INTERNET SHOPPING BEHAVIOR OF COLLEGE OF EDUCATION STUDENTS

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ABSTRACT
Internet is an important facilitator for human and human use this medium almost every phase. As a shopping medium, internet attract human so attract researcher. Younger people can adapt newer technologies so they can adapt internet as shopping tool. In this research it is tried to define college of education students' online shopping behavior and online shopping activities. Research results show that male students teacher are more familiar and have more positive attitude than female student teacher. Teacher students, who have more monthly income and have more internet self efficacy have positive attitude and intension to shop online. Participants who have credit card, have more familiarity and less anxiety concerning internet shopping.

INTRODUCTION

Internet has become an important tool, which usage has increased and beside usage its importance has also increased. Humans' everyday life has influenced by information and communication technologies (ICT) considerably (Farag, Krizek & Dijst, 2006). People use more ICT's in their daily lives. The use more cell phone, more computer and also use more Internet. Generally ICT, especially Internet simplifies information related work (Forsythe, Liu, Shannon & Gardner, 2006). In early days of information age, number of web sites and information on web sites are limited and static. Sometimes web site content had not been updated yearlong. Increasing web usage an new internet technologies lead to en user can update web content and lead to increase web usage. Recently internet has spread quickly and has become crucial tool all over the world (Farag, Schwanrn, Dijst & Faber, 2007). In western countries and also in other countries people started to use Internet via desktop computer. After invention of mobile devices accessing to Internet expanded. In the last decade, Internet has influenced communication, entertainment and shopping experience (Miyazaki & Fernandez, 2001). The number of applications is increased an easiness of these applications is also increased. By the way not only experiences users but also inexperienced users can use most of the applications. Internet and internet user have expanded internet limits and this widening has affected especially industrial sectors (Chung & Lee, 2003). Knowledge is the most important factor in today's life but especially in industry. Internet give opportunities to people share their idea and improvement about their works easily so one who search specific knowledge, can easily find over internet. User have developed many applications one of the important application is developed is online shopping (Teo, 2006).

As a shopping media, Internet attracts people and researchers (Teo, 2006). Growing number of Internet shopping and internet shoppers attract the researcher concerns day by day more researcher do more research concerning internet shopping process. People, who have Internet experiences, can search and find information quickly and most of the people do not have time to go shopping and they try to purchase their needs over internet and for these people variety and quickness of internet shopping are valuable characteristics of internet shopping (Järveläinen, 2007). Over recent years, U.S. shoppers has shifted from the traditional shopping to internet shopping and they do more internet shopping over internet (Seock & Norton, 2008). Internet shopping companies provide some options, which local companies never give. In this manner people prefer internet shopping. Internet shopping options have changed consumers information search and shopping habits and offer new occasion concerning shopping (Lokken, Cross, Halbert, Lindsey, Derby & Stanford, 2003). While people use internet shopping companies to buy something, significant part of the people use these sites to read other people comments and experience concerning products. And they decide which product is more suitable for them. Although new occasions, risks and drawbacks concerning internet shopping has taken their place in consumer minds (Toa, Liaob & Linc, 2007). Especially in electronic product people can pre-order what they want and get their product before the product goes to retail store. Internet shopping changed shopping trends and shopping without going a retail store from home or work has become popular (McKinney, 2004). People do not need to travel store by store, they can get product from home. So they do not tired to find the product and they do not need to deal with dealer. Internet shopping activities began to increase rapidly in the beginning of 90s (Guo-xin, 2009). Almost every store have interne shopping options. For example when one does not find the desired product in retail store, he/she can order online and products come his/her address or to retail store and he/she can pick product up. Besides internet shopping, shoppers search more often over internet (Soopramanien & Robertson, 2007). Because of knowledge variety and more comments written by other consumers, people choose to search internet shopping sites. On the other hand, people can ask question to other consumers and get retail

