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SOSYAL AĞ SİTELERİNDEKİ E-
TİCARET FAALİYETLERİNİN
BİREYLERİN FİNANSAL TUTUM VE
DAVRANIŞLARI ÜZERİNDEKİ
ETKİSİNİN İNCELENMESİ: BİTLİS
İLİNDE AMPİRİK BİR ÇALIŞMA

ANALYSIS OF EFFECTS OF E-
COMMERCE ACTIVITIES AT SOCIAL
NETWORK SITES ON INDIVIDUALS
'FINANCIAL ATTITUDE AND
BEHAVIOR: AN EMPIRIC STUDY IN
BİTLİS

Yazar

Nazan Güngör KARYAĞDI

Öğr.Görv., ngkaryagdi@beu.edu.tr, ORCID NO: 0000-0003-3938-4147

Ali HAMURCU

Öğr.Görv., ahamurcu@beu.edu.tr, ORCID NO: 0000-0001-7790-046X

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Öz

Her bireyin alış veriş yaparken sergilediği finansal davranışlar farklılık arz etmektedir. Gerek internet ortamında yapılan gerekse diğer şekillerde yapılan alışverişlerde fiyat unsuru ön plana çıkan etkenlerden biridir. Bu da bireylerin, alış veriş sırasında kaygı duymasına ya da memnun olmasına yol açmaktadır. Dolayısıyla bu çalışmadaki amaç, sosyal ağ sitelerinde yapılan e-ticaret işlemlerinin bireylerde ortaya çıkardığı eğilimlerin bireylerin finansal tutum ve davranışları arasında anlamlı bir farklılık olup olmadığının belirlenmesidir. Çalışmanın örnekleme, Bitlis il merkezinde ikamet eden bireylerdir. Veri toplama yöntemi, olasılıklı örnekleme yöntemlerinden olan basit tesadüfî örnekleme yöntemi olup; anket tekniği kullanılmıştır. Anket formundan elde edilen veriler SPSS (Statistical Package for the Social Science) 20.0 programında analiz edilmiştir. Çalışmada, frekans analizleri, t testi, anova ve korelasyon analizleri kullanılmıştır. Ayrıca çalışmada 6 hipotez belirlenmiş; bu hipotezler çalışmaya uygun analizlerle sonuçlandırılmıştır. Buna göre; 1. ve 2. Hipotezler red edilmiş; 2. ve 3. hipotezler ise kabul görmüştür. 5. Ve 6. Hipotezler için ise korelasyon sonucu değişkenler arasında pozitif yönde ilişki olduğunu göstermektedir. Çalışma sonucunda, sosyal ağ sitelerinde yapılan e-ticaret işlemlerinin bireylerin finansal tutum ve davranışları üzerinde etkili olduğu görülmüştür. Özellikle alış veriş esnasında ortaya çıkan fiyat unsurunun bireylerdeki memnuniyet tutumuna olan etkisinin göz ardı edilmeyecek ölçüde olduğu saptanmıştır. Bu çalışma, ticarete büyük önem taşıyan tüketicileri e-ticaret yaparken finansal tutumlarına katkı sağlaması açısından faydalı olabilir

Anahtar Kelimeler: Sosyal Ağ, E-Ticaret, Tutum, Finansal Tutum

Abstract

The financial behavior of each individual while shopping varies. The price factor is one of the factors that come to the fore in the purchases made on the internet and in other ways. This causes individuals to be anxious or satisfied during shopping. Therefore, the purpose of this study is to determine whether there is a significant difference between the tendencies of individuals in e-commerce transactions made on social network sites and their financial attitudes and behaviors. The sample of the study is individuals who live in the city center of Bitlis. Data collection method is a simple random sampling method, one of the probabilistic sampling methods that is to say survey technique is used.

