

# NEAR EAST UNIVERSITY

# FACULTY OF ECONOMICS AND ADMINISTRATIVE SCIENCES

### DEPARTMENT OF BUSINESS ADMINISTRATION

GRADUATION PROJECT (MAN400) GRADUATION PROJECT THESIS

# THE EFFECTS OF CULTURE AND GENDER ON THE ATTITUDES TOWARDS E-COMMERCE

SUBMITTED BY: AYŞE EYLEM ÖZTÜRK

SUBMITTED TO: YARD.DOÇ.DR. TAHİR YEŞİLADA

SEPTEMBER 2006,

LEFKOŞA



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#### ABSTRACT

The aim of this study is to understand the effects of individual's gender and cultural aspects on their attitudes towards electronic commerce activities. The independent variables were the national culture and gender and the dependent variable was the attitudes towards e-commerce.

The objectives of this study were to;

1) Isolate and identify the similarities and differences in the attitudes towards ecommerce that may be influenced by national cultural differences.

2) Understand the influence of gender on the attitudes towards e-commerce.

#### **Research Questions**

In this research, the following questions were addressed:

1) What are the similarities and differences in attitude about e-commerce that may be influenced by national cultural differences?

2) What is the role of gender on attitudes about e-commerce?

Ecommerce has been readily adopted in more developed countries, but is still lagging in less developed nations. In this work, we analyzed lessons learned from studies that have already done on ecommerce, and made survey to promote ecommerce and factors effecting e-commerce. We propose a comprehensive framework that simultaneously examines the importance of culture and gender effect towards ecommerce within the survey done with 3 different nation's different cultural students. Our recommended strategies also can be utilized before designing web site and before setting up a business, so the satisfaction of the customers and profit of commercial companies use e-commerce will be increased.

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### SECTION I

#### INTRODUCTION

What else can e-commerce do to bring easiness human beings lives, but as every useful invitation e-commerce also have some issues to be discussed; The aim of this study is to understand the effects of individual's gender and cultural aspects on their attitudes towards electronic commerce activities.

The world is rapidly shrinking. Today, online media allow many of us to connect quickly and directly with persons from other nations. As a result, traditional barriers of distance are becoming less restrictive as individuals and organizations use e-commerce tools to release information and products on a truly global scale. Here the question is what is ecommerce; e-commerce (electronic commerce or EC) is the buying and selling of goods and services on the Internet, especially the World Wide Web. In practice, this term and a newer term, e-business, are often used interchangeably. For online retail selling, the term e-tailing is sometimes used. Then another question comes on mind where do we use ecommerce in our daily life a few examples can be provided as below; First and I think recently most used electronic commerce tool is online ticket reservation and online ticket buying (You can visit many web sites like main page for Turkish Airlines as well as many other big companies allow their customers to reserve their tickets as well as buy their tickets and even nowadays make check in through Internet that avoids customers to waste time on travel agencies and in front of airline staff in the airports). The next popular and recenty most used is buying books, cd, electronical devices, etc...via Internet

(mostly can be found in web sites like amazon .com, ideefixe.com, gittigidiyor.com, sahibinden.com). Most important one that is recently the most favorite for big cities in Turkey, you can buy tickets for football,basketball matches,concerts,theatres,cinemas which is <u>www.biletix.com</u>. This is a great comfort in daily life, you do not have to wait for the lines for hours,you do not have to pay more extra money for that service. All big and small sized companies have their own web sites,they are able to get customer orders via these internet sites and complete their product cycle again by internet,this is another branch for e-commerce but the most common way to do the business with less fixed costs.Besides these companies, there are also some enterpreneurs that do not have any office buildings,they only work with only one pc and internet connections,they bring goods and services from one country to another country where the good or service meets with customers,these people react as intermediaries by using internet to find demanders for suppliers.

The leveling of distance, however, means that factors of culture become more important to online exchanges. For this reason, individuals need to understand the role culture can play in online discourse situations. This need is perhaps most acute with businesses that are now required to compete quickly and effectively on a global scaleIt has been estimated that the world-wide online population will reach 1.1 billion in 2005.

There is no reason to believe that there will be significant differences in the ways the two genders adopt and use the Internet. In reality, a significant gender bias towards men has been found in the adoption of modern information and communication technologies, including the Internet. In 1998, the tenth World Wide Web (WWW) user survey

conducted by Graphic, Visualization, & Usability Center (GVU) found that 66.4% of the Internet users in the world were men and 33.6 % were women (GVU Center 1998). In 2000, the bias still persists in most parts of the world, particularly outside the two North American countries of USA and Canada.Gender, therefore, is an important factor to incorporate in our understanding of the Internet's evolution over time and space. In this paper, we examine the nature of gender asymmetry with cultural,national and demographic aspects.

Preferences for certain characteristics of an online shopping experience may be related to demographic data. In this paper, the characteristics of that experience, demographic data and preferences by demographic group are observed as affects with national and cultural aspects. After some researches there has been some results of an online survey of 488 individuals in the United States has shown us that respondents are generally satisfied with their online shopping experiences, with security, information quality and information quantity ranking first in importance overall. The sensory impact of a site ranked last overall of the seven characteristics measured. Preferences for these characteristics in e-commerce sites were differentiated by age, education and income. The sensory impact of sites became less important as respondents increased in age, income or education. As the income of respondents increased, the importance of the reputation of the vendor rose. Web site designers may incorporate these findings into the design of e-commerce sites in an attempt to increase the shopping satisfaction of their users. Results from the customer relationship management portion of the survey suggest that current push technologies

and site personalization are not an effective means of achieving user satisfaction, but it is important not to ignore culture, gender, age and other demographic aspects.

#### **SECTION II**

# THE EFFECTS OF CULTURE AND GENDER ON THE ATTITUDES TOWARDS E-COMMERCE

BRIEF LITERATURE REVIEW

#### 2.1 Introduction

This section is a brief review of the literature on e-commerce and management models to be used in this study.

#### 2.2 Electronic commerce

Laudon and Traver (2003) define the electronic commerce as the use of the Internet and Web to transact business. This means transactions that occur over the Internet and Web. Commercial transactions involve the exchange of value. Exchange of value is important for understanding the limits of e-commerce. Without an exchange of value, no commerce occurs.

