comes after the students with income level 60001 and more (mean 4.72), comes in the last place the students with level income between 40001 and 60000 (mean 4.67).

Inconsistent to our finding, the study from (Stavins, 2001) indicates that there is a significant difference between different income levels groups and their intentions to use electronic payment systems. This inconsistency particular could be based on the cultural differences of the respondents in the two studies, since their respondents and research was in USA. It could be also due to the different types of respondents in the two studies, where in our study all the respondents are students, while in his they are employees and house holders.

6.5 Average money spent using EPS differences

The results of ANOVA test concluded that there was significant difference between the average money spent on EPS by students at Famagusta and their intentions to use EPS. In other words, the respondent's intentions to use EPS is affected by their average money spent. Based on the ANOVA test findings, we can conclude that, students in Famagusta who spend on EPS from 1001 to 1500TL, and 1500TL and more behave similarly regarding their intentions to use EPS. On the other hand, there is significant difference between students who spend 0-500TL and students who spend 501-1000TL regarding their intentions to use EPS.

The reason for the significant difference between students who spend 0-500TL and students who spend 501-1000TL regarding their intentions to use EPS, can be attributed to their different usages, since all the respondents were students and their expenditures are based on the money transferred for them by their families, students who spend 0-500TL monthly spend this amount of money on essential life requirements such as food and water and educational fees, while students who spend from 501 to 1000TL spend this amount of money on essential life requirements plus luxury stuff, such as buying clothes through internet.

Results indicates that students in Famagusta who spend on EPS between 501 and 1000TL have the highest intentions to use EPS (mean 5.33), comes in the second place students with who spend more than 1500TL (mean 5.09), comes after the students who spend between 1001 and 1500TL (mean 4.77), comes in the last place the students who spends between 0 and 500TL (mean 4.46).

6.6 Correlation Analysis

Correlations between the variables and factors that affect the respondent's intentions to use EPS have been analysed, results clarified that there is a significant and meaningful correlation between knowledge towards e-commerce and (perceived reputation towards EPS, general satisfaction towards e-commerce, specific satisfaction towards EPS, and intentions to use EPS). Those are positive correlations, which means that when the points in the knowledge scale increase, points of (perceived reputation, general satisfaction, specific satisfaction, and intention to use) scales increase also and vice-versa, and as mentioned before this doesn't mean that they affect each other, it indicates that they goes in alien with each other.

Furthermore, it was concluded that the strongest correlation for knowledge factor is with intention to use factor (0.518 out of 1).

Correlation analysis findings have concluded also that there is a significant and meaningful correlation between perceived reputation towards EPS and (knowledge towards e-commerce, general satisfaction towards e-commerce, specific satisfaction towards EPS, and intention to use EPS). Those are positive correlations, thus means that when there is increase in the points of perceived reputation scale there is increase in points of (knowledge, general satisfaction, specific satisfaction, and

intention to use) scales and vice-versa. As mentioned earlier this doesn't mean that they affect each other, it indicates that they go in alien with each other. Moreover, the strongest correlation for perceived reputation factor and all the other factors is with the specific satisfaction factor (0.715 out of 1).

Correlation analysis findings have concluded also that there is a significant and meaningful correlation between specific satisfaction towards EPS and (knowledge towards e-commerce, general satisfaction towards e-commerce, perceived reputation towards EPS, and intention to use EPS). Those are positive correlations, meaning that any increase in the points of specific satisfaction scale, the points of (knowledge, perceived reputation, general satisfaction, and intention to use EPS) scales would increase also. As mentioned earlier this doesn't mean that they affect each other, it indicates that they go in alien with each other

Furthermore, the strongest correlation for specific satisfaction factor and all the other factors, is with the general satisfaction factor (.0721 out of 1).

Correlation analysis findings have concluded also that there is a significant and meaningful correlation between general satisfaction towards e-commerce and (knowledge towards e-commerce, specific satisfaction towards EPS, perceived reputation towards EPS, and intention to use EPS). Those are positive correlations, meaning that when there is any increase in the points of general satisfaction scale, the points of (knowledge, perceived reputation, specific satisfaction, and intention to use EPS) scales would increase also. As mentioned earlier this doesn't mean that they affect each other, it indicates that they go in alien with each other

Summary for the main four findings in the correlation analysis:

- Specific satisfaction from EPS has the strongest correlation with intention to use EPS ($t = 0.625$, $p < 0.05$), which indicates that individuals with higher scores in specific satisfaction from EPS have higher level of intentions to use EPS.
- The variable that has the second strongest correlation with intention to use EPS is general satisfaction from e-commerce ($t = 0.544$, $p < 0.05$), which indicates that individuals with higher scores on general satisfaction from e-commerce have higher level of intentions to use EPS.
- The variable that has the third strongest correlation with intention to use EPS is perceived reputation for EPS ($t = 0.520$, $p < 0.05$), which indicates that individuals with higher scores on perceived trust and reputation for EPS have higher level of intentions to use EPS.
- The least correlated variable with intention to use EPS, but its scores still indicate that the 2 variables are positively correlated is e-commerce knowledge ($t = 0.518$, $p < 0.05$), which indicates that individuals with higher scores on e-commerce knowledge have higher level of intentions to use EPS.