The data obtained from the survey forms is analyzed by using the SPSS (Statistical Package for the Social Science) 20.0 program. Frequency analysis, t test, anova and correlation analysis were used in the study. In addition, 6 hypotheses were determined in the study; These hypotheses were concluded with analysis suitable for the study. According to this; Hypotheses 1 and 2 were rejected; The 2nd and 3rd hypotheses were accepted. For the 5th and 6th hypotheses, the result of the correlation shows that there is a positive relationship between the variables.

As a result of the study, it is seen that e-commerce transactions made on social network sites have an effect on individuals' financial attitudes and behaviors. It has been determined that the effect of the price factor that arises especially during shopping on the satisfaction attitude of individuals is not negligible. This study can be beneficial in terms of contributing to the financial attitudes of consumers who have great importance in trade while doing e-commerce.

Key Words: Social Network, E-Commerce, Attitude, Financial Attitude

Introduction

The widespread and rapid use of internet technologies has greatly affected the development of both social and business life. Internet technologies that take commerce to a new dimension have accelerated e-commerce and have provided great benefits to both businesses and consumers. In this respect, businesses that want to be successful in the developing economy have developed strategies to benefit from e-commerce not only on websites but also on social network sites. Shopping on these sites is encouraged by ensuring individuals to use various social networking sites effectively, E-commerce is even more attractive on these websites by ensuring customer satisfaction with product variety, affordable price options, low-cost shipping and quality factors in accordance with the new trade trends.

In this respect, e-commerce transactions on these sites create differences by affecting the financial attitudes and behaviors of individuals. This situation increases widespread use of e-commerce on social sites.

In accordance with the purpose of the research, this study consists of four parts. By briefly mentioning the concept of social network in the first part, information about e-commerce in the second part and financial attitude and behavior in the third part will be mentioned and in the last section, results and comments of the survey study conducted in Bitlis province will be given.

Social Network Concept

The concept of network is the system structure created by establishing a connection between more than one point (Marangoz vd.2012: 61). Based on the concept of network, the concept of social network has been defined. Social networks can be defined as digital services that allow businesses to promote, sell and receive feedback from consumers, as well as includes enabling personal information, private and public shares. In addition, social networks are used for business, information purposes, entertainment and many other purposes (Terkan ve Saygılı, 2017: 1155). According to an other definition, the social network is described as the structure that connects the nodes of individuals or elements with different relationships and interactions (Marangoz vd. 2012 : 61).

Social network sites, which are on line communication tools, have made people addicted because they can be used at every moment of life. Kirschner and Karpinski have defined social networking sites as “the latest communication tool that is easily accessible by everyone, that enables individual profile creation and contributes to communication”. A lot of social, cultural, economic and political information is shared through social networking sites (Terkan ve Saygılı, 2017, p: 1156).

Social networks and social media have facilitated the communication not only for individuals but also for communities, institutions and organizations. As new people get to know the groups, especially the young people meet many more people through this channel, expand their relations. With social networking sites, consumers can share their experiences and opinions on products, can easily observe innovations and differences and realize what they want (Shih, 2009: 12).

In order to achieve their goals in increasingly competitive conditions, businesses have started to pay more attention to a consumer-oriented approach. Businesses, every step they take in social media and their stable development in the market, allows them to take the front row in the eyes of the consumer (Ulusu vd. 2012 :35). According to Shihri, "Facebook, Twitter and other social sites have become CRM (Customer Relationship Management) for individuals. Social media reminds that CRM should be about the customer, not the technology"(Shih, 2009 : 12).

Because of the negligible influence of social networks, businesses have also moved their market surveying activities to these networks. In this way, consumers can track businesses, the products/services that are produced and evaluate them in market conditions. With social networks, businesses can easily reach the audience and are effective in consumer preferences.

In this case, social networks can be seen as a consumer market. Social networks are important in terms of determining consumer preferences. The right marketing strategies and sales techniques applied in social networks are essential in terms of instantly returning the consumer to the business, getting information and even making a purchase (Terkan ve Saygılı, 2017: 1156).

