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An Empirical Study of Internet Usage,
Online Shopping, and Online Banking
Behavior of Turkish University Students

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Abstract

This study reviews the global trends in Internet access and concludes the rest of the world is rapidly catching up with the Western world. The study then shifts to the Turkish case and reports the findings of a survey conducted at a Turkish University that focused on Internet usage, online shopping and online banking. The results indicate that a large majority of the students have high-speed internet access and use it for a variety of purposes. Educational use tops the list. About 17 percent have been involved in online shopping during the last year. Only 17 percent did their banking online. Credit card security and privacy issues were the main deterrents for online shopping and online banking. The findings were compared with the results of another survey that was conducted in 2003. The comparisons indicate that there is more Internet access, more DSL/ADSL usage, and more online activities in 2008 compared to 2003.

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