

ADVENTURE OF DEVELOPMENT OF E-COMMERCE IN TURKEY ANNUAL COMPARISON

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SUMMARY

With the development of technology, the information technology has also showed rapid development. After the network got into our lives in, e-commerce has also share its part and grew rapidly. It grew so fast even it became one of the main sectors in some countries. E-commerce market is growing rapidly in our country as well as around the world. Among the reasons for this growth in our country, the increase the purchasing power and reach to the level of European in Turkey and depending that the increase in personal expends. Therefore, it can be said that one of the most important reasons for the growth of e-commerce market is widespread network use. On the other hand, 45% of Turkey's population, ie approximately 39 million network users of a large portion have credit card, that contribute to the growth of e-commerce can be regarded as an another important factor.

The aim of this study is to unfold the development of e-commerce over the years for Turkey that the momentum gained especially in the last decade. The sources of our study will be secondary data, held and released as the years both public and private reports. In particular TÜİK, TÜBİSAD, DELOÏTTE, EUROMONİTOR and BKM(ICC) data will contribute significantly.

That the basis of the study basis on figures, in the content there will be used many tables and graphics.

KEY WORDS: E-commerce, Internet, shopping, trade, sales

1. INTRODUCTION

E-commerce is one of the fastest growing sectors in Turkey but this actually applies to the whole world. Research shows that global e-commerce for the first time in history passed \$ 1 trillion. In this, as the growing habits of customers making a purchase via the Internet, as e-commerce site owners of the businesses to be increasingly better tools and better ways of doing it has a big share. The two regions where the volume of e-commerce is the highest in the world are North America and the Asia-Pacific region. The main reason why these regions come to the front is they have the strongest economies. So these regions have not only in e-commerce and traditional commerce and also with a larger volume than the rest of the world. But the interesting thing is e-commerce is growing faster in the world everywhere else than in these regions. Some regions including Turkey can be seen as where e-commerce gained most momentum for the last years. The fast-growing economies such as especially Turkey, e-commerce stands out because of the advantages that it offers. (IDEASOFT, www.eticaretmag.com)

Many factors are affecting the growth and the development of e-commerce. While at the beginning of this population size coming, also network use, payment systems, logistic development shows itself as outstanding points to stand out in this subject. And having huge and young population allows us to adapt quickly to the new technology very quickly and this also initiate the development of e-commerce and other information technologies very quickly. In addition, e-logistics and banking sector which have the essential importance for the development of e-commerce comparing to many countries, make our country one step forward to be more advanced. Today, many cargo companies take the position to deliver our cargos within 48 hours to us. We also have a sophisticated banking system and as a society we love the credit card. Approximately 2 cards per capita. (www.melihguney.com)

2. STUDIES IN THE IT FIELD

As Annual Historical Development of Information Society Policy and Strategy Studies in Turkey:

1993 cooperation with the World Bank, the report that also includes the more efficient use of information technology in the public sector, IT and the Economic Modernization Report was prepared.

1996 Preparation of studies for Turkey National Information Infrastructure Master Plan have been initiated by Ministry of Communications. As a result of these studies, Turkey National Information Infrastructure Master Plan Final Report (TUENA) was published in 1999.

In 1998 with the number of 1998/13 Prime Ministry Circular, for the implementation of the public computer network Public Sector Net Technical Committee was formed. By committee in 2001 with the direction of e-Europe+, e-Turkey and e-Government Action Plan has been prepared and e-Turkey initiative has been launched. In this context, in 2002 the e-Turkey Initiative Action Plan was published.

2003 with the number of 2003/12 Prime Ministry Circular was published. Within this scope, at first e-Transformation Turkey Project Short-Term Action Plan (2003-2004) has been prepared and brought to life.

2005 e-Transformation Turkey Project (2005) Action Plan has been prepared and is brought in to force.

2006 For the scope of the information society, e-Transformation Turkey Project 2006-2010 Information Society Strategy and Action Plan prepared and put into practice.

2011 With the number of 655 Decree (KHK) for the scope of responsibility and task for e-Government policy on Maritime Transport and Communications Ministry (UDHB) are given. To perform e-Government Services works under the content of the Communication General Directorate, e-Government Communications Department was established.

2014 Tenth Development Plan (2014-2018) which supplies at the highest level that direction for public policy was published.