E- Commerce

In recent years, the increase in the rate of internet usage has made e-commerce a preferred and facilitating tool for commercial use (Şimşek, 2016: 1). In this respect, while Internet is considered as the most important factor of development and change for businesses, it is also seen as a part of continuity in competitive advantage (Koçer, 2012 : 1). E-commerce has entered the world of commerce as a new formation. Thus, a rapid change has been observed in the form of classical trade and competition. This change is first observed in developed countries, as well as in businesses in Turkey from the beginning of the twenty-first century (Şimşek, 2016: 1).

E-commerce has prepared the ground for a serious transformation especially after the second half of the 1990s, with the usage of internet as a place of business. In addition, the intensive use of smart phones and credit cards by consumers and the developments in the banking system have also paved the way for e-commerce to be preferred by a wider audience. (Karabaş, 2018 : 83-84).

According to the World Trade Organization, e-commerce is defined as "the production, advertisement, sales and distribution of products and services through communication" (Zerenler, 2013 : 62). Scope of e-commerce consist of; marketing (displaying the products to customers via the website), taking orders (purchasing products via the website and making payments at the door), sales and online payment (making the payment via the Internet through a bank), delivery (both products and services via the Internet communication to the customer) and customer relations (all transactions made with customers through the Internet) (Taşlıyan, 2006 : 49).

In the changing world, commercial activities and shopping are now made from websites prepared by businesses. At this point websites that will be liked by consumers should be prepared. Consumers expect companies that use e-commerce extensively to give importance to the following concepts on their websites and to apply them as much as possible:

Accuracy: It is the accuracy of the information given about the product / service on the website or other information.

Reliability: It is the protection of the corporate identity of the website and the privacy of consumers' personal information.

Interaction: It is the ability of consumers to continuously communicate with the business and provide feedback.

Responding: It is to meet consumer demand quickly.

Usefulness: The website is clear, providing information without exaggeration and having a consistent understanding.

Efficiency: It is the consumer satisfaction that occurs as a result of activities such as searching, finding and placing orders on the website.

Experience: It is to ensure the repeat visit of the consumer and to make the time spent enjoyable with attractive design.

Actuality; regularly updating the contents and responding to consumers' questions or comments in a short time (Marangoz vd. 2012 : 63).

As in every field in the world, changes and developments are experienced in the field of economy. With the developments in internet technologies, the flow of information and the storage of information have become possible and innovations have also emerged in the processes such as production, sales, distribution and customer relations of enterprises. E-commerce has become the driving force of the economy in the world. Electronic commerce (e-commerce), which is one of the developments in the field of economy, has started to be used more and more. The reasons such as lowering the costs of the businesses in the e-store is being preferred by the consumers due to the fact that the removal of the broker in traditional trade is reflected as a discount on the prices. There is an increase in profitability, competitiveness, market share, brand recognition and this causes a rapid spread of e-commerce (Akyazi, 2018 : 604).

All kinds of commercial activities that take place in electronic environments are considered within the scope of e-commerce and these commercial transactions are carried out in the following business models.

• ***Business World (B2B)***

B2B business model is business-to-business trade. In this trading model, the product which is subject to sale is first sold to an intermediate seller, then this seller sells the product to the final customer. An example can be a company that is selling office supplies.

The B2B business model is an example of businesses where a company sells products to another wholesaler and the wholesaler who buys these products

offers these products as a retail. Considered as an international sales platform, Alibaba.com can be considered as within the scope of B2B.

• **From Business to Consumer (B2C)**

The B2C model is an e-commerce model where business-to-consumer sales are made. The e-commerce website, which adopts itself as a B2C business model, sells its product directly to the customer. A customer views products displayed on the website, reads detailed information about the product, evaluates user comments and can place an order. E-commerce sites such as Hepsiburada.com can be shown as an example to the B2C business model.

• **Consumer-Consumer (C2C)**

In the C2C business model, consumer-to-consumer transactions are made. It acts as an intermediary for consumers to sell their property such as houses, automobiles and motorcycles. E-commerce sites such as Sahibinden.com and Letgo are good examples for C2C. The website may or may not receive transaction fees or commissions from customers' sales (Hepsipay, 2019).