answer not the advertisement. Internet shopping characterizes new features and new opportunities such as information sharing and writing comments to products and services (Swinyard & Smith, 2003). Vendors and suppliers give more importance to constitute a web site and promote themselves over internet, through this way they can improve companies recognition and they try to reach more consumer (Grabner-Kraeuter, 2002). Some consumers searching information concerning the company for example they can give payment options how their technical services are, how they provide consumer/technical service, etc.. For companies, representing themselves over internet is easy because whenever company would like, they can add some new information to internet site. Internet shopping usually means that consumer purchase products over internet and wire more electronically, besides that consumer can search information concerning products and can read other consumer comments over internet shopping sites (Shih, 2004). The differences between traditional and internet shopping processes are: retailers and consumers use more technology in shopping and money transaction processes and both sides can easily gather desired data (Naiyi & Yinchen, 2007). These differences should take into account, if company want people trust them, they should serve accurate and valuable experiences to their consumers.

Internet shopping frequently observed as whole shopping process occur over web site as different procedures (Dixon & Marston, 2002). Usually whole processes are done over web sites customer pay price over web site and companies send the product to customer address. Whole process is easy for customer and is done without going to outside from home by customer. After arrival and improvement of internet shopping, retailers has tried to change the way they do business and they have been forced to change doing business (Teo, 2002). Internet and world wide web has changed and are changing the customers behavior (Sin & Tse, 2002). Before internet shopping age, customer had to travel store by store and spend their time to travel between stores. Sometimes they could not find the products they were searching or they could not get necessary information concerning product. By means of web sites consumers do not need to travel store by store and they can read plenty of information, which are provided by other customers. Communication feature of web sites has played critical role in shopping process (Kim, Williams & Lee, 2004). Internet has offered extraordinary chances to retailers, through these chances stores try to expand their limits and they reach the consumers, which they could not reach without internet (Kiang, Gilsdorf & Chi, 2004). Internet can remove almost all of the time and distance barriers. With the help of internet, companies can reach out of their boundaries. In this era retailers should understand what consumers would like and they should follow their competitors (Chen, Huang, Huang & Sung, 2009). Competitiveness of internet shopping forces the companies improve customer experiences and reduce financial, time and other risks.

Explanation and prediction of internet shoppers' behavior is a hard process but maximizing advantages and minimizing threats can motivate shoppers to shop online (Forsythe, Liu, Shannon & Gardner, 2006). In internet shopping process, customer computer and internet experiences, customer internet shopping experience and web site offerings are important factors. Privacy and security of online shopping and perceived risks are important barriers in front of internet shopping and retailers should develop some precautions handle these drawbacks (Miyazaki & Fernandez, 2001). Security and privacy of online shopping attracts researcher attentions (Järveläinen, 2007).Web sites most important role is to ensure customers concerning their financial data and private data. Most of the sites try different ways to protect customer data. They try to improve their security precautions and payment methods. If consumer trust the internet shopping web sites their intention to purchase would increase. The issue of payment security affects not only new Internet shoppers but also existing Internet shoppers (Kwon & Lee, 2003). Some existing Internet shoppers avoid to shop online because of payment security issue. And they can influence the people around them. While end users use internet regular basis, because of security and privacy issues they abstain from internet shopping (Lian & Lin, 2008). Honfeng, Chunjing & Jie (2008) state the factors, which are main barriers in front of internet shopping:

- Usefullnes and ease of use of online shopping
- Perceived risk of online shopping
- Functional service and after service of the web site
- Reputation related to online shopping

PURPOSE AND METHOD

This study seeks to define college of education students' online shopping behavior and online shopping activities. The research questions that guided the study are:

1. Is there any differences in online shopping behavior and online shopping activities
    a. by gender
    b. by internet connection place
    c. by monthly personal income

d. by credit card ownership

Study data were collected by questionnaire and questionnaire consists of two main sections. First section of questionnaire contains eight question related personal demographic data. Demographic questions are gender, age, internet connection place how long have participant connected to internet, how frequently does participant connect internet, connection time to internet, monthly personal income and credit card ownership.

Second section of questionnaire contains 15 sub scale and 64 questions. First four subscale named as online shopping familiarity, online shopping anxiety, trust toward online shopping and these sub scale were adopted form Yao & Li(xxxxx). Seven sub scale were named as shopping convenience, product selection, ease/comfort of shopping, hedonic / enjoyment, financial risk, product risk, time / convenience risk and these seven sub scale were adopted from Forsythe, Liu, Shannon & Gardner (2006). And last four sub scale were names as attitude, intensions, personal innovativeness, perceived consequences and adopted form Limayem, Khalifa & Frini (2000).

