## **Customer Intention to Order Food Online: The Case of EMU Cyprus**

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### ABSTRACT

The world has gone through numerous changes as far back in history as one can imagine. Today, the world is continuing to do so, through computerization. Ever since the development if the internet, many links between technology and business among others began to form. The same applies to the food ordering systems. People used to traditionally go to a restaurant and order from a menu. Nowadays, a new trend has shown up, ordering food online. The internet has made this available and facilitated it. In this study, the effects of certain factors of perception on the intention to order food online have been investigated. These factors are perceived trust, perceived quality, perceived security, perceived usefulness, and perceived ease of use.

In that regard, the study has aimed to establish if: (i) perceived trust has an effect on customer intention to order food online; (ii) perceived quality has an effect on customer intention to order food online; (iii) perceived security has an effect on customer intention to order food online; (iv) perceived usefulness has an effect on customer intention to order food online; (v) perceived usefulness has an effect on customer intention to order food online; (v) perceived usefulness has an effect on customer intention to order food online; (v) perceived usefulness has an effect on customer intention to order food online.

An extensive and broad literature review was engaged in order to form a concept from the variables of perceived trust, perceived quality, perceived security, perceived usefulness, perceived ease of use and their effects on consumer behavior, notably consumer intention to purchase food online. Following that, five hypotheses were pointed out to determine any possible effects of these variables on the intention to purchase food online. Later on during the study, only four hypotheses were kept due to errors in data analysis. The remaining four hypotheses were investigated using T-tests, ANOVA tests in addition to a regression analysis of the data which was collected from a survey of 225 respondents in Famagusta, North Cyprus. The findings showed that every factor had a significant and positive effect on consumer intention to order food online, but not all in the same degree. To conclude this study, a theoretical and managerial implication of the findings, the limitations that the study faced, and suggestions for future research are discussed.

**Keywords:** Intention(s) to use order food online, Perceived Trust, Perceived Quality, Perceived Security, Perceived Usefulness, Perceived Ease of Use. Dünya tarih boyunca, her kesin farz ettiği gibi, sayısız değişikliklere geçmiştir.Bugün, dünya buna devam etmekte ve bilgisayarlaşma evriminden geçmekte.İnternetin gelişimi başladıktan bu yana, teknoloji ve işletmeler arasında birçokbağlantılar kurulmaya başladı.

Aynısını internet yemek siparişi sistemleri hakkında da söyleye biliriz. İnsanlar,geleneksel olarak, restoranlara gider ve yemeği menüden seçerlerdi. Günümüzde ise,internetten sipariş etme modalaşmaya başladı. Çünki internet bunu mümkün kıldı veolanak sağlamağa başladı. Bu çalışmamızda, internetten yemek siparişi kararlarınınalgılanmasında bazı faktörlerin etkilerini araşdıracağız. Bu faktörlere aşağıdakılardahildir: algılanan güven, algılanan kalite, algılanan emniyyet, algılanan faydalılıkve algılanan kullanım kolaylığı.

Bu bakımdan, çalışmamız aşağıdakıları geliştirmeyi hedefliyor: (i) Algılanangüvenin internetten yemek siparişi kararlarında etkisi olması ; (ii) Algılanankalitenin internetten yemek siparişi kararlarında etkisi olması ; (iii) Algılananemniyyetin internetten yemek siparişi kararlarında etkisi olması ; (iv) Algılananfaydalılığın internetten yemek siparişi kararlarında etkisi olması ; (v) Algılanankullanım kolaylığının internetten yemek siparişi kararlarında etkisi olması.

Algılanan güven, kalite, emniyyet, faydalılık ve kullanım kolaylığının değişkenlerive bunların müşteri alıcılığı üzerinde etkileri, özellikle internet siparişi kararlarıkonusunda konsept geliştirmek için geniş ve kapsamlı bir edebiyyat kullanıldı.

Bunu takiben, bu değişkenlerin yemek siparişi kararlarında her hangi mümkünetkilerini belirleme adına 5 farklı hipotez geliştirilti. Daha sonrasında, verilerinanalizi sonucunda oluşan hatalar nedeniyle sadece 4 hipotezle devam etme kararıalındı. Geri kalan bu 4 hipotez , T-test ve ANOVA test (Varyans analizi) kullanılarakincelendi ve buna ilaveten, Kuzey Kıbrıs, Mağusa bölgesinde yaşayan 225 kişidentoplanılan veri sonucunda regresyon analizi yapıldı. Sonuçlara göre, her faktörün,hepsi aynı seviyede olmasa bile, müşteri kararlarında pozitif ve negatif etkisi var.

Kısacası, sonuçların teorik ve yönetimsel çıkarımı, çalışmamızın karşılaştığı engellerve gelecek araştırmalar için öneriler düşünüldü ve tartışıldı.

Anahtar kelimeler : İnternetten yemek siparişi kararları, algılanan güven, algılanankalite, algılanan emniyyet, algılanan faydalılık ve algılanan kullanım kolaylığı.

To my family

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# TABLE OF CONTENTS

ABSTRACT	iii
ÖZ	v
DEDICATION	vii
AKNOWLEDGMENT	viii
LIST OF TABLES	xiii
LIST OF FIGURES	XV
LIST OF ABBREVIATIONS	xvi
1 INTRODUCTION AND AIMS OF THE RESEARCH	1
1.1 Introduction	1
1.2 Theoretical Background	3
1.3 Research Aims	7
1.4 Sampling Procedure and Data Method	8
1.5 Thesis Structure	9
2 LITERATURE REVIEW	12
2.1 Introduction	9
2.2 The History of Internet	9
2.2.1 Types of E-Commerce	17
2.2.1.1 B2B	20
2.2.1.2 B2C	20
2.2.1.3 B2E	21
2.2.1.4 B2G	22
2.2.1.5 B2M	22

2.3.2 Other Forms of E-Commerce	
2.4 Eating Out and Online Food Ordering	23
2.5 Customer Intention to Purchase Food Online	26
2.6 Perceived Trust	30
2.7 Perceived Quality	42
2.8 Perceived Security	48
2.9 Perceived Ease of Use and Perceived Usefulness	54
3 METHODOLOGY	60
3.1 Introduction	60
3.2 Research Design	60
3.3 Questionnaire Design Steps	62
3.4 Ethical Issues	69
4 STATEMENT OF HYPOTHESES	73
4.1 Introduction	73
4.2 Perceived Trust and Intention to Purchase Food Online	73
4.3 Perceived Quality and Intention to Purchase Food Online	75
4.4 Perceived Security and Intention to Purchase Food Online	78
4.5 Perceived Usefulness and Intention to Purchase Food Online	81
4.6 Perceived Ease of Use and Intention to Purchase Food Online	82
5 DATA ANALYSIS	85
5.1 Introduction	85
5.2 Descriptive Analysis	86
5.2.1 Gender Distribution	86

5.2.2 Age Distribution	
5.2.3 Education Level Distribution	
5.2.4 Marital Status Distribution	
5.2.5 Monthly Income Distribution	89
5.2.6 Frequency of Online Food Ordering Distribution	90
5.2.7 Monthly Income Distribution	90
5.3 Descriptive Analysis of the Scale	92
5.3.1 Reliability Analysis of Employed Scale	
5.4 Correlation Analysis	98
5.4.1 Perceived Security and Intention	99
5.4.2 Perceived Trust and Intention	98
5.4.3 Perceived Quality and Intention	101
5.4.4 Perceived Usefulness and Intention	
5.4.5 Correlation Among Variables	
5.5 T-test for Gender Comparison	104
5.5.1 T-test for Marital Status Comparison	105
5.6 ANOVA Age Comparison	105
5.7 ANOVA Education Level Comparison	108
5.8 Principal Component Analysis	
5.9 Regression Analysis	109
5.10 ANOVA Comparison According to Age	110
5.11 ANOVA Comparison According to Education Level	112
5.12 Principal Component Analysis	113
5.13 Regression Analysis	116

6 DISCUSSION OF FINDINGS	119
6.1 Introduction,	119
6.2 Gender Differences	119
6.3 Age Analysis	
6.4 Education Analysis	
6.5 Correlation Analysis	
6.6 Regression Analysis	
7 CONCLUSION.	
7.1 Introduction	130
7.2 Managerial Implications	
7.3 Limitations	134
7.4 Suggestions for the Future	134
7.5 Conclusion	136
REFERENCES	137
APPENDICES	152
Appendix A: Questionnaire English	
Appendix B: Questionnaire Turkish	

## LIST OF TABLES

Table 1: Thesis Structure.	9
Table 2: Definitions and Discussions of E-commerce.	17
Table 3: Definitions and Interpretations of Trust	
Table 4: Perceived Risk Interpretations	41
Table 5: Perceived Quality: Web and Service Definitions	46
Table 6: Steps in Questionnaire Design	62
Table 7: Sampling Procedure	69
Table 8: Questionnaire Statement References	70
Table 9: Respondent Demographic Characteristics	91
Table 10: Descriptive Analysis of the Scales	94
Table 11: Cronbach's Alpha Test for Scale Reliability (First Trial)	96
Table 12: Cronbach's Alpha Test for Scale Reliability (Updated)	98
Table 13: Group Statistics for Gender Comparison	105
Table 14: Independent Samples Test for Gender Comparison	106
Table 15: T-test for Gender Comparison	106
Table 16: Groups Statistics for Marital Status Comparison	108
Table 17: Independent Sample Test for Marital Status Comparison	109
Table 18: Test of Homogeneity of Variances.	111
Table 19: ANOVA Analysis of Age Groups	111
Table 20: ANOVA Analysis of Educational Level Groups	113
Table 21: Robust Tests of Equality of Mean	113
Table 22: KMO and Bartlett's	

Table 23: Component Matrix Test.	115
Table 24: Regression Model Summary	116
Table 25: Regression ANOVA	116
Table 26: Regression Coefficients	116
Table 27: Hypotheses Results	117

## LIST OF FIGURES

Figure 1: Conceptual Framework	84
Figure 2: Respondent Gender Distribution	86
Figure 3: Respondent Age Distribution	87
Figure 4: Highest Education Level Distribution	88
Figure 5: Marital Status Distribution	89
Figure 6: Monthly Pocket Money Distribution	90
Figure 7: Monthly Online Food Order Distribution	91
Figure 8: Money Spent on Online Food Order per Month Distribution	87

## LIST OF ABBREVIATIONS

- ANOVA One-way analysis of variance
- B2B Business-to-Business
- B2C Business-to-consumer
- B2E Business-to-employee
- B2G Business-to-government
- B2M Business-to-Manager
- C2B Consumer-to-business
- C2C Consumer-to-consumer
- G2B Government to Business transaction
- G2C Government to Citizen Transactions
- B2G Business to Government transactions
- G2G Government to Government Transaction

## Chapter 1

### **INTRODUCTION AND AIMS OF RESEARCH**

#### **1.1 Introduction**

Throughout the course of history, the world has witnessed numerous and massive changes in every field and aspect that one can think of. One of the biggest ones is the introduction of the Internet to daily life. It first started back in the 1990's and ended up becoming a very crucial tool used in every field available today. The Internet today is being used in business, politics, communication, and entertainment amongst many others.

Currently, there is a very important trend taking place it never stops growing and proliferating. Electronic commerce (e-commerce) is this boulder rolling down a hill, taking everything in its way making it never stop growing in size. The Internet is a key component in e-commerce since it initiates it, thus facilitating its growth and expanding its uses. E-commerce today has numerous types of business, including online food ordering.

Due to the growing modernization and computerization along with the E-commerce trend, it is now possible to order food online. There are many aspects that ordering food online introduces to the daily lives of Internet users. Instant accessibility is one main advantage since it provides a fast and simple link to the consumer, on the contrary to the traditional ordering counterpart. Speed is also a major aspect since online food ordering requires less time in delivery than going to a restaurant and ordering a meal, according to Tedeschi (2000). Dube-Riou et al. (1989) and Taylor (1994) also claim in this trend that there is a contrary effect on service quality in the traditional way of ordering, meaning the fact that a customer may have to wait for a long time due to a crowded restaurant for instance.

However, ordering food online is not a simple process undertaken without thought, no matter how many advantages it may offer to the consumer. There are many perceptions that an online customer takes into consideration before clicking on the order button, or in other words, intending to make an online food order. Purchasing food through Internet provides the online consumer the chance to choose from and buy from numerous types of products without having to move from one location to another, claims Murphy (2007).

Some characteristics such as the beliefs and attitudes are very crucial when shaping the consumer's behaviors and intentions (Aaker, 1997). Perceptions of trust, quality, security, usefulness, and ease of use among others may be seriously considered depending on the customer and their history and expectations from the experience of online shopping.

This study has as aim to examine these factors and how they influence customer intentions to order food online, with students in Eastern University of Cyprus (based in Famagusta), as a focus. The factors are studied on a basis of behavioral intention since it is the best option when trying to predict future action and behavior. The next section of this chapter will introduce the theoretical background behind the factors examined in this study.

#### **1.2 Theoretical Background**

According to the Internet World Stats (2009), 1.46 billion people around the world are using the internet and this number keeps growing on a daily basis. Fram and Grady (1995) have claimed in their study on internet users that young and educated males are the internet's most dominant users. It has also been predicted that the young in the generations to follow would be extremely tolerant and accepting of newly introduced technology and any online trends that may come out of it regardless if it would be rejected by the older generations, according to Zeithaml and Gilly (1987).

Past research has proven that education as well income would be positively correlated to new technology, as claimed by Kerschner and Chelsyig (1981) and Rogers (1983). It is therefore normal that following this, demographic features such as age and gender would have a heavy weight when testing how potential customers using the internet for marketing and business reasons would act and behave.

Previous research has also shown that certain psychological factors are very important and would have numerous effects on a consumer's intention to purchase online or engage in an online shopping activity, according to Solomon et al. (1985) and Bitner et al. (1990). Sheth (1983) classified these factors as emotional, social, and epistemic values that a consumer would hold, while in later extended research, Bitner (1992) added purchase mood and expectation while Jarvenpaa and Todd (1997) introduced perceptions, notably on risk.

E-commerce and online food ordering requires a huge consumer trust in many aspects such as electronic transaction security for instance. This is so since trust transforms website visitors into consumers. Through this process, trust is related to expectation and satisfaction since the potential online consumer does not know exactly how their order will turn out to come (Garbarino and Strahilevitz, 2004; Nitse et al., 2004).

First impressions and interactions are crucial when it comes to perceived trust. This is so because these first aspects are gained through aspects such as reputation, website design, word of mouth, and other indications of the sort (Briggs et al., 2002; Jarvenpaa et al., 2000; McKnight et al., 2002b; Schlosser et al., 2006; Sillence et al., 2006).

In their study on perceived trust, McKnight et al. (2002a) put in place a few general features, competence, benevolence, and integrity, in relation to trust but faced complications in discriminant validity. In their following research, they switch their factor design to a one-dimensional one in order to test perceived trust (McKnight et al., 2002b).

Past studies have however shown unclear images when it comes to perceived trust. Garbarino and Lee (2003), tested trust on a scale formed of benevolence and competence, later rejecting the competence construct because of a slim-focused scale as a result.

Behavioral formation has been treated in a limited fashion, but the most famous theory is the Theory of Reasoned Action, or TRA (Fishbeing and Ajzen, 1975), which states that a consumer has the most control on any decisions to be undertaken according to the amount of information that was available to them. The Theory of Planned Behavior, however, examines behavioral intentions more than it would do on tangible aspects. This second theory has proven to be crucial in studies of electronic commerce and online purchasing in general, according to Ajzen (1991). In a study complementary to this last one, Ajzen (2005) added new parameters that furtherly explain how behavior and intention are basically interpretations of personal perceptions and control that a consumer or individual may have on a certain aspect.

Another important characteristic considered by the online consumer is quality and their perception of it. It is important to note that perceived quality for a consumer may be upon the quality of the service offered while it may also be upon the quality of the website used for an online food order. This study has focused on the latter. Perceived web quality would then be the perception of the general performance that a certain website offers, and its quality may be measured by the features it showcases, its effectiveness, design, and reliability amongst others (Petter et al., 2008). Al-Debai, Akroush, and Ashouri (2015).

Complementary to this, Hsiao et al. (2010) have claimed that perceived quality is a degree to which online customers feel that a certain online shopping website correspondingly meets what they ask for and expect.

As much as customers expect a website to be of high quality, they demand it offers security in parallel. Perceived security is also a degree to which online shoppers feel secure when undertaking an online shopping experience, according to Yenisay et al. (2005). Since the internet grows, so do the threats and crime rates. There is large and wide research on the matter today, but security from a user's perception today remains a matter with limited research (Yenisay et al., 2005).

Research that has been conducted on the matter has in fact shown that online shoppers are reluctant and hesitant when it comes to sharing personal information online. Lightner et al. (2002) have in fact stated that in Turkey, higher than 50% of the population hesitate to share their card numbers since there is a lack of security feeling and therefore the online shopping experience is halted.

Other factors consumers take into consideration before engaging in an online purchase is how easy and simple it is to use a website and how useful it would be for them. These are known as Perceived Ease of Use and Perceived Usefulness. These two factors have been introduced under the Technology Acceptance Model, or TAM, by Davis (1989). The TAM shows an online consumer's behavioral model when using information technology and focuses on the user in order to find out how accepting of that technology they are (Chang, 2011).

Venkatesh and Davis (1996) claimed in their research that the TAM finds out how the user's perceptions of the technology use are affected, notably through perceived ease of use and perceived usefulness. Other factors involved in the model include personal characteristics, technology features, and factors in the outside world, or in other words, perceived beliefs, based on the research conducted by Venkatesh and Davis (1996), Ighbaria et al. (1995) and Szajna (1996).

Online food ordering is a new trend and all of the aforementioned factors are very important when it comes to a consumer's intention to undertake it. High or low perceptions of these factors remain crucial and this study aims to examine the relationships between them and between the intentions to order food online. The study also aims to fulfill a research gap in the matter since not many studies have extensively linked these factors to intention. This aim to fulfill is done by consideration and with a focus on students in Eastern Mediterranean University of Cyprus, based in Famagusta, North Cyprus.

#### **1.3 Research Aims and Objectives**

The objective of this research is to examine and determine the factors that have an effect on the intention to order food online among consumers, notably students, in Eastern Mediterranean University of Cyprus, in Famagusta, North Cyprus. As aforementioned, this study aims to fulfill some research gaps and examine the following factors and their influence on consumer intention to purchase food online:

- i. Perceived Trust
- ii. Perceived Quality
- iii. Perceived Security
- iv. Perceived Ease of Use
- v. Perceived Usefulness

It is hoped that a general understanding of the above terms of intention to order food online will bestow more upon the knowledge on these factors that influence online food ordering intentions. This study aims to examine the effects of demographic variables on the intention to purchase food online as well. These demographic variables of interest are:

- i. Age
- ii. Gender
- iii. Education Level

By examining the above, this study attempts to achieve a deeper understanding on whether there are any significant differences between age, gender, and education level groups on the intention to purchase food online. The following section of this chapter is about the hypotheses tested with reference to the factors that affect consumer intention to purchase food online and its sampling and data collection procedure.

#### **1.4 Sampling Procedure and Data Collection Method**

In order to collect the data, a representative sample of the population was tested through a sampling procedure classified as random. This type of random sampling makes sure that the unit of the tested population was selected with a focus on students, in order to increase the representatives of the sample.

The non-probability sampling technique employed helped select the questionnaire respondents on the basis of their availableness and accessibility as well as with their consent to participate in the study. Two hundred and twenty-five (225) respondents participated in this study. The respondents were selected randomly throughout the campus where questionnaires were distributed in coffee shops, numerous departments, and around the city of Famagusta.

A self-administered questionnaire was developed and used Churchill's (1999) ninestep process as inspiration and basis in order to gather the required data. The questionnaire was handed out in both English and Turkish depending on what language the particular respondent excels in. The questionnaire was divided into seven parts where respondents were asked to indicate on a seven-point likert scale the degree or extent to which they agreed or disagreed with the numerous and various statements relating to the independent variables as well as the dependent one. The sections were:

Questions addressing consumer perceived security

- a) Questions addressing consumer perceived trust
- b) Questions addressing consumer perceived quality
- c) Questions addressing consumer perceived ease of use
- d) Questions addressing consumer perceived usefulness
- e) Questions regarding intention to purchase food online
- f) Demographic questions

The questionnaire was pre-tested among 15 participants in order to find out about the dependability of the research instrument. No mistakes were found and therefore the questionnaire was adopted for the study.

All of the data was treated with strict confidentiality and respect towards the respondents who remained anonymous.

#### **1.5 Thesis Structure**

The thesis is organized and classified into seven other chapters in the following outline fashion:

Chapter 2	Literature Review
Chapter 3	Methodology
Chapter 4	Statement of Hypotheses
Chapter 5	Data Analysis
Chapter 6	Discussion of Findings
Chapter 7	Conclusion

Table 1: Thesis Structure

Chapter two tackles a review of the literature review on each and every one of the independent variables in this study (perceived trust, perceived security, perceived quality, perceived ease of use, and perceived usefulness). The chapter is initiated with the history of internet and then goes on to define and discuss e-commerce as well as intention to purchase online.

The following Chapter 3 discusses and justifies the research methodology implemented in the study. The Chapter is initiated with a description of the research design and followed by the steps used in the questionnaire design. Later on, the data collection method is tackled; the choice of the sample as well as its size in addition to the ethical values respected are explained.

Chapter 4 discusses the research hypotheses as well as the theoretical bases that formed them. A description of the nature of the relationship between every independent factor and intention to purchase food online is also present. The relationships are later hypothesized and explained in explicit fashion.

Chapter 5 presents a descriptive analysis of the data acquired. The respondents are profiled based on their gender, age, as well as level of education in addition to marital status. Also, the chapter shows the analysis acquired from the processes and procedures that were used to treat the hypotheses. Results of T-test, ANOVA, as well as regression are treated and analyzed.

Chapter 6 interprets the results and discusses the main findings achieved in the study as well as their contribution to the knowledge body on the subject and topic. The following and final Chapter 7 treats the managerial implications of the findings and discusses them. The limitations of the study are also treated and any areas for further research are pointed out.

## Chapter 2

## LITERATURE REVIEW

#### **2.1 Introduction**

The current chapter aims to review the literature on previous related research in order to key out research gaps that the study aspires to fill. This chapter aims to examine the internet and its revolution over the years. The chapter aspires to construct a solid background and fructify knowledge on the research area. The chapter will thoroughly examine the concepts of internet, electronic commerce, online purchasing factors of perception and intention. The possible online purchasing factors that share a particular relationship with customer intention to order food online are also inspected in this chapter.