In this context, e-commerce has become increasingly widespread both on the web pages of businesses and on facebook, twitter, instagram, pinterest, yahoo, google plus etc. Business models applied in e-commerce find a large application area in terms of providing superior competitive advantage, as well as providing many opportunities such as selling to people across borders, providing easy access to consumers, increasing product variety, selling safely.

Financial Attitude And Behavior

According to researchers, attitude is a concept that refers to positive or negative feelings about a person, object or subject. Attitude is regarded as the precursor of people's behavior. It is a dimension that occurs before the behavior and leads the behavior. As a result of attitude, individuals tend to behave according to that and this reveals the fact that under every attitude there is a tendency to act. In addition, behaviors such as feelings and thoughts that reveal the attitude, integrate tendencies. Since the attitude cannot be observed, the quality of it can be evaluated on the basis of human behavior (Kalkan, 2011: 194).

Based on the concept of attitude, financial attitude is defined as a different attitude of people such as careful spending which includes savings and savings plans for the future. For example, individuals who do not have the idea of saving about the future have negative attitudes about it. Therefore they are not seen as individuals who have tendency for saving.

Again, people who care about their short-term wishes do not tend to make savings or financial plans that cover the long term. Financial behavior, on the other hand, is defined as the tracking of the financial situation of individuals, their careful shopping, the ability to evaluate their savings and investments and to manage their debts and loans (Alkaya ve Yağ, 2015 : 588-589).

A combination of financial knowledge and psychological variables (such as motivation, risk tolerance, propensity to spend, propensity to save) is defined as financial behavior. Financial attitude is defined as the reaction of individuals

against finance-related issues, while financial behavior is defined as the action taken by an individual in financial matters (Ünal ve Düger, 2011: 1). Xioa (2006) defined financial behavior as “how money should be spent, keeping the money account in writing, taking into account fixed expenses and creating a written budget for expenses” and looked at this concept as result-oriented. Dew and Xiao (2011) evaluated financial behavior tendency as three sub-factors; These can be classified as savings and investment, cash management, credit management (Alkaya ve Yağ, 2015 : 589).

The Methodology Of The Research

The Purpose, Method, Scope of the Research and Data Collection

In this study, it is aimed to examine the effects of e-commerce activities on social network sites on individuals' financial attitudes and behaviors. The survey technique, one of the survey research methods, is used in this study. The data obtained as a result of the study are analyzed by using the SPSS 20.0 package program. The applied survey is developed as a result of the literature review. The survey form consists of two parts.

There are demographic characteristics of individuals in the first part and in the second part, there are proposals about the financial attitude and behavior of individuals when shopping. These proposals constitute the thoughts of individuals about price, anxiety and satisfaction. The questions in the first part are prepared as optional questions and the questions in the second part are prepared according to the five-point Likert scale. 310 people residing in the center of Bitlis province are selected by random method and they participated in the application in 2019. Face to face survey study is applied in the study. However, there are incomplete answers to the questions and 42 surveys that are not suitable for analysis are excluded from the study. Data entry and analysis are made for 268 surveys.

Analysis of Data Obtained in the Study

The suitability of the hypotheses in the study for normal distribution is determined and frequency, t test, Anova (variance), correlation analyses are performed. The 5% significance level is taken into account while analyzing.

Reliability Analysis of the Research

In order to measure the reliability in the surveys, the Cronbach's Alpha (α) value must be found in the study. The α value obtained for all questions indicates the total reliability of that survey and is expected to be greater than 0.7 (Ekonomi Analysis, 2018). According to this, the α values of the study are as follows:

Table 1. Reliability Analysis Results Regarding the Survey Data

Survey Data	Total Number of Questions	Alpha Coefficient (α)
All Expressions	26	0.730
Statements on Price Attitude	5	0.802
Statements for Anxiety Attitude	5	0.779
Statements about the Attitude of Satisfaction	5	0.782

These values show that the survey study is reliable.