After questionnaire had formed, questionnaire administered in a College of Education in public Turkish University. Questionnaire administered face to face, and researcher visited all classes and explained aim of the study and questionnaire. Students were asked to participate research voluntarily. Finally 354 questionnaire were given to students and 338 questionnaire returned from the participants. After checking questionnaire 33 questionnaire were eliminated and finally research carried with 305 questionnaires.

FINDINGS

Table 1 Research participant's demographic data

		Frequency	Percent
Gender	Female	167	54,8
	Male	138	45,2
Age	18	3	1,0
	19	44	14,4
	20	103	33,8
	21	86	28,2
	22	36	11,8
	23 and above	33	10,8
Internet connection place	Home	199	65,2
	School	7	2,3
	Work	2	,7
	Internet Cafe	71	23,3
	Other	26	8,5
How long have you connected to internet	Less than 1 Year	13	4,3
	1 - 2 Years	39	12,8
	2 - 3 Years	57	18,7
	3 - 4 Years	58	19,0
	More than 4Years	138	45,2
How frequently connect internet	More than two times in a month	12	3,9
	One time in a week	13	4,3
	Two times in a week	63	20,7
	One time in a day	79	25,9
	More than a time in a day	138	45,2
Connection time to internet	30 min – 1 hour in a week	31	10,2
	1 hour – 3 hours in a week	54	17,8
	3 hours – 5 hours in a week	39	12,8
	5 hours – 10 hours in a week	56	18,3
	11 hours – 20 hours in a week	56	18,3
	More than 20 hours in a week	69	22,6
Personal income in a month	66 – 133 $	54	17,7
	134 – 200 $	88	28,9
	201 – 266 $	86	28,2
	266 $ and above	77	25,2
Credit card ownership	Yes	114	37,4
	No	191	62,6

Research participants' demographic data can be seen in table 1. While Male participants were 167 (%54,8), female participants 138 (%45,2). Research participants age vary between 18 and 22 and this range is similar to Turkey's university students age range. Research participants generally connect to internet where they reside. %23,3 or participants connect to internet form internet café. Internet café is the popular internet connection places and they provide computer and internet connection with small amount of money. When research participant economical status considered, using internet cafés provide many options to participants. When participants internet connection length examined, %45,2 of participants have connected to internet more than four years and just %4.3 participants have connected to internet less than one year. Based on this finding it can be said that participants are experienced internet user.

Another demographic data is internet connection frequency of participants. When participants internet connection frequency examined, %45,2 of the participants connect to internet more than one time in a day and %71,1 of participants connect to internet at least one time in a day. And just %3.9 of participants connect to internet more than two times in a month. Another finding concerning internet connection is internet connection time in a week. %59,2 of research participants connect internet more than five hours in a week. Another finding is research participants personal income, in Turkey university students' personal income constitute of fund sent by family, scholarship by governmental and private foundation and salary. However most of the Turkish students do not work and do not get salary so Turkish students' personal income generally consist of family funding and scholarship. %17,7 of the participants have personal income in a month 66 – 133$, %28,9 have 134 – 200$, %28,2 have 201 – 266$ and %25,2 have 266$ or more income in a month. Last finding concerning demographic data is credit card ownership, while %62,6 of the participants do not have credit card, just %37,4 of the participants have credit card.

Table 2 T-test results concerning sub scales score by participants gender

		N	Mean	Std. Deviation	t	df	Sig. (2-tailed)
Online shopping familiarity	Female	167	2,54	1,13	-3,53	303	,000
	Male	138	3,02	1,23			
Shopping Convenience	Female	167	3,12	0,86	-1,98	303	,049
	Male	138	3,32	0,93			
Financial Risk	Female	167	3,49	0,65	2,62	303	,009
	Male	138	3,30	0,63			
Time / convenience risk	Female	167	3,41	0,72	2,31	303	,022
	Male	138	3,20	0,82			
Attitude	Female	167	2,75	0,92	-3,72	303	,000
	Male	138	3,16	1,02			
Intensions	Female	167	2,82	1,03	-3,82	303	,000
	Male	138	3,29	1,08			
Perceieved Consequences	Female	167	3,34	0,70	-3,10	303	,002
	Male	138	3,59	0,68			