#### **2.2 The History of Internet**

According to Leonard Kleinrock (2010), The ARPANET was composed of two threads that fused together back in the 1950's and 1960's. The first thread is known as the ARPA (Advanced Research Projects Agency) while the second one was a concept of thorough research mostly in the areas of Architecture, implementation, and data networking theory. The creation of the ARPANET was basically a merger between these two preceding threads.

The period in which all of this took place is most known due to a historical event that took place at the time, the cold war. The United States of America was competing against the Soviet Union on the basis of global influence and which one of them would have the upper hand in it. They both cautiously and suspiciously kept an eye on each other, thus naming the clash as the cold war. In 1957, Sputnik, the first satellite to be launched in space, was introduced by the Soviet Union and experienced tremendous success. Reaction from the western world was inevitable, and therefore the United States of America created the ARPA as a counter which was used to build up research that would help the country surpass its rival in terms of technology and technological impact (ARPA,. 2004).

A decade later, the Arpanet continued to flourish under governmental and military communication channels and networks prior to becoming a massive aspect of communication, information, and resource sharing for scholars and academic researchers.

The Internet showed up as an extension to the ARPANET once academicians and researches in that period acknowledged that networking was of massive importance. In 1986, the NSF (National Science Foundation) established a new network under the name NSFNET in order to make the network vaster and extend it to more and more research institutions. This was followed by the breaking down of the ARPANET in1990. It only took two years, however, for the Internet to make an impact all over the globe; Internet users were measured to be around one million in the world by 1992(Falk 1994; Giovannetti, Kagami & Tsuji, 2003).

In the late 1990's, it has taken over more ground, globally speaking. The Internet has done so thanks to its great shift from the governmental sector to the academic and business one; the consumer market has been highly influenced throughout this shift.

13

Nowadays, the Internet is a main communication and research channel, used by millions of people all over the world. It is also a main source for other aspects such as entertainment and online purchase and sales of both products and services (Internet Shopping, 1996).

The late 1990's has also in parallel been marked as the period in which the Internet started to make an impact in civilization and ordinary life. During this part of the decade, the World Wide Web was created and the Internet was thus available for the general public (Gillies & Cailliau, 2000; Giovannetti et al., 2003). Communication and information access were the first two most important services that the public aspired to acquire and did in fact use the Internet for them. Communication was very important especially since it allowed interaction across geographical horizons. Many industries have also adopted the use of Internet. Introducing itself in various ones from retail and banking to media, the Internet had made its mark greatly thanks to its splendid features of rapidity, efficiency, and financial value (Giovanetti et al., 2003).

Behind the scenes of these astonishing developments in the networking world, research and developments has always been the solely crucial backbone. Hafner &Lyon (1998), explained in their research that as a result of the research and developments that took place, a certain application was input and it provided transfer access between two or more computers; this application is known to be under the category of a "peer-to-peer" one and was categorized furtherly under the name "File Transfer Protocol", also known as FTP, back in 1973.

During this same period, another famous scientist found a breakthrough in research. Ray Tomlinson had introduced what is known today as the "e-mail". This new feature was the best replacement or development for transfer between computers where traditionally it would be a client-to-server one where a certain computer would only be able to download files from another computer. The latter computer was known as the "server" since it would control which files the first one would be able to download. In its early days, E-mail was an ARPANET employee only feature.

Most of these employees were computer scientists who exploited the feature for private or personal communication between themselves. The traditional "@" used online to day was input in the e-mail in order to separate both the user name and the network in which it functions one (Jenkins, 2001).

Between this period and what is known to be as the Web 2.0 one, the Internet was becoming more and more available to the public. According to Curran (2009), the "CERN" (Conseil Européen pour la Recherche Nucléaire) which, in English, is known as the European Centre for Nuclear Research, developed the "WWW" (World Wide Web). The WWW is an electronic system composed of protocols which enabled users to input documents on an electronic level, or in other words, online. This later developed to be a home for numerous types of files and documents which would be available to the world. Curran (2009), stated that these different technologies, proposed and developed in 1983 by Tim Bernes-Lee, were focused together from networking and connection software to personal computing technologies.

Projections taken back in the late 1990's have measured the Internet to be growing at a rate between 10 to 20% on a monthly basis (Breitenbach & Van Doren, 1998; Murphy, 1998; Thompson, 1997). In addition to this, an estimation of 100 to 150million people would be using the Internet by the early 2000's was quite common in various researches and studies on this field (Barket and Groenne, 1997; McBride,1997; Paul, 1996). The actual number of people who have ended up using the Internet in the beginning 2000's was 250 million, based on research conducted under the name of "Radical Internet Stirs Up Retailing" (1997).

According to Clark (1999), one household out of four in the United States of America at least has an Internet entry or connection. On the business side, reportedly600,000 to 1.7 million Internet commerce websites have been registered and between1996 and 1997 (Applegate et al., 1999).

Later on, social media introduced itself in what was known as the new millennium and transformed the World Wide Web to "Web 2.0", according to Breakenridge (2008). The social media is basically a very developed mean of collaboration and information sharing used between people through the Internet and the features and tools it provides for them. Such features and tools range from blogs and micro-blogs in virtual worlds, to social networking websites through video and photo sharing (Mersham, Theunissen & Peart, 2009). Seitel (2001), cited Peter Cochrane, a British futurist, who predicted that by the 21<sup>st</sup> century, the world would find itself in a dependency situation vis-à-vis the Internet: "If you are not online, you don't exist" (p. 298). Indeed, the Internet has massively developed in the last decade and has thus become the fastest mean of interaction, forestalling all the other communication and information accessing and sharing channels used on a geographical basis. It has also shifted lives and careers as well as professions (such as public relations) dramatically under an era known as the "online revolution" (Phillips, 2001). The Internet has come from very far to reach the huge potential it has attained today. It is of great reliance to many people all around the globe and most importantly, business and communication is heavily linked to it. It is used not only as a tool, but a catalyst for productivity and a prosperous future. Figure 1, as previously showcased, provides a clear image and timeline of how far the Internet came from, with respect to the growth of its users. Moving on, the following section will discuss electronic commerce, or e-commerce, and its numerous definitions and explanations.

#### **2.3 Electronic Commerce**

According to Wigand (1997), any activities controlled and conducted through an internet or electronic connection, is a huge part of what is known as electronic commerce. Another research has treated the previous statement in detail by linking it with business information by claiming that electronic commerce shares it in order to keep business relationships stable and ongoing, all through telecommunication that would control any business transactions in the process (Zwass, 1996).Zwass (1996) developed a hierarchical framework in order to clearly explain what electronic commerce is; the factors that this framework is composed of are: product and structure, technological infrastructure, and services.

Table 2: Definitions and Discussions of Electronic Commerce	
Activities controlled and conducted through an	Wigand (1997)
internet or electronic connection.	
Business information that is used to keep	Zwass (1996)
business relationships stable and ongoing	
through telecommunication that would control	
the transactions.	

 Table 2: Definitions and Discussions of Electronic Commerce

A scope divided into five very important fields;	Shaw et al. (1997)
organizational or enterprise management,	
supplier links, retail and distribution links,	
global infrastructure, and last but not least,	
customer interface.	
A network within the economy, which is used as	Virin (2010)
part of it and what is also known as the internet	
economy.	
"Electronically conducted business activities".	Piris et al. and Shim et al. (2000)
Action of commerce which includes the acts of	Kartiwi and MacGregor (2007)
selling and buying any types of products,	
services, in addition to information, through	
communications that are on an internet-based	
level, all through a financial transaction.	
There seems to be no definition of electronic	Stare (2003)
commerce that is generally accepted.	

The scope of electronic commerce was also proposed in alternative research. Shaw et al. (1997), for instance, stated this scope through a division of electronic commerce into five very important fields; organizational or enterprise management, supplier links, retail and distribution links, global infrastructure, and last but not least, customer interface. This research attributes electronic commerce through a "connection" or information technology, as opposed to its traditional counterpart. This puts electronic commerce on the spotlight as being a composition of modern forms of business and business activities which are subject to marketing through the use and control of information technology.

Once commerce fused with internet, businesses were offered a golden opportunity to limit the size and scope of their business activities in order to fructify profit (Peng etal., 2010; Tsiakis and Sthephanides, 2005). The possibility to complement business with advertisement and promotion which would enhance business sales online has become reality, as claimed by Zuccato (2007). Peng et al. (2010), believe that this has showed alternative perspectives for business in general and that it has given it the opportunity to grow and expand. Datta (2009) and Fathian et al. (2008), on the other hand, believe that ICT (Information and communication technologies) has given electronic commerce the ability to prosper and make an economy proliferate.

As showcased earlier, in Table 2, there are many understandings and definitions of electronic commerce. Depending on the field of research as well as to the nature of businesses, one can relate to electronic commerce in numerous fashions. According to Stare (2003), there seems to be no definition of electronic commerce that is generally accepted. Virin (2010), for instance, claims that electronic commerce is known to be a network within the economy, which is used as part of it and what is also known as the internet economy; he also believes that this network gives the opportunity and ability in addition to a comfortable environment in which any organization and individual from anywhere over the globe can transact and connect with one another for certain duties or aspects such as exchange, trade, or any other transaction of the sort. Piris et al. and Shim et al. believe electronic commerce to be what they put as "electronically conducted business activities" (2000). As logic as this definition might seem to one, it does not give an idea about which businesses nor

19

kinds of business activities are in question. This showcases the term "electronic" as one which does not clearly specify which aspects and may or may not include the internet.

Another research has defined electronic commerce in two approaches, narrow and broad. The narrow aspect of the term would showcase electronic commerce though internet-based transactions while the broad aspect would generally define it as any other kind of transaction conducted through means of electronic networks with the use of computers, according to Stare (2003).

Alternative definitions propose electronic commerce as an action of commerce which includes the acts of selling and buying any types of products, services, in addition to information, through communications that are on an internet-based level. A financial transaction is included in the process, which would be known as payment (Kartiwiand MacGregor, 2007).

The next section of this chapter will showcase the different types of electronic commerce that exist today and give a clear image of what they are used for.

#### 2.3.1 Types of Electronic Commerce

Conducting business after the introduction of electronic commerce has been simpler and straightforward for organizations. This is so since financial and time aspects were dramatically reduced, thus expanding business on a global level. Markets have grown, in addition to their access, and introduced competition on a different scale. Production and manufacturing has also developed as well as market information access (Isakova, 2014). There are many types of electronic commerce that relate to business transactions between parties. In the following part, each type will be tackled and discussed.

### 2.3.1.1 Business-to-Business

B2B is what is known as business-to-business and in electronic commerce; it is understood to be an electronic transaction between businesses. It can refer to ones between manufacturers and wholesalers as much as it can between wholesalers and retailers, according to Dave (2002) and Li (2007).

The basic and general idea of these kinds of transactions is that they are taken place and conducted between two or more entities in which there exists an exchange of products or services that would be complementary to the production of alternative goods and/or services. B2B transactions are known to be composed of higher volumes on the contrary to the other types of electronic commerce (Sandhusen,2008). This is so mainly because when it involves a supply chain, many factors are involved. From sub-components to raw material to the transportation of the goods, every user from the beginning to the end of the process is involved.

### 2.3.1.2 Business-to-Consumer

B2C, or business-to-consumer is an electronic commerce type that involves business activities conducted where the business itself handles its consumers directly by involving them with the products and/or services provided. Restaurants that provide online food ordering are perfect examples of B2C, since the organization or business(restaurant) offers products and services (meal and delivery) through the mean of internet for the benefit of the consumer (Siqing et al. 2010).

The most successful B2C electronic commerce known to date is Amazon, the online book retailer. Amazon's online stores were founded in 1995 when their market share

and stock price were very low and quickly grew to become one of the largest retailer snot only in the US but all over the world. Many services are offered in parallel to the product; personalization, multiple orders and confirmation, as well as the oneclick ordering technology. These features have proven to be very helpful to the consumers and customers (Johnson et al., 2004). Other fields in which B2C is prominent today include online banking, auction, real estate, food order, and retailing, amongst others.

### 2.3.1.3 Business-to-Employee

B2E, or business-to-employee is an electronic commerce platform with interests that are more internal within an organization. It basically is an intra-business electronic commerce that an organization inputs within the workplace in order to permit its employees to have access to any products and/or services that the employer proposes to the market. This process is usually done through what is known as portals, or B2Eportals, also known as online hubs exploited by companies for sharing and transferring information and services with their employees. Stein et al. (2005) claim all of this to be beneficial to both parties in terms of productivity and satisfaction within the workforce.

Other features offered by B2E include certain platforms that intensify employer-toemployee relationships. Such features consist of online requesting, announcement within the company, benefit reporting, as well as employee offers. B2E is known to have enhanced human resource management within an organization.

#### 2.3.1.4 Business-to-Government

Business-to-government, or B2G, is basically the same as the B2B concept with one entity being related to the government. This entity is usually part of the public sector and transacts with a business of any kind whether it is products or services all the while making sure some legal aspects are fulfilled. Federal, state, and local levels within the government are imported and the processes are simplified through continuous marketing communication channels including advertising, PR, branding, and web-based communication (Grefen, 2010).

### 2.3.1.5 Business-to-Manager

Business-to-manager, or B2M, is one of the latest developments in electronic commerce that consists of any transactions that are conducted between an organization and professional managers. The main focus of this new type of electronic commerce is to discover what information on the internet is crucial for both parties and would later become a service which could be conducted for the sake of that organization (Li, 2007).

### **2.3.2 Other Forms of E-Commerce**

Other forms of electronic commerce have been introduced to the current market. It is only logical that such a thing would occur since the business world is becoming more global and compact thanks to information technology.

C2B or consumer-to-business is one of the few new electronic commerce types. It basically involves a consumer that offers a certain product or service to a certain company. An example of such an activity is found to be present in certain online blogs and advertisement where a consumer acts as a party and provides or sells the experience to a certain organization that would benefit from it.

Consumer-to-consumer, or C2C, through an intensified influence of information technology, proposes an exchange between consumers who have bought a certain product or service from a company. One consumer usually purchases a product and

acts as a middleman between the company and another consumer. The first consumer could naturally ask for a commission, according to Dave (2002).

Other electronic commerce types involve G2B, G2C, and G2G, government-tobusiness and government-to-citizen, and government-to-government. All three involve judicial matters and the relationship business and markets as well as consumers or citizens have with it.

Following this section is a brief discussion on the trend of food ordering and eating outside, based on statistics and data from Taiwan and China, respectively.

## 2.4 Eating Out and Online Food Ordering

Certain countries have experienced a growing trend in online food ordering. Taiwan, for instance, has been measured to have sold more than 60 million online box lunches, which have been developed by "7-Eleven" (Frehsnet, 2009). 7-Elevenprovides fresh food cultivated from nearby regions in forms of box lunches, which are chosen and modified by potential customers. This has taken place due to a change in lifestyle and economy. These two previous aspects have developed so dramatically that certain changes in society and lifestyle had to be made. People now tend to eat outside and that has taken a huge share in personal budget.

Family income and expenditure data in Taiwan has defined, that on average, there was an increase of 24.9% to 31% from 1997 to 2003 in the ratio of eating dinner outside. This shows that eating outside was believed to be an activity that was not conducted on a daily basis before and has now become a very important part of daily activity (Directorate-General of Budget, Accounting and Statistics, Taiwan Executive Yuan, 2005).

Modern life has grown to become very busy and has since pushed numerous people to opt for dining outside. Others have been known to order their food in boxes and take them home. In other words, eating outside in restaurants or selecting box meals to-go have no become at the top of choices for people in today's world. This is so simply because they have found that box meals are tasty, cheaper, and naturally convenient and are most preferred by students, businesspeople, laborers, teachers, and civil workforce (Li & Change, 1982).

The Department of Health of the Executive Yuan (2004), in Taiwan, has provided in its statistics that around 17,700,000 daily instances were composed of people having their meals outside and around six million of them out for each meal. Between 70and 80% of the office workers who took part in this have been recorded to eat a meal out twice per day.

In China, according to the China Internet Network Information Center, the number of people that use internet on a daily basis has been found to be around 137 million by 2007. 79.1% of these users believe that they would use the internet for online ordering in the following six months while the remaining 23.6% claimed to have already been doing so (CNNIC, 2007).

In the next part of this chapter, online food ordering will be covered. The various factors that affect it will be discussed in addition to linking electronic commerce and customer perception and intention.

It is very important to note where the world stands today in terms of internet use and in what its use exists. Access to information via the web has become available all over the world and thus used daily by people for the sake of fulfilling certain needs, whether personal or organizational. Today, people use the internet and electronic commerce in general to make online demands, requests, sales and purchases amongst others. One of the growing trends in the internet market today is online food ordering.

There exists approximately more than 1.45 billion people who use the internet all over the globe and this estimation is not stable since it keeps rising daily (Internet World Stats, 2009). Internet has not only made life easier or simpler but has also raised the bar in many fields since traditional methods in accounting, education, and advertising among others have dramatically changed. Shopping on online platforms has become the business of the century, where potential consumers would be one-click away from attaining any products or services available on the internet. They also have the possibility to reach both sellers and alternative customers in the same motion. In addition to this, it has now become possible to make comparison between the products or services in terms of price and content from different sources (Alagozand Hekimoglu, 2012).

In online food ordering, the most visited website in Turkey is "yemeksepeti.com". Alagoz and Hekimoglu (2012) estimate that around 28 million food portions or meals were ordered online through the website in 2011. Numerous research exists today around this matter and what the factors that affect it are. The TAM, or technology acceptance model, has been primary to this subject in determining what consumer attitudes and intentions are when it comes to ordering on online platforms (Davis, 1989; Davis, Bagozzi, and Warshaw, 1989).

26

Other factors have been introduced to the framework as time went by and research proliferated. The TAM is broken down into two factors that have as goal to find out and explain what behavioral intention and direct attitudes show up when it comes to using a technological platform; perceived ease of use and perceived usefulness (Davis, 1989). Davis believes the first to be related to how easy and simple it is for the user to use a technological platform and the latter to be related to how useful in might be to the user (1989). Later on, these factors have proven to be extremely determinant and useful in finding out the users' potential attitudes in numerous sectors; web retailing (O'Cass, 2003; Ahn, 2007), tax filling on online platforms (Wang, 2003; Fu, 2006), electronic or digital libraries (Thong, 2002), and last but not least, electronic learning or e-learning (Liu, 2003; Roca, 2006).

Following this section, purchasing online intentions of the customer and their roots will be explained.

### 2.5 Customer Intention to Purchase Online

According to Fram and Grady (1995) the internet's most dominant users would be considered or anticipated to be young and educated males. Baird et al. (1988) have however previously stated that the younger and following generations would be very tolerant and greatly accept new technology and trends in the online world while the other previous and older generations would usually reject it, according to Zeithaml and Gilly (1987).

Moving on, it has been discovered in past research that both income and education would be correlated in a positive fashion to new and upcoming technology (Kerschner and Chelsvig, 1981; Rogers, 1983). So naturally, other features including ones in demography such as age and gender would be considered to be crucial when it comes to potential customers seeking the internet and its featured markets since the new online platforms would be known to be a type of upcoming technology.

Previous research has clearly stated that potential customers tend to perceive that they have received high quality in a product or service especially when that potential customer is competent and knowledgeable in information technology and the internet in general (Daholka, 1996; Fiske, 1982; Dickerson and Gentry, 1983; Lendingham,1984). A person's perception of service quality and a tendency to use any new technology available has been found to be related in a positive fashion, according to Daholka (1996).

There are certain personal factors or characteristics in customers that are classified as needs for an interaction in the online world. The effects of these psychological and emotional factors are of great importance and along with cultural difference, has an effect and great influence on the intention to purchase online (Solomon et al., 1985; Bitner et al., 1990). These factors are epistemic, social, and emotional values (Sheth,1983), purchase mood or expectation amongst other situational factors (Bitner,1992), playfulness and effort amongst other shopping experiences (Jarvenpaa and Todd, 1997), and perceived risk (Simpson and Lakner, 1993; Jarvenpaa and Todd,1997).

The difference between Internet markets and traditional ones lies in the fact that the first does not offer any personal interactions or experience in shopping, although entertainment is a factor that would differ from the one in a traditional market.

Privacy and security are also factors that would lie heavily in the Internet market world since potential customers would take them seriously. This being mentioned, characteristics of a personal nature may have an effect of how often or in what fashion a person would use the internet to purchase a product or service. For example, depending on the knowledge a potential customer has on certain restaurant, in addition to how often people have purchased meals from it online, the intention to order food on the restaurant's online platform would differ greatly. Most times, potential customers need a certain interaction with the other entity in order to form a perceived service quality (Dabholka, 1996). This is why certain customers might evaluate Internet-based business as of quality in the low ranking.

Businesses that evolve in the online world try to fight this physical interaction by providing promises in their service, which would be composed of two factors; accessibility and function.

A promise for a quick access to products as opposed to crowds and time-wasting in the traditional counterpart would fulfill the accessibility factor (Silpakit and Fisk,1985; Czepiel, 1980; Clemmer and Schneider, 1989; Dabholka, 1990; Langeard etal., 1981; Maister, 1985).

In online food ordering, for instance, accessibility would be understood to be related to how easy and quickly the meals are accessed on the online factor instead of going in person and waiting for the menu and turn to choose a meal. Function, on the other hand, lies in speed, as in speed of delivery (Ledingham, 1984; Dabholkar, 1996; Maister, 1985; Tedeschi, 2000), ease of use of the technology or online platform (Dabholkar, 1996), and reliability in the technology (Dabholkar, 1996). Waiting for a long time as would be the case in a traditional market or being in person in a restaurant is disadvantageous to performing the function and online. In other words, there is an adverse effect on service quality from waiting for a long period or in heavy crowding (Dube-Riou et al., 1989; Tayler, 1994).

The access to these businesses online would be simple since purchase intention is positively related to the brand or store name (Grewal et al., 1998) which would make a simple online input of that name in a URL easy for potential customers to access the entities' websites anytime they desire (Lohse and Spiller, 1998).