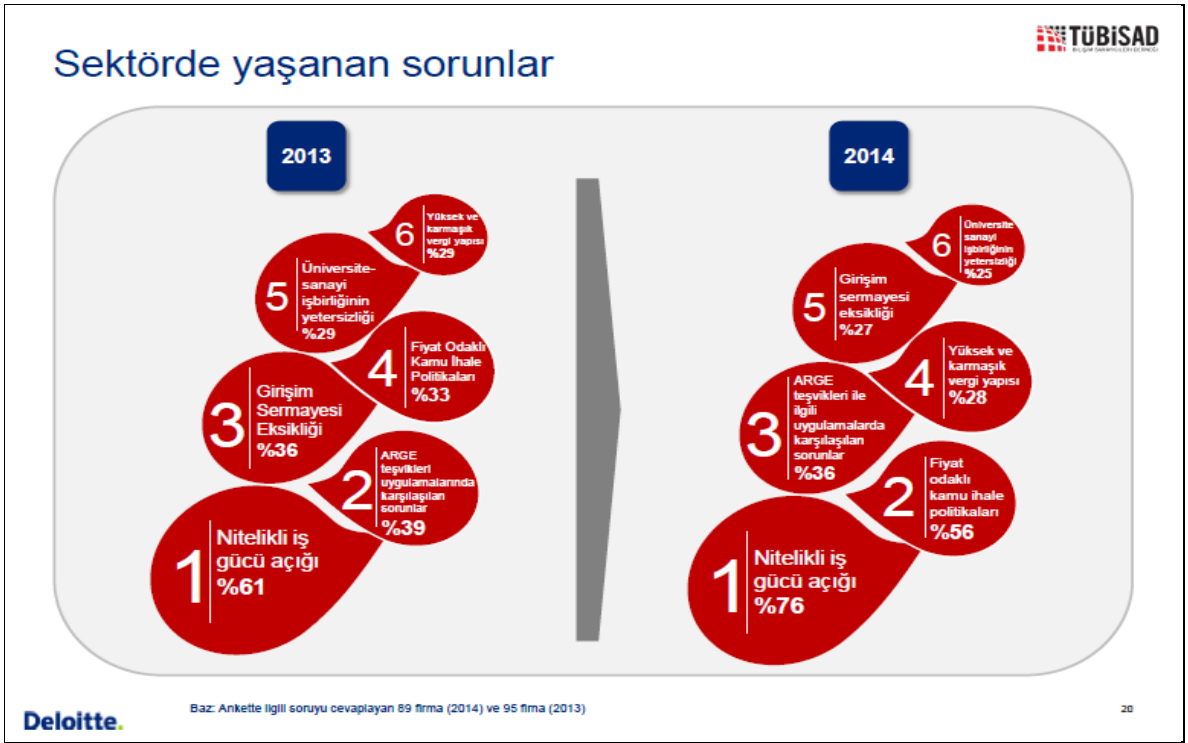
2014 2015-2018 Information Society Strategy and Action Plan (BTS) has been prepared and is brought into force.

2015 Transportation Maritime and Communications Ministry, within the framework of the mentioned information about information society strategy and policy for 2016-2019 of the National e-Government Strategy and prepared a draft Action Plan, and presented It to the views of the public in November. (The www.ekonomi.gov.t)

3. THE FACTORS WHICH CAN EFFECT E-COMMERCE VOLUME AND THE PROBLEMS EXPERIENCED IN SECTOR

E-commerce could affect many different factors; these factors are known to differ for each country. Especially economic variables and the developments in network infrastructure in country are considered to affect directly the volume of transaction of e-commerce. On the other hand, e-commerce will support a robust legal regulation created the e-commerce while increasing the volume, the economic crisis which the country is in can lower the volume of e-commerce transaction in a specific period is considered. (türen, gökmen, tokmak)

Per Capita Gross Domestic Product (GDP): The total monetary value of all final goods and services produced within a country's borders in a specific time period is called the Gross Domestic Product. (Dinler, 2007: 322). Number of network users, legal regulations (türen, gökmen, tokmak), Technology integration, Human Resources, Technological factors, environmental factors, cultural (Utkan, Eriş)



Source: TUBISAD Information and Communication Technologies Sector Market Data 2014-May 2015