Research participants sub scale score compared by their gender and results were given in table 2. Scale has 15 sub scale but while reporting the findings just subscale which has shown significant difference were reported. According to the results there was a significant difference in online shopping familiarity subscale score, male participants have more sub scale score (M=3.02, SD=1.23) than female participants (M=2.54, SD= 1.13); $t_{(303)}$=-3.53,p=0.000. According to the results there was a significant difference in shopping convenience subscale score, male participants have more sub scale score (M=3.32, SD=0.93) than female participants (M=3.12, SD= 0.86); $t_{(303)}$=-1.98,p=0.049. According to the results there was a significant difference in financial risk subscale score, female participants have more sub scale score (M=3.49, SD=0.65) than male participants (M=3.30, SD= 0.63); $t_{(303)}$=2.62,p=0.009. According to the results there was a significant difference in time / convenience risk subscale score, female participants have more sub scale score (M=3.41, SD=0.72) than male participants (M=3.20, SD= 0.83); $t_{(303)}$=2.31,p=0.022. According to the results there was a significant difference in attitude subscale score, male participants have more sub scale score (M=3.16, SD=1.02) than female participants (M=2.75, SD= 0.92); $t_{(303)}$=-3.72,p=0.000. According to the results there was a significant difference in intentions subscale score, male participants have more sub scale score (M=3.29, SD=1.08) than female participants (M=2.82, SD= 1.03); $t_{(303)}$=-3.82,p=0.000. According to the results there was a significant difference

in perceived consequences subscale score, male participants have more sub scale score (M=3.59, SD=0.68) than female participants (M=3.34, SD= 0.70); $t_{(303)}$=-3.10,p=0.002.

Table 3 Comparing online shopping familiarity subscale scores by internet connection site

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	45,724	4	11,431		
Within Groups	391,621	300	1,305	8,757	,000
Total	437,345	304			

Research participants online shopping familiarity sub scale scores compared by internet connection site via one-way-anova analysis and results can be shown in table 3. Online shopping familiarity sub scale score differ statistically significant ($F_{(4,300)}$=8,757 , p<.001). To understand which group has more online shopping familiarity sub scale score post hoc test was done. Results show that participants, who connect internet home or workplace, have more online shopping familiarity sub scale score than who connect internet from internet café.

Table 4 Comparing online shopping anxiety subscale scores by internet connection site

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	5,437	4	1,359		
Within Groups	128,689	300	,429	3,17	,014
Total	134,126	304			

Research participants online shopping anxiety sub scale scores compared by internet connection site via one-way-anova analysis and results can be shown in table 4. Online shopping anxiety sub scale score differ statistically significant ($F_{(4,300)}$=3,17 , p<.05). To understand which group has more online shopping anxiety sub scale score post hoc test was done. Results show that participants, who connect internet café, have more online shopping anxiety sub scale score than who connect internet from home.

Table 5 Comparing trust toward online shopping subscale scores by internet connection site

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	11,765	4	2,941		
Within Groups	215,445	300	,718	4,10	,003
Total	227,210	304			

Research participants trust toward online shopping sub scale scores compared by internet connection site via one-way-anova analysis and results can be shown in table 5. Trust toward online shopping sub scale score differ statistically significant ($F_{(4,300)}$=4,10 , p<.01). To understand which group has more trust toward online shopping sub scale score post hoc test was done. Results show that participants, who connect from home, have more trust toward online shopping sub scale score than who connect internet from internet café.

Table 6 Comparing shopping convenience subscale scores by internet connection site

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	13,124	4	3,281		
Within Groups	233,322	300	,778	4,22	,002
Total	246,446	304			

Research participants shopping convenience sub scale scores compared by internet connection site via one-way-anova analysis and results can be shown in table 6. Online shopping convenience sub scale score differ statistically significant ($F_{(4,300)}$=4,22 , p<.01). To understand which group has more online shopping convenience sub scale score post hoc test was done. Results show that participants, who connect from home and school, have more online shopping convenience sub scale score than who connect internet from workplace.