Frequency Analysis

Table 2. Analysis Results Regarding Demographic Features

		N	%
Your gender	Male	102	38.1
	Female	166	61.9
	Total	268	100
Your Age	16-26	136	50.7
	27-37	99	36.9
	38-48	28	10.4
	50 and above	5	2.0
	Total	268	100
Your Educational status	High school	35	13.1
	Vocational School	77	28.7
	University	136	50.7
	Graduate	20	7.5
	Total	268	100
Occupation	Civil Servant	159	59.3
	Private sector	26	9.7
	Unemployed	10	3.7
	Student	73	27.2
	Total	268	100
Monthly Salary	1000 TL and below	52	19.4
	2001-3000 TL	22	8.2

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	3001-4000 TL	24	9.0
	4001-5000 TL	125	46.6
	Unanswered	45	16.8
	Total	268	100
Internet Usage Status	Yes	268	100
	No	0	0
	Total	268	100

Internet Usage Frequency	Rarely	10	3.7
	Once or twice a week	9	3.4
	One hour or less per day	47	17.5
	Between One-Four hours per day	117	43.7
	More than Four hours a day	85	31.7
	Total	268	100
Using Social Networking Sites	Yes	268	100
	No	0	0
	Total	268	100
Performing E-Commerce Status on Social Networking Sites	Yes	268	100
	No	0	0
	Total	268	100
Your Annual E-Commerce Amount on Social Networking Sites	500 TL or below	141	52.6
	Between 1000-1500 TL	70	26.1
	Between 1501-2000 TL	31	11.6
	2000 TL and above	26	9.7
	Total	268	100

310 people participated in the study however 268 surveys are regarded as suitable for analysis. Looking at the demographic characteristics of the individuals participating in the survey; 38.1% are men and 61.9% are women. When there is look at the age range of the participants; participants between 16-26 age are first

with 50.7%. When the education level is evaluated, it can be noticed that 50.7% are university graduates. In the survey data, it is determined that the mostly participated group is public employees and the participation rate is 59.3% with 159 people. The rate of the participants who answered monthly income question in the survey is 46.6%. Since the study is about e-commerce on social networking sites, attention is paid to the participants using the internet and in this regard, the surveys filled by individuals who do not use the internet are excluded from the analysis. According to this all participants (268 people) subject to the analysis use the internet. When the frequency of internet usage is examined; the rate of those who use the internet for 1-4 hours every day is in the first place with 43.7%. When analyzing the use of social network sites and the situation of e-commerce on social network sites, the situation of using the internet is in parallel with the situation of using the internet and all of the 268 participants answered "Yes". This is an indication that there is a direct proportion between the 3 questions and the answers given to the questions in the form. It can be noticed that the answer given to the question of "what is your annual e-commerce amount on social network sites?" the option of 500 TL and below ranked first with a rate of 52.6%. Again it can be learned that the amount is at this rate because such as price, anxiety and satisfaction are effective.

Research Hypotheses and Statistical Analysis

Six hypotheses related to the research are determined and analyzed. Analyzes regarding the hypotheses are as follows:

H1: There is a significant relationship between the gender factor and the use of social networks.

Table 3. "There is a significant relationship between the gender factor and the use of social networks." analysis result of the hypothesis

Your Gender	N	F	P
Male	102	.735	083
Female	166		
Total	268		

According to the table, since the p value is greater than 0.05, there is no significant relationship between the gender factor and the use of social networks. In this case, the H1 hypothesis is rejected.

H2: There is a significant relationship between the age factor and the use of social networks.

Table 4. "There is a significant relationship between the age factor and the use of social networks." analysis result of the hypothesis.

Your Age		P
16-26	.730	.572
27-37		
38-48		
50 and above		

When we evaluate the hypothesis "There is a significant relationship between the age factor and the use of social networks" according to the 5% significance level, it can be seen that the p value is .572. Since this value is greater than 0.05, the H2 hypothesis is also rejected. In other words, it appears that there is no meaningful relationship between the concepts.