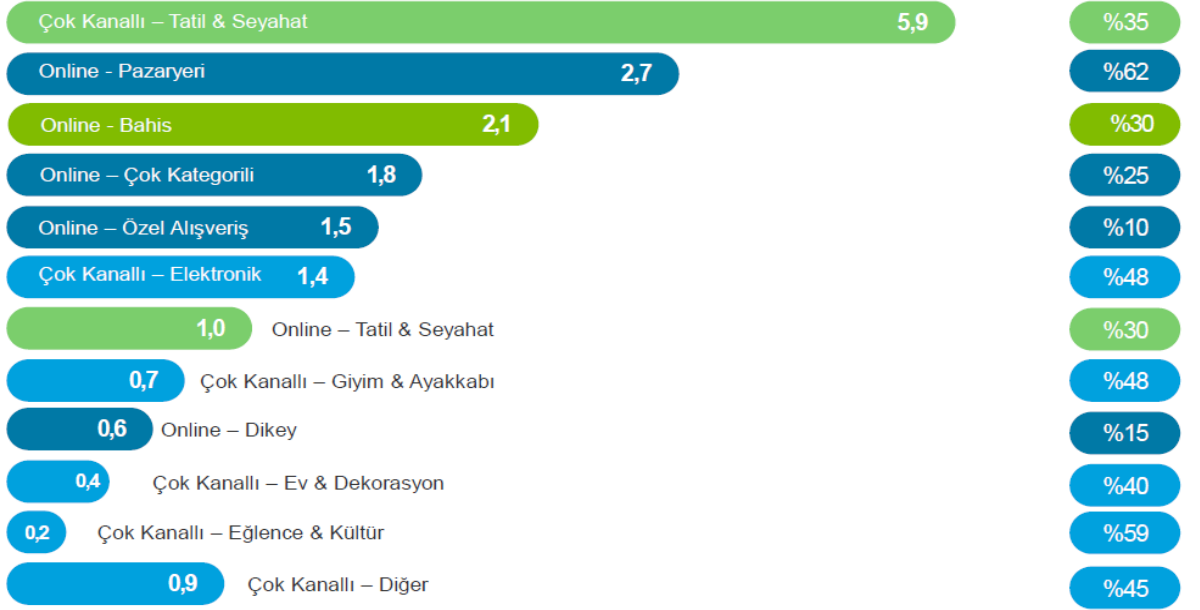
Problems faced in sectoral basis can be seen from the table above are as follows:

1. Skilled labor deficits continue to increase.
 2. Research and development incentives applications problems still continue although they have a slight decrease.
 3. The price varies depending on the political structure oriented unfortunately been growing problems in public procurement policy.
 4. Lack of capital reduction initiative shows that good progress but not enough.
 5. Lack of cooperation between universities and industry are still not enough can be seen.
- Finally,
6. Height in the tax structure of our country and complexity increase the problems in the sector.

4.E-COMMERCE RETAIL MARKET SIZE of TURKEY

E-Ticaret Pazar Büyüklüğü - Kategoriler

Milyar TL (2014)



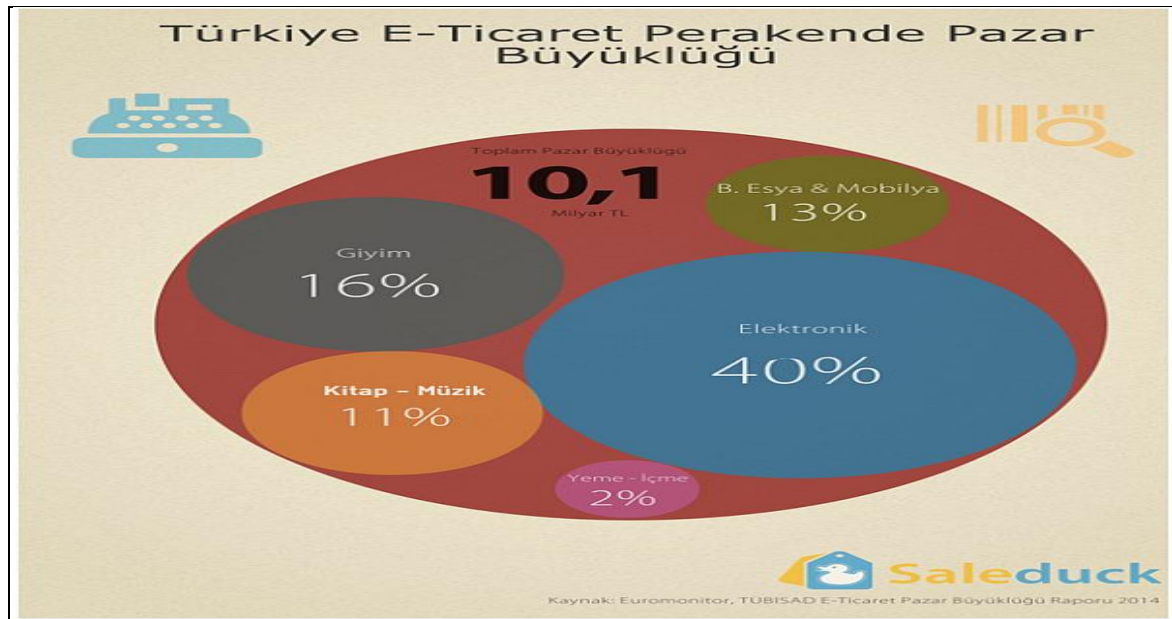
SOURCE: TÜBİSAD, ETİD, DELOITTE COLLABORATION STUDY: TURKEY E-COMMERCE MARKET SIZE OF JUNE 2015