Table 7 Comparing shopping intension subscale scores by internet connection site

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	14,793	4	3,698		
Within Groups	340,477	300	1,135	3,26	,012
Total	355,270	304			

Research participants shopping intension sub scale scores compared by internet connection site via one-way-anova analysis and results can be shown in table 7. Shopping intension sub scale score differ statistically significant ($F_{(4,300)}$=3,26 , p<.05). To understand which group has more shopping intension sub scale score post hoc test was done. Results show that participants, who connect from home and workplace, have more shopping intension sub scale score than who connect internet from internet café.

Table 8 Comparing perceived consequences subscale scores by internet connection site

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	6,581	4	1,645		
Within Groups	143,510	300	,478	3,44	,009
Total	150,091	304			

Research participants perceived consequences sub scale scores compared by internet connection site via one-way-anova analysis and results can be shown in table 8. Perceived consequences sub scale score differ statistically significant ($F_{(4,300)}$=3,44 , p<.01). To understand which group has more perceived consequences sub scale score post hoc test was done. Results show that participants, who connect from home, have more perceived consequences sub scale score than who connect internet from internet café.

Table 9 Comparing online shopping familiarity subscale scores by personal income

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	21,332	3	7,111		
Within Groups	416,013	301	1,382	5,15	,002
Total	437,345	304			

Research participants online shopping familiarity sub scale scores compared by personal income via one-way-anova analysis and results can be shown in table 9. Online shopping familiarity sub scale score differ statistically significant ($F_{(3,301)}$=5,15 , p<.01). To understand which group has more online shopping familiarity sub scale score post hoc test was done. Results show that participants, who have 266$ or more personal income, have more online shopping familiarity sub scale score than who have 66 – 133$, 134 – 200$ and 201 – 266$ personal income.

Table 10 Comparing shopping convenience subscale scores by personal income

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	16,289	3	5,430		
Within Groups	230,157	301	,765	7,10	,000
Total	246,446	304			

Research participants shopping convenience sub scale scores compared by personal income via one-way-anova analysis and results can be shown in table 10. Shopping convenience sub scale score differ statistically significant ($F_{(3,301)}$=7,10 , p<.001). To understand which group has more shopping convenience sub scale score post hoc test was done. Results show that participants, who have 266$ or more personal income, have more shopping convenience sub scale score than who have 66 – 133$, 134 – 200$ and 201 – 266$ personal income.

Table 11 Comparing product selection subscale scores by personal income

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	9,014	3	3,005		
Within Groups	166,848	301	,554	5,42	,001
Total	175,861	304			

Research participants product selection sub scale scores compared by personal income via one-way-anova analysis and results can be shown in table 11. Product selection sub scale score differ statistically significant ($F_{(3,301)}$=5,42 , p<.01). To understand which group has more product selection sub scale score post hoc test was done. Results show that participants, who have 266$ or more personal income, have more product selection sub scale score than who have 66 – 133$, 134 – 200$ and 201 – 266$ personal income.

Table 12 Comparing online shopping attitude subscale scores by personal income

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	7,770	3	2,590		
Within Groups	287,452	301	,955	2,71	,045
Total	295,223	304			

Research participants online shopping attitude sub scale scores compared by personal income via one-way-anova analysis and results can be shown in table 12. Online shopping attitude sub scale score differ statistically significant ($F_{(3,301)}$=2,71 , p<.05). To understand which group has more online shopping attitude sub scale score post hoc test was done. Results show that participants, who have 266$ or more personal income, have more online shopping attitude sub scale score than who have 134 – 200$ and 201 – 266$ personal income.

Table 13 Comparing online shopping intension subscale scores by personal income

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	18,246	3	6,082		
Within Groups	337,024	301	1,120	5,43	,001
Total	355,270	304			

Research participants online shopping intension sub scale scores compared by personal income via one-way-anova analysis and results can be shown in table 13. Online shopping intension sub scale score differ statistically significant ($F_{(3,301)}$=5,43 , p<.01). To understand which group has more online shopping intension sub scale score post hoc test was done. Results show that participants, who have 266$ or more personal income, have more online shopping intension sub scale score than who have 134 – 200$ and 201 – 266$ personal income.