6.7 Regression Analysis

After examining the results of the regression analysis, we can conclude that students in Famagusta intentions to use EPS are affected by knowledge towards e-commerce, perceived reputation towards EPS, general satisfaction towards e-commerce, and satisfaction general and specific (after combining both variables as mentioned before, because the respondents couldn't differentiate between them as proved in the factor analysis). Furthermore we can conclude that all of

these factors not only affect, but significantly affect the students in Famagusta intentions to use EPS.

The variation of Famagusta student's intentions to use EPS is defined as 48.3% with perceived reputation and trust, knowledge, and satisfaction ($R=0.483$). This means that there is a strong significant positive relationship between knowledge towards e-commerce, satisfaction towards EPS and e-commerce, perceived reputation towards EPS, and student's intentions to use EPS. Which means that if any factor of the factors mentioned before increases also the intentions to use EPS will increase.

Summing up the findings of regression analysis:

- ❖ Satisfaction factor has a positive and significant effect on respondent's intentions to use EPS, which support and verifies H2 and H3 (after combining them as mentioned before, due to the results of factor analysis). Several earlier studies investigated this claim (such as Tella and Abdulmumin, 2015, Kim and Lee, 2014, and Dehbini, Birjandi, and Birjandi, 2015) and their findings came consistent with the findings of this current study.
- ❖ The perceived reputation factor has a positive effect on the respondent's intentions to use EPS but not significant because its significant level is more than 0.05 (B equals 0.094, t equals 1.307 and p equals 0.192).
- ❖ The knowledge factor has a positive and significant effect on respondent's intentions to use EPS, which support and verifies H1. Several earlier studies investigated this claim (such as Seldon, 1997 and

Erik et.al, 2008) and their findings came consistent with the findings of this current study.

According to Gefen (2000), Knowledge leads to gaining customer trust and loyalty, for example customer's familiarity with the concept of secure internet communications would enable them entertain their beliefs related to security measures that they expect from the vendor, and vice versa consumers who lack familiarity and not aware of eaves dropping on the internet, don't have any trust toward the vendor. Based on that and on the current research findings, it is logical to believe that people with higher e-commerce knowledge have higher intentions to use EPS.

According to Bhaskar and Kumar (2015), since customers have the chance to go somewhere else, e-commerce sites must deliver the highest achievable level of customer satisfaction for a company to be successful. Firms that do well by their customers, in an intensive market place that offers meaningful consumer choice alternatives, are rewarded by business. Based on that and on logical way of thinking we can conclude that customers with higher level of satisfaction have higher level of intentions to use EPS.

Chapter 7

CONCLUSIONS

7.1 Introduction

After having demonstrated the discussion of analysis research outcomes earlier, in this chapter in the second section we will discuss the managerial implications of the study findings, in third section the limitations faced for the current study and further recommendations will be exposed, in the fourth section suggestions for future research will be stated, and finally the fifth section will include brief conclusion about the study.

7.2 Managerial Implications

According to John, Irene and Joyce (2009) electronic payment system is considered successful and efficient, when it reduce the cost of exchanging goods and services and when it is considered crucial to the functioning of interbank and capital markets. While weak EPS could massively hamper the development capacity and stability of an economy; the failure of EPS can result in “inefficient use of financial resources, inequitable risk sharing among agents, actual losses for participants, and loss of confidence in the financial system and in the very use of money.” Therefore, it is vital and crucial to enhance and improve companies understanding to the factors and variables that influence consumer’s behavioural attitudes and intentions to use EPS.

The current research findings have indicated that e-commerce knowledge and consumer’s satisfaction (we combined general and specific satisfaction as mentioned

earlier) have positive effect on the consumer's intentions to use EPS. Which means that consumers with high level of e-commerce knowledge, and high level of satisfaction, are more likely to engage in EPS transactions, while consumers with low e-commerce knowledge, low level of satisfaction, are less likely to engage in EPS transactions.