Potential customers who go through this process would therefore have to input a website name and access it all while spending time on it which would therefore have an influence on how they perceive the quality of the website thus the online store and this would have an outstanding effect on their purchase intention. In other words, interfacing these websites is an important factor when it comes to an influenced perceived service quality and purchasing intention (Baty and Lee, 1995; Spiller and Lohse, 1998; Lohse and Spiller, 1998). This interfacing and access to the websites would provide the potential customers with very important information on any of the products and services offered (Grewal et al., 1998; Lohse and Spiller, 1998; Jarvenpaa and Todd, 1997; Spiller and Lohse, 1998). However, a negative effect can come out of the same concept. If a website provides too much feedback or information and/or asks for the filling out of long questionnaires or surveys before concluding the purchase, then the purchase intention and perceived quality in addition to customer use of their websites would be in jeopardy (Tedeschi, 2000).

Perceived service quality has a great influence on purchase intention as would be the case if a certain business or store offers its clients and potential customers with a high quality in service that would result in those same clients visiting the store and

purchasing from it on a higher frequency (Dabholka, 1996; Fiske, 1982; Gentry,1983; Lendingham, 1984; Jacoby and Olson, 1985; Buzzell and Gale, 1987; Zeithaml, 1998; Berry et al., 1989). This would result in an enhancement of customer intention to purchase from a high quality in customer service (Jarvenpaa and Todd, 1997).

These factors, along with the ones that will be mentioned following this, are of great importance to online food ordering and a customer's intention to do so. Restaurants are creating online platforms on a daily basis and competing with each other in attracting more and more clients. If they successfully orientate their features and characteristics as to match what customers would expect from them, or perceive in them, then the online business would be on the right track. The above section outlined and explained customer intention to purchase online and linked it to online food order. The following section will discuss the factors mentioned earlier in detail, initiating with perceived trust.

## 2.6 Perceived Trust

Trust is a very important factor when it comes to consumer behavior in online purchasing transactions. There is a large number of definitions of trust present in today's world. It is a factor examined in multiple fields of study such as marketing, psychology, sociology, and in companies under organizational behavior (Mayer et al., 1995).

Trust is studied in buyer-to-seller relationships (Ganesan and Hess, 1997) and also from completely different perspectives such as is the case in romantic relationships (Rempel et al.,1985).

Trust is the belief that someone or	
something is honest, good, effective,	
and reliable etc	
In finance, trust is a type of fund that	Investopedia Dictionnary
contains different types of assets that are	
used to provide benefits to an individual	
or organization. It is usually established	
by a grantor with the intention to	
provide a financial security to another	
party, such as a child, grandchild,	
organization, or in the form of a charity.	
In relationships, trust is believed to be a	Deutsch (1960)
compliance or want in taking risks.	Mayer et al. (1995)
	Moormann et al. (1992)
	Schlenker et al. (1973)
Trust is a group of notions or beliefs	Kee and Know (1970)
that a certain person has about any	Mayer et al. (1996)
unknown qualities that the trustee may	Mcknight et al. (1998)
or may not have. This is referred to as	Buttner and Goritz (2007)
perceived trustworthiness.	
Trust if a group of beliefs that a	Ganesan (1994)
consumer has on the features of a	Coulter and Coulter (2002)
certain supplier and how that certain	
supplier might act in the future.	

Table 3: Definitions and Interpretations of Trust

Trust is assumed to be both an attribute	Rotter (1967)
and a state.	
Trust between the customer and a	Doney and Cannon (1997)
certain organization is based on honesty	
and benevolence showcased in the	
pursuit of a benefit to both parties.	
Trust is a form of honesty that measures	Gundlach and Murphy (1993)
how sure or certain a consumer is on a	
certain organization's capacity in	
promise-keeping and sincerity.	
Trust considered under the dimension of	Larzelere and Huston (1980)
benevolence and suggests how much a	
consumer believes that a certain	
organization is concerned about	
customer well-being on the contrary to	
opportunism.	
Trust perceived in online commerce is	Fogg et al. (2001)
the degree to which a potential customer	Grabner-Krauter and Kaluscha (2003)
would trust the website being used for a	
certain purchase based on four factors:	
brand name, product delivery on-time,	
protection and fraud.	

In marketing, trust is continually thriving in terms of importance (Sahay, 2003). It is a group of beliefs that a consumer has vis-à-vis a supplier's features or characteristics in addition to how they might behave in the future (Ganesan, 1994; Coulter and Coulter, 2002).

In this particular line of thought; trust has been identified through literature to be present in multiple dimensions: perceived honesty and benevolence. Honesty measures how certain a consumer is about a certain organization's sincerity and promise-keeping (Gundlach and Murphy, 1993) while benevolence describes the consumer's belief that a certain organization is concerned about their well-being and not willing to demonstrate an opportunist behavior (Larzelere and Huston, 1980). Doney and Cannon (1997) believe that the trust showcased between the two aforementioned parties are incited by pursuit of a joint benefit.

According to Petermann, a majority of scholars concur that trust is based on three important components: (1) uncertainty about the consequence of the interactions, (2) a possible consequence of interaction as being personally harmful, and (3) consequences being subject to a lack of influence (1996).

Trust has been conceived as both an attribute and a state. Rotter (1967) conceptualized trust as an attribute: interpersonal trust, which depicts expectations about the behavior of other parties. On the other hand, empirical evidence proposes that in certain circumstances, trust as an attribute and its influence is limited and dependent on the trustee's traits (Schlenker et al., 1973).

Perceived trust of a certain online commerce hub is the degree to which a potential customer trusts the website used for a potential purchase based on the recognition of the brand name, product delivery on-time, protection and fraud inter alia (Fogg et al.,2001; Grabner-Krauter and Kaluscha, 2003).

On the other hand, another very important factor in consumer trust is linked to the confidentiality of their personal information. Customers have to trust retailers with personal data such as credit card information, address, and telephone numbers and any other personal information will not be subject of sharing between business or available for hackers (Belanger et al., 2002; Garbarino and Strahilovitz, 2004; Jarvenpaa et al., 2000).

Potential customers are usually on alert and keen to discover how trustworthy the online shops are before immediately making a purchase. This is so since the online world is a hub for fraud (Grazioli and Wang, 2001).

Accordingly, trust has become subject to very thorough and careful research and has since been distinguished as a crucial force for success in electronic commerce (Bat et al., 2005; Harris and Goede, 2004; Jarvenpaa et al., 2006; Stewart, 2003; Trifts and Haubl, 2003).

In the forms of state conceptualizations, trust has been broken down into two inclusive concepts (Gefen et al., 1995; Moorman et al., 1992; Schlosser et al., 2006). The first concept explains trust to be a compliance or want in taking risks in a relationship (Deutsch, 1960; Mayer et al., 1995; Moorman et al., 1992, Schlenker et al., 1973).

In the online business context, according to McKnight and Chervany (2002), consumer trust is an important factor that tends to aid in maintaining continuous and good relationships with consumers who purchase online (Morgan and Hunt, 1994). Website design, for instance, has been examined to have tremendous effects on consumer loyalty, satisfaction, and naturally, trust (Cyr et al., 2008). In addition to this, Liu et al. (2008) and Shankar et al. (2003) have discovered that elements such as customer service and delivery have a substantial effect on consumer trust which is associated to satisfaction.

This being mentioned, perceived trust is very important when ordering food or any other product online. It is arguable that customer trust is based on previous experiences. The online hub confirms it since a customer's online experience in purchasing food for instance, will have a great effect on whether the customer repeats that action. Yoon (2002) believes that there are four very important factors in consumer trust and are as follows: personal variables, search functionality of the website, security in transaction, and website properties. If these four factors are fulfilled to their potential, then trust is clearly earned while satisfaction is boosted (Yoon, 2002).

If the consumer who is willing to order a meal or an item online has enough trust, the action of ordering online then takes place. Based on research conducted by Park and Kim (2003), extensive trust and thus information about the product will lead the consumer to make a buying decision, and become better at it in terms of making better decisions that will satisfy the level of satisfaction sought. In other words, the higher the trust in the supplier or online business, the higher the degree to which the

consumer will initiate the order online since it matches their perception and satisfaction.

If however the trust is not high, due to any characteristics or features provided by the online shop, the customer or potential customer will log off and not make an online order, according to McKinney et al. (2002). If for example the online shop does not offer enough information about the products sold, like a restaurant would do in regards to the meals offered, then the customer will not trust them enough to make an online purchase or food order. If enough amount of information is available, it is more convenient for the consumer and they will eventually trust the online shop and make an order (Glazer, 1991; Lynch and Ariely, 2000). The amount of information provided by the online shop (Ballantine, 2005), is crucial to whether an electronic commerce succeeds or fails on the online world (Yang, 2011), and plays an important role in consumer trust prior to making an online order.

The second concept addresses trust as a group of notions or beliefs a trustor has about any unspecified qualities that the trustee may or may not have (Kee and Know,1970; Mayer et al., 1996; McKnight et al., 1998). Buttner and Goritz refer to this second concept as perceived trustworthiness (2007).

Both previous concepts have been merged in a model developed by Mayer et al. Perceived Trust, in this model, covers three constructs with respect to an interaction with a certain party: ability, benevolence, and integrity. *Ability* in this context showcases the trustee's capacity to keep any promises given. *Benevolence* refers to the trustee's disposition of goodwill for the sake of the trusting consumer's wellbeing. Last but not least, *integrity* announces a group of principles or morals that the trustee aspires to follow (1995). A fourth construct, *predictability*, was later added to this model from a research conducted by McKnight et al. Predictability in this model refers to the trustor's act of predicting or anticipating the trustee's behavior (1998). The trustor's willingness to trust a trustee is highly affected by their notions of the four constructs proposed in the previous model (Mayer and Davis, 1999; Mayer et al., 1995; McKnight et al.,1998).

The internet and its continuous assistance in relationship development are notably affecting numerous economic sectors of commerce (Gunasekaran and Love, 1999; van der Smagt, 2000; Wu and Chang, 2005; So et al., 2005). This much influence has however not had the same effect on sales over the internet and this is so due to a deficiency in trust where potential customers are hesitant in adopting electronic commerce (Gefen 2000, Jarvenpaa et al., 2000; So and Sculli, 2002; Hedelin and Allwood, 2002). According to Yousoufzai et al. (2003), this lack of trust is a result of certain characteristics in the internet that involve new forms of transactional channels as opposed to the known traditional ones. When a potential customer is engaging in a transaction with a certain online retailer or business, the environment (i.e. the Internet) is known to be uncertain and therefore makes the customer reluctant in continuing with that form of transaction (Fung and Lee, 1999).

In electronic commerce, trust is very important since it turns website or application visitors into buyers and consumers. In online transactions, customers are enabled to put their trust on any promises made by the online retailer regardless of how small their knowledge and background about the ordered item or the retailer is. Before a particular product is ordered; the potential consumer usually does not know if it will turn out to be what was precisely asked for (Garbarino and Strahilevitz, 2004; Nitseet al., 2004).

Trust is also conjectured to be tightly linked to perceived risk (Delgado-Balester and Munera-Alemain, 2001; Mayer et al., 1995). Empirical examination on the relationship between both factors, however, is not common. Trust is conveyed to grow over time through multiple interactions (Mayer et al., 1995; Rempel et al., 1985; Sillence et al., 2006) although it is believed to be crucial in initial interactions between a potential consumer and a certain organization as well (McKnight et al., 1998; Stewart, 2003; Trifts and Haubl, 2003).

During a customer's first interaction with a certain company, trust is established based on first impressions projected from aspects such as web design, or from other forms of indication such as reputation (Briggs et al., 2002; Jarvenpaa et al., 2000; McKnight et al., 2002b; Schlosser et al., 2006; Sillence et al., 2006). Reputation and word of mouth play vital roles for both consumers who already know about and purchased a certain product before and consumers who are potentially linked to that same product and are on the verge of a first interaction. They act as catalysts for the latter. Kotler and Keller (2014), while explaining post-purchase actions, state that "a satisfied consumer is more likely to purchase the product again and will also tend to say good things about the brand to others" (p.172).

Belief-based conceptualization of trust, or perceived trustworthiness, is a subject ofg reat reckon by most authors in marketing research (Gefen et al., 2003). Comparatively, Doney and Cannon (1997) describe trust "as the perceived credibility and benevolence of a target of trust" (p. 36). This also applies to the evaluation of trust in electronic commerce and although the terms used to describe the aforementioned constructs may vary between researchers, the definitions used in their descriptions on the matter propose tight links to the *ability*, *benevolence*, *integrity*, and *predictability* constructs (McKnight et al., 2002a).

There however exist several means of measurement in these types of researches since almost every study conducts its own *ad hoc* scales. Moreover, there is no general agreement on perceived trustworthiness in electronic commerce as being a onedimensional or complex idea. This point of subject is not explored categorically and the scales used are considered to be unidimensional (Bart et al., 2005; Harris and Goode, 2004; Jarvenpaa et al., 2000).

Alternative scales used by Gefen et al. (2003) consider the general features of trust. McKnight et al. (2002a) scaled trust beliefs with the *competence*, *benevolence*, and *integrity*, but faced problems when it came to discriminant validity. They have consequently switched to a one-dimensional second-order factor design once their trust building model was put to test (McKnight et al., 2002b).

Furthermore, Garbarino and Lee (2003) formed a scale based on the *benevolence* and *competence* constructs and had to withdraw the majority of the items under *competence* due to double loading, thus resulting in a slim-focused scale. In general, the measurement of perceived trustworthiness does not have a clear image.

Consumer behavior has been suggested to be considered and analyzed as a riskhandling activity which made it eligible to be the first step taken in order to develop what is known today as *perceived risk theory* in Marketing (Bauer, 1960). Technology has however imposed changes by introducing certain behavioral aspects that affect the decision-making process a consumer takes. A limited number of theories have treated the behavioral formation process, and the most famous and cited one is known as the *Theory of Reasoned Action* (Fishbeing and Ajzen, 1975).

This theory proposes that an individual, or consumer in this line of thought, has enough control over any decisions taken when the satisfactory amount of information is available. In other words, the *Theory of Planned Behavior* treats behavioral intentions as more of a focal point than it does to object or product choice. As logic it may seem and as successful as it may have been, this senior theory has been subject of expansion with the introduction of products boosted by commercialization through the use of modern technology as a tool (Azjen, 1991). New parameters have been added to the theory further explaining how factors such as intentions and behavior are interpretations of personal attitudes, a personal perception of social pressure, and the perceived behavioral control an individual has on a certain intention (Ajzen,2005).

Table 4: Perceived Risk Interpretations	
The extent of the risk a consumer considers	Zhu (2012)
in regard to acquiring a certain product	
from a certain retailer.	
Before taking a behavioral act, such	Bauer, 1960; Dowling and Staelin, 1994;
purchasing a product, a consumer	Jarvenpaa et al., 2000; Mitchell, 1999.
subjectively judges or anticipates any	
possible negative outcomes.	
A factor that has a heavy effect on	Cox and Rich (1964)

Table 4: Perceived Risk Interpretations

consumer shopping behavior.	
The level of uncertainty of a consumer,	Henry Campbell Black, 1927. What is
depending upon whether the purchase he or	Perceived Risk? [ONLINE] Available at:
she is making will be worth it or not.	http://thelawdictionary.org/perceived-risk/.
The trust in a party in which the consumer	Jarvenpaa et al. (2000)
acts with should be linked to perceived	
trust since the more the trust, the less the	
risk will be perceived.	
In consumer behavior, perceived risk points	Liu Tan-Que (2012)
out why consumers, most of the time, do	
not move from the product or service desire	
phase to the purchasing phase.	

This suggestion has initiated numerous studies and research in both the offline and online domains with perceived risk as a focus, mostly in an orientation where perceived risk effects on shopping behavior are examined. Perceived risk has been believed to be a crucial behavioral motive on shopping behavior as suggested by Cox and Rich (1964) and was confirmed to be through in studies that followed later on. However, the measurement of this concept has always been complicated for marketing academics since it cannot be observed due to it being a latent variable. Research on consumer behavior has indicated that actual or circumstantial risk matters less than perceived risk (Bauer, 1960; Dowling and Staelin, 1994; Garbarino and Strahilevitz, 2004). Certain behaviors, such as a purchase for instance, may be preceded by the consumer's subjective judgment of any possible negative outcomes; this is referred to as *perceived risk* (Bauer, 1960; Dowling and Staelin, 1994; Jarvenpaa et al., 2000; Mitchell, 1999).

As far as the perceived trust concept is concerned, two kinds of anticipated risks are recognized and linked:

- 1) The risk affiliated to a certain interaction with a certain party (e.g. fast food restaurant; Jarvenpaa et al., 2000; Pires et al., 2004)
- 2) The perceived risk linked to the type of transaction that is supposed to take place (e.g. ordering food; Mayer et al., 1995).

The perceived risk correlated with a certain interaction party should be reciprocally linked to the consumer's trust in that party subject to interaction; according to Jarvenpaa et al., the more a person trusts another one, the less risky the perception of an interaction will be (2000).

Nevertheless, the case is different for general perceived risk since the relationship with trust as a whole, is dissimilar; however high the risk in a certain interaction is perceived to be, the more the trust needed to initiate an interaction with a particular party will be required (Delgado-Ballester and Munuera-Aleman, 2001; Mayer et al.,1995). In some cases, a person might not perceive any risk because of certain complications in certain aspects such as budget or contracts. Trust is not compulsory for interaction in these kinds of situations, since the general perceived risk would decrease the effect of trust with respect to risk-taking. This is also understood in the presumption that trust has more risks in electronic commerce than in its traditional counterpart, thus making it more important in the first (McKnight et al., 2002a; Schlosser et al., 2006).

When it comes to online food order, perceived trust has been found to be affected not only by previous experience in the order process, but also by certain crucial factors.

According to Yoon (2002), there are four very important factors that are vital to what degree the consumer would trust the party dealt with and thus increase their satisfaction from the product and service. These four elements are: transactional security, website properties, search functionality, and personal variables (Yoon,2002). This particular assumption continuously ties perceived trust of an online ordering application to customer intention to use it for purchasing food online.

Customer satisfaction, which is backed up by perceived trust and quality, has been subject of several studies which treat it with respect to organizational performance as a focus. In online retailing, however, very limited literature is available (Evanschitzky et al., 2004; Hsu, 2008; Jiang and Rosenbloom, 2005; Kim et al., 2006; Syzmanski and Hise, 2000).

The upcoming section will treat perceived quality as a following factor and in the same fashion as the ones covered before.

# **2.7 Perceived Quality**

The fact that electronic commerce has grown massively, and that numerous companies that have emerged nowadays are either internet-only ones or typically traditional ones which have embraced the internet, is a common knowledge today. Eventually, this would lead to competition in an online hub, thus leading to differentiation from these companies. Three types of differentiation strategies have been developed:

1) Geographic

- 2) Service quality
- 3) Minor cost switching

(Chen and Hitt, 2000).

Since this extensive online growth in business has decreased the size of the world(geographically) for consumers, importance has shifted more towards service quality differentiation, in terms of both attracting and retaining customers. Online transactional channels are comparatively new, and it is only normal that companies still do not clearly grasp a customer's specific desires. This being stated, online retailers have not yet received a molded idea about customer expectation (Zeithaml et al., 2001).

Although thorough means of measuring online service quality have not been available, service quality has proven to be very crucial in internet-based services since it is what managers base their insights on about what attributes are used in customer evaluations (Cox and Dale, 2001; O'Neill et al., 2001; Yoo and Donthu,2001).

According to Parasuraman et al., perceived quality is a customer's general understanding of how superior a certain service is compared to ones provided by the competition (1988). It is important to note that perceived quality of a service is not the same as perceived quality of the web; the difference between the two is showcased through definitions in Table 5.

Table 5: Perceived Quality: W	Web	Service
Parasuraman et al. (1988)		General understanding and
		perspective in a consumer's
		mindset on how superior a
		certain service is compared to
		ones provided by the
		competition.
Petter et al. (2008)	Perceived Quality invokes the	
	quality and an all-embracing	
	and general performance an	
	online shopping site may have.	
	It measures the degree to which	
	certain website features, design	
	and process for instance, are	
	straightforward, useful,	
	effective, and reliable.	
Hsiao et al. (2010)	The extent to which a certain	
	consumer perceives that the	
	characteristics and features that	
	a certain website has conforms	
	to their needs and demands.	
Lapierre (2002)		Perceived Quality is the
		customer's perception of how
		reliable and durable a certain
		product or service is over the

# Table 5: Perceived Quality: Web and Service Definitions

			years.	
Al-Debai,	Akroush,	and	A reflection of an online	
Ashouri. (20	15)		shopping website's	
A31100111. (20	13)			
			performance functions and	
			search dexterity or facilities.	

Today's global devise for service quality measurement has roots developed from extensive research conducted by Parasuraman et al., in which ten global service attributes were proven to be substantial to quality judgement: tangibles, reliability, responsiveness, communication, credibility, security, competence, courtesy, understanding the consumer, and access (1985).

These strategies and measurement tools have however been found to be in accurate due to the rising amount of off-server activity which has never been implicated in recording (Strauss and Frost, 1999). In other words, the types of evaluations applied before have failed to capture the consumer attitude dimensions which are very crucial in building around their perceived quality on a certain web-retailing site. Ho, for instance, has used several features in evaluating website quality but without exploring the relationships between them (1997).

Another factor would be related to the fact that performance metrics were most often used for evaluating normal websites on the contrary to web-retailing ones specifically (Hoffman and Novak, 1996). Numally and Bernstein (1994), believe SITEQUAL is the most reliable scale since it focuses on distinct dimensions related to perceived quality, this making the scale the most fit one. As web-retailing proliferates, varieties in shopping websites and products or services provided have grown as well. Therefore, SITEQUAL has been introduced and clearly designed for the sole purpose of measuring the perceived quality of consumers on any web retailing site forms or types (Yoo, Banghee, and Donthu;2000). Web retailing sites high in quality will eventually attract a lot more attention, interaction, and web visits thanks to their entailing and promotion of high quality products. This would lead to positive word-of-mouth feedback and communication from satisfied consumers in addition to website evaluation and positive comments from consumers, according to Yoo, Banghee, and Donthu (2000).

In this matter, Hanson (2000), states that "a well-designed site has a number of beneficial impacts. It can build trust and confidence in the company; reinforce an image of competence, functionality, and usefulness; alert the visitor to the company's range of products and services; and point out local dealers, upcoming special events, and reasons to come back again." (p. 44).