45% OF THE POPULATION OF Turkey, ie approximately 39 million people using network and that number growing rapidly that allows the growth of e-commerce market day by day. So what is the e-commerce market size in Turkey in 2015? Saleduck who serves in 7 countries including Turkey, made a research in Turkey about e-commerce retail market size from market chart to shipping tracking number, from online store to virtual market and summarized the results in infographic segments. (www.eticaretmag.com)

In Turkey, e-commerce is just growing and e-commerce sites need to focus on magnification the market rather than competing each other. The share of online sales in total retail sales in Turkey are less than the world average. 4.5% in developing countries; 6.5% in developed countries, the rate is 1.6% in our country. So no matter how fast we grow, we are not at the desired level yet. Our biggest advantage is the lack of a reason to slow down our growth (eticaretmag.com)

The factors which can help the growth of e-commerce market in Turkey can be listed as follows: In R & D subject, to accelerate the work of innovation, to increase investments in the proliferation of alliances between enterprises, increase in the rate of purchase, will bring in the momentum to growth. Institutional arrangements, legal developments, the increase in public procurement will accelerate growth. Also, the decline in tax rates will increase this trend. In this context, governmental incentive and increased export rate in our country will contribute the volume of e-commerce. (TUBISAD, May 2015)

When we look at the categories, the head of network retailing is electronics takes attention with 40%. Apparel sector is second with 16%.



SOURCE: Euromonitor, TUBISAD E-Commerce Market Size Report 2014

Total Market Size: 10,1 billion TL

Giyim: Apparel(clothing)-Kitap-müzik: Book-Music-Yeme-içme: Food-Beverage-Elektronik: Electronics-B.Eşya&Mobilya: White appliances & furniture

Turkey's economy grew 3.1% in the first half of 2015. On the other hand, in the first nine months of the previous year by the consumer price index increased 7.95% compared to the same month. Dollar rate of 3.04 by the end of September, Euro exchange rate stood at 3.42. Purchases made with these macroeconomic environment in the first nine months of the year on purchases made with credit cards increased by 14% £ 360 billion was 26%, while debit cards rose by 27 billion. In cash withdrawals and debit card cash withdrawals increased by 14% amounting to £ 329 billion, while cash amount withdrawn with the credit card was a 25% increased by 40 billion. The number of credit cards reached 58 million, while the number of debit cards was 113 million. The number of POS is 2.2 million, while the numbers of ATMs are 48 thousand levels. The share of contactless credit card payments which is very critical for micro-payments is 24% and whereas the proportion of posture that accepts contactless payments rate is 8%. Share in the total of card payments over the network has reached 10%.

