

Research Article

Determining The E-Commerce Perception Of Women's Cooperatives

Kadın Kooperatiflerinin E-Ticaret Algısının Belirlenmesi

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Abstract

With the developments in the digital world, commercial activities have moved to different dimensions and platforms. E-commerce is a type of trade in which the trade that emerges as a result of these developments is carried out through online platforms. Women's cooperatives, where entrepreneurial activities are carried out most effectively, are also taking steps to use e-commerce by getting rid of traditional methods. This study aims to determine the e-commerce perception of women's cooperatives in Turkey. The universe of the study consists of 726 women's cooperatives. The data obtained as a result of the interviews with 421 women's cooperative representatives who participated in the survey were analyzed. In the research, SPSS 27.0 (Statistical Package for The Social Science) and Eviews 10 program were used. In the results of the study, according to the answers given by the representatives of women's cooperatives, it was seen that the increase in the number of employees and annual turnover positively affected the e-commerce, while the increase in the average age negatively affected. It has been concluded that the increase in the number of employees of women's cooperatives, the annual turnover and the level of education of the employees have a positive effect on the perception of e-commerce as the trade model of the future and the increase in the perception that e-commerce will reduce costs. The increase in the idea of strengthening the corporate image is influenced by the increase in the number of employees, annual turnover and the education level of the employees. When the effect of potential obstacles is examined, the problem of trust, legal infrastructure and lack of information and personnel are the factors that hinder doing e-commerce.

Keywords: Women's Cooperatives, Entrepreneurship, E-Commerce Perception, ANOVA, Logit Model

Öz

Dijital dünyada yaşanan gelişmeler ile birlikte ticari faaliyetler farklı boyutlara ve platformlara taşınmıştır. E-ticaret bu gelişmeler sonucunda ortaya çıkan ticaretin online platformlar aracılığı ile gerçekleştirildiği bir ticaret türüdür. Girişimcilik faaliyetlerinin en etkin şekilde sürdürüldüğü kadın kooperatifleri de geleneksel yöntemlerden sıyrılarak e-ticareti kullanmaya yönelik adımlar atmaktadır. Bu çalışma Türkiye’de bulunan kadın kooperatiflerinin e-ticaret algısını belirlemeyi amaçlamaktadır. Çalışmanın ana kütesini Türkiye’de bulunan 726 tane kadın kooperatifi oluşturmaktadır. Ankete katılan 421 tane kadın kooperatifi temsilcisi ile gerçekleştirilen görüşmeler sonucunda elde edilen veriler analiz edilmiştir. Araştırmanın amacı doğrultusunda, SPSS 27.0 (Statistical Package for The Social Science) ve Eviews 10 programından yararlanılmıştır. Çalışmanın sonuçlarında kadın kooperatifleri temsilcilerinin verdikleri yanıtlara göre çalışan sayısındaki ve yıllık cirodaki artış e-ticaret yapma durumunu pozitif, ortalama yaştaki artışın e-ticaret yapma durumunu negatif yönde etkilediği görülmüştür. Kadın kooperatiflerinin çalışan sayısı, yıllık ciro ve çalışanların eğitim durumuna

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ilişkin düzeylerinin artmasının e-ticaretin geleceğin ticaret modeli olarak görülmesinde ve e-ticaretin maliyetleri düşüreceğine olan algının artmasında pozitif etkisi vardır. Kurumsal imajı güçlendirme düşüncesindeki artışa eleman sayısı, yıllık ciro ve çalışanların eğitim durumundaki artış etki etmektedir. Potansiyel açısından ise güven sorunu, hukuki altyapı ve bilgi-eleman eksikliği e-ticaretin önünde engel teşkil eden unsurlardır.

Anahtar Kelimeler: Kadın Kooperatifleri, Girişimcilik, E-Ticaret Algısı, ANOVA, Logit Model

1. Introduction

Information technologies radically changed the habits and ways of doing business, which were first acquired with the Industrial Revolution in the 1960s. The research was mainly started in the 1980s and accelerated in the 1990s (Kök, 2006, p.124). Developments in information technologies have provided entrepreneurs with the opportunity to both open up to new markets and perform their entrepreneurial activities at a lower cost (Taylor and Murphy, 2004, p.281). With this situation, it is seen that many businesses have to participate in e-commerce activities in order to increase their sales volumes. Electronic commerce (e-commerce) is one of the most important developments in the business world in recent years. While businesses used the internet only to promote their products in the early days, now most businesses have made an effort to prepare their own electronic sites. E-commerce has allowed less budget to be allocated for commercial activities, and therefore, the increase in entrepreneurial activities in digital environments. Entrepreneurs can improve the data flow between them and their customers and reduce the transaction cost thanks to e-commerce (Bakırtaş and Tekinşen, 2006, p.131). Thus, e-commerce will provide a great opportunity for entrepreneurs to develop themselves, grow their brands and participate in the competitive environment.

Although entrepreneurship, one of the important tools of economic development, seems to be a male-dominated field, current studies show that the number of women entrepreneurs is on the rise both in developed and developing countries (Welsh et al., 2014; De Vita et al. 2013; Brush et al. 2009). As a driving force in sustainable development, efforts have accelerated to ensure women's participation in business life, especially in developing countries. Although it is defined as a disadvantage in developing countries, the presence of a significant population in this group in developed countries has increased the interest in women's initiatives. There has been a significant increase in the number of women entrepreneurs in the world, especially in recent years. When the contributions of women entrepreneurs to social development, economy, unemployment and social development of societies are evaluated, its importance is obvious. Especially when family economy is taken into account, producers also support women entrepreneurs (Yıldırım and Çıkmaz, 2016, p.978). With the developments in information technologies, women's entrepreneurship activities have accelerated and thus they have the opportunity to establish new businesses with a small capital (Tamer, 2013: 650). Women entrepreneurs offer various products they produce in their homes or workshops through social media and online sales sites. Since digital environments are platforms where women entrepreneurs are more free and do not face certain pressures, they create their own business areas more easily (Razak and Jah, 2016, p. 500).