Table 14 Comparing perceived consequences subscale scores by personal income

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	6,411	3	2,137		
Within Groups	143,680	301	,477	4,48	,004
Total	150,091	304			

Research participants perceived consequences sub scale scores compared by personal income via one-way-anova analysis and results can be shown in table 14. Perceived consequences sub scale score differ statistically significant ($F_{(3,301)}$=4,48 , p<.01). To understand which group has more perceived consequences sub scale score post hoc test was done. Results show that participants, who have 266$ or more personal income, have more perceived consequences sub scale score than who have 66 – 133$, 134 – 200$ and 201 – 266$ personal income.

Table 15 T-test results concerning sub scales score by credit card ownership

	Credit Card Ownership	N	Mean	Std. Deviation	t	df	Sig. (2-tailed)
Online shopping familiarity	Yes	114	3,27	1,25	6,06	303	,000
	No	191	2,46	1,06			
Online shopping anxiety	Yes	114	2,73	0,69	-2,91	303	,004
	No	191	2,95	0,64			
Shopping Convenience	Yes	114	3,41	0,90	3,01	303	,003
	No	191	3,09	0,88			
Hedonic / enjoyment	Yes	114	3,55	0,71	2,55	303	,042
	No	191	3,38	0,74			
Attitude	Yes	114	3,31	0,99	5,36	303	,000
	No	191	2,71	0,91			
Intensions	Yes	114	3,44	1,10	5,40	303	,000
	No	191	2,78	0,99			
Perceieved Consequences	Yes	114	3,68	0,66	4,55	303	,000

	Credit Card Ownership	N	Mean	Std. Deviation	t	df	Sig. (2-tailed)
Online shopping familiarity	Yes	114	3,27	1,25	6,06	303	,000
	No	191	2,46	1,06			
Online shopping anxiety	Yes	114	2,73	0,69	-2,91	303	,004
	No	191	2,95	0,64			
Shopping Convenience	Yes	114	3,41	0,90	3,01	303	,003
	No	191	3,09	0,88			
Hedonic / enjoyment	Yes	114	3,55	0,71	2,55	303	,042
	No	191	3,38	0,74			
Attitude	Yes	114	3,31	0,99	5,36	303	,000
	No	191	2,71	0,91			
Intensions	Yes	114	3,44	1,10	5,40	303	,000
	No	191	2,78	0,99			
Perceieved Consequences	Yes	114	3,68	0,66	4,55	303	,000
	No	191	3,32	0,69			

Research participants sub scale score compared by credit card ownership and results were given in table 15. According to the results there was a significant difference in online shopping familiarity subscale score and participant, who have credit card, have more sub scale score (M=3,27, SD=1.25) than who do not have credit card (M=2,46, SD= 1,06); $t_{(303)}$=6,06,p=0.000. According to the results there was a significant difference in online shopping anxiety subscale score and participant, who do not have credit card, have more sub scale score (M=2,95, SD=0,64) than who have credit card (M=2,73, SD= 0,64); $t_{(303)}$=-2,91,p=0.01. According to the results there was a significant difference in shopping convenience subscale score and participant, who have credit card, have more sub scale score (M=3,41, SD=0,90) than who do not have credit card (M=3,09, SD= 0,88); $t_{(303)}$=3,01,p=0.01 According to the results there was a significant difference in hedonic/enjoyment subscale score and participant, who have credit card, have more sub scale score (M=3,55, SD=0,71) than who do not have credit card (M=3,38, SD= 0,74); $t_{(303)}$=2,55,p=0.05. According to the results there was a significant difference in attitude subscale score and participant, who have credit card, have more sub scale score (M=3,31, SD=0,99) than who do not have credit card (M=2,71, SD= 0,91); $t_{(303)}$=5,36,p=0.000. According to the results there was a significant difference in intension subscale score and participant, who have credit card, have more sub scale score (M=3,44, SD=1,10) than who do not have credit card (M=2,78, SD= 0,99); $t_{(303)}$=5,40,p=0.000. According to the results there was a significant difference in perceived consequences subscale score and participant, who have credit card, have more sub scale score (M=3,68, SD=0,66) than who do not have credit card (M=3,32, SD= 0,69); $t_{(303)}$=4,55,p=0.000.