As showcased in Table 5, Perceived Web Quality is known to be that quality and general performance that an electronic commerce website offers, and by which it measures the degree to which its features, design, and process is straightforward, useful, effective and reliable. Online shopping websites are part of the information system (IS) family since it is firstly a system, and secondly a hub for online shopping information which is managed by the system through Web technologies. In other words, system quality is defined as the desired features of characteristics of an IS (Petter et al., 2008). Al-Debai, Akroush, and Ashouri (2015) applied the previous definition to the context of their study and modified it "perceived web quality can be

defined as the desirable characteristics of an online shopping web site as perceived by online shoppers" (p. 711).

Hsiao et al. have correspondingly explained perceived web quality to be the extent to which a certain consumer feels that a certain web retailing site characteristics and features meet their needs or demands (2010). Studies today focus more on perceived web quality as what "reflects the functionality and search facilities of an online shopping website", as stated by Al-Debai, Akroush, and Ashouri (p. 711, 2015). Functionality in a website refers to interactivity and usability through the elements in which they are consisted of (Constantinides, 2004) which are dimensions known as website ease of navigation, ease of access, interactivity, and responsiveness (Aladwani, 2006; Al-Debei, 2013).

When it comes to online shopping, website functionality elements can usually be measured through the examination of browsing, ordering, information location within a certain website in addition to the speed by which all of these activities are fulfilled. Search facilities are however usually known to be related to factors such as the speed, simplicity, and effectiveness by which data and information collection is completed. This process always revolves around a product's attributes, performance, and price, among other features (Al-Debai, Akroush, and Ashouri, 2015).

Based on what was aforementioned, perceived quality remains a significant factor when it comes to taking the action of making an online order. If the quality of a restaurant website, for instance, is high, and the information given is satisfying to the consumer, then an online food order will be the following action. The perceived quality is very important since it affects the online order, and the higher that quality is perceived by a consumer, the higher will their tendency to take action and make an online purchase, according to O'Cass and Carlson (2012).

According to Parasuraman et al. (1985), customer perceived quality is crucial for businesses and their success since it is directly connected to a customer's behavioral intention and overall satisfaction. If for example an online restaurant does not offer enough quality perception for the consumer, the behavioral intentions of the latter may damage the gains of the first.

However, businesses who do provide astonishing quality attract more customers and shift their behavioral intentions positively (Gilber et al., 2004; Gilbert and Veloutsou,2006). In other words, if a consumer for example perceives the quality of an online restaurant to be high, their intention to order food from it will increase, due to the level of satisfaction that they are seeking.

Studies conducted in the past have proven that the higher the consumer perception of an online shopping website's quality, the higher the perception of gains or benefits from using that website (Liao et al., 2006; Bai et al., 2008; Al-Maghrabi and Dennis,2011). In this same sense, it is understood that customer perception of convenience, time-saving, and cost-reduction is highly affected by an online shopping website's ease of navigation and search, as well as quick information access, and the speed by which these processes are completed. This therefore precedes the order process which is wished to be fulfilled both securely and in an easy and simple fashion (Al-Debai, Akroush, and Ashouri, 2015).

The following section of this chapter will discuss the perceived security factor.

### **2.8 Perceived Security**

The growing use of internet and its acceptance by the users has initiated a breakthrough for numerous businesses of all kinds. From small to large corporations and in most if not all fields of business, technology has proven to be a powerful catalyst in terms of means of conducting business. Banks today are known to be one of the biggest profiteers of internet and technology in general. Internet and online banking has opened new doors in e-commerce and has facilitated and strengthened transactions in online shopping. The fast food industry has also joined this technological trend and facilitated access to the services it provides via technology and internet transactions. Consumer acceptance of this new technological facilitator, however, has been fluctuating due to trust and security issues. Perceived security is a crucial factor when it comes to measuring consumer acceptance of internet use.

Yenisay et al. (2005), define perceived security as "the level of security that users feel while they are shopping on e-commerce sites" (p.2). There are many factors that have an effect on how secure a user feels when using the internet for shopping. Internet crime is dramatically rising and therefore security in business-to-consumer, or B2C electronic commerce has thrived to be one of the most serious and significant matters in this area.

Despite the large and expanded research in the field of computer science with respect to technological evolution and security in electronic commerce, studies on electronic commerce security from the user's angle is very limited (Yenisay et al., 2005). Most people today are reluctant to share their personal information online due to the fear of it being exposed to parties not linked with a particular transaction. In Turkey, for instance, studies have shown that more than 50% of the population are doubtful and unwilling to share their credit card numbers thus making that lack of security feeling the dominant reason for not taking the initiative to shop online (Lightner et al., 2002).

In their research, Lightner and al. (2002) focused on finding out what the potential online customer should be aware of in order to feel more secure when purchasing online, or in other words, to find out what factors would boost an online shopper's feeling of security in a quantitative fashion. The aforementioned research initiative has generated what is known as *perceived security* which demonstrates how a potential online customer would feel in terms of security. Perceived security, therefore, has no real influence or judgment on the actual security provided by a certain electronic commerce website, application, or system.

Yenisay et al. point out that a secure system may not pinpoint any security measure for the user to take and that on the other hand a highly-exposed website may give deceitful and ambiguous notions of highly favorable security (2002).

The price of products that are sold online has been determined through multiple researches to be a crucial factor in the identification of perceived security. Yenisay et al. hypothesize in their study of the matter that a product's possible expensive price is correlated with security in a fashion that makes it become crucial and more important (2002).

As mentioned in the *perceived trust* section, the customer's recognition of a certain brand as well as its organization's reputation are two very important and significant factors in the electronic commerce field. In addition to this, technological development and advance has introduced alternative options or features that enhance security in online purchasing; these features include *opt-out options* (which provide customers a choice to take on whether receiving information on the product and/or service), alternate payment and shipping methods to choose from, and security seals that help protect against and detect theft (Yenisay et al., 2002).

Alternatively, *perceived security*, handles the security feeling dimension of the customers only during the time in which the website or application for online purchase is used. According to Yenisay et al., perceived security is not a conception that an online shopper gains throughout time or experience using a certain website, but one that is highly dependent on security measures and information provided by that certain website; their research has concluded that both concepts, *perceived security* and *perceived trust*, are different from one another but the former may have an effect on the latter over time. This is so since an online shopping website that takes serious security measures and provides information for its clients can increase the level of trustworthiness over time (2002).

Security in electronic commerce that has an effect on a potential customer's behavior is determined through a couple of categories: customer information record and use (as in databases) and the entrance of a third party. This shows that the unstable movement of electronic commerce is a reflection of a massive increase of customer information collected by businesses regardless of the customer's knowledge or permission to (Miyazaki and Fernandez, 2002).

Through the growth of electronic commerce in their daily lives, some consumers are aware of the fact that their personal information is being gathered and recorded and probably used for contact information sale to other parties in the business or possibly being subject to use by hackers thus leading to identity theft. They are however becoming more aware of how that information is being treated and as a consequence have become more reluctant when it comes to sharing their personal and sensitive details on the internet. This has been classified as a prominent ethical issue under the title "Collection and Management of Consumer Information" prior to the entrance of electronic commerce in the 1990's (Jones, 1991; Foxman and Kilcoyne, 1993; Bloom et al., 1994; Chonko, 1995). In the 1998, a vast chunk of internet users who both purchase and do not purchase online, became more and more implicated in regards to the privacy of their sensitive information, according to Rohm and Milne (1998).

Furthermore, governmental and consumer entities have distinguished the theft and misuse of consumer information, mostly with very important personal details like credit card information, as a very important menace to security (Brinkley, 1998; National Consumers League, 1999). The media, mostly through popular press, has been a major catalyst in this context and a few researchers consider that the massive media coverage of consumer security and its threats have had a discouraging effect of consumer acceptance of electronic commerce (Judge, 1998).

As mentioned earlier, the level of trust a consumer has on a certain web-retailer, or restaurant, has an effect on their intention to purchase online. This introduces security as an associated factor among online consumers and purchaser, according to Flavian et al. (2006). Mukherjee and Nath (2007) have also added that perceived security of personal information that is valuable to the consumer and of the website in which they would share their personal information for online purchases heavily influences their behavior, thus influencing their intention to purchase from that

website. It is for this reason that all electronic service hubs have been taking the security and privacy of their consumers seriously (Sathye, 1999; Liao and Cheung,2002; Poon, 2008).

With respect to the aforementioned, it is well defined that a consumer taking action online with transactions does not get into any physical contact with the online shop or measure the type of product or identities of the other entity. Payments are usually conducted online before any physical contact with the product is consumed thus elevating the risk for identity theft or fraud on an online basis. There are many risks involved in a process of this kind, according to Koufaris and Hampton-Sousa (2002). Therefore, the perceived security is a factor that is very important and crucial in a customer's intention to purchase an item online. If there is not any confidence or trust of the consumer in the online shop, the ordering process will not move on and purchasing online will not take place.

In Turkey for instance, it has been found that more than 50% of internet users become hesitant when it comes to sharing personal information such as security details and credit card digits. This is so since they believe a third party might show up and steal all of their information and therefore feel a lack of security. According to Lightner et al. (2002), this is the first and most crucial reason why they decline making online purchases at all.

Udo (2001) believed that certain important factors such as concerns of, protection, privacy, identity, safety, and security were very important for a consumer and decided whether pursuing an online purchase was an option or not.

55

Furthermore, Judge (1998), believes a growing trend in sharing personal information online poses a clear threat and that to some degree it would push consumers to not adopt using the internet for electronic commerce, or purchasing online in other words.

Additionally, Oppliger (2000) stated that since activities on the internet have become very easy to track and observe, online shoppers are reluctant to exchanging any personal data and prefer to remain anonymous while surfing the web. In other words, consumers are very hesitant in sharing personal information when trying to use the internet for shopping due to the high risk of the wrong hands taking over their personal details. Oppliger (2000) also added that due to this, electronic commerce shops are simplifying their online payment systems by preserving the consumers from traceability from personal information sharing as to encourage online purchases. Based on this, one can deduct that security has proven to be a very crucial factor and if the consumer does not feel safe about sharing security details, no online purchasing would take place.

People today are subject to a rising trend in technology. Most if not all of the aspects that surround a human being today are computerized. Communication is enabled via telephones and internet while education is experiencing a technological transition; the use of e-books and e-journal for instance, has grown and become a major factor in university life.

Technology has also taken over another area of great importance: nutrition. Traditionally, eating outside is usually known as the full experience where one would enjoy a meal, whether alone or in company, in a certain restaurant of their choosing. Nowadays, due to the effect of numerous factors, ordering food online has become an important trend. This section has covered perceived security and its many interpretations and explanations.

The following and final section of this chapter will treat the pioneer factors in this field; perceived ease of use and perceived usefulness, respectively.

#### 2.9 Perceived Ease of Use and Perceived Usefulness

Technology information is either received and accepted or rejected. Many factors are involved in either processes and have an effect on the use of the system. Two of the most important factors linked from previous research to the act of accepting or rejecting information technology are perceived usefulness and perceived ease of use. The trend of using or not using a certain application and the belief that it would make

one better execute one's job is known as perceived usefulness. On the other hand, even though the user may believe that the use of that certain application is utile, they may in parallel believe that the application is difficult to use and that it would affect the function benefits. This is known as perceived ease of use (Davis, 1989).

The technology acceptance model (TAM) was created by Davis (1989). This model basically showcases the user's behavioral model when taking on information technology. With the user as a focus, the TAM aspires to determine to what extent the technology products are accepted by the potential consumer and how their attitude affects their intentions for the aforementioned technology products. Chang explains attitude as a comparatively tenacious orientation in relation to people, events, and objects based upon the cognition, affection, and behavior dimensions (2011).

TAM hints that the user's perceptions of the technology have an effect on user attitude about information technology. These attitudes are affected by, according to Venkatesh and Davis, the perceived usefulness and perceived ease of use (1996). Other variables are also part of the model and include personal variables, characteristics of the technological system, and variables from the outside environment, and are believed to also have an effect the user's potential acceptance of using the system. The user's perceived beliefs will therefore be affected by these variables via perceived usefulness and perceived ease of use (Venkatesh & Davis,1996; Ighbaria, et al., 1995; Szajna, 1996).

If the user considers an application system to be extravagant performance-wise, the perceived usefulness would be high. On the other hand, perceived ease of use would refer to "the degree to which a person believes that using a particular system would be free of effort."

The word "ease" in this context is best put as: "freedom from difficulty or great effort." (Radner and Rothschild, 1975).

Alternative research on this matter hints that subjective measures are most commonly in variance with their objective opposite. (Abelson and Levi, 1985; Adelbratt and Montgomery, 1980; Wright, 1975). Perceived ease of use is also present in the adoption of innovation. According to Tornatzky and Klein, innovation characteristics contain the most consistent and significant relationships in various types of innovation and are classified as three: relative advantage, compatibility, and complexity (1982). Rogers and Shoemaker define complexity as "the degree to which an innovation is perceived as relatively difficult to understand and use" (1971). In this fashion, complexity parallels perceived ease of use.

According to Tornatzky and Klein, compatibility and relative advantage are difficult to interpret and is known to be broadly and inconsistently dealt with in literature (1982).

# Chapter 3

# METHODOLOGY

## **3.1 Introduction**

The following chapter will have as a focus on clearly explaining and expanding on how data collection in this study took place. It is therefore remotely linked to the hypotheses proposed and the conceptual model used. The chapter will initiate with this study's choice in research design, which will be describe what things are and how they should take place. Following that, the collection data process will be broken down in order to show how the questionnaire was designed and formatted. Chosen samples used in the questionnaire will be described and scales used will be referenced. Last but not least, ethical issues will also be discussed.

## **3.2 Research Design**

According to Bryman and Bell (2003), data collection, data analysis, and result interpretation, are what compose a research design framework. These research design frameworks are usually of three main research areas; exploratory, descriptive, and causal research.

Exploratory research involves research that focuses on getting used to the subject in question and its perception. Secondary data such as literature review is the most important tool in this kind of research and this means that it cannot be used to test relationships or variables (Field, 2005; Harris & Brown, 2010).

Secondly, descriptive research focuses on an analysis of certain characteristics of a certain subject or group that would in turn be beneficial in making predictions and estimation in general. Descriptive research, on the other hand, is positive for defining relationships between variables (Churchill & Lacobucci, 2002). Two types of descriptive research designs exist, Longitudinal and Cross-Sectional. The first one involves a periodical measurement taken place on a group of respondents for information retraction, while the second one does the same but on a single period of time on respondents who represent a population of interest (Parasuramann et al.,2005).

Causal research has as a goal to decide the cause and effect relationships and does so by experimentation (Churchill & Lacobucci, 2002). This experimentation is known as a scientific one where the researcher focuses on both independent and dependent variables (Bryman & Bell, 2003). Once the objectives and goals of a study are created and formulated, the methodology is input (Churchill and Lacobucci, 2002).

In the present study, the primary objectives are to investigate customer intention to purchase food online in Northern Cyprus with a focus on students from Eastern Mediterranean University of Cyprus. The investigation is set to explain the relationship between perceived trust, perceived quality, perceived security, perceived ease of use, and perceived usefulness (independent factors) and customer intention to purchase food online (dependent factor).

This study was initiated with exploratory research in order to identify the key factors and their dimensions and analyze the context of online purchasing as a whole. Following that, descriptive research has been conducted in order to define the relationships between the key independent factors and the dependent factor. The cross-sectional type was chosen since the respondents represented one population of interest, EMU Cyprus students, and involved a single period of time. A longitudinal type would require more time and financial resources; therefore, this study chose the cross-sectional type in order to achieve its aims.

Collection of demographic characteristics is conducted. These characteristics include gender, marital status, level of education, and income amongst others. Descriptive research will be linked to these goals, naturally. This is so, since it is the best option when taking into consideration the available time-frame and budget.

## **3.3 Questionnaire Design Steps**

According to Churchill (1999), the questionnaire design is considered to be one of the most important areas and parts of the whole research. The research conductor should hence keep attention at a high level as to not make any mistakes which might prove to be costly and threaten the research. This research is dependent on a questionnaire design which was formed by Churchill and Lacobucci (2002).

The steps used in this famous process are showcased in the following table and explored following it.

Table 6: Steps in Questionnaire Design
Step1: Specify what information will be sought
Step2: Determine the types of questionnaire and methods for administration
Step 3: Content of individual items
Step 4: Determine forms of response
Step 5: Determine wording of each question

Step 0. Determine	sequences of questions	
Step 7: Determine	ayout and physical characteristics of the questionnaire	
Step 8: Re-examin	e steps 1-7 and revision	
Step 9: Pre- test ar	d Pilot the Questionnaire	

Source: Churchill and Lacobucci (2002)

a) Specify what information to seek:

Churchill and Lacobucci (2002), base their first step as one which involves the identification and classification of the information that a certain study requires. The research hypotheses would then be used to identify what information would be of use and what population would be the most convenient for relationship investigation.

As mentioned earlier, this research aspires to investigate the relationships between perceived trust, perceived quality, perceived security, perceived ease of use, and perceived usefulness factors and customer intention purchase food online, focusing on student at Eastern Mediterranean University of Cyprus.

#### b) Questionnaire Types and Administration Methods

According to Beri (2010), questionnaires should be split four main parts and under categorizations. Clearly-Structured, hidden-structured, non-structured clear, and non-structured hidden questionnaires are the four main parts. The two categorizations where they lie, on the other hand, are questionnaire structure and arrangement, and how clear or unclear its objectives are.

This study uses a clear-structure type which basically is a type where there is a prearrangement order of questions in lists. It is also clear to the respondent, based on the aforementioned, which object is being tested (Beri, 2010).

There are different methods for obtaining or collecting primary data including mail or post, self-administered or personally-administered. According to Bryman and Bell (2003), what type is used for a certain study is crucial when it comes to the questionnaire response rate. For the nature of this research, the self-administered method has proven to be the best option.

#### c) Individual Item Content

Analyzing the content of the questions is part of the third step. This should be so since by checking the questions one makes sure if they could be provided with an answer that has enough detail, no more and no less (Churchill, 1999).

Boyd & Westfall (1972) insist that the questions should not provide alternative aspects in order to not confuse the respondents and therefore affect their answering. All of the aforementioned has inspired this research.

#### d) Determining a Form of Response

Likert scales are relatively simple and straightforward for use in a research, according to Bryman & Bell (2003). On the other hand, added that Likert scales are simple in a way that the respondents taking the questionnaire would find it a comprehensible one, thus also making it the best option for self-questionnaires in addition. These scales are best used for investigating relationships between subjects that are being examined and to also understand what the motivations would be, in addition to finding out how strong of an agreement or disagreement there is. With the

adoption of the Likert scale, a researcher sets it in line with prior studies and therefore, the result comparability would be high.

#### e) Determining Question Wording

It is very important that the questionnaire respondents fully grasp the idea that there needs to be an understanding of every question asked in the question. Horst (1968) has mentioned that not more than 20 words should be exceeded in the question statements. Transparency has to be improved and in order to do so the researcher should not use easy and simple words when trying to formulate the questions as to avoid any future misunderstandings that might show surface (Boyds and Westfall,1972). Questions should hence be short since short questions are easily and quickly comprehended by the respondents, according to Bryman and Bell (2003). The wording format of the questionnaire used in this study has been subject of inspiration and respect from all of the aforementioned characteristics.

#### f) Determining Question Sequencing

When the questionnaire follows a certain subject, it is normal to expect it to not have any questions that would impose a change in the matter of that certain subject. This might lead to confusion and evident misunderstanding of the respondents since the questions are not following the single line of thought, as it naturally should (Bryman& Bell, 2003; Boyd & Westfall, 1972). The funnel approach is a simple approach which imposes that the questionnaire starts with normal and general questions on the topic before eventually reaching the more focused and narrowed ones on the subject (Boyd & Westfall, 1972). This approach was naturally adopted in this research.

#### g) Determining Questionnaire Layout and Physical Characteristics

Physical characteristics in a questionnaire involve font size, typing space, and question layout and are very important when designing the questionnaire. This is so since the visual appearance of the page determines the visual quality of the questionnaire. If the previous is mastered accordingly so, the respondents would be attracted more to it and invest their time and effort by responding (Salant and Dillman, 1994). At the beginning of the questionnaire, a small introduction should be present, usually one paragraph. This introduction showcases the purpose of the study in question and assures that the answers would be treated with confidentiality in order to be trusted by the other party. This research has used this introduction in the questionnaire and also respected all the aforementioned layout and physical characteristic format.

#### h) Re-examination and Revising of all of the Steps

After the development of the questionnaire used in this research, every step was fully reviewed and re-examined before moving on. This has been done in order for there to be no misunderstandings.

#### i) Pre-Testing and Pilot-Testing the Questionnaire

Pretesting the questionnaire is crucial since it helps determine if all the important information has been given or not, if the sequencing and wording of the questions were the convenient or not, and last but not least, if the respondents fully comprehend the questions available or not (Boyd and Westfall, 1972). A sample of15 questionnaires were pretested in this research in order to make sure all of what was mentioned above was in place.

66

The current study focused on pre-testing the questionnaire on a sample of 15participants in the population of target, in which no mistakes stood as obstacles. The questionnaire was therefore adopted for the research and the pre-tested samples were taken into account with the rest of the questionnaire responses.

#### j) Questionnaire Format

This study has developed a questionnaire that adopted the nine steps developed by Churchill (1999). This questionnaire has been divided into seven sections where respondents answered questions measuring the dependent and independent factors, in addition to the demographics.

The first section measured Perceived Security while the second did so with Perceived Trust and both using four statements. The third section measured Perceived Quality in nine statements, while Perceived Ease of Use and Perceived Usefulness followed with five and eight statements, respectively. The sixth section measured the customer's intention to purchase food online in three statements. All of the previous sections were measured using the Likert scale which consisted of the following seven points:

- 1. Strongly Disagree
- 2. Disagree
- 3. Slightly Disagree
- 4. Neither Agree Nor Disagree
- 5. Slightly Agree
- 6. Agree
- 7. Strongly Agree

Following these sections, the final one treated demographics, by using ten short questions that determined the respondents' age, gender, marital status, education level, income, occupation, nationality, and the number of times they order food online in addition to how much money is spent on that particular action and their favorite website for doing so.