According to Nielson, there are over 220 million active internet users as of September 2002 (reported at <u>www.netratings</u> .com). As a business tool. E-commerce has facets of each portion of the business model as described by Michael Porter (1980). These include the competition, consumers, suppliers, and government. Each has concern and issues about E-commerce .For example; recent studies show that 90% of consumers say online security is a major concern. Half of the internet users are hesitant to employ credit cards for online transactions (Deitel et al., 2001). Other concerns include personal data privacy,

government regulations, intellectual property rights (IPR), domain name control and ownership, unsolicited e-mail, construction and membership of online communities, and local Web taxation (Bernstein et al, 1996). There are countless strategies for attracting and holding the Web consumer (Kirchoff and Mendonca, 2000; Afuah and Tucci, 2001; Tapscott, 1996; Tapscort et al, 2000). User demographics also play a noticeable role in Ecommerce. Ten million 16-27 year olds (the "Net Generation") account for \$4.5B in online sales (Forester Research, reported in Business 2.0, Nov. 14, 2000). This youth population represents a growing and influential on the Web.

E-commerce and the Web evolved from the foundations of early computer and information systems (IS). Zwass (1998) defines information systems as "an organized set of components for collecting, transmitting, storing, and processing data in order to deliver information (p.674). The framework of E-commerce consists of applications and supporting IT infrastructures. E-commerce applications are categorized by Turban et al. (2000) as 1) electronic markets, 2) inter – organizational information systems (IOSs) and 3) customer service systems. Electronic markets are networks of interactions and relationships where information , products, services, and payments are exchanged .IOSs involve predetermined information flow among two or more organizations .IOSs include electronic data interchange (EDI), extranets , electronic funds transfer (EFT), electronic forms, integrated e-mail and fax systems ,shared databases , and supply chain management systems such as enterprise resources planning (EPR) systems. These applications are supported by several technical infrastructures, including common

business systems, messaging and information distribution multimedia content and network publishing, networking, and interfacing.

There are certain driving forces of E-commerce. These include the following:

- <u>Markets and economies</u>, which include fierce low-margin competition, broad reaching global finance, regional trade agreements, labor costs and consumerism.
- <u>Societies and the environment</u>, with the changing nature of the workforce, government deregulations, shrinking government subsidies, increased importance of legal and ethical issues, increased social responsibility of organizations, and rapid political changes.
- <u>Technologies</u>, with rapid obsolescence, increased innovations and new technologies, information overload and the rapid decline in technology costs versus performance ratios (Turban et al, 2000).

A national difference has long frustrated IT and IS designers and implementers. Early studies report that the technologies involved are not culturally neutral. Nor are they generalizable or transportable across national borders (Paley, 1983; Ein-Dor et al.1993; Hasan and Ditsa, 1999; Carmel, 1999).

These are recognized by the World Wide Web Consortium (W3C) as that global body "develops interoperable technologies (specifications, guidelines, software, and tools) to lead the Web to its full potential as a forum for information, commerce, communication, and collective understanding "(www.w3.org). Internationalization at the w3c also includes efforts to make WWW technology work with the many writing systems ,

languages, and cultural conventions further highlights the importance of identifying and resolving disparities among nations on these issues and areas.

Previous studies (Cheung and Lee.2001: Al – Khaldi and Wallace, 1999: Straub, 1994) also relate the challenges posed by various national differences, including culture, on elements of internet use and commercialization. For example, electronic mail has been studied in Japan and to national cultural differences (Straub.1994).

Although national culture is an important factor in any study of global information system attitudes, recent research (Zhang et al, 2002; Simon, 2001: Jiang et al, 2000: Lederer et al.2000; Hoxmeimer et al.2000; Harrirs and Davison, 1999) also indicate that gender may also play role in attitude towards technology.

#### 2.3 Culture and E-commerce

Culture is the broadest factor in consumer behavior because it shapes basic human values, wants, perceptions and behaviors (Kenneth C. Laudon and Carol Guercio Traver, 2003). Kenneth C. Laudon and Carol Guercio Traver say generally, culture affects on entire nation and takes on major significance in international marketing.

Companies face the challenge of offering their products or services to a wider audience. While the Internet has made it easier to distribute information globally, information design for different cultures is still very difficult. According to Bocock (1995), the meaning of "culture" has altered over time. There are five different definitions. The first relates to crop and animal cultivation, and an example used today is "horticulture". The second definition involves acculturation of the mind and develops class overtones. References to "high" culture and "popular" culture are examples. A third meaning, with strong globalization overtones, relates to the idea of a linear process of national development that was espoused during Western colonialism. The fourth definition views culture as a distinct way of life, with shared values, beliefs and meanings, and with distinct subcultures and classes. This is known as the "anthropological" definition. For example, Hofstede (1997) identifies several layers of culture, including national, regional, gender, generation, class and organizational. Finally a fifth definition, derived from the fourth, refers to the symbolic dimensions and social practices of cultures. This latter, known as "cultural structuralism" is grounded in the study of language developed by anthropologist Claude Levi-Strauss (b.1908).

Bocock (1995) stresses that culture can be analyzed from both the anthropological and the structural methodologies; that they may not be mutually exclusive viewpoints. He also notes that even small differences in practices can be used to symbolize a cultural difference between groups. This point was important in this research; attitudes may be statically different yet essentially appear to relate the same opinion in differing degrees. Further, this research took an anthropological definition of culture since the focus was on the comparisons of values, beliefs and meanings conceptualized in expressed attitudes about E-commerce.

Cultural models can be used to identify differences between cultures that may have an effect on how people make decisions. Geert Hofstede (1980, 1997) has defined a cultural model with five dimensions. One of these dimensions, individualism vs. collectivism has been shown to affect the type of information people prefer when viewing printed advertisements. A study was conducted to determine if the individualism vs. collectivism dimension affects the type of information Anglo-American and Hispanic-American people prefer for purchasing tasks in a computer-based environment. The findings of this study suggest that there is no difference between the cultures on preference for information. Nonetheless, there are cultural aspects that have to be considered when designing interfaces for a Hispanic audience as opposed to an Anglo-American audience. Based in these cultural aspects, design guidelines were developed. These aspects are the basis of the design guidelines provided in this paper. Herskovits (1996) defines culture as the "learned portion of human behavior." When people write about national cultures in the modern world becoming similar, the evidence cited is usually taken from the level of practices: people dress the same, buy the same products. However studies of values. Continue to show impressive differences among nations" (Hofstede, 1997, p.181).