1.1. Women's Cooperatives

One of the areas where women's entrepreneurship operates most effectively is women's cooperatives. The cooperative model has been applied in Turkey for more than a century to improve employment opportunities, provide products and services, and contribute to the economy. A cooperative, with its generally accepted definition, is "an autonomous association of persons who have voluntarily come together to meet common economic, social and cultural needs through a jointly owned and democratically controlled enterprise" (ICA, 2015).

Women's cooperatives were first established in Turkey in 1999 (Duguid, Durutaş and Wodzicki, 2015). Women's cooperatives today provide goods and services to their members and society across the country. Despite the difficulties, women's cooperatives have had and continue to have significant impacts on individuals, families and societies throughout Turkey. Here, the impact is interpreted as supporting women's income through empowerment, lifelong learning, contribution to learning and labor force participation. All these situations reinforce each other and create multiplier effects in the lives of women who are partners and beneficiaries of women's cooperatives (Duguid, Durutaş and Wodzicki, 2015). In women's cooperatives, social and economic sharing, natural democratic environment, equality

among members, motivations arising from economic cooperation, legal restrictions of associations due to their fields of activity, heavy financial burdens of establishing foundations, and cooperatives have employment and job creation, tax exemption and non-governmental organizations status. Having advantages such as having women's cooperatives offer an environment where they can develop their self-confidence with the spirit of unity and solidarity (Özdemir, 2013, p. 305).

Women's cooperatives are diverse, with different types of activities and organisations. Especially handcraft courses, production and marketing of traditional food products, souvenirs, clothing and many other products, restaurants, pre-school education, promotion activities in the country and abroad, exhibitions, bazaars, etc. classified as organizations. Yıldırım et al. (2021) emphasized that cooperatives have an important role in meeting economic and social needs such as income generation, skill development, socialization, solidarity and self-realization. They emphasized that cooperatives have become an important economic development tool in combating poverty and increasing employment, especially as of the 2000s, and stated that women's perceptions of cooperatives are generally positive.

1.2. Women's Cooperatives and E-Commerce

In the new economy, information technologies come to the forefront as an element that provides added value for national economies in creating new jobs for entrepreneurs working intensively or in the transformation of existing jobs. The intensive use of new technologies will allow the emergence of new business processes and business models, and thus the increase in the number of people who use information and communication technologies among the current employed, and will be an important factor in creating jobs for economies (Koçak, 2009, p.385). With the acceleration in information and communication technologies, e-commerce, which is a marketing technique for entrepreneurs (Bakırtaş and Tekinşen, 2006, p.136) has accelerated policy makers to produce new policies in this regard due to its positive effects that provide development and accelerate growth (Akgül, 2004). All these developments accelerate the adaptation process of women entrepreneurs to e-commerce. Technology trainings for women entrepreneurs, use of modern technology, technical assistance, financial support, e-commerce training are very important for women to manage their entrepreneurial activities more actively (Keskin, 2014, p.91).

In terms of women's cooperatives, e-commerce application is very important in terms of its contributions to promoting their products, reaching wider masses and keeping their competitive power. Women's cooperatives have increased their self-confidence and allowed them to enter the sector with the employment and opportunities they provide to women. The fact that e-commerce has reached its current position with technology has positively affected the lives of women entrepreneurs and they have reached competitive power in the market. From this point of view, it is important for women entrepreneurs to develop themselves in terms of information technologies and to exist in the e-commerce system. Considering the working areas of women's cooperatives and the increasing momentum in this sector in recent years, it was necessary to evaluate the situation and e-commerce approaches in this field. This study will examine the increase in development of women's cooperatives with e-commerce and the positive reflections that will occur, and will make a new and original contribution to the literature. In terms of the objectives of the study, it is expected that women's cooperatives will gain momentum in the sector and reach more people if they use e-commerce. The perspectives of women's cooperatives, which are currently using e-commerce, on this sector, and sharing the pros and cons are among the goals that are thought to contribute to the study. The fact that there are not enough studies specific to the subject of the study as a result of the literature review shows the originality of the project and its contribution to the literature.

2. Material and Method

In this section, the research model, population-sample, data collection tools and statistical analysis methods used in data analysis are presented. This research was designed according to the relational and descriptive survey method. The descriptive survey model is an approach that aims to describe a past or present situation as it is. The event that is the subject of the research is tried to be defined in its own terms and as it is, no effort is made to change or influence the event. Relational screening models are research models that aim to determine the existence and/or degree of co-variance between two or more variables (Karasar, 2006, p.77). The universe of this study consists of 726 women's cooperatives in

Turkey. Interviews were held with representatives of 421 women's cooperatives participating in the survey from these women's cooperatives. In this study, the personal information form prepared by the researcher by scanning the literature and the questions and scales prepared in line with the aims of the research were used. The survey studies of Türkmen and Songür (2010), Arslanoğlu (2004), Altınok (2008) were used in the preparation of the survey questions. For the purpose of the research, SPSS 27.0 and EvIEWS 10 program were used. Frequency distributions were determined in order to determine the demographic and other characteristics of the individuals. Opinions on subjects such as e-commerce perceptions, expectations, reasons for not doing e-commerce were examined with frequency distributions. Differences of opinions on subjects such as e-commerce perceptions, expectations, reasons for not doing e-commerce according to participant characteristics were tested with One-Way Analysis of Variance (ANOVA). The factors affecting e-commerce, the effect of business characteristics on e-commerce perception and the analysis of barriers in front of e-commerce were made with the Logit Model. Analyses were made by considering the 0.05 significance level.

3. Results

According to the answers of the representatives of women's cooperatives, the sectors in which women's cooperatives operate the most are food (292), textiles (109), accessories (80), decoration (60) and hobby toys (24). Demographic characteristics of the participants are listed in Table 1.

According to the frequency analysis results of the individuals participating in the study shown in Table 1, 41.3% are high school graduates and 42% are in the 36-40 age range. In addition, when the number of employees in the women's cooperatives to which the participants are affiliated, it is seen that 52.6% of them have between 1 and 9 employees, while 62% of them have an annual turnover of less than 50,000 TL. When the frequency analysis of the e-commerce status of the women's cooperatives to which the participants participated in the research was examined, it was seen that 71.7% of them didn't do e-commerce and 28.3% of them did e-commerce. Evaluation of dependent variables in the research was evaluated in two ways as women's cooperatives with and without e-commerce. First of all, the perceptions of women's cooperatives engaged in e-commerce towards e-commerce will be evaluated. Then, the expectations of women's cooperatives that don't do e-commerce yet, the obstacles they see in front of e-commerce, the reasons for not doing e-commerce and their future thoughts are evaluated.