Therefore, Electronic payment systems firms and organizations should influence the consumer's attitude towards using EPS in order to benefit more, by providing new ways that would help to increase the consumer's e-commerce knowledge, and creating a positive experience, provide flexibility and evaluation for the service implied to the consumers that would increase their level of satisfaction. Moreover, according to Parasuraman, Zeithaml and Barry (1985) the quality of service is one of the major determinants of the customer satisfaction. According to the research findings if these actions are implied specifically in Famagusta, it would increase the student's intentions to use EPS.

7.3 Limitations of the study

Although the current study Hand over approaches and factors that affect consumer's intentions to use EPS, it is important to take in consideration that the findings of this study were founded based on a small sample (310 respondents). Furthermore, all of the respondents to the questionnaire were students inside Famagusta. Therefore, the sampling size and contributors inside it may have affected its findings, and maybe consumer's opinions who are not students vary more than the student's, and might have dissimilar opinions regarding their intentions to use EPS.

Additionally, all respondents where from inside Famagusta city, so its recommended in order to have a full background information and data about what factors affect the

students in North Cyprus intentions to use EPS , that data would be collected from every city in North Cyprus, but due to time limitations and low financial budget, this was not implemented in this study, the data collected as mentioned earlier was from Famagusta only, and therefore its findings represent the preferences of students in Famagusta only.

7.4 Suggestions for future Research

- ❖ Future researches may examine the factors that affect the Turkish Cypriot's (not only students, and not only in Famagusta) attitude to use EPS
- ❖ Future researches may develop and implement new measurement scales for the factors discussed earlier
- ❖ Further researches may include a greater number of respondents
- ❖ Further researches may examine the relationship and effect of other factors (than the one discussed in this study) on the consumers intentions to use EPS

7.5 Conclusion

The research accepts and confirms all the hypothesis claimed in this study, except hypothesis 4B. Which means that the findings confirmed that:

- ❖ E-commerce knowledge, general satisfaction towards e-commerce, specific satisfaction towards EPS, and perceived reputation for EPS are highly correlated with each other and with the consumers intentions to use EPS.
- ❖ E-commerce knowledge have significant effect on the respondent's intentions to use EPS (0.337). In other words, every one unit increase in respondent's e-commerce knowledge leads to 0.337 unit increase in respondent's intentions to use EPS.
- ❖ Satisfaction factor in general towards e-commerce and EPS have significant effect on respondent's intentions to use EPS (0.597). In other words, every

one unit increase in the satisfaction factor leads to 0.597 in respondent's intentions to use EPS.

- ❖ Meanwhile, perceived reputation towards EPS doesn't have significant effect on respondent's intentions to use EPS, since perceived reputation p value in table 5.26 (Regression Analysis) is more than 0.05).

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APPENDECIES

Appendix A: Questionnaire used in Turkish



ANKET



Bu akademik proje 'Elektronik Ödeme Sistemi (EPS)' kullanımını etkileyen faktörler ile ilgilidir. Anketi doldurmak için ayırdığınız zaman ve katılımınız bizim için çok değerli olup, oldukça önem taşımaktadır. Bu yüzden katılımınızdan dolayı çok teşekkür ederiz. Sorulara verdiğiniz yanıtlar gizli ve anonim kalacaktır. Sorular için doğru veya yanlış cevap yoktur; önemli olan içten görüşlerinizdir. Yardımlarınız için çok teşekkür ederiz.

Soru 1: Lütfen aşağıdaki açıklamalara hangi derecede katılıp katılmadığınızı seçiniz.
(Lütfen sadece bir kutuyu işaretleyiniz)

| | Kesinlikle Katılmıyorum | Katılmıyorum | Kısmen Katılmıyorum | Kararsızım | Kısmen Katılıyorum | Katılıyorum | Kesinlikle Katılıyorum |
|---|-------------------------|--------------|---------------------|------------|--------------------|-------------|------------------------|
| a) E-ticaret hakkında yeterli bilgiye sahip olduğuma inanıyorum. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| b) E-ticarete yeterince ilginin olduğunu düşünüyorum. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| c) E-ticaret hakkında yeterli bilgiye sahip olduğuma inanıyorum. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| d) Arkadaşlarım beni e-ticaret uzmanı olarak görürler. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| e) Sık sık E-ticaret yapmak benim için önem arz eder. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| f) E-ticaret hakkındaki bilgilerimin güncel kalması benim için önemlidir. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |

Soru 2: Lütfen aşağıdaki açıklamalara hangi derecede katılıp katılmadığınızı seçiniz.
(Lütfen sadece bir kutuyu işaretleyiniz)

| | Kesinlikle Katılmıyorum | Katılmıyorum | Kısmen Katılmıyorum | Kararsızım | Kısmen Katılıyorum | Katılıyorum | Kesinlikle Katılıyorum |
|---|-------------------------|--------------|---------------------|------------|--------------------|-------------|------------------------|
| a) EPS' in güvenilir olduğunu düşünüyorum. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| b) EPS' in değerli olduğunu düşünüyorum. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| c) EPS' in komplike/karmaşık olduğunu düşünüyorum. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| d) EPS' in tarafsız olduğunu düşünüyorum. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| e) EPS' in zaman kazandırıcı olduğunu düşünüyorum. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| f) EÖS' ün hata payının düşük olduğunu düşünüyorum. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |

Soru 3: Lütfen aşağıdaki açıklamalara hangi derecede katılıp/katılmadığınızı seçiniz.
(Lütfen sadece bir kutuyu işaretleyiniz)

| | Kesinlikle Kabulmuyorum | Kabulmuyorum | Kısmen Kabulmuyorum | Kararsızım | Kısmen Kabuluyorum | Kabuluyorum | Kesinlikle Kabuluyorum |
|---|----------------------------|--------------|------------------------|------------|-----------------------|-------------|---------------------------|
| a) EPS(Elektronik ödeme sistemi) ni diğerlerine göre daha çok kullanırım | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| b) EPS'i şu anda kullanıyorum ve kullanmaya devam edeceğim. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| c) EPS kullanımının artacağına inanıyorum. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |

Soru 4: Lütfen aşağıdaki açıklamalara hangi derecede katılıp/katılmadığınızı seçiniz.
(Lütfen sadece bir kutuyu işaretleyiniz)

| | Kesinlikle Kabulmuyorum | Kabulmuyorum | Kısmen Kabulmuyorum | Kararsızım | Kısmen Kabuluyorum | Kabuluyorum | Kesinlikle Kabuluyorum |
|--|----------------------------|--------------|------------------------|------------|-----------------------|-------------|---------------------------|
| a) EPS kullanırken herhangi bir uyumsuzluk sorunu olmaz. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| b) EPS'in güvenilir bir teknoloji olduğuna inanıyorum. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| c) EPS kullanmak için herhangi bir eğitime ihtiyaç duymamç | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| d) Eps kullanımının kolay olduğunu düşünüyorum. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| e) EPS'i sık sık kullanırım. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| f) EPS'in güvenli ve emniyetli olduğunu düşünüyorum. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| g) EPS'den aldığım servis tatmin edicidir. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |

Soru 5: Lütfen aşağıdaki açıklamalara hangi derecede katılıp/katılmadığınızı seçiniz.
(Lütfen sadece bir kutuyu işaretleyiniz)

| | Kesinlikle Kabulmuyorum | Kabulmuyorum | Kısmen Kabulmuyorum | Kararsızım | Kısmen Kabuluyorum | Kabuluyorum | Kesinlikle Kabuluyorum |
|---|----------------------------|--------------|------------------------|------------|-----------------------|-------------|---------------------------|
| a) Bir çok açıdan e-ticaret hayalimdekine yakındır. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| b) E-ticaretin koşulları mükemmeldir. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| c) E-ticaret dünyası beni tatmin eder. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| d) Şimdiye kadarki e-ticaret tecrübem tatmin edicidir. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| e)Tekrardan e-ticaret tecrübesi yaşasaydım, hiçbir şeyi değiştirmezdim. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |

6 . Lütfen sizinle ilgili olan aşağıdaki soruları doldurunuz:

(Her soru için sadece bir kutuyu işaretleyiniz)

6a) Cinsiyet: Erkek 1
Kadın 2

6b) Yaş _____

6c) Medeni Hal:

Bekar 1
Evli 2
Boşanmış 3
Diğer (Lütfen belirtiniz): _____

6d) Hangi işle uğraşmaktasınız ? _____

6e) En üst eğitim seviyesi :

İlk-okul 1
Orta-okul 2
Yüksek Ulusal Diploma (HND) 3
Universite 4
Yüksek Lisans 5
Doktora 6
Diğer (Lütfen belirtiniz): _____

6f) Yıllık Gelir Düzeyi (Zorunlu değildir)

20,000 TL ye kadar 1
20,001 - 40,000 TL 2
40,001 - 60,000 TL 3
60,001 TL den fazla 4

8 f) EPS(Elektronik Ödeme Sistemi) kullanırken ne kadar para harcıyorsunuz?

1 0-500 TL

2 501-1000 TL

3 1001-1500TL

4 2000 TL veya daha fazla

8 g) En fazla tercih ettiğiniz EPS(Elektronik Ödeme Sistemi) nedir?