Share in total household spending, one of the most important indicators of payments with card that can be followed towards cashless payments amounted to 39% in the first half of 2015. In 2014, this ratio was at 38%. (ICC 2015 interim report)

Count of Credit Card	58 billion	Count of POS	2,2 billion
Contactless rate	74%	Contactless POS rate	8%

Count of Debit Card	113 billion	Count of ATM	48 thousand
Contactless rate	6%	Contactless ATM rate	15%

Transaction Amount	Credit card	Debit Card	Growing Rate	Credit Card	Debit card
Total cost	360	27	Total Cost	14%	26%
Total cash withdrawal	40	329	Total cash withdrawal	25%	14%

Payments via card from network	41	Instalment	87
Share of Payments via card from network	10%	Share of instalment	24%

Source: Interbank Card Center A.Ş.1 JANUARY - 30 SEPTEMBER 2015 INTERIM REPORT



SOURCE: TÜBİSAD, ETİD, DELOITTE COLLABORATION STUDY: TURKEY E-COMMERCE MARKET SIZE OF JUNE 2015

Turkey Statistical Institute (TSI), completed that it carried out for the Household Information Technology Usage Survey for 2016 and were published the results on the website. In the report that released contains important and up to date data so much about the internet use to e-commerce in Turkey.

INFORMATION TECHNOLOGY INITIATIVE IN 2005-2015 ACCORDING TO TURKSTAT DATA USE; (ICT Usage in Enterprises Survey, 2015)

Nine out of ten use network access

According to the survey on enterprises with 10 or more employees with Internet access rate is 92.5% in 2015. This rate was 89.9% in 2014. Internet access rates based on the number of employees in size group; enterprises with 10-49 employees is 91.1%, while employees in enterprises with 50-249 employees is 98.250% and above is 99.5%. Computer usage rate for enterprises with 10 and more employees in 2015 is 94.4%, while it was 95.2% in 2014.

The proportion of enterprises with a Web page is 65.5%

The rate of enterprises with web pages is 65.5% in 2015; this rate was 56.6% was in the previous year. Web page ownership rate is 90.9% and belongs to the highest in enterprises with 250 and more employees; it is followed by 79.7% for enterprises with 50-249 employees and followed by 61.6% the enterprises with 10-49 employees.

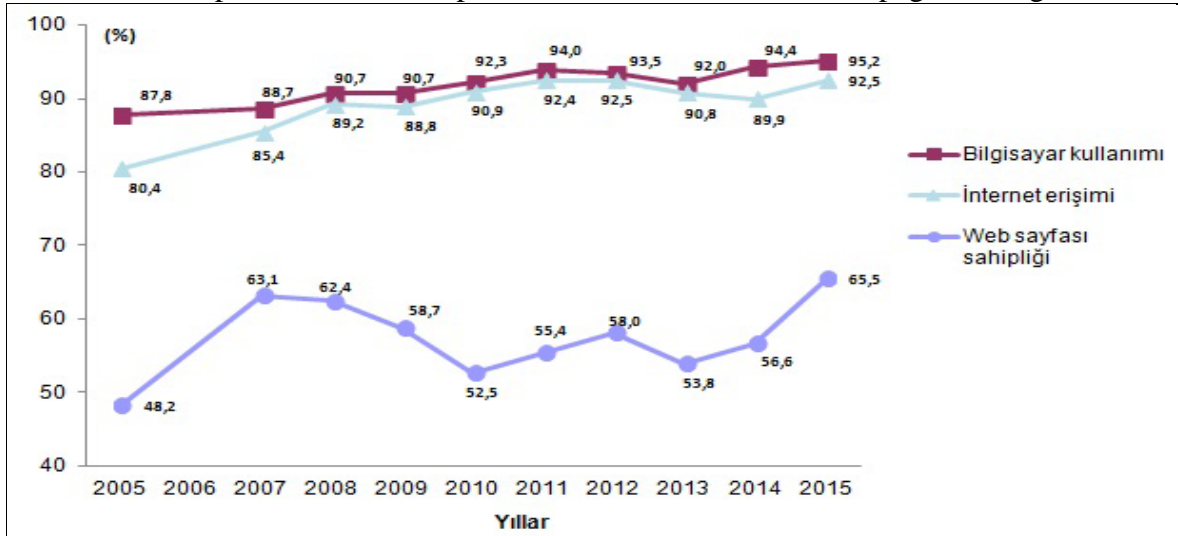
92.4% of enterprises used broadband connection

92.4% of enterprises had a broadband connection and used to access the Network in 2015. DSL connection (ADSL, VDSL etc.) was the most used type of broadband connection to access the network by 88.1%

The mobile broadband connection was used by 66.9% of the enterprises

Considering Internet connection speeds that subscribers of enterprises using the Network, 44.1% of consumers used under 10 Mbit/s , 40.3% of them used 10-99 Mbit/s speed range and 15,6% of them used 100 Mbit/s and above. Internet connection speeds are increasing with the size of the enterprise.