Table 1: Demographic Characteristics of the Participants

Variables	Groups	N	%	Variables	Groups	N	%
Education Status	Primary School	94	22,3	Number of members affiliated to the cooperative	1-9	221	52,6
	Middle School	62	14,7		10-24	140	33,0
	High School	174	41,3		25-49	37	8,9
	University	89	21,1		50-99	13	3,1
	Postgraduate	2	,5		≥ 100	10	2,4
Age	Groups	N	%	Annual Turnover	Groups	N	%
	18-25	3	,7		≤ 50.000 TL	204	62,0
	26-35	64	15,2		50.000-100.000 TL	62	18,8
	36-40	177	42,0		100.000-200.000 TL	28	8,5
	41-50	157	37,3		200.000-300.000 TL	13	4,0
	51-65	20	4,8		≥ 300.000	22	6,7

The frequency analysis results of the opinions of the individuals participating in the research regarding the expression "We have retail/wholesale sales over the internet" are given in Table 2. Accordingly, it was seen that 13.1% of the participants agreed with the statement "We have retail / wholesale sales over the Internet", and 11.4% gave the answer strongly agree.

Table 2: Findings Concerning the Statement "We have retail/wholesale sales over the Internet"

	N	%	Mean	Std. Deviation

Strongly Agree	48	11,4	4,14	,985
Agree	55	13,1		
Neither Agree Nor Disagree	5	1,2		
Disagree	7	1,7		
Strongly Disagree	4	1,0		

The findings regarding the e-commerce perception of women's cooperatives are given in Table 3. According to Table 3, 93.3% of the participants think that e-commerce will be the future commerce model, while 91.6% think that the speed of doing business with e-commerce will increase. 63.9% of the participants are of the opinion that the internet enables the products to reach the customers at a lower cost, 87.2% of them stated that e-commerce provides a real competitive advantage to the cooperatives, 71.4% of them say that e-commerce reduces the costs to the world markets. It has been observed that they agree with the view that it provides cheaper access. In addition to these, it was seen that almost all of the participants agreed with the statement that the internet is a tool that provides easier access to potential customers, that the market area is expanding thanks to e-commerce, that being on the internet strengthens the image of the cooperative in the surrounding and in the market, and that the internet is necessary for research and development activities.

Table 3: Findings Regarding E-Commerce Perception of Women's Cooperatives

		N	%	Mean	Std. Deviation
E-commerce is the future business model	Strongly Agree	62	52,1	4,43	,696
	Agree	49	41,2		
	Neither Agree Nor Disagree	5	4,2		
	Disagree	3	2,5		
The speed of doing business increases with e-commerce.	Strongly Agree	60	50,4	4,40	,693
	Agree	49	41,2		
	Neither Agree Nor Disagree	8	6,7		
	Disagree	2	1,7		
Internet allows products to reach customers at a lower cost.	Strongly Agree	34	28,6	3,66	1,181
	Agree	42	35,3		
	Neither Agree Nor Disagree	16	13,4		
	Disagree	23	19,3		
	Strongly Disagree	4	3,4		
Internet makes it easier to reach potential customers	Strongly Agree	60	50,4	4,49	,550
	Agree	58	48,7		
	Disagree	1	,8		
E-commerce provides cheaper access to world markets by greatly reducing costs	Strongly Agree	40	33,6	3,97	,947
	Agree	45	37,8		
	Neither Agree Nor Disagree	25	21,0		
	Disagree	8	6,7		
	Strongly Disagree	1	,8		
	Strongly Agree	62	52,1	4,49	,595

Thanks to e-commerce, the market area expands	Agree	55	46,2		
	Disagree	2	1,7		
E-commerce gives cooperatives a real competitive advantage	Strongly Agree	43	36,4	4,15	,873
	Agree	60	50,8		
	Neither Agree Nor Disagree	7	5,9		
	Disagree	6	5,1		
	Strongly Disagree	2	1,7		
Internet presence strengthens the cooperative's image in the community and in the market	Strongly Agree	59	50,0	4,47	,566
	Agree	57	48,3		
	Neither Agree Nor Disagree	1	,8		
	Disagree	1	,8		
Internet is essential for research and development activities	Strongly Agree	64	54,2	4,51	,581
	Agree	51	43,2		
	Neither Agree Nor Disagree	2	1,7		
	Disagree	1	,8		

The expectations of women's cooperatives that have not started e-commerce, the obstacles they see in front of e-commerce, the reasons for not doing e-commerce and their attitudes are given in Table 4, Table 5 and Table 6, respectively.

According to Table 4, 88.4% of the participants in the research stated that their cooperatives will be more dependent on e-commerce in the next 5 years and 92% stated that successful e-commerce applications in their environment are also very important for their own investment decisions.

Table 4: Expectations of Women's Cooperatives for E-Commerce

		N	%	Mean	Std. Deviation
Our cooperative will be more dependent on e-commerce in the next 5 years	Strongly Agree	132	43,7	4,23	,924
	Agree	135	44,7		
	Neither Agree Nor Disagree	18	6,0		
	Disagree	6	2,0		
	Strongly Disagree	11	3,6		
When we see successful applications around us, we can also make investment decisions for e-commerce.	Strongly Agree	133	44,0	4,31	,763
	Agree	145	48,0		
	Neither Agree Nor Disagree	13	4,3		
	Disagree	8	2,6		
	Strongly Disagree	3	1,0		

According to Table 5, 77% of the participants stated that they did not agree with the idea that e-commerce is not safe. While 43.2% of the participants agreed with the statement that the government's efforts to support e-commerce are insufficient, it was seen that 28.2% were undecided and 28.6% disagreed. It is noteworthy that 33.9% of the participants are undecided in terms of the statement that the legal infrastructure of e-commerce has not yet been established. 75.2% of the participants think that there is a lack of information and personnel for e-commerce.