Ein-Dor et al. (1993) list the national cultural factors in information systems. These factors include attitude towards technology progress, interpersonal relations and social commitment, and social norms. These factors were important to this research and form a general basis for grouping the questions into areas. These areas assisted in understanding and describing the differences among nations. "Although the last few years have witnessed an explosive growth in electronic commerce activities in many parts of the world, very little is known about the exact nature, dynamics and impact of this phenomenon. There is a certain paucity of systematic investigations reported in the literature "(Lee, M., 2001, p.3). E-commerce relies heavily upon IT. The internet, and specifically the World Wide Web, is receiving increasing attention by business. E-commerce, as a global transaction system, must fall under the same multicultural scrutiny and research as previous IS and IT.

The success of E-commerce across national borders is a function of several variables, including national economies, national literacy, national cultures, telecommunications availability, and technology penetration and acceptance (Tillquist.1997; Pitkow and Kehoe, 1996).

PC skills and acceptability may play major roles in global E-commerce. In a survey of five Arab nations, Rose and Straub (1998) use the Technology Acceptance Model (TAM) to compare perceived usefulness and actual use of computers across national borders, and conclude that cultural biases play role in TAM when applied to PC use. Harrirs and Davison (1996) find considerable differences in PC involvement surveys across users in China, Hong Kong, Malaysia, New Zealand, Tanzania and Thailand, and attribute those differences in part to culture.

Cheung and Lee (2001) develop a conceptual model of trust and risk in internet marketing. according to the study, involving 400 business students at the City University of Hong Kong, E-commerce trust is affected by several factors, including the consumer's

propensity to trust, the vendor's trustworthiness, and certain external factors such as the nation's legal framework, the nation's cultural environment. The study concludes that people with different cultural backgrounds and personality types vary in their propensity to trust. Although they refer to Hofstede's work, different cultural environments are not tested in their study.

#### 2.4 Gender and E-commerce

Ritzer (1992) writes that the central theme on gender difference is that "woman's inner psychic life is different from than of men." Differences include values and interests, modes of making value judgments, achievement motives, literary creativities, the sense of identity and selfhood, among others.

Although men accounted for the majority of internet users in 2000, today a fairly equal percentage of both men (69%) and women (67%) use the internet. (Kenneth C. Laudon and Carol Guercio Traver, 2007). They says women are also almost as likely to use the internet on a daily basis as men, although somewhat less likely to purchase online.

According to Bordo (1996), research suggests that men and women in particular culture appear to experience and conceptualize events differently. "If men and women think differently .... (it is) because the sexes have been brought up differently, develop different social abilities, have occupied very different power positions in most countries" (p.654). Masculinity vs. Femininity – The degree to which gender roles are defined. Uncertainty Avoidance – The degree to which a member of a culture feels anxious

towards unpredictable situations. People rely on different types of information to help them make decisions, and culture has an influence on the type of information people find more appealing (Han & Shavitt, 1994; Hofstede, 1998; Triandis, 1995; Zandpour & Harich, 1996). The literature review could only uncover few empirical studies of cultural differences in decision-making in other areas than advertising. Papers were found that focused on group decision-making in different cultural settings (Dunckley & Smith, 2000; Harris & Nibbler, 1998; Tan, Wei, Watson, Clapper, & McLean, 1998). This study is more concerned about differences in decision-making at an individual level and how information on interfaces is influenced by cultural groups' preferences for information design. But the literature review was not able to uncover empirical studies of individual decision-making in different cultural settings in any other area besides advertising. Hofstede (1998) discussed information preference based on cultural dimensions. People from individualistic cultures are verbally oriented and tend to read more than people from collectivistic cultures, which are more visually oriented and prefer high-context communication. Cultures with high uncertainty avoidance prefer clear and direct information. People from masculine cultures are more interested in data and facts than people from feminine cultures, who, in turn, prefer to know the story behind the facts. Large power distance cultures rely heavily on information from authority figures, while people from small power distance rely more on facts and their own reasoning.

Carmel (1999) describes the cultural trait of gender as "taking care of business". Gender differences in attitudes were important to this research because of the increasing equality of genders on the Web. The Stockholm School of economies reports "women were

significantly less likely than men to use the internet at all in the mid-1990s, but this gender gap in being online disappeared by 2000. However, once online, women remain less frequent and less intense users of the internet. There is little reason for concern about sex inequalities in internet access and usage now. But gender differences in frequency and intensity of internet usage remain" (Gender and the Internet, Working Paper 495, available at econpapers.hhs.se/paper/hhshastef/0495.htm,9 December 2002).

Sheehan (1999), males and females appear to use computers differently (failing to capitalize on "gender-free potential "for both sexes), women using online communication as a means of building and sustaining relationships, whereas men favor task-oriented communications. Sheehan (1999) observed also that women appear to be more concerned about personal privacy (particularly about receiving unsolicited e-mails) and more cautious about online shopping .This supports GVU's (1998) findings that 55.4 per cent women and 50.9 per cent men were "very" concerned about confidentiality and privacy (people reading e-mails, finding out which Web sites were visited, etc.).

Regarding security of payment, the most recent large scale survey of 15000 people concluded that women displayed higher levels of concern than men – 61.9 per cent women, 55.5 per cent men being "very concerned " about the security of banking or purchasing over the internet : 74.6 per cent women, 63.3 per cent of men were "very concerned" about conducting online business outside their own country without a statement of the security procedures used 94.5 per cent women, 90 per cent men "would not" conduct online banking activities without a statement of security procedures and for

46.4 per cent women and 38 per cent men security features would be a "deciding factor " when choosing whether to do business with an Internet –based company (GVU,1998).

Harris and Davison (1999) survey 279 undergraduate and graduate students in the Pacific Rim nations of China ,Hong Kong ,Malaysia , New Zealand ,Tanzania, and Thailand .The instrument consists of a 25 question likert –type survey about the subject demographics. PC involvement and attitudes towards the PC, to measure computer anxiety across several nations. They report that computer anxiety differences correlate strongly with national cultural differences and with gender. The study was important to this research because it provided an excellent methodology and a framework for data analysis.