The use of computers in the enterprise, Network access and web page hosting, 2005-2015 (1)



(1) There is no research in 2006.

Yıllar:Years Bilgisayar kullanımı: computer usage İnternet erişimi: network access Web sayfası sahipliği: web page hosting

12.4% of enterprises made online sales

12.4% of enterprises in 2014; goods / services received orders / sales are made over the Internet (web sites, online stores and mobile applications) and/ or Electronic Data Interchange (EDI). By the group sizes of enterprises ratio is; while with employees with 250 or above the ratio is 20.4%, with 50-249 employees is 15.1% and in the enterprise with 10-49 employees is 11.5% .

38.8% of enterprises used social media

According to the survey results, 38,8% of enterprises with 10 or above employees used social media applications in 2015. This rate was 27.7% in 2014. Social networks with the ratio of 85,7% of enterprises using social media applications was most preferred social media applications.

The ratio of using the network to communicate with public institutions and organizations was 81.4%.

The network usage rate of communicating with public institutions and organizations was 81.4% in 2014. Enterprises that used the network to communicate with public institutions and organizations to get information from the web pages of public institutions with 88.4%, with 69.1% of the public institutions take the form of web pages / download, to fill in official forms via the web by 67.3% TAV return with 56.1% and use the Internet to statements with 58.9% for SSI.

2005-2015 According to the TurkStat Household Information Technology Usage data; (Household Information Technology Usage Survey, 2015)

The ratio of individuals using the Network was 55.9%

Computer and network usage rates were respectively 54.8% and 55.9%, in subjects in the 16-74 age group in April 2015. While these rates are 64% and 65.8% among men calculated for woman as 45.6% and 46,1%. Computer and internet usage rates were 53.5% and 53.8% in 2014.

Seven of ten households have Network access

The rate of households with network access in general of Turkey was 69.5% in April 2015. For the 59.5% of households that don't have access to network from home explained their reason as they do not need to use the internet. It is followed by 44,7% with not knowing properly and followed by 38.5% of the height of the connection fee. The ratio of households with broadband network access was 67.8%. According to this information, 37.4% of households with fixed broadband connections (DSL, cable network, fiber, etc.) by providing access to the Internet,

58.7% gained access to the network via mobile broadband connection. Narrowband connection used for internet access by 2.7% of households.

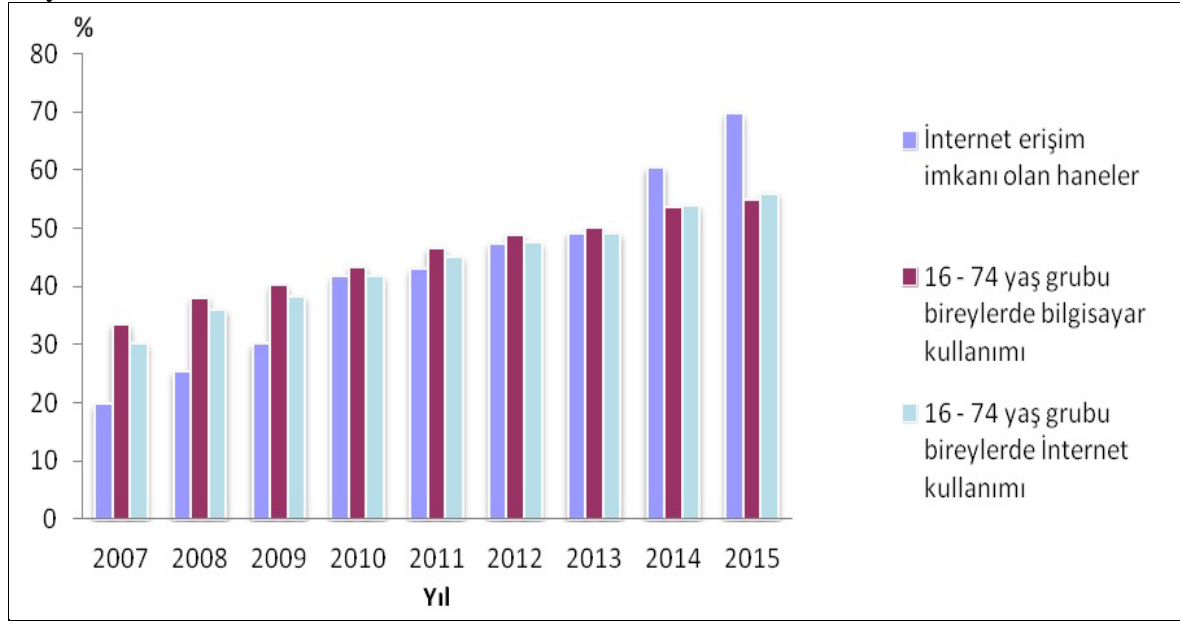
In 96.8% of households have mobile phones