Table 5: Findings on Barriers to E-commerce

		N	%	Mean	Std. Deviation
E-commerce is not secure.	Strongly Agree	1	,3	1,90	,925
	Agree	20	6,7		
	Neither Agree Nor Disagree	48	16,1		
	Disagree	109	36,5		
	Strongly Disagree	121	40,5		
The government's efforts to support e-commerce are insufficient.	Strongly Agree	43	14,3	3,21	1,160
	Agree	87	28,9		
	Neither Agree Nor Disagree	85	28,2		
	Disagree	62	20,6		
	Strongly Disagree	24	8,0		
The legal infrastructure of e-commerce has not been established yet.	Strongly Agree	26	8,6	3,07	1,099
	Agree	86	28,6		
	Neither Agree Nor Disagree	102	33,9		
	Disagree	58	19,3		
	Strongly Disagree	29	9,6		
We have a lack of information and personnel for e-commerce	Strongly Agree	93	30,8	3,84	1,145
	Agree	134	44,4		
	Neither Agree Nor Disagree	27	8,9		
	Disagree	30	9,9		
	Strongly Disagree	18	6,0		

When Table 6 is examined, it is seen that 67.4% of the participants think that the lack of financing is an obstacle for them to do e-commerce. It was seen that 67.6% of the participants did not agree with the view that they did not do e-commerce because the products were not suitable for marketing over the internet. In their attitudes and opinions about their cooperatives, it was seen that the majority of them stated that they wanted their cooperatives to have a web page in the future and that they would switch to online product sales as soon as possible.

Table 6: Findings Regarding Reasons and Attitudes For Not Doing E-commerce

		N	%	Mean	Std. Deviation
We do not do e-commerce due to lack of financing	Strongly Agree	92	30,7	3,65	1,309
	Agree	110	36,7		
	Neither Agree Nor Disagree	28	9,3		
	Disagree	40	13,3		
	Strongly Disagree	30	10,0		
We do not do e-commerce because our products are not suitable for marketing over the internet.	Strongly Agree	21	7,0	2,29	1,282
	Agree	51	16,9		
	Neither Agree Nor Disagree	26	8,6		
	Disagree	102	33,8		
	Strongly Disagree	102	33,8		

We want our cooperative to have a web page in the future.	Strongly Agree	184	60,9	4,57	,616
	Agree	112	37,1		
	Neither Agree Nor Disagree	2	,7		
	Disagree	2	,7		
	Strongly Disagree	2	,7		
We will start selling online as soon as possible.	Strongly Agree	135	44,7	4,26	,835
	Agree	126	41,7		
	Neither Agree Nor Disagree	28	9,3		
	Disagree	10	3,3		
	Strongly Disagree	3	1,0		

In Table 7, the current status of e-commerce ($\text{sig.}=0.064>0.05$), e-commerce perception ($\text{sig.}=0.851>0.05$), e-commerce expectations ($\text{sig.}=0.201>0.05$), barriers to e-commerce ($\text{sig.}=0.529>0.05$), reasons for not doing e-commerce ($\text{sig.}=0.065>0.05$) according to the average education level of the participants, it was observed that it was not statistically significant. In other words, it has been seen that the participants with different educational backgrounds participating in the research have similar views on the current state of e-commerce, their perceptions of e-commerce, their expectations of e-commerce, the obstacles to e-commerce and the reasons for not doing e-commerce.

Table 7. Variance Analysis Results Regarding the Educational Status of the Participants

	Educational Status	N	Mean	Std. Deviation	F	Sig.
Current Situation	Primary School	22	3,81	,699	2,490	,064
	Middle School	13	4,38	,681		
	High School	50	3,95	,921		
	University	34	4,25	,593		
	Total	119	4,05	,789		
Perception	Primary School	19	4,21	,405	,264	,851
	Middle School	13	4,22	,705		
	High School	50	4,31	,492		
	University	34	4,27	,500		
	Total	116	4,27	,504		
Expectation	Primary School	72	4,24	,884	1,504	,201
	Middle School	49	4,15	,914		
	High School	124	4,25	,651		
	University	55	4,43	,577		
	Postgraduate	2	5,00	,000		
	Total	302	4,27	,749		
Barriers	Primary School	71	3,01	,675	,795	,529
	Middle School	49	3,02	,604		
	High School	121	3,05	,669		
	University	54	2,88	,550		
	Postgraduate	2	2,62	,530		
	Total	297	3,00	,639		

Reasons for not doing e-commerce	Primary School	71	3,79	,597	2,241	,065
	Middle School	48	3,72	,658		
	High School	124	3,69	,467		
	University	55	3,51	,504		
	Postgraduate	2	3,50	,707		
	Total	300	3,69	,545		

According to Table 8, the current status of e-commerce ($\text{sig.}=0.356>0.05$), e-commerce perception ($\text{sig.}=0.736>0.05$), e-commerce expectations ($\text{sig.}=0.425>0.05$), barriers in front of e-commerce ($\text{sig.}=0.902>0.05$), reasons for not doing e-commerce ($\text{sig.}=0.090>0.05$) according to the average number of employees in the women's cooperatives to which the participants are affiliated were not statistically significant. It was seen that the opinions of the participants of the women's cooperatives with different number of employees participating in the research about the factors were similar.