Simon (2001) explores differences in Web site perceptions and satisfactions of 160 university students representing four continents, and reports that cultural differences influence those differences. Further, the Simon study suggests that gender plays a different role within cultures with regard to Web site perceptions and satisfaction.

#### 2.5 Conclusion

This section has provided gist of the literature review on the e-commerce, culture and ecommerce, gender and e-commerce. The next section builds a theoretical model on which the project is based.

#### SECTION III

### THEORETICAL FRAMEWORK

#### 3.1 Introduction

This section introduces the theoretical framework and describes the dependent variable and independent variable of the study.

#### 3.2 Theoretical Framework

The figure 3.1 illustrates the theoretical framework (model) that has been derived from the literature review carried out in Section II.

# Figure 3.1 A model for the effects of culture and gender on the attitudes towards E-Commerce



#### 3.2.1 Variables

The independent variables include national culture and gender. National culture involves students of Turkish Republic, Turkish Republic of North Cyprus and Arabic. Other independent variable is gender which involves women's and men's shopping behavior and shopping preferences.

The dependent variable is the attitudes towards E-Commerce.

# 3.2.2 Relationship between the variables

One of the main aspects that affect the attitudes towards e-commerce is considered to be the "National culture". This well known and proven aspect routes us to the idea that every individual of different nation has different cultural behaviors as these individuals would have different attributes towards e-commerce. In this study, 3 different nation's individuals' attributes towards online shopping which is also known as e-commerce has been analyzed. Some researches and surveys have been processed and finally a conclusion has been made as 3 different nation's individual has different attributes towards e-commerce. In other word this can be interpreted as 'culture' has big impact on individual's behaviors towards every different case as well as e-commerce. Another aspect that has big impact on e-commerce is gender. At these studies over different samples, it has been identified and proven that different genders have different attributes towards e-commerce. It has been seen that women did not trust e-commerce to the same level as men .Gender differences in online shopping were searched, and findings confirm that women are less trusting of e-commerce and web-based activities in general. So this

makes women to have different expectation from e-commerce and men to have different expectations as a result it affect satisfaction level, it becomes at different level in men and women.

#### 3.3 Conclusion

This section has set the theoretical framework that being the base of the investigations during the project. The next section will describe the methodology and design of the study.

#### SECTION IV

#### METHODOLOGY

#### 4.1 Introduction

This section depicts the methods and the design adopted for the study.

#### 4.2 Sources Information

#### 4.2.1 Theoretical Sources

Theoretical data was collected from scientific articles, books and the study only considers previous research carried out within the past years except the previous findings that are regarded as classics in the topic area.

#### 4.2.2 Empirical Sources

Empirical data was collected from students (Turkish Republic, Turkish Republic of North Cyprus and Arabic) at the Near East University.

#### 4.3 Methodology

The following highlights the methodology and its steps that were adopted by the study.

#### 4.3.1 Technical Purpose

The purpose of the study was descriptive because descriptive studies are undertaken when the characteristics or the phenomena to be tapped in a situation are known to exist, and one wants to be able to describe them better by offering a profile of the factors.

#### 4.3.2 The Type of Investigation

The purpose of this research project was to establish relationships between the independent variables (National Culture and Gender) and dependent variable (attitudes towards e-commerce), thus, this project was a correlational study. Sekeran (2003) suggests that when the researcher is interested in delineating the important variables associated with the problem, the study is called, a correlational study.

#### 4.3.3 The Extend of Researcher Interference

The type of investigation was correlational. Sekaran (2003) says that a correlational study is conducted in the natural environment with minimum interference by the researcher with the normal flow of work.

#### 4.3.4 The Study Setting

This was a field study because it examined the correlations between the variables in the natural environment. The natural environment was the university.

#### 4.3.5 The Time Horizon for the Study

This study was a cross-sectional study, because the data for the research was collected in a period at only one point in time. Sekeran (2003) suggest that a study can be done it which data are gathered just once, perhaps over a period of days or weeks or months, in order to answer a research question. Such studies are called one-shot or cross-sectional studies.

#### 4.3.6 The Unit of Analysis

This research looked at the data gathered from each individual as the students of NEU. The unit of analysis is each individual.

#### 4.3.7 Sampling and Data collection Methods

Quota sampling was used. As Sekeran (2003) says, in quota sampling subjects are conveniently chosen from targeted groups according to some predetermined number or quota. The data collection method was structured questionnaires.

#### 4.4 Conclusion

This section depicted the sources of information, methodology and time table of the study. The next section discusses the results obtained from the questionnaire carried out on the subjects of the sample population as described in section IV.

#### SECTION V

#### FINDINGS

#### **5.1 Introduction**

This section depicts the results obtained from the questionnaire carried out on the subjects of the sample population as described in Section IV.

#### 5.2 Description of the questionnaire carried out

The structure of the survey, that has been used for this study has been resourced from a thesis titled as; shopping behaviour and preferences in e-commerce of Turkish and American University Students; implications from cross-cultural design. The authors of this thesis, are Nancy J. LIGHTNER, Mehmet M.YENISEY, A.ANT OZOK and Gavriel SALVENDY. As this survey has not interested with gender effect towards e-commerce, I have added one question related to this subject and one question from the survey has been dropped as it has nothing to do with my study's subject

A sample of the questionnaire carried out on 120 students in the NEU is included in Appendix A. The questionnaire sought out information on the demographic characteristics of the students. Then the questionnaire included statements which were measurable on a 5-point likert scale. Nine of the questions included demographic characteristics, twenty of the questions included likert scale. This questionnaire applied on the students of Turkish Republic, students of Turkish Republic of North Cyprus and Arabic students.

#### 5.3 Demographic findings

la de la consta		n =120	%
Gender			
Male		91	75.8
Female		29	24.2
Nationality			
T.C		39	32.5
K.K.T.C	1.1	41	34.2
Other		40	33.3
Monthly	household		/
Income(\$)			
500-1000		18	15.0
1000-1400		22	18.3
1400-1800		21	17.5
more than 1800		59	49.2

TABLE 1 : Demographic Profile of the respondents

The results of the profile of the respondents showed that 75.8% of the respondents were male, while 24.2% of them were female.