#### k) Description of Chosen Sample

According to Parasuramann et al. (2005) sampling is a selection of a certain number that is part of the total number of units that are of interest that is conducted for the sole purpose of using it for getting information and developing conclusions about the total number of units. In other words, sampling is choosing a potential sample for a potential population and using it to come up with results and conclusions that would represent the whole population. In the research conducted, a sample of 225 students was chosen from the whole population of Eastern Mediterranean University students within Famagusta, TRNC. The convenience sampling techniques were used since the time and budget were limited and data was collected during a summer time and beginning of fall semester period where students were not as available and free as expected. It took approximately five months to collect the data beginning from June2016 to October 2016 in the city of Famagusta focusing on students only. The response rate was 90% (225 answered questionnaires from a total of 250 distributed).

The current study focused on pre-testing the questionnaire on a sample of 15participants in the population of target, in which no mistakes stood as obstacles. The questionnaire was therefore adopted for the research and the pre-tested samples were taken into account with the rest of the questionnaire responses.

Table 7: Sampling Procedure
Step 1 : Define the target population
Step 2 : Identify the sampling frame
Step3: Select sampling method
Step 4 : Determine the sample size
Step 5 : Collect the data from the sample

Source: Based on Churchill and Lacobucci (2002)

## **3.4 Ethical Issues**

According to Bell (2003), ethical issues are very important and should not be considered less since they showcase the honesty that a research has and there is aset of regulations involved.

In data collection, Sekaran (2003) and Bell (2003) have discussed three crucial and very important ethical issues; the data that is to be collected should provide anonymity and high confidentiality in addition to clearly stating what the purpose of the research is and making sure that the participation and responding was voluntary and nothing else. This has been respected and followed very carefully during the research conducted.

The researcher should also follow another set of ethical issues relied to data and that is to make sure that it was collected naturally and used for academic purposes only. The data used had to be real and not changed or manipulated to the researcher's ease.

t al. (2010)
t al. (2010)
t al. (2010)

 Table 8: Questionnaire Statement References

Perceived Quality	
1. The online food order website is	Mcknight et al. (2002)
convenient to use2. It is easy to search	Constantinides et al. (2002)
for information on online food order	
website3. The website is colorful4. The	
website is creative5. The website shows	
good pictures of the products/meals6. It	
is easy to access the results	
Perceived Ease of Use	
1. The system content conforms to	International Journal of Business and
needs	Management; Vol. 7, No. 18; 2012David
2. The system content is new and fun	(1989)
3. The system content is attractive	
4. The types of meals are easy to search	
for	
5. The reality of the meals proposed in	
the system.	
Perceived Usefulness	
1. Using this product improves the	
quality of the work I do.	
2. Using this product gives me greater	
control over my work.	
3. This product enables me to	
accomplish tasks more quickly.	
4. This product supports critical	

aspects.
5. This product increases my
productivity.
6. This product improves my job
performance.
7. This product allows me to
accomplish more work than would
otherwise be possible.
8. This product enhances my
effectiveness on the job.
9. This product makes it easier to do
my job.
10. Overall, I find this product useful
in my job.

## **Chapter 4**

# **STATEMENT OF HYPOTHESES**

## **4.1 Introduction**

This chapter has as aim to showcase the variables or factors and their influence and effects on consumer intention to purchase food online. The factors in question are perceived trust, perceived security, perceived quality, perceived ease of use, and perceived usefulness while the customer focus would be students. In the past, research related to this subject is limited and therefore the factors aforementioned effect on customer intention to purchase food online remains so too.

The chapter will focus on tackling a strong review and showcase an analysis of the current variables and the effects and relationships between them and customer intention to purchase food online. In addition to this, hypotheses will be linked to them and listed in variable orderly fashion preceding the validation and testing experiments, naturally.

## **4.2 Perceived Trust and Intention to Purchase Food Online**

Consumer behavior online and in purchasing transactions has become subject to massive influence from the former's perceived trust. Ganesan and Hess (1997) believe that buyer-to-seller relationships help study trust. In the case of purchasing food online, a consumer's intention to purchase food online would be heavily link to their perceived trust in the seller, and therefore create an important relationship. Fogg et al. (2001) and Grabner-Krauter and Kaluscha (2003) stated that a customer's

perceived trust in an online entity is how much that certain customer trusts that entity and its website based on acknowledgment of certain features like the name of the brand, on-time delivery, and protection from fraud.

As mentioned in the earlier paragraph, in addition to trust in the website, trust in confidentiality of personal information is also important for a potential customer. Personal and important information in the likes of credit card details, address, phone numbers amongst other should not be available for sharing or losing by the online business in order for a customer to trust the entity (Belanger et al., 2002; Garbarinoand Strahilovitz, 2004; Jarvenpaa et al., 2000). Grazioli and Wang (2001), believe that the online business world is a home of leaks and fraud and that customers frequently search for online businesses' trustworthiness before engaging in the interaction of an online purchase with those entities.

Moreover, research in trust has become very important to undertake since it has been classified as a very important force when it comes to online purchases and business success in general (Bat et al., 2005; Harris and Goede, 2004; Jarvenpaa et al., 2006; Stewart, 2003; Trifts and Haubl, 2003). This research has helped break down trust into two complementary concepts; trust has been distinguished as a compliance and a want from the customer that is willing to purchase online in taking a risk in the buyer-to-seller relationship, according to Deatsch (1960), Mayer et al. (1995) and Schlenker (1973).

Other research linking perceived trust to online purchasing has found out that a consumer's perceived trust is a fundamental factor that aspires to help businesses

74

keep a good relationship with their customers and thus encourage online purchasing, according to McKnight and Chervany (2002).

Features such as the design of the website where the online purchases are made have been discovered to have astonishing effects on the levels of consumer trust, satisfaction, loyalty and thus intention to make a purchase (Cyr et al., 2008). Other factors such as customer service and delivery, according to Liu et al. (2008) and Shankar et al. (2009) have been proven to have the same associations with customer intention to purchase online.

It is arguable today that previous experience in online purchasing does have an effect on customer intention to purchase online. If for instance, a consumer has had an experience of online food order with a certain online restaurant, then that experience would have a great effect on their intention to make other orders. Website features, functionality, transactional security, in addition to personal variables are believed to be other fundamental factors in customer trust and intention to purchase online, according to Yoon (2002).

Accordingly, based on these findings, the following hypothesis has been developed:*H1:* Perceived trust has a significant and positive effect on consumer intention to order food online.

#### **4.3 Perceived Quality and Intention to Purchase Food Online**

During the past few decades the world has experienced a slow internet growth which reached its peak and later on quickly developed and forged into what it is today. The Internet has also decreased the size of the world, geographically; this also applies to the business world and customers. Naturally, business aims would shift towards differentiation in the attraction and retention of customers, since the online world has become very competitive. However, since research in this subject is not very developed yet, online retailers are finding it challenging in forming an idea or perception concerning customer expectation and intentions in purchasing online, according to Zeithaml et al. (2001).

Perceived quality in the online world and notably in the shopping field is crucial and deciding. According to Parasuraman et al. (1988), the general understanding that a customer has of how superior and performant a certain service is compared to the ones offered by the competition. LaPierre (2002) believes perceived quality to be a consumer's perception of the reliability and life-span of a certain product or service.

There however, are other definitions since perceived quality exists in several forms. The aforementioned is related to the perceived quality of service but there also exists the perceived of quality of website which to this study is more crucial since it precedes service when debating customer intention to purchase online. Hsiao et al. (2010) believe that perceived quality is the degree to which potential consumers perceive that a certain online purchasing website overall features and characteristics conform to their desires, needs, and demands. Perceived quality in other words basically refers to how attractive and performing a certain website is for a customer which would eventually lead to an online purchase.

The quality of the website used for online purchasing is usually measured by the consumer through many factors. These factors are in majority and include usual browsing, location of information, website order as well as speed, simplicity, and how the data would be showcased in effectiveness. The attributes, price, and

performance of the product are also among these factors, according to Al-Debai, Akroush, and Ashouri (2015).

Accordingly, past studies have confirmed that the extent to which a consumer's perception of an online website's quality has an effect on their perception of what benefits and gains the website has to offer (Liao et al., 2006; Bai et al., 2008; Al-Maghrabi and Dennis, 2011). Al-Debai, Akroush, and Ashouri (2015), have also stated with regards to this, that customer perceptions of certain factors like cost-reduction, convenience, and time-saving is very much linked to how simple and easy it is to search and navigate through the online shopping website in addition to how quickly the information would be accessed and the overall speed in which all of this takes place.

It is logical that perceived quality is significant when the consumer intends to make an online purchase. An online restaurant, in this matter, would have to offer great website quality that would satisfy the consumer in order for the latter to have a higher tendency to use that website in order to purchase a meal online (O'Cass and Carlson, 2012). Parasuraman et al. (1985) stated that the customer perceived quality plays a big role in the successes and failures of businesses since it is strongly linked to the customer's behavioral intention and satisfaction. If for example an online website does not offer enough quality for the customer to perceive, the customer behavioral intentions will have a negative effect on the restaurant's success as a business. As stated in previous researches, customer behavioral intentions are positively shifted when the businesses dealing with them provide food quality for them (Gilbert et al., 2004; Gilbert and Veloutsou, 2006). In this line of thought, if an online restaurant offers a high website quality for the consumers to perceive, then the consumer intention to order food online will dramatically rise, since the levels of satisfaction they are seeking would be achieved.

Due to these findings, it has been hypothesized that:

*H2:* Perceived quality has a significant and positive effect on consumer intention to order food online.

#### **4.4 Perceived Security and Intention to Order Food Online**

As obviously known, internet use is growing on a daily basis and taken over the business world in every field one can consider. One field in which a dramatic growth has taken place is the banking one. Online banking has become associated to every business field on the online hub. Electronic commerce would not have as great an importance if online banking was not part of it. This being mentioned, it is important to note that the fast food industry is one of the latest to join this trend and has therefore, given the chance for security issues to rise. Perceived security is one of the most important issues when it comes to purchasing online and measuring how accepting a consumer is towards the use of internet in general.

Perceived security has been interpreted widely up to date. Yenisay et al. (2005) believe it to be the extent to which users feel secure when using the internet for shopping, as they would in electronic commerce websites. This aspect of security is very important since Internet crime has risen over the past few years and threatened a consumer's perceived security and therefore their intention and willingness to purchase online. Although a lot of research in the field of computer science and online purchasing, including the ones on a B2C level, have been conducted, very few

78

ones regarding security in electronic commerce from the customer's angle has been treated, according to Yenisay et al. (2005).

It is natural for a consumer to hesitate when sharing personal information especially to other parties that would be linked to a certain online transaction. One example in this aspect lies in Turkey where north of 50% of consumers are reluctant to share their personal information such credit card numbers, phone digits, and addresses due to a lack of security feeling and therefore end up not making online purchases (Lightner et al., 2002).

Research has been conducted in order to find out what online consumers should be knowledgeable of in order to feel secure when making an online purchase. Lightner et al. (2002) focused on discovering what factors would allow a consumer to feel more secure about online transactions. Since perceived security does not have an influence on the actual security a website offers, a consumer might be exposed to a deceitful experience in security, according to Yenisay et al. (2002).

Another important factor in perceived security is that it only treats the security feeling of a consumer when in an online purchase and transaction situation. In other words, perceived security is not enhanced through experience or time, but dependent on what security measures and information is provided by the online hub or electronic commerce website (Yenisay et al., 2002).

In online purchasing, security is broken down into two categories which are composed of customer information record and use in addition to the entrance of a third party. This being mentioned, Miyazaki and Fernandez (2002) claim that due to unstable movement in electronic commerce, collection of customer information with the use of databases has become common and undertaken by businesses whether the consumers are aware of it or give permission for it. Moreover, the perceived security a consumer has towards an online retailer, or restaurant for instance, has an effect on their intention to use the online website provided for purchasing. Security is associated to trust in this aspect, according to Flavian et al. (2006). Furthermore, the perceived security of a consumer heavily influences their intention to purchase online since it is most important and valuable for a customer to clearly think it over before sharing personal information, as stated by Mukherjee and Nath (2007). Due to these aspects and consequences they usually bring, electronic commerce websites and retailers in general are very aware when it comes to the security and privacy of their consumers and take it seriously (Sathye, 1999; Liao and Cheung, 2002; Poon, 2008).

A consumer willing to purchase online does not have any physical contact with the online shop nor the products, or meals in this case, offered. The financial aspect of the purchasing usually takes place online where the payments are made before the consumer actually receives that product or meal.

This increases the risk for fraud or identity theft and according to Koufaris and Hampton-Soussa (2002), there are many risks in processes of this kind. This confirms that perceived security is not a factor to take lightly when treating a customer's intention to make online purchases. Their perceived security has a tremendous effect on it and also on another factor, perceived trust. According to Lightner et al. (2002), perceived security is the primary reason why online consumers hesitate or do not make online purchases at all.

80

Judge (1998) believed that while sharing of personal information online is growing in today's world, a clear threat is introduced and it would influence consumers to not take initiative in using the internet for electronic transactions, or online purchasing. On the other hand, Oppliger (2000) added that online shoppers now prefer to remain anonymous when conducting online transactions since they are aware that their activities have become easy to follow, track, and observe. They therefore do not share their personal information when using the internet for shopping. Due to these factors, electronic commerce websites and retailers are now trying to make their online payment systems and procedure simpler and offer their consumers a promise of not tracing their personal information in order to encourage them to make online purchases (Oppliger, 2000). All of this proves that perceived security and its effects on a consumer are very important when it comes to making online purchases, and based on this, the following hypothesis was developed:

*H3:* Perceived security has a significant and positive effect on consumer intention to purchase food online.

#### 4.5 Perceived Usefulness and Intention to Order Food Online

From a consumer's point of view, information technology is either received or rejected. The aspects that are involved in the system where consumers purchase online are what decide whether it is accepted or rejected. Since ordering products online are perceived to be facilitating a consumer's life, perceived usefulness is one accept that would treat this. The use of online websites, applications, or any system for purchasing online and the belief that by functioning on it facilitates the consumer's life and makes them better execute their daily takes is known as perceived usefulness. In other words, perceived usefulness expresses how useful the use of a certain application is to the consumer, and how it would simplify their lives (Davis, 1989).

Davis (1989) developed the Technology Acceptance Model, or the TAM, in order to show how a consumer or a user would behave when undertaking information technology. One of the factors he used was perceived usefulness. The TAM has as focus to find out to what degree technology and the products in its surroundings are accepted by the user and consumer and how the attitudes developed from it affect their intentions, which in this case would be purchasing online (Chang, 2011).

If for instance a consumer willing to purchase a meal on an online restaurant perceives the system or website use to be high in performance, then their perceived usefulness would be considered high. Based on the previous assumptions, a hypothesis has been developed:*H4:* Perceived usefulness of an online ordering website has a significant and positive effect on a customer's intention to purchase food online.

#### 4.6 Perceived Ease of Use and Intention to Purchase Food Online

The other factor in the TAM is known as perceived ease of use and refers to the system, application, or in this case, online website, as well. The customer's perceived ease of use of a system, according to Davis (1989), usually refers to how easy and utile that certain application is.

On the other hand, it may be perceived to be difficult to use and that would distort any of the functions that follow it in the online purchasing procedure.

The TAM expresses that the consumer's perceptions of the technology used such as the online website would have an effect on information technology overall. Venkatesh and Davis believe that perceived ease of use is one of the factors affected by this (1996). Other variables are also involved, naturally. Such things as the outside environment, technological system characteristics, website features, as well as personal variables are all part of the equation. The user's perception of ease of use would therefore be affected by all of the aforementioned (Venkatesh & Davis, 1996; Ighbaria et al., 1995; Szajna, 1996).

Radner and Rothschild (1975), believe ease of use is the extent to which a consumer knows and believes that a certain system, or website, would be used easily and effort-free. This being noted, it would be important to state that the easier it is for a consumer to use a certain online system, the better it would be since their intentions would lean towards positivity. Based on this, it has been hypothesized that:

H5: Perceived ease of use of an online ordering website has a significant and positive effect on customer intention to purchase food online.

# 4.7 Conceptual Framework for Intention to Purchase Food Online

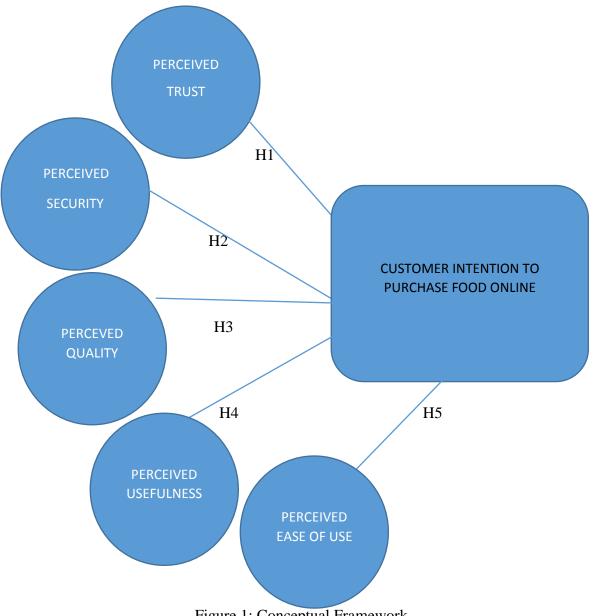


Figure 1: Conceptual Framework

# Chapter 5

# **DATA ANALYSIS**

## **5.1 Introduction**

The questionnaires distributed for the sake of this study highly contributed in the data extraction to be used for analysis; this chapter aspires to detail the data and its analysis. The SPSS 19.0 software was the primary tool used for analyzing the data, in a fashion by which the data were input into the software's database and been subject to cleaning in addition to other tests. This would enable the information to be statistical and thus provide answers to the questions the research treated.

The sampled questionnaires were used for numerous aspects of which the first one is demographic. Frequency columns were used to help showcase the participants' demographic characteristics. Following this, descriptive statistics, notably the mean and standard deviation were obtained depending on the responses received.

In order to be able to determine if variances in gender were different on the dependent and independent variables used in the study, a T-test was conducted. Furthermore, ANOVA tests took place to analyze more than one group at the same time, as was done for aspects such as age, education, and status. The variance analysis proved how significantly different groups are from each other and in order to point out which group showed the highest or most variation, a Post-Hoc Tukey analysis was conducted.

The Pearson correlation analysis method was also used in order to discover correlation between the scales. Last but not least, the impact subjected to the dependent variable (intention to order food online) from the independent ones (perceived trust, perceived security, perceived quality, perceived usefulness, and perceived ease of use) was measured using the adoption of a multiple regression analysis. The upcoming section of this chapter details the descriptive analysis used on the sample.

## **5.2 Descriptive Analysis**

#### 5.2.1 Gender Distribution

The distribution of gender amongst the participants is showcased in the pie chart below. Based on the responses collected from the participants in this study's sample,128 respondents (56.89%) were male while the remaining 97 (43.11%) were female.

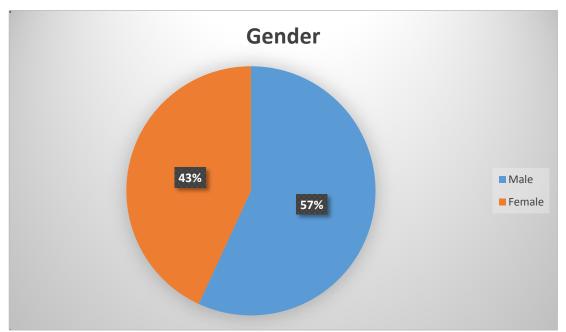


Figure 2: Respondent Gender Distribution

#### **5.2.2 Age Distribution**

When analyzing the age of the respondents who took part in the study, 190 respondents (87%) were between 19 and 27 years of age, 27 respondents (12%) were aged between 28 and 35 years, while 2 respondents (1%) were aged between 36 and 43 years. The remaining 9 respondents (2.7%) respondents of the 225 ones used in the study did not define their age.

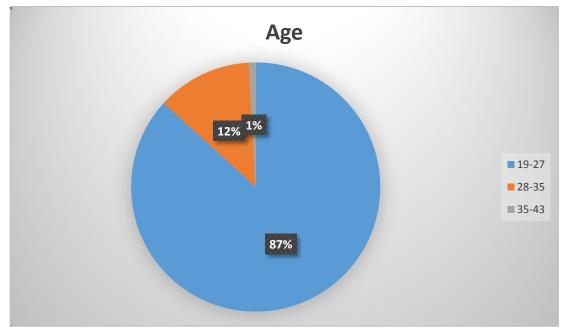


Figure 3: Respondent Age Distribution

#### 5.2.3 Highest Educational Level Distribution

When it came to the participants' highest education level achieved, 12 respondents (5.3%) of the total of participants achieved high national diplomas, which are the equivalent to a high school diploma for instance. 81 (36.0%) respondents achieved a first degree, 117 respondents (52.0%) held a master's degree, while 15 respondents (6.7%) held a PhD degree.

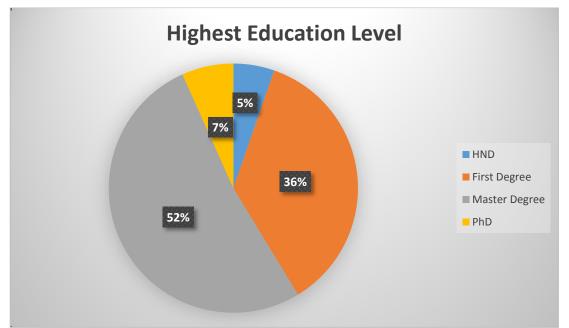


Figure 4: Highest Education Level Distribution

## **5.2.4 Marital Status Distributions**

According to the marital status of the participants, 295 respondents (62.6%) of the participants were single; on the other hand, 166 respondents (35.2%) were married and only 5 respondents (1.1%) were divorced. Based on the marital status of the participants, 214 respondents (95.1%) were single, while the remaining 11 respondents (4.9%) were married. No respondents were divorced.



Figure 5: Marital Status Distribution

#### 5.2.5 Occupation Distribution

Since this study involves student intention to purchase food online, the only focus was on students in Famagusta, TRNC. There are therefore no other occupations other than that of a student as status for the respondents in this study, and thus no distributions.

#### 5.2.5 Monthly Income Distributions

According to the income group of the participants, 189 respondents (40.1%) of the participants were in the range of up to 20,000TL, while 94 respondents (20.0%) were in the range of 20,001-40,000TL, 42 respondents (8.9%) lie in the range of 40,001-60,001TL, and 21 respondents (4.5%) were in the range of more than 60,001TL. According to the monthly pocket money or income of the participants, 15respondents (6.7%) of the participants had up to 1000 TL, 162 respondents (72.0%) were in the range of 1001-2000 TL, 21 respondents (9.3%) were in the range of2001-3000 TL, while 4 respondents (1.8%) had more than 3001 TL. 23 respondents decided not to share that information since it was labeled optional in the study's questionnaire.