Table 8: Variance Analysis Results Regarding the Number of Employees in the Women's Cooperatives to which the Participants are Affiliated

	Number of Employees	N	Mean	Std. Deviation	F	Sig.
Current Situation	1-9	51	4,08	,705	1,108	,356
	10-24	46	4,13	,770		
	25-49	11	4,09	,583		
	50-99	4	4,25	,288		
	≥ 100	5	3,40	1,516		
	Total	117	4,08	,759		
Perception	1-9	50	4,25	,579	,499	,736
	10-24	45	4,34	,462		
	25-49	10	4,11	,388		
	50-99	4	4,22	,374		
	≥ 100	5	4,22	,384		
	Total	114	4,27	,504		
Expectation	1-9	169	4,23	,773	,969	,425
	10-24	92	4,24	,793		
	25-49	26	4,38	,515		
	50-99	9	4,61	,416		
	≥ 100	5	4,60	,418		
	Total	301	4,26	,749		
Barriers	1-9	167	3,00	,659	,262	,902
	10-24	89	2,97	,607		
	25-49	26	3,02	,641		
	50-99	9	3,19	,646		
	≥ 100	5	2,95	,647		
	Total	296	3,00	,638		
Reasons for not doing e-commerce	1-9	168	3,71	,514	2,029	,090
	10-24	92	3,64	,576		

	25-49	25	3,69	,480		
	50-99	9	3,94	,726		
	≥100	5	3,15	,651		
	Total	299	3,69	,544		

It was seen that the opinions of the women's cooperative members of different age groups participating in the research on the current state of e-commerce, e-commerce expectations, obstacles to e-commerce and the reasons for not doing e-commerce were similar in Table 9. On the other hand, when the views on the perception of e-commerce were examined, it was observed that the statistical value of 7,973 F obtained was statistically significant at the 0.05 significance level ($\text{sig.}=0.000<0.05$). In other words, it was seen that the e-commerce perceptions of the participants with different working age averages differed. The groups that made a difference were examined with the post hoc LSD test and it was observed that the e-commerce perception of the participants between the ages of 26-35 was higher than the other age groups.

Table 9: Variance Analysis Results Regarding Employee Average Age

	Employee Average Age	N	Mean	Std. Deviation	F	Sig.
Current Situation	26-35	18	4,05	1,109	,179	,911
	36-40	42	4,05	,708		
	41-50	53	4,08	,738		
	51-65	6	3,83	,816		
	Total	119	4,05	,789		
Perception	26-35	18	4,64	,310	7,973	,000
	36-40	41	4,38	,454		
	41-50	51	4,08	,512		
	51-65	6	4,05	,464		
	Total	116	4,27	,504		
Expectation	18-25	3	4,33	,577	,605	,659
	26-35	46	4,32	,804		
	36-40	135	4,22	,809		
	41-50	104	4,26	,675		
	51-65	14	4,53	,498		
	Total	302	4,27	,749		
Barriers	18-25	3	3,08	,763	1,330	,259
	26-35	45	2,93	,752		
	36-40	133	2,93	,616		
	41-50	102	3,12	,608		
	51-65	14	3,00	,635		
	Total	297	3,00	,639		
Reasons for not doing e-commerce	18-25	3	3,83	1,040	,770	,546
	26-35	45	3,57	,534		
	36-40	134	3,73	,535		
	41-50	104	3,68	,562		
	51-65	14	3,71	,458		
	Total	300	3,69	,545		

The current status of e-commerce ($\text{sig.}=0.193>0.05$), e-commerce perception ($\text{sig.}=0.307>0.05$), e-commerce expectations ($\text{sig.}=0.709>0.05$), obstacles to e-commerce ($\text{sig.}=0.907>0.05$), reasons for not doing e-commerce ($\text{sig.}=0.078>0.05$) of the women's cooperative participants according to the annual average turnover of their cooperatives observed that it was not statistically significant. In Table 10, it was seen that the opinions of the women's cooperative participants participating in the research about the factors were similar according to the annual average turnover of the cooperatives.

Table 10: Variance Analysis Results Regarding Annual Average Turnover

	Annual Average Turnover	N	Mean	Std. Deviation	F	Sig.
Current Situation	≤50.000	48	3,92	,875	1,552	,193
	50.000-100.000	23	4,13	,607		
	100.000-200.000	15	4,30	,727		
	200.000-300.000	5	4,50	,500		
	≥300.000	11	4,36	,636		
	Total	102	4,10	,771		
Perception	≤50.000	47	4,29	,534	1,221	,307
	50.000-100.000	23	4,29	,521		
	100.000-200.000	14	4,45	,503		
	200.000-300.000	5	4,24	,493		
	≥300.000	10	3,98	,379		
	Total	99	4,28	,514		
Expectation	≤50.000	156	4,34	,713	,536	,709
	50.000-100.000	39	4,38	,578		
	100.000-200.000	13	4,53	,477		
	200.000-300.000	8	4,37	,744		
	≥300.000	11	4,13	,868		
	Total	227	4,35	,687		
Barriers	≤50.000	154	3,02	,656	,254	,907
	50.000-100.000	37	3,07	,555		
	100.000-200.000	13	3,15	,599		
	200.000-300.000	8	2,93	,347		
	≥300.000	11	3,11	,636		
	Total	223	3,04	,624		
Reasons for not doing e-commerce	≤50.000	155	3,73	,529	2,128	,078
	50.000-100.000	39	3,83	,481		
	100.000-200.000	13	3,69	,469		
	200.000-300.000	8	3,53	,281		
	≥300.000	10	3,35	,444		
	Total	225	3,72	,513		

The results of the sequential logit model analysis regarding the factors affecting the state of e-commerce are given in Table 11. When the results given in Table 11 are examined, it is seen that the model established is statistically significant (LR=58.657) and the percentage of explanation of the model according to the Pseudo R^2 value is 18.4%. According to the results of the analysis, it was concluded that the increase in the number of employees and annual turnover positively affected the e-commerce situation, while the increase in the average age negatively affected the e-commerce situation.

Table 11: Sequential Logit Model Analysis Regarding the Factors Affecting E-Commerce

Variables	Coefficient	Z Score
Education Status	0,164	-0,578
Number of Employees	1,476*	4,986
Annual Average Turnover	0,436*	-4,287
Avarage age	-0,934*	2,238
LR statistic	58,657	
LR prob value	0,000	
Pseudo R^2	0,184	
Number of observations	119	

The sequential logit model examines how e-commerce is perceived by different businesses as it is the future trade model, reduces costs, provides an opportunity to open up to the world, expands the market network, increases the corporate image, and facilitates customer access. The results of the model in which the characteristics of the e-commerce perception are dependent and the business characteristics are the explanatory variables are given in Table 12. The positive sign of the coefficients in the analysis outputs indicates the positive effect of the related variable on the perception of e-commerce. According to the results of the analysis, it has been seen that the increase in the number of employees, annual turnover and the level of education of the employees will be effective in seeing e-commerce as the trade model of the future. Similarly, it has been observed that the increase in the number of employees, annual turnover and the level of education of the employees will increase the perception that e-commerce will reduce costs. Again, a statistically significant and positive effect of the increase in the idea of strengthening the corporate image was determined by the increase in the number of employees, annual turnover and the level of education of the employees.