According to nationalities are 32.5% of the respondents were students of Turkish Republic, while 24.2% of them were students of Turkish Republic of North Cyprus, and 33.3% of them were students of Arabic countries.

According to monthly household incomes are 15.0% of the respondents have \$500-1000, while 18.3% of them have \$1000-1400, 17.5% of the respondents have \$1400-1800, while 49.2% of them have more than \$1800.

TABLE 2: Internet Usage	n =120	%
	11 120	
Internet usage of Frequency	53	52.5
Once a day or more		30.8
1-4 times a week	57	11.7
1-4 times a month	14	5.0
Lees than once a month	6	
Reasons for Internet Usage	12	10.8
To learn new things	13	5.8
Entertainment	1	5.0
Communication	6	5.0
All of them	6	33
News	4	17
Software	2	50
17	6	1.2
30	5	4.2
45	5	4.2
Frequency of purchasing		
on-line		567
Never	68	50.7
Less than once a year	25	20.8
2-5 times per year	21	17.5
Over 5 times per year	6	5.0
<b>Reasons For Not Shopping</b>		
On The Web		
I don't trust shopping on the	45	67.2
web		
It is complex	8	11.9
I can't find what I looked for	5	7.5
I have heard bad things	9	13.4
about online shopping		
Preferred Characteristic of		
The Sites		
More picture than text	18	15.0
Quall amount of pictures and	75	62.5
qualitation of protection		
More text than nicture	27	22.5
Itoms Bought Through The		
Items bought intough into		
INET	3	10.8
Food	53	10.8
Clothing	2	30.0
Cleaning materials	26	1.7
Entertainment	50	44.2
Health	13	2.5
House ware	13	

As it is shown in Internet usage table, the answer in the survey to the question about frequency of internet usage is as follows;52.5% is once a day or more,30.8% uses internet 1-4 times a week,11.7% uses internet 1-4 times a month, and 5% uses less than once a month. These results show us that the students participate to the survey mostly with 83.3% (52.5%+30.8%) uses internet frequently.

As it is figured out at Internet Usage table, more than half of the students that uses Internet, use it to figure out to learn new things. The next most used reason is to software and to follow news. The last reason for students to use Internet is for entertainment and communication.

it is shown in Internet usage table, the students that uses internet do not make shopping online with 56.7%, and the 20.8% of the students does shopping once a year, 17.5% of the students makes shopping 2-5 times a year, where 5.0% makes shopping nline more than 5 times a year.

Internet Usage table also states us the reasons why students do not make shopping online, 67.2% do not use because they do not trust online shopping. This gives the main idea that still laws and regulations are not at the stage where users feel themselves comfortable.11.9% of the users find commerce online complex that's why that hesitate to use internet. And 13.4% of the users hesitate to use internet online shopping because of the bad experiences of other users, and finally 7.5% of the users do not use internet during their shopping because they can not find what they are searching for. As it is seen on the Internet Usage tables 62.5% of the users prefer to have equal amount of pictures and text on the web sites. 22.5% of the users prefer more text than pictures and 15% of the users prefer more pictures than text.

It can be seen on the Internet Usage table that 74.2% of the students uses the internet shopping for buying clothes and entertainment and 10.8% of the students prefer to buy house ware online, 10.8% of the students prefer to buy health, 2.5% of the students prefer internet shopping for foods and finally 1.7% of the students prefer internet to make cleaning materials shopping.

To see whether responses given to the general questions about internet usage difference according to gender, t-test analysis was made .The results of the t-test showed that gender caused a difference only on the items bought on the internet. ( $p \le 0.05$ ).

What to buy	Male (%)	Female (%)	
Food	3.3	.0	
Clothing	37.4	65.5	-
Cleaning materials	2.2	.0	-
Entertainment	33.0	20.7	-
Health	11.0	10.3	-
House Ware	13.2	3.4	

3: TABLE Cross tabulation for gender.

Cross tabulation for gender table shows that respondent females not buy food and cleaning materials from internet. Because female want to see and touch this things. And this table shows that 65% females buy clothing from internet, only 37.4% males buy clothing on the web. Look at the entertainment, males buy lots of than female. %33 males buy entertainment, but the 20.7% female buy on the web.

To analyze whether national culture caused any differences on the responses given to general questions about internet usage, ANOVA (Analysis of Variance) was made. The results of the analysis showed that there was a significant difference among the different nationalities on internet usage frequency ( $p\leq0.05$ ), and internet use aim ( $p\leq0.0001$ ) Post-Hoc analysis showed that while there was no significant difference between Turkish Republic and Turkish Republic of North Cyprus for internet usage frequency, Arabic students differ in their internet usage frequency from TR ( $p\leq0.01$ ) and TRNC ( $p\leq0.05$ ).

To results of the ANOVA showed that, TR students different both from TRNC and Arabic students ( $p \le 0.0001$ ,  $p \le 0.01$  respectively) in the internet usage aim.

Correlation analysis results showed that there's a positive relationship between income and internet usage frequency ( $p \le 0.05$ ). This means as income increased, internet usage frequency increased.

# 5.4 Internet usage for shopping findings

TABLE 4: Mean and standard deviation for internet usage for shopping items.

Statement	Mean	± Standard Deviation
If negotiation is possible, I want to try negotiation with	4.21	0.93
If I have no previous information about the product, it is important to me to touch the product, to feel it	3.79	1.11
Time is an important issue for me. I want to shop as	3.44	1.32
I always prefer paying with credit card to paying with	2.78	1.21
I may buy a new introduced or an interesting product	3.03	1.28
It is risky to give credit card number on the internet	3.61	1.37
Detailed information about products is important for	4.35	0.96
I prefer pictures to text for information about product	3.21	1.24
When I buy from an on-line vendor, a site that is organized in such a way as to minimize the buying	4.00	1.07
When I buy from an on-line vendor, transaction	4.41	1.02
When I buy from an on-line vendor, finding the information that I want quickly is most important to	4.47	0.76
When I buy from an on-line vendor, whether the site provides an effective means of product and price	4.05	0.92
When I buy from an on-line vendor, knowing that	4.47	0.86
When I buy from an on-line vendor, the effective use of the shopping cart mechanism is most important to	3.46	1.14
When I buy from an on-line vendor, I prefer brand-	3.33	1.19
When I buy from an on-line vendor, to obtain other people's opinions and experiences about products I don't know is important to me.	3.54	1.19

When I buy from an online vendor, a well designed search mechanism is most important for me.	4.15	0.913
When I buy from an on-line vendor, I prefer stores having all kind of products to product specific stores.	3.68	1.09
When I buy from an on-line vendor, it is important to me that the vendor keeps my personal information secret.	4.35	1.08
When I buy from an on-line vendor, I hesitate to give my credit card number.	3.81	1.23

To find out whether there was significant difference according to gender for the statements about internet usage for shopping, t-test was made.