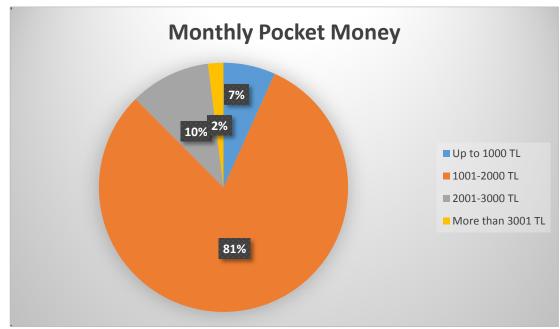


Figure 6: Monthly Pocket Money Distribution

#### **5.2.6 Frequency of Online Food Ordering**

The frequency of online food ordering per month has showcased that 52 respondents (23%) order food online between 1-5 times, while 150 respondents (66.7%) do so 5-10 times per month, and that 23 respondents (10.2%) do so 10-20 times per month. No respondents have claimed to so more than 20 times per month. The following Figure 8 shows the distribution based on how many times per month the respondents have ordered food online.



Figure 7: Online Food Order per Month Distribution

#### 5.2.7 Distribution on How Much Money Spent on Online Food Ordering

When it came to how much money was spent on online food ordering per month, 49respondents (21.8%) spent 100 TL and below, while 148 respondents (65.8%) spent between a range of 101-200 TL per month. 11 respondents (4.9%) spent between a range of 201-400 TL as 17 respondents (7.6%) spent more than 400 TL. The following figure 9 shows this distribution.

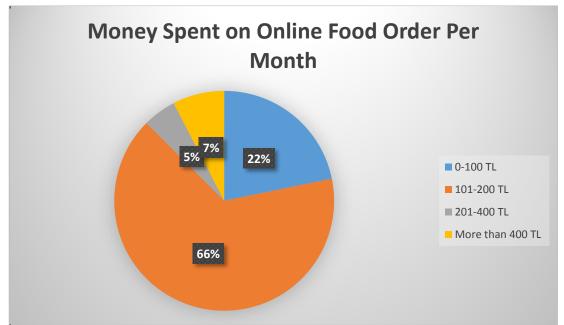


Figure 8: Money Spent on Online Food Order per Month Distribution

The table below showcases a statistical summary of all the respondents' demographic variable.

		Frequency	Percentage
Gender	Male	128	56.9
	Female	97	43.1
Age	19-27	190	84.4
	28-35	27	12.0
	36-43	2	0.9
	Missing system	6	2.7
Educational Level	High National Diploma	12	5.3
	First Degree	81	36.0
	Masters Degree	117	52.0
	PhD Degree	15	6.7

Table 9: Respondent Demographic Characteristics

Marital Status	Single	214	95.1
	Married	11	4.9
	Divorced	0	0
Occupation	Student	225	100
Monthly Income	Up to 1000	15	6.7
Group	1001-2000	162	72.0
	2001-3000	21	9.3
	More than 3000	4	1.8
	Missing System	23	10.2
Online Food Order	1-5	52	23.1
Frequency per	5-10	150	66.7
Month	10-20	23	10.2
	More than 20	0	0
Online Food Order	0-100	49	21.8
Monthly	101-200	148	65.8
Expenditure	201-400	11	4.9
	More than 400	17	7.6
Total		225	100

# **5.3 Descriptive Analysis of the Scale**

Table 10 showcases the descriptive analysis which associates both the scales and the responses. A statistical analysis of the perceived security of the participants when engaging in an online purchase showed that most of these same participants had a security perception classified as positive (with a mean of 5.06). Based on the scale,

this means that the respondents have 'slightly agreed' to the fact that they have a positive perception of security when engaging in an online food order.

When perceived trust was measured in that scale in the same fashion, the result has proved that most of the participants held a neutral perception of trust when ordering food online (with a mean of 4.35), thus confirming that they 'neither agree nor disagree' when it comes to trust and making online food orders.

Moving on, perceived quality was analyzed in the same fashion. According to the results achieved, the majority of the participants held a perception of quality known to be positive (with a mean of 5.17). This means that when it came to their perceived quality and intention to purchase food online, the participants had 'slightly agreed' and that their overall stand on perceived quality is positive.

The descriptive analysis that followed involved the participants' perceived ease of use when engaging online to order food. Based on the results, most of these participants held a positive perceived ease of use and therefore believed that it would be simple and easy to make an online food order (based on the mean of 5.23). According to this result, the participants have generally 'slightly agreed' that their perceived ease of use is positive.

The following descriptive analysis treated perceived usefulness. Most of the participants in the survey believed that they had a positive perception of how useful to them and their daily lives ordering food online would be (based on a mean of5.26). This therefore means that the participants have 'slightly agreed' to the fact that their perceived usefulness when it came to ordering food online is positive.

Last but not least, customer intention to purchase food online was measure in the same descriptive analysis fashion. Participants hold a neutral stance on this matter (with a mean of 4.74). This means that overall, they 'neither agree nor disagree' about their intentions when it comes to ordering food online and whether they do so more than others or not, in addition to forecasting if ordering food online will grow in the future.

Item	X	S
Perceived Security	5.06	0.970
a) I perceive ordering food online as secure	5.08	0.844
b ) I perceive the information relating to the user and online	4.90	0.937
food order transactions as secure		
c ) The information I provided in the previous online food order	5.21	0.717
is helpful for secure payment transactions		
d ) I do not fear hacker invasions in online food order	5.05	1.384
transactions		
Perceived Trust	4.35	1.44
a) I trust each participant, such as seller and buyer, involved in	4.23	1.256
online food ordering		
b) I trust the security mechanisms of online food order	4.63	0.922
c) I trust online food order company services	4.29	2.280
d ) I trust the information provided during the online food order	4.24	1.312
process		
Perceived Quality	5.17	0.828

Table 10: Descriptive Analysis of the Scales

a) In general, the online food order websites are convenient to	4.77	0.742
use		
b) In general, it is easy to search for information on online food	5.16	0.670
order websites		
c ) The websites are colorful	5.30	0.741
d) The websites are creative	5.66	0.792
e ) The websites show good pictures of the products/meals	5.60	1.017
f ) In general, it is easy to finalize the food ordering process	5.54	0.896
g ) In general, the websites are fast and easy to use	5.38	0.859
h) In general, the websites ensure me of security	4.73	0.872
i ) In general, I am confident about the security of the websites	4.39	0.859
Perceived Ease of Use	5.23	1.384
a ) The system content conforms to needs	4.68	0.678
b ) The system content is new and fun	5.48	3.484
c ) The system content is attractive	5.55	0.801
d ) The types of meals are easy to search for	5.43	0.759
e ) The reality of the meals proposed in the system	5.01	1.197
Perceived Usefulness	5.26	0.960
a ) Ordering food online improve the quality of work I do	5.23	0.818
b) Ordering food online enables me to accomplish tasks more	5.34	0.814
quickly		
c ) Ordering food online increases my productivity	5.31	1.035
d ) Ordering food online improves my task performance	5.24	1.107
e ) Ordering food online allows me to accomplish more work	4.71	0.922

than would otherwise be possible		
f ) Ordering food online enhances my effectiveness	5.02	0.989
g ) Ordering food online makes it easier to do my job	5.22	1.201
h ) Ordering food online is useful in university life	5.99	0.802
Intention to Purchase Food Online	4.74	1.251
a) I order food online more than others	3.87	1.311
b) I am currently and will continue to order food online	4.50	1.317
c) I believe online food order will increase	5.84	1.125

Table 11 shows that all the scales hold a Cronbach's alpha value greater than the set point of 0.7 (Field, 2005), which is a point set for the study. This shows that the scales used are highly reliable.

# 5.3.1 Reliability Analysis of the Employed Scales

According to Pallant (2001) the famous pattern to examine the stability and consistency of a scale is the Cronbach's coefficient alpha. To determine the correlation of items in a set with each other, Cronbach  $\alpha$  is adopted (Sekaran, 2003).

Scale	Cronbach's Alpha
Perceived Security	0.775
Perceived Trust	0.714
Perceived Quality	0.660
Perceived Ease of Use	0.209
Perceived Usefulness	0.822
Intention to Purchase	0.363

Table 11: Cronbach's Alpha Test for Scale Reliability (First Trial)

Table 9 shows that all the scales tested for Cronbach's alpha value. The set point put initially for this study had to be greater than 0.7. 0.7 is the usual one tested and if the scales prove to be it or higher, than the scale is highly reliable (Field, 2005). Table 12 showcases Cronbach's Alpha value for every scale used in the study.

According to Field (2005), a set point value greater than that of 0.7 confirms a scale's reliability, and therefore prove that the scales treated are highly reliable. This has been applied to the current study. Three of the scales used in this study, (Perceived Security, Perceived Trust, and Perceived Usefulness) proved to be highly reliable ones. The other three (Perceived Quality, Perceived Ease of Use, and Intention to Purchase) have values lower than the 0.7 threshold. Due to the results achieved in the last three scales, some changes had to be made. One scale was completely omitted from the study since it achieved a score of 0.209 and therefore was not even close to the required threshold; perceived ease of use. Second of all, the scale for question 6, which tested the Intention to purchase Food Online, achieved a score of 0.363 and was subject to a small modification due to its weight in the study and low number of questions, three. The first question was omitted in order to edit the scale and retest it. Thanks to these small modifications, along with a change in the required threshold, the objectives were achieved.

The study has been subject to another change due to these complications. Since the threshold of 0.7 was not achieved by some of the scales used in this study, and therefore remain reliable, a change in the threshold itself was been made. The general scale reliability threshold agreed upon is 0.7, according to Nunally (1978). Other researches and works have used 0.6 as a threshold and it has been generally accepted (Moss et al.,1998). Hair (1998), has also been one of the researchers who have

supported and confirmed this, by claiming that a threshold of 0.6 are within the measure of the acceptable.

The following table showcases the updated Cronbach Alpha Test for reliability following the changes that took place.

Scale	Cronbach's Alpha
Perceived Security	0.775
Perceived Trust	0.714
Perceived Quality	0.660
Perceived Usefulness	0.822
Intention to Purchase	0.663

Table 12: Cronbach's Alpha Test for Scale Reliability (Updated)

# **5.4 Correlation Analysis**

When both the direction and strength of linear relationships that any two variables might hold is examined, Correlation analysis is used (Field 2005; Pallant, 2007). The usual values are in between a range from -1 to 1 which according to Pallant (2007), is a perfect correlation which points out that one variable's value can be defined in exact fashion by knowing what the value of the second variable. Naturally, a correlation value of 1 shows the perfect positive correlation whereas a value of -1 would show the opposite, a negative correlation. A correlation of 0, however, shows there is no relationship whatsoever between the two values in question. Values between 0 and 1, on the other hand, determine relationship strength in terms of classification.

This study assumes and follows to define and determine the strength of correlation coefficients using the approach and adoption proposed by Field (2005) and Pallant (2007). This approach proposes that coefficients with a value somewhere in between 0.10 and 0.29 are classified as "small" while coefficient values somewhere in between 0.30 and 0.49 are considered "medium" while coefficient values above 0.50 are considered "large".

Last but not least, Correlation analysis was not only used in this research in order to determine the direction and strength of the linear relationships that the independent variables hold but to also to define the relationships but to also determine the relationships between each of these independent variables and dependent one.

#### 5.4.1 Perceived Security and Intention to Order Food Online

This study has previously treated Perceived Security and its relationship to ordering food online, basing the fact that the two are increasingly related due to certain very important factors in the online world; security and intention to order in electronic commerce. Yenisay et al. (2005) believe Perceived Security to be a measurable factor in a way where it is a level of security that a certain online user feels while experiencing an online or electronic commerce purchase on a website, for instance.

Due to the many threats available in the electronic hub, security remains one of the top and most important issues an online customer takes into consideration. Internet crime has massively increased and it has become an obstacle to online business and therefore users, or customers, remain in utmost doubt when sharing or trying to share their personal information due to that lack of security, according to Lightner et al. (2002).

These concerns are naturally important to a customer and their intention to order food online. Udo (2001) stated that customers who showed high concerns in their privacy and identity relied heavily on security in their decisions on online purchasing.

Due to these aforementioned claims, this study has expected that both Perceived Security and intention to purchase food online would have a slightly positive linear relationship.

The Pearson Correlation results in this are found that there is a correlation of 0.052 with a significance level of p<0.05, which argues that there is no relationship between Perceived security and intention to purchase food online.

#### 5.4.2 Perceived Trust and Intention to Purchase Food Online

Perceived Trust has been treated in various fields and under different circumstances with different mechanisms, as earlier stated in this study. There are many interpretations and depending on what field treated, its importance can vary. In the online business hub, trust has been treated in a particular fashion. Perceived Trust has been found to be another measurable aspect since it is the degree to which a certain customer or potential one actively trusts a website or certain online business, based on many mechanisms such as brand recognition, time for product delivery, and protection from fraud (Fogg et al., 2001; Grabner-Krauter and Kaluscha, 2003).Mcknight and Chervany (2002), claim that perceived trust a consumer has is an important aspect that helps in continuous relationship maintaining between both the consumer and online purchasing entity. Liu et al. (2008) and Shankar et al. (2003) believe that certain factors like customer service and delivery have a massive

100

effect on a consumer's perceived trust and therefore on their intentions to purchase online.

When it comes to the fact of how trust is very important when a consumer wants to make an online purchase, Park and Kim (2003) stated that the higher the trust a consumer has, the more they will be lead to make a purchasing decision online, and therefore become better at them in the future due to the level of satisfaction in that experience.

In this regard, this study has predicted Perceived Trust to have a positive linear relationship with the intention to purchase food online. Results in the Pearson Correlation show a correlation of 0.309 with a significance level of p=0.01. With a correlation as positively and medium high, this confirms that there is a positive linear relationship between Perceived Trust and intention to purchase food online.

#### 5.4.3 Perceived Quality and Intention to Purchase Food Online

When it comes to Perceived Quality and intention to purchase online, a positive and significant relationship is expected to be present. This is so since according to many studies conducted in the past, Perceived Quality treats certain functions and features that are crucial on whether a customer intend to make an online purchase or not.

According to Petter et al. (2008), perceived quality invokes website quality as an allembracing aspect and general performance that a certain online shopping website potentially has based on certain features such as its design to be significantly useful, straightforward, and effective for the consumer. Hsiao et al. (2010) believe it to be a measurable extent to which a consumer perceives an online shopping website's characteristics and features to be related and conforming to their needs and demands. As to how perceived quality is important when intending to make an online purchase, O'Cass and Carlson (2012) believe it to have an effect on the online order since the higher the quality a website offers to the consumer, the higher their perception will be and thus, the higher their intention to make an online purchase will be.

With a Pearson Correlation result of 0.020 at a p level of 0.00, this neither confirms nor rejects this studies expectation. The correlation is not negative but not positive enough to show that there is a positive linear relationship. Therefore, there is no relationship between a customer's perceived quality and their intention to order food online.

#### 5.4.4 Perceived Usefulness and Intention to Purchase Food Online

Perceived Usefulness is another factor known to be significant when it comes to making online purchases. Customers should feel that whatever system or online application they use should not only provide them with a certain product or service but also make their lives easier and productive. Perceived Usefulness treats this in a deeper fashion as it relates to a customer's way of life. Davis (1989), believes perceived usefulness to be a trend where a customer who uses a certain application believes that it would make them better execute their job, or in other words, to be useful. The user's perception of that technology should have an effect on their attitude about the information technology used, according to Venkatesh and Davis (1996). Radner and Rothschild (1975) believe that a high perceived usefulness for a customer means that they consider that system or application used for purchasing to be great in terms of performance and usefulness.

Based on the aforementioned, this study has predicted perceived usefulness to have a positive linear relationship with ordering food online. The Pearson Correlation result

has supported this claim with a value of 0.171 which is considered to be a small and positive value at a significance level of 0.01. There therefore exists a positive and linear relationship between a customer's perceived usefulness and their intention to purchase food online.

#### **5.4.5** Correlation Among Variables

The correlations among the independent variables was also measured and showcased earlier in Table 13. As mentioned earlier in the research, all of these variables are interconnected and crucial when it comes to the intention of online purchasing.

Online customers tend to perceive many aspects from technology benefits (as in usefulness) and quality and therefore expect productive revenues in service. Perception in service and quality as well as the trust needed to undertake an online purchase has all been proven to be connected (Daholka, 1996; Fiske, 1982; Dickerson and Gentry, 1983; Lendingham, 1984).

Other factors have also been undergoing research before claims of connections to online purchasing intentions. Such factors include not only online system ones but also personal ones. Whether psychological or emotional, their effects are of massive importance and greatly influence the intentions customers have when purchasing online (Solomon et al., 1985; Bitner et al., 1990). Such factors are known to be amongst perceptions of security, quality, and trust.

The Pearson Correlation measurements in this study have found perceived security to be medium and positive in its linear relationship to perceived trust. This has been confirmed with a correlation of 0.330 at significance level of p=0.01. Perceived quality and perceived usefulness have arguably reached the same conclusion with a correlation result of 0.272 which would be estimated to a solid 0.3, thus being classified as a medium positive correlation at a significance level of p=0.01. On the other hand, other variable correlations have proven that there exist no relationships between the two variables in question. Perceived security and perceived quality for instance have achieved a correlation result of 0.214 at a significance level of p=0.01 while perceived security with perceived usefulness achieved a 0.273 at the same significance level. Perceived trust and perceived quality resulted in a 0.055 at a significance level of p=0.00. These correlation results confirm that there is no positive linear relationship but that there also is no negative one, thus classifying them as having no relationship whatsoever between each other. As for perceived trust and perceived usefulness, it has been found that there is a same linear relationship conclusion resulting in a -0.087 at a significance level of p=0.01, which still remains in a "no relationship" status although it is negative but not negative enough as it does not achieve a "negative small" status.

### **5.9 T-test for Gender Comparison**

Pallant (2007) and Field (2005) claim that the use for conducting and calculating the T-test has as purpose to demonstrate whether or not a statistically significant difference in the mean values of two groups exist or not. In this study, a T-test was conducted in order to depict if there were any significant differences between mean scores that exist in the variables of males and females as well as marital status. The T-test was conducted for the marital status since there are only two constructs out of three (Single and Married) that were answered by the respondents. Table 13 below showcases this in a form of group statistics for independent sample T-tests that were run for gender comparison while Table 14 showcases the results that the independent

samples T-test for the equality of means in gender comparison hold. Table 15 and Table 16 do the same for marital status.

<u>^</u>	Gender	N	Mean	Standard	Standard
				Deviation	Deviation
					Error
					Mean
Per_Sec AVG	Male	128	5.0625	0.797	0.0704
	Female	97	5.0593	0.748	0.760
Per_Trust_AVG	Male	128	4.496	1.176	0.104
	Female	97	4.152	1.019	0.103
Per_Qual_AVG	Male	128	5.169	0.538	0.0476
	Female	97	5.309	1.147	0.117
Per_Useful_AVG	Male	128	5.184	0.745	0.066
	Female	97	5.352	0.477	0.0485
Intention_to_Purchase_AVG	Male	128	5.270	0.949	0.0839
	Female	97	5.045	1.102	0.112

 Table 13: Group Statistics for Gender Comparison

The data shown in the table below depicts that the mean difference between males and females and that there is no significant difference between both gender in all factors except for perceived usefulness.