Table 12: The Effects of the Characteristics of Women's Cooperatives on the Perception of E-Commerce

Characteristics of Women's Cooperatives Benefits of E-commerce	Number of Employees	Annual Average Turnover	Education Status
The business model of the future	0,604* (-3,652)	0,386* (-0,426)	0,798* (2,241)
Lower costs	0,576* (3,486)	0,487* (3,367)	0,952* (3,397)
Easy access to the customer	0,486* (3,136)	0,189 (1,154)	0,386 (1,689)
Do business faster	-0,208 (-1,365)	0,568* (3,782)	0,574* (2,187)
Opening to the world market	0,239* (1,259)	0,188 (1,248)	0,442 (1,645)

Wide market area	0,312 (1,762)	0,278 (1,359)	0,512* (1,987)
Easy competition	-0,423 (-2,357)	-0,462 (-2,812)	0,914 (3,182)
Strengthening corporate image	0,406* (2,108)	0,362* (1,827)	2,368* (4,673)
R&D support	-0,164 (-0,696)	0,512* (3,017)	1,476* (4,549)

The results are given in Table 13, the effect of potential barriers to e-commerce on the state of doing e-commerce is estimated with the sequential logit model. While e-commerce status was the dependent variable in the created regression model, the unsafe e-commerce, lack of government support, lack of legal infrastructure, and lack of information and personnel were included as explanatory variables. The fact that the coefficients obtained in the model output are positive has been interpreted as a hindrance to e-commerce. When the effect of potential barriers is examined, it has been seen that there is a positive and significant relationship between the lack of e-commerce, lack of legal infrastructure, lack of information and personnel and not doing e-commerce. It has been concluded that this situation is seen as an obstacle to doing e-commerce. The absence of government support did not have a statistically significant effect on the model.

Table 13: Sequential Logit Model Analysis Regarding the Barriers to E-Commerce

Potential Barriers	Coefficient	Z Score
Not safe	1,102*	4,502
Lack of government support	0,048	0,158
Lack of legal infrastructure	1,268*	3,146
Lack of information and personnel	0,476*	1,846
LR statistic	54,659	
LR prob value	0,000	
Pseudo R²	0,246	
Number of obs.	299	

* p<0.05

Conclusion

Today, with the rapid developments in globalization and information technologies, a change has occurred in the classical understanding of trade and entrepreneurs had to make decisions in an intense competitive environment. E-commerce, which has become a part of life with the increasing momentum in information technologies, has become an indispensable trade method for both producers and consumers. One of the areas where e-commerce has benefited the most has undoubtedly been the commercial activities of women entrepreneurs. The contribution of e-commerce to the economic liberation of women entrepreneurs in recent years, to continue their entrepreneurial activities regardless of time and place, and to reach financial welfare is indisputably very high. At this point, it is obvious that women who find themselves insufficient in terms of technology develop themselves with certain trainings and promote their products through online platforms, thus demonstrating the power of entrepreneurial women of all ages and all levels of education.

Women's cooperatives are very important institutions that contribute and support women's entrepreneurial activities. As the subject of this study, it is very important for women's cooperatives and women entrepreneurs to switch to e-commerce or to further develop their e-commerce activities. E-commerce will contribute to the increase in the recognition of women's cooperatives, the delivery of

products to all over the world, and thus the more productive, more motivated and economically stronger women entrepreneurs.

This study was carried out to determine the e-commerce status of women's cooperatives, their e-commerce perceptions, expectations and reasons for not doing it. As a result of the study, it was stated that the opinions of the participants with different educational status, different number of employees, and different average ages about the current situation in e-commerce, e-commerce perception, expectations, obstacles to e-commerce and the reasons for not doing e-commerce were similar. It has been concluded that while the increase in the number of employees and annual turnover affects the e-commerce situation positively, the increase in the average age affects the e-commerce business negatively. The increase in the number of employees, annual turnover and the level of education of the employees have a positive effect on the perception of e-commerce as the trade model of the future and the increase in the perception that e-commerce will reduce costs. The increase in the idea of strengthening the corporate image is influenced by the increase in the number of employees, annual turnover and the education level of the employees. The fact that e-commerce is still not safe, lack of legal infrastructure and lack of information and personnel increases the level of not doing e-commerce.

From a critical perspective, it is inconsistent that women's cooperatives are seen by some only as areas of socialization, while by others only as income generating institutions. The fact that women's cooperatives are local institutions does not mean that they will always remain so. While providing employment to poor and low-educated women, it is necessary to take sufficient steps to contribute to their education and development, first to grow within themselves and to become more comprehensive institutions over time, and the managers of these institutions should make investments that will pave the way for more inclusive employees. E-commerce is one of these steps. Although women's cooperatives use e-commerce, the important thing here is how actively they use it. Whether they have received training on this subject, their competencies, motivations and the economic contributions of e-commerce should be evaluated and discussed.

In line with all the results, the importance of e-commerce for women's cooperatives has emerged once again. Suggestions in this regard can be listed as follows: It is important to increase the number of employees affiliated with the cooperatives in order to use e-commerce more effectively and to affect the entrepreneurial activities of women's cooperatives more positively. Efforts should be made to ensure that women in the young age group and with a high level of education find more places in women's cooperatives. Thus, these institutions will become more dynamic and open to technology. Informing women's cooperatives about e-commerce, minimizing their concerns and thus using e-commerce more actively is one of the important steps to be taken for women's cooperatives to become universal institutions. Although there is state support for women's entrepreneurship in Turkey, increasing women's cooperatives and transforming women's cooperatives into technology-integrated and developing institutions are important steps to be taken. It is important for the future and effectiveness of these institutions to raise awareness of women, to reveal their potential, to ensure that women with different education levels take an active role in cooperatives and to establish a balance, and to take steps to develop women currently working in cooperatives.