TABLE 5: T-test analysis results for gender.

Statement		Mean±Star	ndard Deviation	р
If I have no previous information about the product it is important to	Male	3.66 ±	1.15	
me to touch the product, to feel it physically.	Female	4.21 ±	0.90	0.021
It is risky to give credit card number	Male	3.41 ±	1.45	
on the internet.	Female	4.24 ±	0.83	0.004
When I buy from an on-line vendor, I	Male	3.67 ±	1.24	
hesitate to give my credit card number.	Female	4.24 ±	1.12	0.029

The results of the t-test analysis showed that there are significant differences according to

t-test.

To see whether there was a significant difference between nationalities for the statements

about internet usage for shopping, ANOVA was made.

### TABLE 6: ANOVA Results for Nationality.

Statement	р
If negotiation is possible, I want to try negotiation with the vendor for a cheaper price.	0.016*
If I have no previous information about the product, it is important to me to touch the product, to feel it physically.	0.011**
When I buy from an on-line vendor, a site that is organized in such a way as to minimize the buying time will get my business done.	0.0001***
When I buy from an on-line vendor, to obtain other people's opinions and experiences about products I don't know is important to me.	0.007**
When I buy from an online vendor, a well designed search mechanism is most important for me.	0.002**

\* P≤0.05

\*\* P≤0.01

\*\*\* P≤0.0001

To see whether there was a significant difference according to income for the statements about internet usage for shopping, ANOVA was made.

#### TABLE 7: ANOVA Results for Income.

Statement	р
When I buy from an on-line vendor, a site that is organized in such a way as to minimize the buying time will get my business done.	0.001**
When I buy from an on-line vendor, I prefer stores having all kind of products to product specific stores.	0.028*
When I buy from an on-line vendor, to obtain other people's opinions and experiences about products I don't know is important to me.	0.020*
When I buy from an on-line vendor, I hesitate to give my credit card number.	0.012*

\* P≤0.05

\*\* P≤0.01

To see whether there was significant difference according to these questions (when I buy from an on-line vendor, a site that is organized in such a way as to minimize the buying time will get my business done, when I buy from an on-line vendor, I prefer stores having all kind of products to product specific stores, when I buy from an on-line vendor, to obtain other people's opinions and experiences about products I don't know is important to me, when I buy from an on-line vendor, I hesitate to give my credit card number).

### 5.5 Conclusion

This section has revealed the findings from the empirical investigations of this report. The next section will be the concluding pert that will include conclusion, and limitations and recommendations.

#### **SECTION VI**

# CONCLUSIONS AND RECOMMENDATIONS

#### 6.1 Introduction

This section depicts the main conclusions, and the limitations and recommendations for the further research.

#### 6.2 Main Conclusion

Currently it is almost more than the half 2006 and we are totally at computer age, we are preparing our home works on computer, we are making searches by internet and we are using technology, computers and internet almost in every kind of activities in our daily life. The most important one and the one that is been subject to this study is online trading where it is called electronic commerce in literature. The starting point of e-commerce is "people" and how to make their living environment a safer, more secure "place" to live in. To that end, "to catch the balance between safety and cost issue' is required, in order to give us best service and save from the high cost schemes of the past. E-commerce must be taken up as one part of the infrastructure of a new world. It is hoped that the various new systems which will be developed in years will make our lives faster and safer.

Most of us will be graduated sooner from the university and try to find jobs where some of us will find job opportunity in Internet, try to make some commerce electronically, try to find suppliers producing goods and services cheap and match them with demanding customers. Some of us will find job opportunities in other sectors and use Internet for our needs like shopping, because we know it is faster and safer and it provides to compare the prices with substitutes. For the people who would like to deal with e-commerce, it is proven by this study as well as well as many other studies, that culture has effect towards e-commerce. It is also documented by a survey on 3 different nation's students from different cultures (Turkish Republic, Turkish Republic of North Cyprus and Arabic students) and it has been seen that they have different attributes towards e-commerce. And also it has been seen with this study that women and men behaves totally different towards e-commerce. So expectation levels are different and satisfactions are at different points.

#### 6.3 Limitations and Recomandations

The main limitations for me was time.Because I did not have enough time for make more research. The sampling method selected for this project, quota sampling, cannot generalise the findings to be reached. However, larger, probability sampling is recommended for future studies for more generalisation in results.

Within the lights of this study, I highly recommend people who would like to deal with ecommerce business to pay at most attention to cultural and gender aspects for their business . There should be enough research should be done before setting business and before designing web pages, otherwise it could create inefficiency, may cause loose of customers or dissatisfied customers.