H3: There is a significant relationship between monthly income and the annual amount of e-commerce on social networking sites.

Table 5. "There is a significant relationship between monthly income and the annual amount of e-commerce on social networking sites." analysis result of the hypothesis

Monthly Salary		P
1000 TL and below	8.977	.003*
2001-3000 TL		
3001-4000 TL		
4001-5000 TL		

Since the p value of the hypothesis in Table 5 is less than 0.05, the H3 hypothesis is accepted. In other words, there is a significant relationship between monthly income and the annual amount of e-commerce on social networking sites.

H4: There is a significant relationship between the occupation factor and the e-commerce status on social networking sites.

Table 6. "There is a significant relationship between the occupation factor and the e-commerce status on social networking sites." analysis result of the hypotheses

Occupation		P
Civil Servant	7.275	.007*
Private Sector		
Unemployed		
Student		

If the hypothesis is evaluated "There is a significant relationship between the profession factor and the e-commerce status on social networking sites"; The p value is 0.007. Since this value is less than 0.05, the hypothesis is accepted.

H5: While doing e-commerce, there is a positive relationship between the propositions of price attitude and the propositions about anxiety.

Table 7. " While performing e-commerce, there is a positive relationship between the propositions of price attitude and the propositions about anxiety." analysis result of the hypothesis

	I am very upset to miss a discounted sale price on social networking sites	I'm very angry if I realize that I made a bad choice after shopping on social networking sites.	.After shopping on social networking sites, I worry if I can get it cheaper elsewhere	Shopp ing with credit cards on social networking sites causes excessive spending	I'm afraid of excessive borrowing while shopping on social networking sites
Members-only discounts on social networking sites are more than other sites.	.239** .000 268	.070** .254 268	*.107* .081 268	** .034 .584 268	.082** .183 268
Prices on social networking sites are more affordable than other sites	.263** .000 268	.072** .243 268	*.087* .158 268	** .074 .225 268	.063** .308 268
I get the chance to save more on social networking sites	.293** .000	.068** .265	.153** .012	*.158* .010	.043** .479

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	268	268	268	268	268
Products on social networking sites have better quality in terms of price	.305**	.081**	* .120*	** .009	.047**
	.000	.184	.050	.881	.446
	268	268	268	268	268
Shipping costs on social networking sites are lower than on other sites	.289**	.033*	* .090*	** .048	.073**
	.000	.591	.142	.436	.232
	268	268	268	268	268

r: 0.000-0.300 indicates a low level, 0.301-0.70 indicates a medium level and 0.701-1.00 indicates a strong relationship (Vural, 2015, p: 103).

If there is an evaluation according to the table, since all the statements in the category of price propositions and anxiety propositions are positive, there is a positive relationship between them.

However, the values are slightly positively correlated according to the r diagnosis.

H6: There is a positive relationship between price attitude propositions and satisfaction propositions while doing e-commerce.

Table 8. "H6: There is a positive relationship between price attitude propositions and satisfaction propositions in e-commerce activities" analysis result of the hypothesis

	Shopp ing gift vouchers and bargaining opportunitie s on social networking sites please me	Social networking sites solve my problem at no additional cost in case of problems with the products I buy	.Payme nt option at the door on social networking sites makes shopping on these sites attractive.	Payment with different exchange rates on social networking sites is very advantageous.	It is very advantageous to use different credit cards for the same shopping on social networking sites.
Special discount	.186**	.134*	.259**	.139*	.138*

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offers for members on social networking sites are more than other sites	.002 268	.029 268	.000 268	.023 268	.024 268
Prices on social networking sites are more affordable than other sites	.227** .000 268	.180** .003 268	.300** .000 268	.236** .000 268	.219** .000 268
I get the chance to save more on social networking sites	.376** .000 268	.268** .000 268	.413** .000 268	.351** .000 268	.247** .000 268
Products on social networking sites have better quality in terms of price	.347** .000 268	.276** .000 268	.258** .000 268	.320** .000 268	.184** .002 268
Shipping costs on social networking sites are lower than on other sites	.222** .000 268	.316** .000 268	.106 .083 268	.296** .000 268	.275** .000 268