Table 14: Independent Samples Test for Gender Comparison	Table 14: Independent	Samples	Test for	Gender	Comparison
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-	for ity of nces	T-test fo	or Equali	ty of Mear	IS			
qual aria	ity of nces							
aria	nces							
	<i>a</i> :							
	Sig.	Т	Df	Sig. (2-	Std	Std	95% Co	onfidence
	U				Dev	Diff	Interval	of the
				uneu)	Dev			
					·	•		
							Lowest	Upper
28	.867	2.302.	22321	.22.20	.344	.150	.050.055	.639.63
		35	9		.344	.147		3
82	.775	.031.0	22321	.975.975	.975	.105	203-	.209.20
		31	3		.975	.104	.201	7
54	.553	-1.22-	22312	.223.266	.223	.12.	307-	.086.10
		1.22	8		.266	13	.390	8
85	.006	-1.97-	22321	.050.038	.050	.087	342-	001-
		2.09	7.4		.038	.082	.332	.010
47	.358	1.631.	22318	.105.112	.105	.137	048-	.493.49
		60	9.2		.112	.140	.053	9
	28 82 54	28     .867       82     .775       54     .553       85     .006	28       .867       2.302.         35       35         82       .775       .031.0         31       31         54       .553       -1.22-         1.22       1.22         85       .006       -1.97-         2.09       47       .358       1.631.	$ \begin{array}{c ccccccccccccccccccccccccccccccccccc$	28       .867       2.302.       22321       .22.20         35       9       .22.20         35       9       .22.20         82       .775       .031.0       22321       .975.975         31       3       .975.975         54       .553       -1.22-       22312       .223.266         1.22       8       .050.038         85       .006       -1.97-       22321       .050.038         2.09       7.4       .4105.112	28       .867       2.302.       22321       .22.20       .344         28       .867       2.302.       22321       .22.20       .344         35       9       .344       .344         82       .775       .031.0       22321       .975.975       .975         54       .553       -1.22-       22312       .223.266       .223         1.22       8       .266       .266         85       .006       -1.97-       22321       .050.038       .050         2.09       7.4       .053.038       .038         47       .358       1.631.       22318       .105.112       .105	100       1	$ \begin{array}{c ccccccccccccccccccccccccccccccccccc$

Table 15: T-test for Gender Comparison									
	Lever	ne's	T-test	for Equ	ality of M	leans			
	Test	for							
	Equa	lity of							
	Varia	nces							
	F	Sig.	Т	Df	Sig.	StdD	StdDi	95% Co	onfidence
					(2-	ev.	ff.	Interval	of the
					tailed			Difference	e
					)			Lowest	Upper
Per_Trust_Avg	.028	.867	2.30	22321	0.220.	.344.3	.150.1	.0493.05	.639.63
EqualVariancesAssumedEqualVa			2.35	9	20	44	47	50	3
riancesNot Assumed									
Per_Sec_Avg	.082	.775	.031	22321	0.975	.003.0	.105.1	203-	.209.20
EqualVariancesAssumedEqualV			.031	3	0.975	32	04	.201	7
ariancesNot Assumed									
Per_Qual_Avg	.354	.553	-1.2-	22312	0.223	-0.14-	0.120.	-0.307-	.0863.1
EqualVariancesAssumedEqualV			1.2	8	0.266	0.14	13	0.390	08
ariancesNot Assumed									
Per_Use_Avg	7.85	.006	-2.0-	.050.0	.050.0	-0.17-	0.087	-0.342-	-
EqualVariancesAssumedEqualVa			2.1	38	38	0.17	0.082	0.332	.001.00
riancesNot Assumed									96
Intention_Avg	.847	.358	1.63	0.105	.105.1	.233.2	.137.1	048-	.493.49
EqualVariancesAssumedEqualVa			1.60	0.112	12	23	40	.053	9
riancesNot Assumed									

T

# 5.9.1 T-test for Marital Status

	Marital	N	Mean	Standard	Standard
	Status			Deviation	Deviation
					Error
					Mean
Per_Sec AVG	Single	214	5.09	0.73	0.05
	Married	11	4.59	1.36	0.41
Per_Trust_AVG	Single	214	4.29	1.10	0.08
	Married	11	5.50	0.91	0.27
Per_Qual_AVG	Single	214	5.24	0.87	0.06
	Married	11	5.06	0.52	0.16
Per_Useful_AVG	Single	214	5.23	0.64	0.04
	Married	11	5.77	0.58	0.17
Intention_to_Purchase_AVG	Single	214	5.15	1.03	0.07
	Married	11	5.59	0.89	0.27

Table 16: Group Statistics for Marital Status Comparison

Table 17: Independent Sample	Lever		T-test for Equality of Means						
	2010		1						
	Test	for							
	Equal	lity of							
	Varia	nces							
	F	Sig.	Т	Df	Sig.	Std	StdDi	95% Co	onfidence
					(2-	Dev	ff.	Interval	of the
					tailed			Difference	e
					)			Lowest	Upper
Per_Trust_Avg	21.9	.00	2.081.	22310	.04.26	.49.	.24.41	.003.42	.961.41
EqualVariancesAssumedEqualVa	9		20	.3		99			
riancesNot Assumed									
Per_Sec_Avg	1.99	.16	-3.58-	22311	.00.00	-1.2-	.34.28	-1.88-	5559
EqualVariancesAssumedEqualVa			4.27	.57	1	1.2		1.83	
riancesNot Assumed									
Per_Qual_Avg	0.00	.99	.691.0	22313	.49.30	.18.	.27.17	3418	.71.55
EqualVariancesAssumedEqualVa			9	.04		18			
riancesNot Assumed									
Per_Use_Avg	0.00	.998	-2.75-	22311	.017.0	54-	.197.1	9393	1515
EqualVariancesAssumedEqualVa			3.03	.3	1	.54	97		
riancesNot Assumed									
Intention_Avg	0.01	.92	-1.39-	22311	.17.14	44-	.32.28	-1.06-	.18.17
EqualVariancesAssumedEqualVa			1.58	.41		.44		1.05	
riancesNot Assumed									

Table 17: Independent Samples Test for Marital Status Comparison

The results in the above tables show multiple differences between single and married respondents when it comes to the variables treated in this study. The difference between single and married respondents was significant in perceived security (5.09vs. 4.59) and in perceived quality (5.24 vs. 5.06). as for perceived trust (4.29 vs.5.50), perceived usefulness (5.23 vs. 5.77), and intention to purchase food online (5.15 vs. 5.59), married respondents had higher values.

Based on Table 17 showcased above, both significant and no significant differences are proven. Significant differences exist between marital status regarding perceived trust, perceived usefulness, and intention to purchase food online with values of 0.00,0.02, and 0.17 which are all values less than 0.05 which thus prove that there is a significant difference, respectively. As for perceived security and perceived quality, there are no significant differences existing between a marital status of single or married due to the values of 0.26 and 0.49, which are both higher than the 0.05threshold, respectively.

## 5.10 ANOVA Comparison of Participants According to Age

The one-way ANOVA test was used in order to depict the effect of age difference based on the variables used in this study. By adopting the Levene Statistic of every variable, the precondition of the homogeneity of variance was adopted and the results have shown that this precondition or assumption of homogeneity was reached for every variable except Perceived Security, which failed to show a significant value of more than 0.05 as showcased in the following Table 18.

	Levene St.	df1	df1	Sig.
Per_Sec_Avg	6.926	2	216	0.001
Per_Trust_Avg	1.224	2	216	0.296
Per_Qual_Avg	0.285	2	216	0.752
Per_Useful_Avg	0.397	2	216	0.673
Intention_to_Purchase_Avg	1.442	2	216	0.239

Table 18: Test of Homogeneity of Variances

Due to the fact that P>0.05 for perceived trust, perceived quality, perceived usefulness, and intention to purchase food online, the ANOVA test was adopted for these factors. As for perceived security, a Robust Test for equality of means will be adopted since the factor violated the assumption with a result of 0.001 which does not achieve the required threshold. The Robust Test was impossible to efficiently test for perceived security since the variance is equal to 0 for at least one group.

F Sum of Df Mean Sig Squares Square Per\_Sec\_Avg 0.071 0.931 Between Groups 0.085 2 0.042 Within Groups 128.561 216 0.595 Total 128.646 218 2.535 0.082 Per\_Trust\_Avg Between Groups 6.202 2 3.101 Within Groups 264.216 216 1.223

Table 19: ANOVA Analysis of Age Groups

Total	270.418	218			
Per_Qual_Avg				0.500	0.607
Between Groups	0.753	2	0.377		
Within Groups	162.608	216	0.753		
Total	163.361	218			
Per_Useful_Avg				1.970	0.142
Between Groups	1.538	2	0.769		
Within Groups	84.293	216	0.390		
Total	85.831	218			
Intention_Avg				0.113	0.893
Between Groups	0.239	2	0.119		
Within Groups	228.168	216	1.056		
Total	228.406	218			

According to what is showcased in the above Table 19, it is depicted that there are no significant differences in the age groups regarding perceptions of security, trust, quality, usefulness, and intention to purchase food online.

### 5.11 ANOVA Comparison According to Education Level of Participant

The one-way ANOVA test was also adopted to in order to assess or measure the impact of education level such as primary and secondary school, high national diploma, first degree, master's degree, and PhD on the variables selected. The assumption of homogeneity of variance was also examined with the Levene instrument.

	Levene St.	df1	df2	Sig.
Per_Sec_Avg	8.677	3	221	0.000
Per_Trust_Avg	0.544	3	221	0.653
Per_Qual_Avg	0.549	3	221	0.649
Per_Useful_Avg	4.571	3	221	0.004
Intention_to_Purchase_Avg	2.530	3	221	0.058

Table 20: ANOVA Analysis of Education Level Groups

Since perceived security and perceived usefulness consisted of a violation in the assumption and resulting in a significance value less than 0.05, a Robust Test of equality of means was undertaken in order to test in further fashion and determine the variances' homogeneity.

Statistic a df2 df1 Sig. 2.224 3 Per\_Sec\_Avg 38.846 0.101 Brown-Forsythe Per\_Useful\_Avg 7.984 3 156.766 0.000 Brown-Forsythe

 Table 21: Robust Tests of Equality of Means

Based on the above Table 21, there are no significant differences among educational levels when it comes to perceived security since the significant value achieved is higher than the 0.05 threshold. Perceived usefulness, on the other hand, shows that there is a significant difference among educational levels since it resulted with a significance of 0.000 which is less than the 0.05 threshold.

#### 5.12 Principal Component Analysis (PCA)

Principal component analysis is used to explore the interrelationships among a set of variables. In this research, we have carried out the principal component analysis to examine the loadings of each factor on the expected component. Prior to the checking of the factor loading, the results of Kaiser-Meyer-Olkin measure of sampling adequacy (KMO) and Barlett's test of sphericity is examined to justify whether the factor analysis is appropriate or not for the data set. As seen in Table 22, the KMO value is 0,637 and the Barlett's test is significant (.000). These values show that the data is suitable for factor analysis (Pallant, 2002).

Kaiser-Meyer-Olkin Measure of San	.637	
Bartlett's Test of Sphericity	Approx. Chi-Square	3195.755
	df	351
	Sig.	.000

Table 22: KMO and Bartlett's Test

Table 23 below presents the factor loadings regarding each individual construct. The variables were evaluated via PCA. The majority of the variables have a factor loading higher than 0.5. However, several questions did not load adequately to the constructs and have cross-loadings therefore these items had to be removed. 2 questions from perceived quality scale and 3 items from perceived usefulness scaled were removed.

	Component Matrix					
	1	2	3	4	5	
Q1A	0.555					
Q1B	0.794					
Q1C	0.580					
Q1D	0.587					
Q2A		0.608				
Q2B		0.603				
Q2C		0.582				
Q2D		0.662				
Q3A			0.573			
Q3B			0.733			
Q3C			0.60			
Q3D			0.577			
Q3G			0.671			
Q3H			0.663			
Q3I			0.580			
Q5A				0.567		
Q5B				0.561		
Q5C				0.589		
Q5D				0.611		
Q5E				0.649		
Q6B					0.691	
Q6C					0.612	

Table 23: Component Matrix

# **5.13 Regression Analysis**

Regression analysis was used to examine the impact of the independent variables on the dependent variables. The tables below show the results of the regression analysis.

Mode	R	R Square	Adjusted I	R	Std. Error of
1			Square		the Estimate
1	.421 <sup>a</sup>	.178	.163		.93475

Table 24: Model Summary

Table 25: ANOVA<sup>a</sup>

Mode	1	Sum of	df	Mean	F	Sig.
		Squares		Square		
	Regression	41.514	4	10.378	11.878	.000 <sup>b</sup>
1	Residual	192.226	220	.874		
	Total	233.740	224			

a. Dependent Variable: Intention\_to\_Purchase

b. Predictors: (Constant), perusefulnew, Per\_Trust2, perqualnew, Per\_Sec2

			1		
Model	Unstandardized		Standardized	Т	Sig.
	Coefficients		Coefficients		
	В	Std	Beta		
		Error			
(Constant)	1.112	.810		1.37	.171
Per_Sec	.234	.93	178	-2.53	.012

Per_Trust	.250	.063	.275	3.96	.000
Per_Qual	.580	.165	.246	3.51	.001
Per_Useful	.238	.093	.166	2.57	.011

a. Dependent Variable: Intention\_to\_Purchase

Model summary table has shown that variance in the independent variables have explained 18% of the change on the dependent variable. Furthermore, the model has been found significantly significant since the p-value is less than 0.05 for the model. All of the independent variables have been found to have a positive and significant effect on intentions to order food online since their p=values are all less than 0.05. Among these variables, perceived quality had the largest effect and the perceived security had the smallest effect on the dependent variable.

HYPOTHESIS	RESULT
H1: Perceived trust has a positive and	Accepted
substantial effect on consumer intention	
to order food online.	
H2 : Perceived quality has a significant	Accepted
effect on consumer intention to order	
food online.	
H3: Perceived security has a significant	Accepted
and positive effect on consumer	
intention to purchase food online.	
H4: Perceived usefulness of an online	Accepted

Table 27	: Hypotl	heses F	Results
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ordering website has a significant and	
positive effect on a customer's intention	
to purchase food online.	

# **Chapter 6**

# **DISCUSSION OF FINDINGS**

# **6.1 Introduction**

After showcasing the findings that this research generated and the results that the hypothesis testing achieved, a discussion of these findings and results as well as the theoretical implications will be treated in this chapter. In addition, the aforementioned will be compared to findings from different studies related to the same field of research. This would be helpful since it will determine and explain any consistencies or inconsistencies that may exist. First, the chapter will initiate a discussion on gender and its effect on each of the variables treated in this study, and following that, it will do the same for other categorizations such as age and level of education. Second, a discussion on both the correlation and regression analyses will follow.

## **6.2 Gender Differences**

The results achieved for the T-test for equality of means with respect to gender show that there is no significant or important difference between males and females when it comes to perceived security. Both genders achieved a means score of 5.06 each with a P less than 0.05, thus showing statistically similar levels of perceived security.

This is not the case for other studies in this matter. Hartono et al. (2014) have not treated whether there is a significant difference between both genders in their perceived security as most of their respondents were male. On the other hand, Bae

and Lee (2011) have treated gender difference and reported that females have higher perceptions of both risk and security when it comes to online shopping and that they are more impacted by online reviews than are males, thus confirming higher perceptions for the female gender.

This study's results are inconsistent with the previously mentioned study, naturally. On the other hand, Fallow (2005) claimed that both men and women contain very similar ideas and concerns with respect to their personal privacy and threat, which are very much linked to perceived security, when it comes to online ordering. This study has also concluded that, for both genders in Eastern Mediterranean University of Cyprus, there were no significant differences in perceived trust in online food ordering, due to a mean score of 4.50 for males and 4.15 for females and a P>0.05, respectively. The data confirms that both genders would be considered uniform or similar and consistent for the perceived trust variable. This means that when it comes to how much an online consumer, whether male or female, within the university would trust an online food ordering website, there are similar levels of perceived trust. Very important aspects could be confirming such a result. Aspects such as the fact that the city of Famagusta contains numerous restaurants and fast food points that have a presence in the online business platform and that the population is full of international students might have a heavy say on this matter. This being mentioned, it is also important to note that there no significant differences involved and considered when payments are undertaken on an electronic basis.

As for what previous studies and research has concluded in this matter, there are inconsistencies. Awad and Ragowsky (2008) stated that men do not link shopping with emotions and that they therefore do not have an issue when it comes to trust and

loyalty, on the contrary to women. This shows that there in fact is a significant difference in gender and perceived trust and therefore marks this study as inconsistent with it. The same has been treated with Hasan (2010) who claimed that men engage themselves in online ordering more than women due to the fact that their attitude towards it remains the same, meaning that they find it to be more suitable since online shopping for them would be similar to a mission, where a product or service is located and directly purchased. This is another result that is inconsistent with the ones achieved by this study. Liu and Forsythe (2010) stated that men have a more inherited trust when it comes to purchasing due to a familiarity with online shopping.

Possible reasons as to why there are inconsistencies in perceived trust may be the fact that this study treated only male and female students as respondents. The fact that females are students and no different in life status as males might be behind the absence of a significant difference in this study.

When it comes to perceived quality in this study, it has been concluded that for the case of students in Famagusta, there are no significant differences in perceived quality when it comes to ordering food online. With means scores of 5.17 for males and 5.31 for females and a P>0.05, such a conclusion is confirmed. This means that both genders have similar ideas and concepts as well as concerns when it comes to the perceived quality they have of a certain online food purchasing website. This could be the case due to the fact that, once again, both are in a student phase in life and that quality standards might be the same and highly accepted for both. Another reason would be due to the fact that this study treats online food purchasing in particular and that based on the responses, the most used website in Famagusta for

online food ordering is <u>www.yemeksepeti.com</u>, which makes it the same reference of comparing.

Thus, male and female students, based on the results of this study, are not different when it comes to their perceived quality of online food purchasing in Famagusta.

As for perceived usefulness, it has been found that there is a significant difference between males and females. With a mean score of 5.18 for males and 5.40 for females and a P<0.05, it has been confirmed that males and females differ in terms of perceived usefulness when it comes to purchasing food online in Famagusta. This might be so due to differences in how useful the internet might be for males and females. Usefulness might be treated in terms of how beneficial, time-saving, costly, and useful in a person's daily life in general. These aspects differ depending on gender. For instance, Teo (2001) stated that male internet users were more likely to engage themselves in purchasing online more than females. This study's result in the perceived usefulness variable is therefore consistent with that. On the other hand, Chiu, Lin, and Tang (2005) claimed that perceived usefulness in online purchasing intentions are similar for both males and females. This therefore means that both share the same ideas on perceived usefulness and that their intentions to purchase online are the same regardless of their gender. This study's results on this matter are therefore inconsistent with these results.

Last but not least, this study discovered that in Famagusta, there were no significant differences between both males and females when it comes to their intention of purchasing food online. Males scored a mean result of 5.27 while females scored one of 5.05 with a P>0.05. Therefore, male and female intentions to purchase food online

in the same fashion regardless of the fact that they do not share similar approaches when it comes to perceived usefulness. However, no significant differences in perceived security, perceived trust, and perceived quality exist and are the same for both genders. This finding is supported in terms of consistency by the results achieved by Bae &Lee (2011), who claim that intention to purchase online is the same for both females and males. However, this study is not consistent with the results discovered by Liu et al. (1999) who claim that men are more accepting towards technology and its use and prefer to use the internet in compliance with it more than women.

### 6.3 Age Analysis

Based on the use of the ANOVA analysis, this research aspired to figure out if age groups had any significant differences with respect to the independent variables and dependent variable that were treated in this study. The reason behind the use of the ANOVA analysis was because of the presence of more than two age groups subject to comparison in this research.

The results have shown that there were no significant differences amidst age groups regarding perceived trust, perceived quality, and perceived usefulness when it came to online food purchasing. There was, however, a significant difference in perceived security. For all of the previous variables, the P value was greater than 0.05 except for perceived security which scored a value less than 0.05 (0.001). Therefore, a Robust Test for Equality of Means for age groups with respect to intention to order food online was undertaken. It was however impossible to test perceived security efficiently since its variance was equal to 0 for at least one group.

The results in this case mean that for students in Famagusta (North Cyprus), there are no significant differences between age groups with respect to perceived security in online food purchasing. The explanation for this lies in the age range that resulted in the study in addition to the respondent grouping. Due to the fact that the "age" question was open-ended in the questionnaire; the respondents gave an answer showing a range in which their actual age lies.

In terms of perceived security, in this case, it might be concluded that the age groups of the respondents may be culturally similar and aware online food purchasing and their perceptions of security. This research did not achieve any information from respondents who were older than 43 years.

The reason as to why there is a similarity in all of the variables except perceived security might lie in the fact that most of the population in Famagusta is composed of students and that a generation full of students would be more knowledgeable about the internet and its numerous uses including purchasing food online. The existence of Yemeksepeti and online food ordering platforms which came as a complementary aspect to ordering food through telephone calls might have been easy for generations of students to grasp and get used to. Prensky (2001), claimed that "digital natives" are part of a generation that flourished and grew up in a world where electronic shopping and payment existed. This confirms the results achieved in this study since the ages provided by the respondents are within the digital native group. This would mean that the respondents would share similar perceptions of trust, quality, usefulness, in addition to intentions of purchasing food online.

### **6.4 Education Level Analysis**

An ANOVA Test was undertaken in order to decide if any of the variables in this study was subject to any significant effects by the respondents' educational level. A Robust Test of Equality of Means was also undertaken but only for the groups that were discovered to have significant differences in variation between educational levels. These tasks were prior to a Post Hoc Tukey analysis, also known a multiple comparison one, which was undertaken to show which educational level groups had significant variances from one another. The results achieved for each and every one of the variables treated in this study are discussed in this section of the chapter.

When it comes to perceived security in online food ordering, Master Degree holders were discovered to have a higher perceived security than do First degree holder, with a 0.29 mean difference. The same was seen for perceived usefulness as Master Degree holders had one than First Degree holders with the same 0.29 mean difference. These two were the only significant differences found in the results found for both variables amongst the numerous different educational level groups. This would mean that although other factors might cause differences in perceived security and perceived usefulness, the variation differences between.

Master Degree holders and First Degree holders was as significant or significant enough in order to be attributed to the level of education. Due to this, although the education level of a student may not have a significant level on perceived security and perceived usefulness when it comes to online food ordering, a higher perceived security and perceived usefulness in online food ordering can be expected to be present among Master Degree holders when compared to First Degree ones.

125

Neither the study nor the data it provided suggested that the perceived security and perceived usefulness that the students in EMU Cyprus hold when ordering food online does actually increase based on the level of education. This finding however relates the two educational levels. It has been discovered by the National Telecommunications Information Administration that education has always been an efficient predictor of people's Internet access (NTIA 1995; 1998; 1999; 2000). It is therefore logic to assume that the education level is very important to consider when discussing a student's intention to purchase food online.

This is so due to the skills and perception needed to use the Internet for undertaking such motives since a consumer's level of skills in web use is very important. Additionally, Hargittai (2002) found that people with higher education levels are more likely to have more experience in technology and with Internet. This is also logic since based on the results achieved in this study, Master Degree holders have more perceived security and perceived usefulness with respect to ordering food online. It is therefore natural that the differences between these two educational levels to exist.

### **6.5 Correlation Analysis**

The correlation analysis was undertaken in this research in order to point out both the direction and strength of the relationships between the factors hypothesized to affect customer intention to purchase food online. When it comes to perceived security, there was a slightly positive linear relationship to customer intention to order food online. With a correlation of 0.052 at a significance level of P<0.05, it is confirmed that high or low levels of perceived security would not have any general effect on intention to purchase food online. This result could be understandable in Famagusta

since there is a high identity protection due to the fact that it holds a huge number of international students. Therefore, it would be natural for students to not highly consider security as a threat or obstacle when they intend to purchase food online. Also, the fact that online food purchases have been conducted for a while in the city, the inexistence of problems in the past concerning is very important to it.

For perceived trust, a medium high positive and linear relationship was achieved in the correlation results. With a correlation of 0.309 at a p level of 0.01, it is confirmed that perceived trust has a significant effect on customer intention to order food online. This means that when students in Famagusta have high perceptions of trust in their online restaurant counterparts, they will tend to have higher intentions to order food online from them. As for perceived quality, it has been found that there is no relationship to customer intention to order food online. With a correlation of 0.020 at a p level of 0.00, this is confirmed. This might be the case since the online ordering website used by the students must have no importance of design, frame, and features to them. Students might already have knowledge on the restaurants and their menus since the city is small and students are usually very exposed to its environment.

When it comes to perceived usefulness, a small but positive linear relationship to customer intention to purchase food online was found. A correlation of 0.171 at a significance level of 0.01. This means that perceived usefulness does have a general effect on a student's intention to purchase food online in Famagusta. This is understandable since student life is subject to numerous complications in time, nutrition, and studying.

The Pearson Correlation measurement was also undertaken for the independent variables against each other in this research. The first measurements have shown perceived security to have a positive linear relationship to perceived trust with a correlation of 0.330 at a significance level of p=0.01. In the same fashion, perceived quality and perceived usefulness have the same kind of relationship with a correlation of 0.272 and classified as a medium positive one at a significance level of p=0.01.