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Araştırma Makalesi

Determining The E-Commerce Perception Of Women's Cooperatives

Kadın Kooperatiflerinin E-Ticaret Algısının Belirlenmesi

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Genişletilmiş Özet

Giriş

Elektronik ticaret (e-ticaret), son yıllarda işletmelerin hem ekonomik hem de sosyal anlamda ticari faaliyetlerini daha etkin kılan en önemli gelişmelerden biridir. E-ticaretin önüne geçilemeyen hızı sayesinde çoğu işletme kendi elektronik sitesini hazırlayarak sektörde varlığını sürdürme çabasına girmiştir. Böylelikle dijital dünyada girişimcilik faaliyetleri de artmıştır. E-ticaretin girişimciler açısından olumlu yansımaları özellikle kadın girişimcilerin daha da aktif rol almasını sağlamıştır. Kadın girişimciler evlerinde veya atölyelerinde ürettikleri çeşitli ürünleri sosyal medya ve online satış siteleri aracılığıyla satışa sunmaktadırlar. Sosyal medya platformlarının çok yaygın olması ve kullanıcılar tarafından kolay kullanımının benimsenmiş olması, kadın girişimcilerin sosyal medya aracılığıyla pazarlama yapma faaliyetlerini güçlendirmiştir. Kadın girişimciliğinin en etkin faaliyet gösterdiği alanlardan birisi de kadın kooperatifleridir. Kadın kooperatifleri sunduğu olanaklar sayesinde birçok kadını ekonomik ve sosyal anlamda güçlü kılmaktadır. Kadın kooperatifleri kadınlara sağladığı istihdam ve imkanlar ile kadınların özgüvenini arttırmış ve sektöre girmelerine olanak sağlamıştır. Kadın kooperatifleri erkek egemen bir alan olarak görünen ticaret ve girişimcilik faaliyetlerinde kadınların da varlığını kanıtlamalarına imkan sunmaktadır. Kadın kooperatifleri farklı etkinlik ve organizasyon türleriyle çeşitlilik göstermektedir. Özellikle el becerileri kurslar, geleneksel gıda ürünleri, hediyeelik eşya, giyim ve diğer birçok çeşitteki ürünün üretimi ve pazarlanması, restaurant, okul öncesi eğitim, yurt içi ve yurt dışında tanıtım etkinlikleri, sergi, kermes vb. organizasyonlar olarak sınıflandırılabilir. Özellikle son yıllarda sayıca artan ve daha çok ses getiren kadın kooperatiflerinin uluslararası düzeyde ilerlemesi ve diğer taraftan ekonomik olarak daha da güçlenerek daha çok kadına fırsat sunması için e-ticareti etkin kullanmaları büyük önem arz etmektedir. Teknolojik gelişmelerle birlikte e-ticaretin bugünkü konumuna gelmesi kadın girişimcilerin hayatını olumlu anlamda etkilemiş ve pazarda rekabet gücüne ulaşmışlardır. Kadın kooperatifleri açısından e-ticaret uygulaması ürünlerini tanıtmaya, daha geniş kitlelere ulaşmaya, rekabet gücünü elde tutmaya yönlerine sağladığı katkılar açısından oldukça önemlidir. E-ticareti etkin kullanma açısından özgüven eksikliği yaşayan kadın girişimcilerin bilgi teknolojileri açısından kendilerini geliştirmeleri, bu konuda eğitimlere katılmaları ve pes etmemeleri e-ticaret sisteminde daha etkin rol oynamalarını ve dolayısıyla ekonomik refahlarını arttırmalarını sağlayacaktır.

Kadın kooperatiflerinin çalışma alanları, son yıllarda bu sektörde artan ivme düşünüldüğünde bu alanda gelinecek durumu ve e-ticaret yaklaşımlarını değerlendirme ihtiyacı duyulmuştur. Bu çalışmanın özellikle kadın kooperatiflerinin günümüz dünyasında teknoloji ile birlikte geldiği noktayı incelemesi ve kadın girişimcilerin e-ticaret algılarını değerlendirecek olması bakımından literatüre katkı sağlayacağı düşünülmektedir. Kadın girişimciliğinin oldukça arttığı günümüzde kadın kooperatifleri bunun belki de en önemli örneğini oluşturmaktadır. Belki de henüz büyük kitleler tarafından tanınmayan kadın kooperatiflerinin e-ticarete yönelmeleriyle birlikte e-ticareti kullanan diğer kadın girişimciler ile birlikte

rekabet gücü elde edecekleri beklenmektedir. Halihazırda e-ticareti kullanan kadın kooperatiflerinin ise bu sektöre bakış açıları, artı ve eksilerinin paylaşımı çalışmaya katkı sağlaması düşünülen hedeflerdendir.

Materyal ve Yöntem

Bu bölümde araştırmanın modeli, evren-örneklem, veri toplama araçları ve verilerin analizinde kullanılan istatistiksel analiz yöntemleri sunulmuştur. Bu araştırma ilişkisel ve betimsel tarama yöntemine göre tasarlanmıştır. Çalışmanın ana kütesini Türkiye’de bulunan 726 tane kadın kooperatifi oluşturmaktadır. Ankete katılım sağlayan 421 tane kadın kooperatifi ile gerçekleştirilen görüşmeler sonucunda elde edilen veriler analiz edilmiştir. Bu çalışmada, araştırmacı tarafından literatür taranarak hazırlanmış olan kişisel bilgi formu ve araştırmanın amaçları doğrultusunda hazırlanmış olan soru ve ölçekler kullanılmıştır. Araştırmanın amacı doğrultusunda, SPSS 27.0 (*Statistical Package for The Social Science*) ve Eviews 10 programından yararlanılmıştır. Katılımcıların demografik özelliklerini belirlemek amacı ile frekans dağılımları belirlenmiştir. E-ticaret algıları, beklentileri, e-ticaret yapmama nedenleri gibi konulara ilişkin görüşler frekans dağılımları ile incelenmiştir. Katılımcı özelliklerine göre e-ticaret algıları, beklentileri, e-ticaret yapmama nedenleri gibi konulara ilişkin görüşlerin farklılaşmaları Tek Yönlü Varyans Analizi (ANOVA) ile test edilmiştir. E-ticaret yapmayı etkileyen faktörler, işletme özelliklerinin e-ticaret algısına etkisi ve e-ticaretin önündeki engellerin analizi Logit Model ile yapılmıştır. Analizler 0,05 önem düzeyleri dikkate alınarak yapılmıştır.