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# **APPENDIX** A

						1	
	For responses	to questions 10 to 29 pl	ease us	e the scale	below	G. 1	
ngly		Neither disagree				Strongly	
e	Agree	nor agree		Disagree		Disagree	2
	4	3		2		1	E
			1	2	3	4	<u> </u>
egotiatic	on is possible, I want	to try negotiation					
have no	previous information	on about the product, it					
nportant sically.	to me to touch the p	product, to feel it					
ne is an i kly as p	important issue for n ossible.	ne. I want to shop as					
ways pre	efer paying with crea	lit card to paying with					
ay buy a ause of r	new introduced or a ny curiosity.	an interesting product					
s risky to	give credit card nu	mber on the internet.					
tailed in	formation about proc	ducts is important for					
refer pic	tures to text for info	rmation about product.					
nen I buy anized in	y from an on-line ver n such a way as to m	ndor, a site that is inimize the buying					
e will ge	y from an on-line ve	ndor, transaction					
Then I bu ormation	by from an on-line vent that I want quickly	endor, finding the is most important to					
hen I buy wides an	y from an on-line ve a effective means of	ndor, whether the site product and price					
hen I bu	iy from an on-line ve	endor, knowing that					
hen I buthe shop	iy from an on-line ve ping cart mechanism	endor, the effective use is most important to					
hen I bu	ay from an on-line v	endor, I prefer brand-					
me class	ification to product l	based classification.					
/hen I bu ople's or	ay from an on-line voinions and experien	endor, to obtain other ces about products I					
n't know	v is important to me.						
hen I bu	uy from an on-line v	endor, a well-designed					
arch mee	chanism is most imp	ortant for me.					
hen I bi	uy from an on-line v	endor, I preter stores					
ving all	kind of products to p	product specific stores.					
hen I bie that the	uy from an on-line v e vendor keeps my p	ersonal information					
eret. Vhen I b	uy from an on-line v	endor, I hesitate to give					
v credit o	card number.						

Dear Participant,
The aim of this study to understand the affects of individual's gender and current aspects on Near East commerce activities. The data gathered during this questionnaire will be used for final project in Near East
University Faculty of Economics and Administrative Sciences Department of Business Administration.
Thanks in advance for your cooperation.
Yard. Doç. Dr. Tahir Yeşilada A.Eylem Öztürk
NEU, Faculty of economics and administrative sciences department of business duministration
(1)Gender Male Female
(2)Nationality T.C K.K.T.C Other (Please specify)
(3)How often do you use the Internet?
□ Once a day or more □ 1-4 times a week □ 1-4 times a month □ Never
(Classes en menu es emplicable)
(4) I use the Internet for (Choose as many as applicable)
□ News □ Software □ Entertainment □ Banking □ Shopping
L To learn new things
(5)Frequency of purchasing on- line:
□ Never □ Less than once a year □ 2-5 times per year □ Over 5 times per year
(6)If you have never shopped on-line, why?
$\Box$ I don't trust shopping on the web $\Box$ It is complex
$\Box$ I can't find what I looked for $\Box$ I have heard bad things about online shopping
(7)I like the sites which have (Please fill in the blank with the most proper statement for you).
☐ More pictures than text ☐ Quall amount of pictures and text ☐ More text than picture
(8)What do you want to buy online mostly?
□ Food □ Clothing □ Cleaning materials □ Entertainment □ Health □ House ware
(9)Total monthly income of your family:
□ 500-1000 \$ □ 1000-1400 \$ □ 1400-1800 \$ □ more than 1800 \$

# **APPENDIX B**

# Frequencies

#### Statistics

		Gender	Nationality	income
N V	Valid	120	120	120
M	lissing	0	0	0

# **Frequency Table**

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	91	75.8	75.8	75.8
	2	29	24.2	24.2	100.0
	Total	120	100.0	100.0	

Nationalty

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	39	32.5	32.5	32.5
	2	41	34.2	34.2	66.7
	3	40	33.3	33.3	100.0
	Total	120	100.0	100.0	

me

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	18	15.0	15.0	15.0
	2	22	18.3	18.3	33.3
	3	21	17.5	17.5	50.8
	4	59	49.2	49.2	100.0
	Total	120	100.0	100.0	

# Frequencies

			Statistics			
Mallet	intuse	useaim	freqpurch	why	txtpict	whattobuy
Valid Missing	120	120	120	67	120	120
			0	53	0	0

# Frequency Table

Valid		Frequency	Percent	Valid Percent	Cumulative Percent
valid	1	63	52.5	52.5	52.5
	2	37	30.8	30.8	83.3
	3	14	11.7	11.7	95.0
	4	6	5.0	5.0	100.0
	Total	120	100.0	100.0	

intuse

Valid	-04-	Frequency	Percent	Valid Percent	Cumulative Percent
and	1	4	3.3	3.3	3.3
	2	2	1.7	1.7	5.0
	3	7	5.8	5.8	10.8
	4	1	.8	.8	11.7
	5	6	5.0	5.0	16.7
	6	13	10.8	10.8	27.5
	7	1	.8	.8	28.3
	8	6	5.0	5.0	33.3

useaim

9	2	1.7	1.7	35.0
10	1	.8	.8	35.8
11	1	.8	.8	36.7
12	1	.8	.8	37.5
13	1	.8	.8	38.3
14	1	.8	.8	39.2
15	1	.8	.8	40.0
16	4	3.3	3.3	43.3
17	6	5.0	5.0	48.3
18	2	1.7	1.7	50.0
19	1	.8	.8	50.8
20	1	.8	.8	51.7
21	4	3.3	3.3	55.0
22	1	.8	.8	55.8
23	2	1.7	1.7	57.5
24	4	3.3	3.3	60.8
25	2	1.7	1.7	62.5
26	2	1.7	1.7	64.2
27	2	1.7	1.7	65.8
28	3	2.5	2.5	68.3
29	2	1.7	1.7	70.0
30	5	4.2	4.2	74.2
31	1	.8	.8	75.0
32	1	.8	.8	75.8
33	2	1.7	1.7	77.5
34	2	1.7	1.7	79.2
35	2	1.7	1.7	80.8
36	1	.8	.8	81.7
37	1	.8	.8	82.5
38	2	1.7	1.7	84.2
39	1	.8	.8	85.0
40	1	.8	.8	85.8
41	1	.8	8.	86.7
42	2	1.7	1.7	88.3
43	1	.8	.8	89.2
44	1	.8	.8	90.0
45	5	4.2	4.2	94.2
46	2	1.7	1.7	95.8
47	1	.8	.8	96.7
48	1	.8	.8	97.5
49	1	.8	.8	98.3
50	1	.8	.8	99.2
51	1	.8	.8	100.0
Total	120	100.0	100.0	