This means that for students in EMU Cyprus, higher levels of perceived security are to be expected to be found where higher levels of perceived trust also exist. It can be inferred that both of these factors among students in EMU Cyprus may be affected through interconnected factors that would naturally increase and decrease at the same time. The same can be deducted for perceived usefulness and perceived quality.

Previous research has confirmed this since it has been found that customers who purchase online have a tendency to perceive numerous aspects in usefulness and quality and as a result they would expect good service in return. Service and quality in addition to trust are very important for online purchases since they are proven to be connected when it comes to the customer's perception (Daholka, 1996; Fiske,1982; Dickerson and Gentry, 1983; Lendingham, 1984).

The other variables have been found to have no relationships between them. Perceived service and perceived quality have scored a correlation of 0.214 at a p level of 0.01 while perceived security and perceived usefulness have achieved 0.273at a significance level of 0.01.

128

Perceived trust and perceived quality have achieved a 0.055 at a p level of 0.00 while perceived trust and perceived usefulness have achieved a -0.087 at a significance level of 0.01.

These results confirm that there is no relationship whatsoever between those variables. This would mean that as far as students in EMU Cyprus are concerned, there are no relationships between the relationships that these variables have between each other, and the student's intention to purchase food online. This may also suggest that for this student population in Famagusta, any differences between these variables that have no relationship between themselves, are not important or significant as it does not pose obstacle when intending to purchase food online.

#### **6.6 Regression Analysis**

An analysis of regression of the independent variables with respect to the dependent variable has shown that all of the independent ones (perceived security, perceived trust, perceived quality, and perceived usefulness) have a positive and significant effect on the dependent variable (intention to purchase food online. Perceived quality has been found to be the one with the largest effect. On the other hand, perceived security has been found to be the one with the lowest effect. Naturally, these positive perceptions of security, trust, quality, and usefulness have a strong effect on the intention to make online food purchases, which is consequently a high intention. Previous research has confirmed this consistently. In terms of perceived quality and usefulness, potential online customers have a tendency to perceive the quality expected from a product or service especially since they perceive that the online consuming platforms are of use (Daholka, 1996; Fiske, 1982; Dickerson and Gentry, 1983; Lendingham, 1984).

129

For perceived trust, and in the same fashion, McKnight and Chervany (2002) have claimed that it is very important and crucial for a customer's intention to purchase online that a high perception of trust in their service and product be existing.

As for perceived security, Udo (2001) pointed out that perceived security is very important since customer's concerns in protection, identity, and privacy are very crucial as to whether they decide to make an online purchase.

Based on this, customers who have high perceptions in these independent factors are more likely to have a higher intention to purchase food online. In addition to this, and based on the students in EMU Cyprus in Famagusta, higher perceptions and especially in quality can be considered very important and significant predictors, and not only general indicators, of any future intentions to make online food orders.

# Chapter 7

# CONCLUSION

#### 7.1 Introduction

After presenting, analyzing, ad discussing the findings achieved through this study, this chapter now concludes the research and initiated with a presentation of the managerial implications of the study, its limitations, as well as suggestions for future research. Following this, a conclusion of the study is presented.

#### 7.2 Managerial Implications

When it comes to online ordering, the products are usually not tangible during the process. On the contrary to its traditional shopping counterpart, there is no interaction with the product before purchase. Assessments are undertaken by the consumer based on perceptions of what the website offers, like pictures of a meal for instance. In this case, in order to boost the consumer trust, the information provided to them should be clear and simple to grasp.

Based on the results achieved in this study, all of the factors that were considered, except for perceived ease of use, which was rejected, have positive and significant effects on customer intention to purchase food online. Perceived quality has been discovered to have the largest one in the case of students in Famagusta, North Cyprus. Perceived security has been found to have the lowest effect. All of the factors do however contribute to increasing intentions. McKnight and Chervany (2002) stated that perceived trust is of great importance for customer intentions for online purchasing since the higher the trust in the service or product offered, the higher their chance to make an online purchase will be. Udo (2001) added that perceived security is also an important aspect in this same matter since customers are aware of the threats and risks that are available in the online world and are therefore serious about protecting their identity and privacy and that would have a great influence over their intentions to make online purchases.

The study has come to the conclusion that the higher the perceptions of all of the factors examined in this study, the higher the intention to purchase food online. On the basis of what was discovered in the student life in Famagusta, North Cyprus, higher perceptions, especially in quality, do promise higher intentions. Results showed and suggested that online food ordering companies and businesses should keep focusing on improving the quality of information and the website design in general, security and privacy, in order to boost the degree to which consumers can trust them and meet their expectations and satisfaction. Once that would be achieved, loyal customer numbers will grow and that would thus be a huge gain for the companies. Investing more in customer service and security insurance is a massive plus.

Businesses should innovate more and use studies of the sort in order to figure out what gaps should be fulfilled and what should be developed more in order to maximize customer intention to order food online. For perceived security, which was found to have the lowest effect on intention in this study, businesses should figure out a way to improve security in order for it to have a higher effect. This study has also found that most of the respondents in the student population sample used that are implicated in online food ordering are between 19 and 27 year sold (84.4% of the respondents). This suggests that companies involved in this business should attract the older students more. However, there is a lack of data that was obtained when it came to individuals aged 44 years or more. This can be explained through technology use since younger individuals are more interested and knowledgeable about technology than older ones.

Managers and businesses need to figure out what the differences in technology use among the different age groups are in order to find out what influences every age group when it comes to ordering food online. Attracting the older generations would provide more profit in this point of view. This can be achieved by adding certain features that would be of interest to that particular age segment, for example.

When it comes to educational level, the analysis achieved in this study showed massive differences in intention to purchase food online between respondents with different levels of education. Master Degree holders were amongst the most to have a high intention to order food online, based on the student sample used in this research (52% of the respondents held Master Degrees). Following the Master Degree holders are the Bachelor, or First Degree holder (with 36%, respectively). In this matter, It would behoove managers and businesses to put more focus on increasing the usage intention among students with other levels of education, such as High National Diploma and PhD holders, in order to increase their awareness on online food order and how they can benefit from it.

Pathak et al. (2010) stated that online sales promotions are activities that help a target population of consumers increase their awareness of certain aspects in order to

increase their intentions to purchase online. This can be very beneficial for businesses in targeting both respondents with different levels of education and different ages, notably the older generations as mentioned earlier in this chapter. Through emails, messages, ads, as well as promotions, this can be achieved, since they have proven to be effective in the past, according to Gallagher et al. (2001) and Thota et al. (2010). It would therefore be beneficial in the case of students in Famagusta, for businesses to introduce different campaigns and activities of online food ordering to the target segment of the population. Yemeksepeti could for instance gather the emails of these individuals in a data collection procedure and send them constant emails, or put more ads throughout the city and university. This would help increase their intention to order food online.

#### 7.3 Limitations of the Study

This study had as aim to achieve a representative sample of the population of students in Eastern Mediterranean University of Cyprus in Famagusta, North Cyprus. This would be done with respect to their intention to purchase food online. A sample of 225 participants was used for the study. This sample is large enough for the purposes of this research. However, no students aged more than 44 years old participated in the study. This is important since it would account for a significant population of students in Famagusta, so the data obtained was based on students aged between 19 and 43 only.

Moving on, there were other limitations in the sampling method in terms of respondent availability and willingness to participate in the survey and research. Not all of the individuals that were approached and asked to participate agreed to fill out the questionnaire. The data was obtained from students within the university and city coffee shops. Therefore, the ones aged more than 44 years old might have not been included in the research due to this. For future research, one might have to consider targeting this age segment more and making sure that participants give their age before being proposed to help fill out the survey.

Other limitations include the fact that most of the participants in the study used one website for ordering food online, Yemeksepeti.com. This is considered so since the frame of reference would be limited to one website and therefore it might behoove future studies to target wider populations, notably other universities in North Cyprus as well, in order to gather more data and reach different results. The language also did propose a slight problem in the data collection. Since North Cyprus' first language is Turkish, it was complicated to communicate and explain the nature of the study to students who did not share the same language, although the questionnaire was distributed in both languages. When questions were posed from the participants, it was not possible to establish conversations that might have proven to be beneficial for the study.

#### 7.4 Suggestions for Future Research

This study examined the effect of perceived trust, perceived quality, perceived security, and perceived usefulness on customer intention to purchase food online, with students in Famagusta, North Cyprus, as a focus. Some complications arose in the data collection and analysis part of the study.

For future research, suggestions in expanding the horizon in both the age groups and levels of education of the participants would help contribute to the results in a massive fashion. Targeting students aged more than 44, notably in the PhD, as well as students with High National Diplomas would be a plus. Also, since the behavioral intentions of the consumer as well as the factors affecting it are dynamic, a need for amore longitudinal study to take place in the intentions to order food online would be beneficial. Since the business is growing as a whole and more and more students are ordering food online, it would be a good idea to follow a certain sample of the population over a long period of time and measure their behavior and intentions.

#### 7.5 Conclusion

After analyzing the data collected over the course of this study to meet the objectives of this research, the following conclusion were reached with respect to the hypotheses mentioned earlier and tested:

- i. The perceived quality of a consumer had a positive and significant effect on their intention to order food online.
- ii. The perceived trust of a consumer had a positive and significant effect on their intention to order food online.
- iii. The perceived security of a consumer had a positive and significant effect on their intention to order food online.
- iv. The perceived usefulness of a consumer had a positive and significant effect on their intention to order food online.

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APPENDICES

# Appendix A: Questionnaire (English)





This academic project is concerned with the effect of online fast food order on consumer purchasing with a focus on EMU students. Taking the time to complete the questionnaire is vitally important and your contribution is highly appreciated. Your responses will remain anonymous and will 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.

	Strongly	Disagree	e Slightly	Neither Ag	gree Slight	tly Agree	Strongly
	Disagre	e	Disagre	e Nor Disa	igree Agro	ee	Agree
) I perceive ordering food online as ecure	1	2	3	4	5	6	7
) I perceive the information relating to neuser and online food order transactions s secure	1	2	3	4	5	6	7
) The information I provided in the revious online food order is helpful for ecure payment transactions	1	2	3	4	5	6	7
) I do not fear hacker invasions in nline food order transactions	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	Slightly	Neither Agree	Slightly	Agree	Strongly
0,	0	0.	0	0.	0	0,

	Disagree		Disagree	Nor Disagr	ee Agree		Agree	
a) I trust each participant, such as seller		2	3	4	5	6	7	
and buyer, involved in online food ordering								
b) I trust the security mechanisms of								
online food order	1	2	3	4	5	6	7	

c) I trust online food order company services	1	2	3	4	5	6	7
1) I trust the information provided during							
ne online food order process	1	2	3	4	5	6	7
3: Please indicate the extent to whe following statements. (Please tick /circle only one box per line			-	-			
	Disagre				gree Agre		Agree
a ) In general, the online food order websites are convenient to use	1	2	3	4	5	6	7
b) In general, it is easy to search for information on online food order websites	1	2	3	4	5	6	7
c ) The websites are colorful	1	2	3	4	5	6	7
d ) The websites are creative	1	2	3	4	5	6	7
e) The websites show good pictures	1	2	3	4	5	6	7
of the products/meals		2	] 3	4	] J		
) In general, it is easy to finalise the ood ordering process	1	2	3	4	5	6	7
g ) In general, the websites are fast and easy to use	1	2	3	4	5	6	7
h) In general, the websites ensure me of security	1	2	3	4	5	6	7
i) In general, I am confident about the security of the websites	1	2	3	4	5	6	7
Q4: Please indicate the extent to v ollowing statements. (Please tick /circle only one box per line	)		-	-	ee with		
	Disagree		Disagree	Nor Disagi	ree Agree		Agree
a) The system content conforms to needs	1	2	3	4	5	6	7
) The system content is new and fun	1	2	3	4	5	6	7
c) The system content is attractive	1	2	3	4	5	6	7
d ) The types of meals are easy to search for	1	2	3	4	5	6	7
	1	54					

e ) The reality of the meals proposed in	1	2	3	4	5	6	7
the system							

# 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	Slightly N	leither Agre	e Slightly	Agree S	Strongly
	Disagree		Disagree	Nor Disagre	e Agree		Agree
a ) Ordering food online improve the quality of work I do	1	2	3	4	5	6	7
b) Ordering food online enables me to accomplish tasks more quickly	1	2	3	4	5	6	7
c ) Ordering food online increases my productivity	1	2	3	4	5	6	7
d) Ordering food online improves my							
task performance	1	2	3	4	5	6	7
e) Ordering food online allows me to accomplish more work than would	-	2	3	4	5	6	7
otherwise be possible							
f) Ordering food online enhances my	1	2	3	4	5	6	7
effectiveness							
g ) Ordering food online makes it easier to do my job	1	2	3	4	5	6	7
•				1.4			T <b>_</b>
h ) Ordering food online is useful in	1	2	3	4	5	6	7

(Please tick /circle only one box per line)

	Strongly	Disagree	Slightly	Neither Agree	Slightly	Agree	Strongly	
	Disagree		Disagree	Nor Disagree	Agree		Agree	
a ) I order food online more than others.	1	2	3	4	5	6	7	
	-							

b) I am currently and will continue to order food online.	1	2	3	4	5	6	7	
c) I believe online food order will [	1	2	3	4	5	6	7	

#### Q7: Please specify below your:

Q7a) Gender: Male

Female

Q7	b)	Age:
----	----	------

Q7c) Marital Status:

Single
Married
Divorced
Other (Please specify):
Q7d) What is your Nationality:
Q7e) What is your Occupation:
Q7f) Highest Education Level
Primary School
Secondary School
High National Diploma (HND)
First Degree
Masters Degree
PhD
Other (Please specify):
Q7g) Annual Income (optional):
Up to 20,000
20,001 - 40,000
40,001 - 60,000
More than 60,001
Q7h) How much money do you spend on online food ordering per month (in Turkish Lira):
0-100
100-200
200-400
More than 400
Q7i) How many online food purchases do you make per month:
1-5
5-10
10-20
More than 20
Q7j) Which online food ordering website do you usually use:

## THANK YOU VERY MUCH FOR YOUR PARTICIPATION

## **Appendix B: Questionnaire (Turkish)**





Bu akademik proje Doğu Akdeniz Üniversitesi öğrencilerini odak almış olup, Internet uzerinden (online) yemek siparişinin tüketici alımı üzerinde etkisiyle ilgilidir. Bu ankete katılmak için zaman ayırmanız oldukça önemlidir ve katılımızdan dolayı minnettarım. Cevaplarınız anonim kalacak ve kesinlikle gizli tutulacaktır. Doğru veya yanlış cevaplar yoktur. Önemli olan sizin şahsi düşüncenizdir. Yardımınız için çok teşekkür ederim.

S1: Lütfen aşağıdaki ifadelerin her birine hangi derecede katılıp katılmadığınız belirtiniz.

(Lütfen yalnızca bir kutu işaretleyiniz.)

Kesin	inlikle Katılmıyorum Biraz			atılıyorum	Biraz Ka	Katılıyorum Kesinl	
katılm	iyorum	katıl	mıyorum n	e katılmıyoı	rum katılıy	orum	katılıyorum
a ) Online yemek sipariş etmeyi güvenli görüyorum	1	2	3	4	5	6	7
<ul> <li>b) Kullanıcıyla ve online yemek</li> <li>siparişi ile ilgili istenilen bilgiyi güvenli k</li> </ul>		2 rum	3	4	5	6	7
c ) Daha önceki online yemek							
c ) Daha önceki online yemek siparişimde verdiğim bilgi, güvenli ödeme işlemi için kullanılır	1	2	3	4	5	6	7
d ) Online yemek siparişi işlemindeki	-	1	1	1	1	1	1
hacker saldırılarından korkmuyorum	1	2	3	4	5	6	7

S2: Lütfen aşağıdaki ifadelerin her birine hangi derecede katılıp katılmadığınız belirtiniz.

Kesinlikle Katılmıyorum Biraz Ne katılıyorum Biraz Katılıyorum Kesinlikle katılmıyorum katılmıyorum ne katılmıyorum katılıyorum katılıyorum a ) Online yemek siparişinde satıcı ve 2 3 5 1 4 6 7 alıcı gibi her katılımcıya güveniyorum b ) Online yemek siparişinin güvenlik 2 3 4 5 7 6 mekanİzmasına güveniyorum c ) Online yemek siparişi şirketi 1 2 3 4 5 7 6 hizmetlerine güveniyorum d ) Online yemek siparişi süreci 2 3 4 5 7 6 bilgiye boyunca sağlanan

güveniyorum

S3: Lütfen aşağıdaki ifadelerin her birine hangi derecede katılıp katılmadığınız belirtiniz.

(Lütfen yalnızca bir kutu işaretleyiniz.)

katılmıyorum     katılmıyorum ne katılmıyorum katılıyorum katılıyorum     katılmıyorum ne katılmıyorum katılıyorum     katılmıyorum katılıyorum       a ) Genel olarak online yemek siparişi     1     2     3     4     5     6     7       web siteleri kullanıma uygundur     1     2     3     4     5     6     7	yorum
web siteleri kullanıma uygundur	
b ) Genel olarak online yemek siparişi 1 2 3 4 5 6 7 web sitelerinde bilgi aramak kolaydır	
c ) Genel olarak yemek siparişi web 1 2 3 4 5 6 7 siteleri renklidir	
d ) Genel olarak yemek siparişi web 1 2 3 4 5 6 7 siteleri yaratıcıdır	
e ) Genel olarak yemek siparişi web siteleri ürünlerin ve yemeklerin güzel 1 2 3 4 5 6 7 fotoğraflarını göstermektedir	
f ) Genel olarak yemek siparişi işlemini tamamlamak kolaydır	
g ) Genel olarak yemek siparişi web siteleri hızlı ve kullanımı kolaydır	
h) Genel olarak yemek siparişi websiteleri güvenliğimi sağlarlar1234567	
i ) Genel olarak yemek siparişi web sitelerinin güvenliğinden memnunum 1 2 3 4 5 6 7	

S4: Lütfen aşağıdaki ifadelerin her birine hangi derecede katılıp katılmadığınız belirtiniz.

(Lütfen yalnızca bir kutu işaretleyiniz.) Kesinlikle Katılmıyorum Biraz Ne katılıyorum Biraz Katılıyorum Kesinlikle

katılmıyorum		ka	katılıyorum				
a ) Sistem içeriği ihtiyaçlara uygundur	1	2	3	4	5	6	7
b ) Sistem içeriği yeni ve eğlencelidir	1	2	3	4	5	6	7
c ) Sistem içeriği ilgi çekicidir	1	2	3	4	5	6	7
d ) Yemek çeşitlerini aramak kolaydır	1	2	3	4	5	6	7
e ) Web sitelerinde gösterilen yemekler gerçeği yansıtıyor	1	2	3	4	5	6	7

S5: Lütfen aşağıdaki ifadelerin her birine hangi derecede katılıp katılmadığınız belirtiniz.

(Lütfen yalnızca bir kutu işaretleyiniz.)

(Lutten yainizca bir kutu işaretleyiniz.) Kesir	likle Katıl	mıyorum B	iraz Ne k	atılıyorum	Biraz Ka	tılıyorun	n Kesinlikle
katılmı	atılmıyorum katılmıyorum ne katılmıyorum katılıyorum katılıyorum						
<ul><li>a ) Online yemek sipariş etmek yaptığım işin kalitesini artırıyor</li></ul>	1	2	3	4	5	6	7
b ) Online yemek sipariş etmek yapmam gereken işleri çabuk	1	2	3	4	5	6	7
tamamlamamı sağlıyor							
c ) Online yemek sipariş etmek verimliliğimi artırıyor	1	2	3	4	5	6	7
d ) Online yemek sipariş etmek iş	1	2	2	4	5	6	7
performansımı artırıyor	1	2	3	4	5	6	7
e ) Online yemek sipariş etmek mümkün olandan daha fazla iş	1	2	3	4	5	6	7
yapmamı sağlıyor	1	2	3	4	5	6	7
f ) Online yemek sipariş etmek etkinliği	mi artı	riyor					
g ) Online yemek sipariş etmek işimi yapmamı kolaylaştırıyor	1	2	3	4	5	6	7
h ) Online yemek sipariş etmek üniversite hayatımda oldukça kullanışlı	1	2	3	4	5	6	7
S6: Lütfen aşağıdaki ifadelerin her birin	e hang	i derece	de katılı	p katılm	adığınız	belirti	niz.
(Lütfen yalnızca bir kutu işaretleyiniz.)	-				-		
	ilikle Katil iyorum	•			Biraz Ka um katılıyo		ı Kesinlikle katılıyorum
a ) Başkalarından daha çok online	<b>—</b>		3	-	-	1	7
yemek sipariş ediyorum	1	2	3	4	5	6	7
b Online yemek sipariş ediyorum ve	1	2	3	4	5	6	7
etmeye devam edeceğim		Z	3	4	3	6	/
c) Online yemek siparişlerinin artacağına inanıyorum	1	2	3	4	5	6	7
S7: Lütfen aşağıda belirtiniz							
Q7a) Cinsiyetiniz: Erkek							
Kadın 2							
Q7b) Yaşınız:							

Q7c) Medeniz Durumunuz:	
Bekar	1
Evli	2
Boşanmış	3
Diğer (Lütfen belirtiniz)	
Q7d) Uyruğunuz nedir?:	
Q7e) Mesleğiniz nedir?	
Q7f) En üst eğitim seviyeniz	
İlkokul	1
Ortaokul	2
Lise	3
Lisans	4
Yüksek Lisans	5
Doktora	6
Diğer (Lütfen belirtiniz) :	
Q7g) Aylık gelir veya harçlığ	ınız (isteğe bağlı)
1,000 TL ye kadar	1
1,001 – 2,000 TL	2
2,001 – 3,000 TL	3
3,001 TL den fazla	4
Q7h) Aylık olarak online yen	nek siparişine ne kadar para harcıyorsunuz?
0-100 TL	1
101-200 TL	2
201-400 TL	3
400 TL den fazla	4
Q7i) Ne kadar sıklıkla online	e yemek sipariş ediyorsunuz? (Aylık)
1-5	
5-10	2
10-20	3
20 den fazla	4
Q7j) Online yemek siparişi i	çin favori web siteniz hangisidir?

KATILIMINIZ İÇİN ÇOK TEŞEKKÜR EDERİM