Sonuçlar

Kadın girişimcilerin son yıllarda ekonomik olarak özgürleşmesi, zaman ve mekan farketmeksizin girişimcilik faaliyetlerini sürdürmesi ve maddi refaha ulaşmasında e-ticaretin katkısı tartışmasız çok fazladır. Teknolojik açıdan donanımını yetersiz bulan kadınların da bu noktada belirli eğitimlerle kendilerini geliştirdiği ve ürünlerini online platformlar aracılığı ile tanıttığı ve böylelikle her yaştan her eğitim düzeyinden girişimci kadının gücünü gösterdiği aşikardır. Kadın kooperatifleri kadınların girişimcilik faaliyetlerine katkı sunan ve destekleyen oldukça önemli kurumlardır. Bu çalışmanın da konusu gereği kadın kooperatiflerinin e-ticarete geçiş yapmaları ya da hali hazırda e-ticaret faaliyetlerini daha da geliştirmeleri kooperatifler ve kadın girişimciler açısından çok önemlidir. Kadın kooperatiflerinin e-ticaret yapma durumlarını, e-ticaret algılarını, beklentilerini ve e-ticaret yapmama nedenlerini belirlemek amacıyla yapılan bu çalışmada aşağıdaki sonuçlara ulaşılmıştır.

Araştırmaya katılan kadın kooperatifi temsilcilerinin frekans analizi sonuçlarına göre %41,3’ünün lise mezunu olduğu, %42’sinin 36-40 yaş arası olduğu görülmüştür. Ayrıca katılımcıların bağlı olduğu kadın kooperatiflerinin bünyesindeki eleman sayısı incelendiğinde %52,6’ının 1-9 arası çalışanı olduğu, %62’sinin yıllık cirosunun 50.000 TL’den az, olduğu görülmüştür. Katılımcıların % 93,3’ü e-ticaretin gelecekteki ticaret modeli olacağını düşünürken, % 91,6’ının e-ticaret ile iş yapma hızının artacağını düşündükleri görülmüştür. Yine katılımcıların % 63,9 ‘unun internetin ürünlerin daha düşük maliyetle müşteriye ulaşmasını sağladığı görüşünde olduğu, %87,2 sinin e-ticaretin kooperatiflere gerçek bir rekabet avantajı sağladığını belirttikleri, %71,4’ünün e-ticaretin maliyetleri büyük ölçüde azaltarak dünya pazarlarına daha ucuz şekilde ulaşmayı sağladığı görüşüne katıldıkları gözlenmiştir. Araştırmaya katılan kadın kooperatifi temsilcilerinin %88,4 ‘ünün kooperatiflerinin gelecek 5 yıl içinde e-ticarete daha bağımlı olacağını düşündükleri ve yine % 92’ sinin çevrelerindeki başarılı e-ticaret uygulamalarının kendi yatırım kararları için de oldukça önemli olduğunu belirtmişlerdir. Katılımcıların % 77’si e-ticaretin güvenli olmadığı fikrine katılmadıkları % 67,4 ‘ünün ise finansman yetersizliğinin e-ticaret yapmalarının önünde bir engel olduğunu düşündükleri görülmüştür

Farklı eğitim durumuna, farklı çalışan sayısına, farklı yaş ortalamasına sahip katılımcıların e-ticaretteki mevcut durum, e-ticaret algısı, beklentiler, e-ticaretin önündeki engeller ve e-ticaret yapmama nedenleri hakkındaki görüşleri benzerdir. Bununla birlikte 26-35 yaş arasındaki katılımcıların e-ticaret algısının diğer yaş gruplarından daha yüksek olduğu gözlenmiştir.

Eleman sayısındaki ve yıllık cirodaki artış e-ticaret yapma durumunu pozitif yönlü etkilerken, ortalama yaştaki artışın e-ticaret yapma durumunu negatif yönde etkilediği görülmüştür. Kadın kooperatiflerinin eleman sayısı, yıllık ciro ve çalışanların eğitim durumuna ilişkin düzeylerinin artması e-ticaretin geleceğin ticaret modeli olarak görülmesinde ve e-ticaretin maliyetleri düşüreceğine olan algının artmasında pozitif etkisi vardır. Kurumsal imajı güçlendirme düşüncesindeki artışa eleman sayısı, yıllık

ciro ve çalışanların eğitim durumundaki artış etki etmektedir. Potansiyel engellerin etkisi incelendiğinde e-ticaretin halen güvenli bulunmaması, hukuki altyapının eksik olması ve bilgi-eleman eksikliğinin olması ile e-ticaret yapmama arasında pozitif yönlü ve anlamlı bir ilişki olduğu, bu durumun e-ticaret yapmanın önünde engel olarak görüldüğü sonucuna ulaşılmıştır. Devlet desteğinin olmamasının modele istatistiksel olarak anlamlı bir etkisi bulunmamıştır.

Sonuç olarak e-ticaretin daha etkin kullanımı ve kadın kooperatiflerinin girişimcilik faaliyetlerini daha da olumlu yönde etkilemesi için kooperatiflere bağlı eleman sayılarının artması önemlidir. Genç yaş grubundaki ve eğitim düzeyi yüksek olan kadınların da kadın kooperatiflerinde daha fazla yer bulması ve böylelikle daha dinamik bir yapılanma olması pozitif etki yaratacaktır. Kadın kooperatiflerinin e-ticaret konusunda bilgilendirilmeleri, endişelerinin minimuma indirilmesi ve böylelikle e-ticareti daha aktif kullanmaları kadın kooperatiflerinin evrensel kurumlar olmaları yönünde atılacak önemli adımlardan biridir. Kadın girişimciliğine yönelik Türkiye’ de devlet desteği olmakla birlikte daha da arttırılması ve kadın kooperatiflerinin e-ticareti daha da etkin kullanan kurumlar haline getirilmeleri oldukça önemlidir.