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Analyzing the table values above, hypothesis is accepted. Because the relationships between price and satisfaction propositions are positive. If the level of relationship between values evaluated;

- Between the propositions "I get the chance to save more on social networking sites" which are included in the price suggestions and "I am happy with the shopping gift coupons and bargaining opportunities on social network

sites" r is 0.376 while "payment option at the door on social network sites makes shopping on these sites attractive." r is 0.413; "payment with different exchange rate options on social networking sites is very advantageous." Since the coefficient r in his proposition is 0.351, the level of relationship between these propositions is positive and medium.

- "Products on social network sites are better quality compared to the price" price proposition and satisfaction propositions included in "shopping gift coupons on social network sites, bargaining opportunities please me." the relationship level between two proposition is 0.347. Since the value between the proposition" payment with different exchange rate options on social networking sites is very advantageous " is 0.320, the relationship between the propositions mentioned is also moderately positive.

- When there is a look at one of the price proposition "shipping costs on social network sites are lower than other sites" and one of the satisfaction propositions "if there is a problem with the products I buy, social network sites solve my problem without additional fees", the relationship between these two propositions has a positive moderate value.

- Relationships between other propositions are in a low level positive relationship.

Conclusion

There are large-scale events taking place in the shaping of the world economies. In this respect, information technologies have gained speed in our age. The concept of the information age has come to the fore. The internet has a great share in the increasing value of the information age. The internet, which is developing in every field, also makes its impact on trade. Individuals living in society are interested in e-commerce on social networking sites that have developed recently, both in terms of being able to shop easily in terms of time and in terms of the excess of options offered. This situation affects the financial attitudes and behaviors of individuals while doing e-commerce. While these attitudes and behaviors are sometimes advantageous; sometimes they bring various problems.

In this respect, this study aims to examine the effects of e-commerce activities on social network sites on individuals' financial attitudes and behaviors. The study is carried out in the center of Bitlis province. For this purpose, firstly, conceptual information is included as a result of the literature review. Subsequently, data and analysis of the survey study conducted by simple random method among the individuals living in Bitlis city center in 2019 are included.

It can be noticed that most of the participants participating in the survey are among women and the most participants are in the 16-26 age range. In addition most of the participants are university graduates. Again, it is seen that the majority of the participants are public employees.

It can be seen that the answers given to the usage of internet and e-commerce in social networks are 100% yes. In addition, the hypotheses, "there is a significant relationship between gender factor and social network usage"

and “there is a significant relationship between the age factor and social network usage” are rejected. The hypothesis "there is a significant relationship between monthly income and the amount of doing e-commerce annually on social networking sites" and the hypothesis "There is a significant relationship between the occupation factor and the status of doing e-commerce on social networking sites" are accepted according to the 0.05 significance level of p values. According to this data, it can be interpreted that factors such as gender and age do not contribute to the difference in social network use of individuals. Again, when there is a look at the 5th and 6th hypotheses, these hypotheses are also accepted according to the study. It can be said that there is an indication that individuals have a low level of anxiety towards the price factor and a medium level of satisfaction attitude at e-commerce.

In conclusion, it is observed that gender and age characteristics of individuals do not affect their use of social networks; however, it is seen that there is a link between occupation and monthly income at both using social networks and doing e-commerce in these networks.

In addition, it can be seen that individuals give great importance to the price element while doing e-commerce. The price factor in individuals is effective in both anxiety attitudes and satisfaction attitudes. However, as a result of the analysis, it is revealed that the satisfaction attitude is more effective. Therefore, in this study, it is concluded that the price factor affects the financial attitudes and behaviors of individuals.

It is thought that this study can be beneficial in terms of contributing to the financial attitudes of consumers who have great importance in trade while doing e-commerce.

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