#### freqpurch

		Frequency	Percent	Valid Percent	Cumulative Percent
alid	1	68	56.7	56.7	56.7
	2	25	20.8	20.8	77.5
	3	21	17.5	17.5	95.0
	4	6	5.0	5.0	100.0
	Total	120	100.0	100.0	

why

		Freedom	Description	Maria	Cumulative
		Frequency	Percent	Valid Percent	Percent
lid	1	45	37.5	67.2	67.2
	2	8	6.7	11.9	79.1
	3	5	4.2	7.5	86.6
	4	9	7.5	13.4	100.0
	Total	67	55.8	100.0	
ssing	System	53	44.2		
tal		120	100.0		

txtpict

		Frequency	Percent	Valid Percent	Cumulative Percent
lid	1	18	15.0	15.0	15.0
	2	75	62.5	62.5	77.5
	3	27	22.5	22.5	100.0
	Total	120	100.0	100.0	

#### whattobuy

		Frequency	Percent	Valid Percent	Cumulative Percent
id	1	3	2.5	2.5	2.5
	2	53	44.2	44.2	46.7
	3	2	1.7	1.7	48.3
	4	36	30.0	30.0	78.3
	5	13	10.8	10.8	89.2
	6	13	10.8	10.8	100.0
	Total	120	100.0	100.0	

**T-Test** 

	Gender	N	Mean	Std. Deviation	Std. Error Mean
intuse	1	91	1.74	.880	.092
	2	29	1.55	.827	.154
useaim	1	91	20.68	15.054	1.578
	2	29	21.14	13.783	2.560
freqpurch	1	91	1.77	.955	.100
	2	29	1.52	.829	.154
why	1	48	1.77	1.115	.161
	2	19	1.42	1.017	.233
txtpict	1	91	2.08	.601	.063
	2	29	2.07	.651	.121
whattobuy	1	91	3.51	1.493	.157
	2	29	2.86	1.274	.237

**Group Statistics** 

### **Cross tabulations**

**Case Processing Summary** 

	Cases							
	Valid		Missing		Total			
	N	Percent	N	Percent	N	Percent		
whattobuy * Gender	120	100.0%	0	.0%	120	100.0%		

### whattobuy \* Gender Crosstabulation

			Ger	nder	
			1	2	Total
whattobuy	1	Count	3	0	3
		% within Gender	3.3%	.0%	2.5%
	2	Count	34	19	53
		% within Gender	37.4%	65.5%	44.2%
	3	Count	2	0	2
		% within Gender	2.2%	.0%	1.7%
	4	Count	30	6	36
		% within Gender	33.0%	20.7%	30.0%
	5	Count	10	3	13
		% within Gender	11.0%	10.3%	10.8%
	6	Count	12	1	13
		% within Gender	13.2%	3.4%	10.8%
<b>Total</b>		Count	91	29	120
		% within Gender	100.0%	100.0%	100.0%

# Oneway

ANOVA									
		Sum of Squares	df	Mean Square	F	Sia.			
intuse	Between Groups	6.143	2	3.072	4.307	.016			
	Within Groups	83.448	117	.713		-			
	Total	89.592	119						
useaim	Between Groups	3477.217	2	1738.608	9.145	.000			
	Within Groups	22242.575	117	190.107					
	Total	25719.792	119						
reqpurch	Between Groups	.078	2	.039	.044	957			
	Within Groups	102.714	117	.878					
	Total	102.792	119						
why	Between Groups	1.364	2	.682	.564	.572			
	Within Groups	77.412	64	1.210					
	Total	78.776	66						
xtpict	Between Groups	.055	2	.027	.072	.930			
	Within Groups	44.270	117	.378					
	Total	44.325	119						
vhattobuy	Between Groups	3.412	2	1.706	.793	.455			
	Within Groups	251.888	117	2.153					
	Total	255.300	119						

# Crosstabs.

### **Case Processing Summary**

	Cases								
	Valid		Missing		Total				
	N	Percent	N	Percent	N	Percent			
seaim * Nationalty	120	100.0%	0	.0%	120	100.0%			
tuse * Nationalty	120	100.0%	0	.0%	120	100.0%			

 intuse * Nati	ionalty Cro	osstabulation	
		Nationalty	_
	4		

I

			Nationalty			
1-4			1	2	3	Total
intuse	1	Count	23	25	15	63
		% within Nationalty	59.0%	61.0%	37.5%	52.5%
	2	Count	14	9	14	37
		% within Nationalty	35.9%	22.0%	35.0%	30.8%
	3	Count	2	5	7	14
		% within Nationalty	5.1%	12.2%	17.5%	11 7%
	4	Count	0	2	4	6
		% within Nationalty	.0%	4.9%	10.0%	5.0%
Total		Count	39	41	40	120
		% within Nationalty	100.0%	100.0%	100.0%	100.0%

# T-Test

**Group Statistics** 

	1	1		
Gender	N	Mana		Std. Error
question10 1	01	Mean	Std. Deviation	Mean
2	20	4.50	.888	.093
question11 1	91	3.53	1.033	.192
2	20	1.21	1.147	.120
question12 1	91	4.21	.902	.167
2	29	3.55	1.336	.140
question13 1	01	3.17	1.284	.238
2	20	2.77	1.193	.125
question14 1	01	2.79	1.236	.229
2	20	2.92	1.267	.133
question15 1	01	3.30	1.321	.245
2	20	3.41	1.453	.152
question16 1	01	4.24	.830	.154
2	20	4.37	.962	.101
question17 1	Q1	4.20	.996	.185
2	20	3.22	1.227	.129
question18 1	01	3.17	1.311	.243
2	20	3.95	1.068	.112
question19 1	01	4.17	1.0/1	.199
2	20	4.32	1.074	.113
uestion20 1	23	4.09	.806	.150
2	20	4.45	.793	.083
uestion21 1	29	4.52	.688	.128
2	20	3.99	.949	.099
uestion22 1	29	4.24	.830	.154
2	20	4.41	.931	.098
uestion23 1	29	4.69	.541	.101
2	20	3.46	1.138	.119
uestion24 1	29	3.45	1.183	.220
2	91	3.42	1.202	.126
uestion25 1	29	3.07	1.132	.210
2	91	3.53	1.223	.128
uestion26 1	29	3.59	1.119	.208
2	91	4.12	.892	.094
uestion27 1	29	4.24	.988	.183
2	91	3.67	1.136	.119
Lestion28 1	29	3.69	.967	.180
2	91	4.31	1.171	.123
Lestion29 1	29	4.48	.738	.137
200101120	91	3.67	1.239	.130
4	29	4.24	1.123	.209