.....

Katılımınız için teşekkürler

Appendix B: Questionnaire used in English



QUESTIONNAIRE



This academic project is concerned with the factors affecting intention to use Electronic Payment System. Taking the time to complete the questionnaire is vitally important and your contribution is highly appreciated. Your responses will remain anonymous and be treated in the strictest of confidence. There are no right or wrong answers; what really matters is your honest opinion. Thank you very much for your help.

Q1: Please indicate the extent to which you agree or disagree with each of the following statements.

(Please tick /circle only one box per line)

| | Strongly Disagree | Disagree | Slightly Disagree | Neither Agree nor Disagree | Slightly Agree | Agree | Strongly Agree |
|--|-------------------|----------|-------------------|----------------------------|----------------|-------|----------------|
| a) I believe that I have enough knowledge about e-commerce. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| b) I believe that I have enough interest in e-commerce. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| c) I believe that I have enough knowledge to engage in e-commerce. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| d) My friends consider me as an (expert) in e-commerce. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| e) It is important for me to engage in e-commerce frequently. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| f) It is important for me that my knowledge about e-commerce would be always up to date. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |

Q2: Please indicate the extent to which you agree or disagree with each of the following statements.

(Please tick /circle only one box per line)

| | Strongly Disagree | Disagree | Slightly Disagree | Neither Agree nor Disagree | Slightly Agree | Agree | Strongly Agree |
|---------------------------------------|-------------------|----------|-------------------|----------------------------|----------------|-------|----------------|
| a) I think that EPS is trustworthy. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| b) I think that EPS is valuable. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| c) I think that EPS is sophisticated. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| d) I think that EPS is unbiased. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| e) I think that EPS saves time. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| f) I think that EPS is accurate. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |

Q3: Please indicate the extent to which you agree or disagree with each of the following statements.
(Please tick /circle only one box per line)

| | Strongly Disagree | Disagree | Slightly Disagree | Neither Agree nor Disagree | Slightly Agree | Agree | Strongly Agree |
|--|-------------------|----------|-------------------|----------------------------|----------------|-------|----------------|
| a) I use EPS(electronic payment systems) more often than others. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| b) I am using currently and will continue to use EPS. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| c) I believe EPS use will increase. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |

Q4: Please indicate the extent to which you agree or disagree with each of the following statements.
(Please tick /circle only one box per line)

| | Strongly Disagree | Disagree | Slightly Disagree | Neither Agree nor Disagree | Slightly Agree | Agree | Strongly Agree |
|---|-------------------|----------|-------------------|----------------------------|----------------|-------|----------------|
| a) I believe that there are no compatibility issues while using EPS (Electronic payment systems). | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| b) I believe that EPS is reliable technology to use. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| c) I do not need any training to use EPS. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| d) I believe EPS is easy to use. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| e) I use EPS frequently. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| f) I believe that EPS is well secured and reliable. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| g) I am satisfied with the service provided by EPS . | 1 | 2 | 3 | 4 | 5 | 6 | 7 |

Q5: Please indicate the extent to which you agree or disagree with each of the following statements
(Please tick /circle only one box per line)

| | Strongly Disagree | Disagree | Slightly Disagree | Neither Agree nor Disagree | Slightly Agree | Agree | Strongly Agree |
|--|-------------------|----------|-------------------|----------------------------|----------------|-------|----------------|
| a) In most ways e-commerce are close to my ideal. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| b) The conditions of e-commerce are excellent. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| c) I am satisfied with e-commerce world. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| d) so far I am satisfied with my e-commerce experience. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| e) If I could live my e-commerce experience over I would change nothing. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |

Q6. Please specify below your:

(Tick only one box per question)

Q6a) Gender: Male 1
Female 2

Q6b) Age _____

Q6c) Marital Status:

Single 1

Married 2

Divorced 3

Other (Please specify): _____

Q6d) What is your occupation? _____

Q6e) Highest Education Level:

Primary School 1

Secondary School 2

High National Diploma (HND) 3

First Degree 4

Masters Degree 5

PhD 6

Other (Please specify): _____

Q6f) Annual Income (optional):

Up to 20,000 TL 1

20,001 - 40,000 TL 2

40,001 - 60,000 TL 3

More than 60,001 TL 4

Q6 f) How much money do you spend on EPS(electronic payment systems)?

1 0-500 TL

2 501-1000 TL

3 1001-1500TL

4 2000 TL and more

Q6 g) What is your most preferred EPS (electronic payment system)?

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Thank you very much for your participation