While 96.8% of households having mobile phone or smartphone, the rate of the fixed telephone was 29.6% in April 2015. In the same period, 25.2% of households have desktop computers, but 20,9% have laptop and 43,2% have TV that can connect to the network.

Social media took the first place among the purpose of network usage

When it is in view of purpose of network usage, in the first quarter of 2015, 80,9% of the individual users of network, creating profiles on social media, sending text messages or photos etc, it is followed by the rate of 70,2% with online news, reading newspaper or magazine, by 66,3% information on health related search, by 62,1% sharing original self-prepared text, images, photos, videos, music or anything else on websites, by 59,4% search for information about goods and services.

Key indicators, 2007-2015



İnternet erişimi olan haneler: Households with network access

16-74 yaş grubu bireylerde bilgisayar kullanımı: computer usage of 16-74 age group

16-74 yaş grubu bireylerde internet kullanımı: network usage of 16-74 age group

Network is mostly used at home

16-74 age group who use network in the first quarter of 2015, 87.1% of individuals used at home. It is followed by 42,5% at work, 37.7% at relatives, friends houses, by 29.2% shopping center, airport, etc. where wireless connection can be made, internet cafe utilization rate was 10.6%.

Use of mobile devices for network outside of home and workplace is increased

74.4% of individuals using the Internet for the first three months of 2015 used wireless network to connect network outside of home and workplace using a mobile phone or smart phone, % 28.9 of individuals used portable computer (laptop, netbook, tablet, etc.). For the same period of 2014 the rate was respectively 58% and 28.5%.

53.2% of individuals used network for e-government services

Including April 2014 and March 2015, the rate of the period for twelve months the individual network users with personal purposes used to contact with public institutions/organizations or benefit from public services is 53,2%. The rate for the same period of the previous year (April 2013-March 2014) was 53,3t%. The purpose of obtaining information from websites of public organizations took the first place with 50,5%.

Online shopping increased

Ordering goods or services over network for personal use for individual network users rate was 33,1%. The previous year online shoppers percentage was 30,8%. Individual network users who purchase over network, including April 2014 and March 2015, for the period of twelve months the rate for clothing and sports equipment was 57,4%, travel tickets and car rentals etc. was 27%, household goods (furniture , toys, appliances etc.) was 25,5%, electronics (Mobile phone, camera, radio, TV, DVD player, etc.) 22,4%, books, magazines, newspapers (including e-books) was 18,4%. Including April 2014 and March 2015, the twelve month period, 23.2% of online shoppers who purchase or order over network experienced problems. The most common types of problems were 47% for slower delivery than expressed and wrong or incorrect or defective goods for 45,4%.

The number of regular network users has increased

In the last 3 months of 2015, from the regular users of network who uses network almost every day or at least once a week's regular network users rate was 94,2% in the first quarter of 2015.

5. WHAT IS EXPECTED AT E-COMMERCE INDUSTRY IN 2016?

With the new year coming, e-commerce companies are re-organizing their marketing and advertising strategies, preparing plans for 2016. Based on the estimations, e-commerce companies are expected to act in a user oriented way. (www.eticaret.com)

On the other hand, there are presumptions that the generation Z (people born after 2000) will be more active on consumer basis at online shopping in 2016. It can be said that lots of time spent in the internet, especially in social media, by this generation, may effect their purchasing decisions and lead them to online shopping much more.

It is estimated that with the rise in their purchasing power, generation Z will shop more from the e-commerce sites. Since there are too many options, consumers prefer e-commerce sites where they can shop easily. One of the reasons of it that consumers are more conscious about e-commerce now. This topic can change depending on the ease of shopping in the sites. The easier this process is; factors such as payment, site navigation, site design, the more loyalty consumers show to the brands.