Table 16 Correlation results between sub scores

	Internet self efficacy	Online shopping familiarity	Online shopping anxiety	Trust toward online shopping	Shopping Convenience	Product selection	Ease/Comfort of shopping	Hedonic / enjoyment	Financial Risk	Product Risk	Time / convenience risk	Attitude	Intensions	Personal Innovativeness
Online shopping familiarity	,207**													
Online shopping anxiety		-,442**												
Trust toward online shopping	,304**	,454**	-,271**											
Shopping Convenience	,219**	,449**	-,236**	,373**										
Product selection	,232**	,261**	-,193**	,215**	,489**									
Ease/Comfort of shopping	,153**	,172**		,167**	,334**	,500**								
Hedonic / enjoyment	,257**	,337**	-,200**	,339**	,385**	,421**	,414**							
Financial Risk		-,360**	,255**	-,302**	-,220**									
Product Risk	,139*					,242**	,232**	,204**	,499**					
Time / convenience risk		-,180**	,114*	-,167**					,416**	,364**				
Attitude	,165**	,557**	-,332**	,380**	,445**	,310**	,237**	,443**	-,344**	-,119*	-,143*			
Intensions	,151**	,513**	-,329**	,347**	,439**	,332**	,190**	,394**	-,358**		-,132*	,639**		
Personal Innovativeness	,279**	,211**		,225**	,335**	,447**	,275**	,414**		,260**		,294**	,307**	
Perceived Consequences	,243**	,424**	-,245**	,310**	,405**	,397**	,359**	,522**	-,121*	,150**		,549**	,493**	,419**

**. Correlation is significant at the 0.01 level (2-tailed).
*. Correlation is significant at the 0.05 level (2-tailed).

To understand correlation among sub scale scores correlation test was done and correlation results can be seen in table 16. According to correlation results;

Positive and weak correlation between internet self efficacy sub scale scores and Online shopping familiarity, Online shopping anxiety, Trust toward online shopping, Shopping Convenience, Product selection, Ease/Comfort of shopping, Hedonic / enjoyment, Financial Risk, Product Risk, Time / convenience risk, Attitude, Intensions, Personal Innovativeness, Perceived Consequences sub scale scores were found.

Positive and somewhat weak correlation between online shopping familiarity sub scale scores and Trust toward online shopping, Shopping Convenience, Hedonic / enjoyment, Attitude, Intensions were found. Positive and weak correlation between online shopping familiarity sub scale scores and product selection, Ease/Comfort of shopping, Financial Risk, Product Risk, Time / convenience risk, Personal Innovativeness, Perceieved Consequences were found. While negative and somewhat weak correlation correlation between online shopping familiarity sub scale scores and online shopping anxiety and financial risk were found, negative and low correlation between online shopping familiarity sub scale scores and time/convenience and risk perception were found.

While negative and somewhat weak correlation between online shopping anxiety and attitude and intensions were calculated, between online shopping anxiety and Trust toward online shopping, Shopping Convenience, Product selection, Ease/Comfort of shopping, Hedonic / enjoyment, Financial Risk, Product Risk, Time / convenience risk, Personal Innovativeness, Perceived Consequences negative and somewhat weak correlation were calculated.

Positive and somewhat weak correlation were calculated between participants trust toward online shopping sub scale scores and Shopping Convenience, Hedonic / enjoyment, Attitude, Intensions, Perceived Consequences sub scale scores, positive and low correlation were calculated between participants trust toward online shopping sub scale scores and Time / convenience risk, Personal Innovativeness sub scale scores and negative and weak correlation were calculated between participants trust toward online shopping sub scale scores and financial risk and product risk sub scale scores.

While positive and somewhat weak correlation were calculated between shopping convenience sub scale scores and Product selection, Ease/Comfort of shopping, Hedonic / enjoyment, Product Risk, Time / convenience risk, Attitude, Intensions, Personal Innovativeness, Perceived Consequences sub scale scores, negative and weak correlation were calculated between shopping convenience sub scale scores and financial risk sub scale scores.