The interest shown to advertisements by consumers is decreasing and they don't trust advertorial contents any more. The companies publishing unique and quality content are both getting interaction with the consumers while gaining loyalty for their brands.

It is among the predictions that since consumers are coming across advertisements constantly in the internet, they will tend to use more ad-blocking softwares with their internet browsers. Producing content that will draw interest from the consumers while also benefitting them will pay off much more than direct advertising.

E-commerce and mobile compatibility are no more concepts that should be considered separately. Because mobile compatibility is essential for e-commerce in these days.

The rise in usage of smart phones are reflected directly to e-commerce. Even if the volume of purchase by mobile devices is still not large in Turkey, consumers are searching and comparing products by their mobile devices and this raises the importance of mobile compatible sites both for the consumers and companies.

Part of the people participated in the research by TÜİK indicated that they are having problems in online shopping. Most of the problems experienced are about logistics. A large part of users complained about wrong or damaged product and late delivery. By fixing these problems, or at least minimizing them, the e-commerce industry will rear up and maintain its progress in 2016 and coming years.

6. EVALUATIONS AND RESULTS

According to Deloitte's research, the leading online 25 retailers of Turkey almost 60% of them are providing service only by e-commerce. These providers are called as "Pure Player" and they generally try to create their own brand. On the other hand, the activities of online retailers are divided into two groups as horizontal and vertical commerce in domestic market. The websites that adapted only to one area are called vertical; the websites that offer a huge range of different product in different sectors are trading horizontal e-commerce. (ekonomi.isbank.com.tr) The

total population in 2014 compared to fixed line penetration and decreased the number of subscribers but the mobile penetration has continued to increase. As of the 3rd quarter of 2014 mobile penetration of 93.8%, the number of mobile subscribers rose to 71.9 million with an increase of 4.4%.The share of revenues of mobile operators' data usage is increasing.

In 3rd quarter of 2014 broadband (network) rose by 7.6% when it is compared to the previous quarter the number of subscribers and increased 28% compared to the same period of the previous year. During this period, the number of subscribers in the mobile computer and network access via mobile phone, in 2014 in 3rd quarter increased approximately 9.3% when it is compared to the previous quarter and reached 31 billion. At the end of 2014, the number of broadband network subscribers reached 40 billion is stated.

According to the Population, fixed broadband penetration rate is 26.7% in OECD countries, but this ratio is at 11.4% in Turkey. With rate of 40.6% mobile broadband penetration of Turkey still remains well behind the OECD with average of 72.4%. This data indicates a high growth potential in the domestic market.

In particularly, the widespread usage of smart phones provides an important contribution to the growth of the broadband market. (ekonomi.isbank.com.t)

The report of TÜİK (TSI) shows that the usage of network is increasing rapidly. According to the research, the rate of network users as individuals rose 55,9%.Other important information is regarding network usage rates of women and men users, the difference of rate of usage is decreasing. Nevertheless, men are slightly ahead. Social media is taking the first position in network usage tools. It is important that the 67,8% of household using broadband network. On the other hand, mobile usage is increasing rapidly. In Turkey, the rate of having a mobile or smart phone in household is 96,8%.

In 2015,the users rate who prefer e-commerce is around 33 percent. This rate shows that every three of one person at least for once made shopping over the network.

According to BKM(ICC) reports, there are 58 million credit cards and 113 million debit cards in use. The number of POS devices are now 2,2 million and the number of ATM's have reached the number of 48 thousand.

The size of electronic commerce market in Turkey is now in very good standards. 2/5 of this market consists of electronic products. Clothing comes after with %16 and following it are white goods, furniture,books&music and food&beverage. Based on the estimations, books&music and food&beverage will be the categories with biggest sales increase until 2019.

In spite of these developments, there are concerns voiced by the consumers. Researches indicate that online shopping customers are avoiding from shopping due to certain reasons. Main reasons for this are;having a doubt about personal data security, not being able to see, touch or try the product although they want to, trust issues about online payment methods.

The law that will resolve these issues ,or at least minimize them, has become effective by being published in the official journal in November 2014. This law includes; commercial communication, responsibilities of service providers and their agencies, agreements made by electronic communication devices, obligations to give information about e-commerce and sanctions to be applied.

As a result, the internet usage is growing in Turkey and this growth is expected to continue for a long time. And this generates very suitable conditions for online shopping.

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