While positive and somewhat weak correlation were calculated between product selection sub scale scores and Ease/Comfort of shopping, Hedonic / enjoyment, Financial Risk, Time / convenience risk, Attitude, Intensions, Personal Innovativeness, Perceived Consequences sub scale sores, positive and weak correlation were calculated between product selection sub scale scores and product risk sub scale scores.

Positive and somewhat weak correlation were calculated between ease/comfort sub scale scores and Hedonic / enjoyment, Perceived Consequences sub scale scores and positive and weak correlation were calculated between ease/comfort sub scale scores and Financial Risk, Product Risk, Time / convenience risk, Attitude, Intensions and Personal Innovativeness sub scale scores.

Positive and somewhat weak correlation were calculated between hedonic/enjoyment sub scale scores and Time / convenience risk, Attitude, Intensions, Personal Innovativeness, Perceived Consequences sub scale scores. Positive and weak correlation were calculated between hedonic/enjoyment sub scale scores and product risk sub scale scores.
While positive and somewhat weak correlation were calculated between financial risk sub scale scores and product risk and time/convenience risk, positive and weak correlation were calculated between financial risk sub scale scores and attitude, intension sub scale scores.

While positive and somewhat weak correlation were calculated between product risk sub scale scores and times/convenience risk and negative and weak correlation was calculated between product risk sub scale score and attitude sub scale score.

Negative and weak correlation were calculated between time/convenience risk sub scale score and attitude and intension sub scale scores.

Positive and somewhat weak correlation were calculated between attitude sub scale score and personal innovativeness and perceived consequences sub scale scores.

Positive and somewhat weak correlation were calculated between online shopping intension sub scale score and personal innovativeness and perceived consequences sub scale scores.
Positive and somewhat weak correlation was calculated between personal innovativeness and perceived consequences sub scale score.

RESULTS AND DISCUSSIONS

This research tried to define college of education students' online shopping behavior and online shopping activities. The results show that %54,8 of participants are female and %45,2 of participants are male. Participants age range is 18 – 22. Most of the participants connect internet where they reside and %45,2 of the participants have used internet more than four years and just %37,4 of the participants have credit card.

Research results show that male participants are more familiar to internet shopping, they find internet shopping more convenient and they have more intension to shop online. Female participants financial and time risk perceptions are higher than male participants perception. Farag, Schwanrn, Dijst & Faber (2007) state that male participant have positive attitude towards to internet shopping and their findings support this research findings. Different research found different internet shopping patterns, Sebastinelli, Tamimi & Rajan (2008) state that males and females use internet shopping for different types of products and Lokken, Cross, Halbert, Lindsey, Derby & Stanford (2003) state that shopping experience did not differ by gender.

This study results show that participants, who have more income, have more internet familiarity, find internet shopping more convenient, have more product selection perception, have more positive attitude, have more positive intension and their perceived consequences are high. In a research concerning students internet shopping Norum(2008) and Soopramanien & Robertson (2007) state that students, who have more income, have more intension to shop over internet.

Another results of this study is participants, who have credit card, have more familiarity, have less anxiety concerning internet shopping, have more positive internet shopping convenience, find more enjoyment in internet shopping, have more positive internet shopping attitude, have more intension and have more perceived consequences.

This study show that there is a positive correlation between internet self efficacy and other 14 subscale. Farag, Schwanrn, Dijst & Faber (2007) state that internet experience affect internet shopping and Teo (2006) state that internet self efficacy decreases internet shopping anxiety. Swinyard & Smith (2003) state that computer literacy positively correlate online shopping. These there research results support this study results.

Another result is that there is a negative correlation between participants online shopping familiarity and anxiety, financial risk perception and time risk perception and there is a positive correlation between online shopping familiarity and other sub scale. In a research concerning online shoppers Teo (2006) state that familiarity has positive and direct effect on internet shopping anxiety.

Results show that participants trust toward online shopping and internet shopping anxiety have negative effect on anciety, financial risk and time risk perception. Shih (2004) state that internet shopping attitudes have significant and strong positive effect on acceptanve of internet shopping.

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