**THE REPUBLIC OF TURKEY**
**BAHCESEHIR UNIVERSITY**

# FACTORS AFFECTING THE ONLINE PURCHASE INTENTION AND CHANNEL CHANGE OF CONSUMERS IN TURKEY

**Master's Thesis**

**GAMZE İNCİ**

**İSTANBUL, 2018**

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**Tez Danışmanı: ASSOC. PROF. AHMET BEŞKESE**

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Name of the thesis: FACTORS AFFECTING THE ONLINE PURCHASE INTENTION AND CHANNEL CHANGE OF CONSUMERS IN TURKEY.
Borderline Personality Features:
Name/Last Name of the Student: Gamze İnci
Date of the Defense Thesis:

The thesis has been approved by the Graduate School of Social Sciences.

Asst. Prof. Burak KÜNTAY
Graduate School Director

I certify that this thesis meets all the requirements as a thesis for the degree of Master of Arts.

Assoc. Prof. Ela ÜNLER
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This is to certify that we have read this thesis and we find it fully adequate in scope, quality and content, as a thesis for the degree of Master of Arts.

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**ACKNOWLEDGEMENTS**

I would like to express my sincere appreciation to Assoc. Professor Ahmet BEŞKESE for his valuable and contructive suggestions, gentle guidance and enthusiastic encouragement during this research study. I sincerely thank to Professor Selim ZAİM who provide full support with his valuable opinions in doing the data analysis.

I would like to express my profound gratitude to my mother, father, sister and brother for their spirutual support and ongoing encouragement they have shown throughout this thesis study. Words cannot express how grateful I am to my parents.

İstanbul, 2018 Gamze İnci

## ABSTRACT

FACTORS AFFECTING THE ONLINE PURCHASE INTENTION AND CHANNEL CHANGE OF CONSUMERS IN TURKEY

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Master of Business Administration

Supervisor: Assoc. Prof. Ahmet BEŞKESE

January, 2018, 58 pages

With the technological developments, consumers' shopping behaviors have also changed and consumers have started to use online channels to shop. Therefore, examining the factors that affect consumers' online purchasing intentions is important to understand consumers' shopping behaviors. This study was conducted to examine the effects of factors such as financial risk, product performance risk, psychological risk, social risk, delivery risk, online payment risk, product variety, convenience and usefulness on consumers' online buying intentions. This study was also conducted to examine the relationship between perceived risk and cross-channel free-riding. In this study, the internet survey was used and the survey is conducted to 220 people. IBM SPSS 20.0 program was used for the questionnaire analysis and reliability analysis, correlation analysis, factor analysis and regression analysis were performed. The results of the analysis show that there is a negative relationship between purchase intention and risks such as financial risk, product performance risk, psychological risk, social risk, delivery risk and online payment risk. Also, the results of the analysis show that there is a positive relationship between purchase intention and variables such as product variety, convenience and usefulness. Moreover, according to the analysis results, it was found that cross-channel free-riding increases as the perceived risk increases and the hypotheses determined in this study are supported by the analysis results.



**Keyword:** Online shopping, e-Commerce, Multi-channel shopping, Cross-channel free-riding, Perceived risk, Purchase intention, Turkey

# ÖZET

TÜRKİYEDE TÜKETİCİNİN ONLINE SATIN ALMA NİYETİNİ VE KANAL DEĞİŞİMİNİ ETKİLEYEN FAKTÖRLER

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İşletme Yüksek Lisans Programı

Tez Yöneticisi: Doç. Dr. AHMET BEŞKESE

Ocak 2018, 58 sayfa

Teknolojik gelişmeler ile birlikte tüketicilerin alışveriş davranışları da değişmiştir ve tüketiciler alışveriş yapmak için geleneksel kanalların yanında internet üzerinden alışveriş kanallarınıda kullanmaya başlamışlardır. Bu yüzden, tüketicilerin satın alma niyetini etkileyen faktörleri incelemek tüketicilerin alışveriş davranışlarını anlamak için önemlidir. Bu çalışma, finansal risk, ürün performans riski, psikolojik risk, sosyal risk, teslimat riski, çevrim içi ödeme riski, ürün çeşitliliği, uygunluk ve kullanışlılık gibi faktörlerin tüketicilerin online satın alma niyeti üzerindeki etkisini ortaya çıkarmak ve algılanan risk ile çapraz kanal serbest dolaşma arasındaki ilişkiyi incelemek için yapılmıştır. Bu çalışmada internet anketi kullanılmıştır ve 220 kişilik bir örneklem kümesine anket yapılmıştır. Anket analizi için IBM SPSS 20.0 programı kullanılarak güvenilirlilik analizi, korelasyon analizi, faktör analizi ve regrasyon analizi yapılmıştır. Analiz sonuçları, finansal risk, ürün performans riski, psikolojik risk, sosyal risk, teslimat riski ve çevrim içi ödeme riski gibi riskler ile satın alma niyeti arasında negatif bir ilişkinin olduğunu göstermektedir ve ürün çeşitliliği, uygunluk ve kullanışlılık gibi değişkenler ile satın alma niyeti arasında pozitif bir ilişkinin olduğunu göstermektedir. Ayrıca analiz sonuçlarına göre algılanan risk arttıkça çapraz kanal serbest dolaşmanın da arttığı bulunmuştur ve bu çalışmada belirtilen hipotezler analiz sonuçları ile desteklenmiştir.

**Anahtar Sözcük:** İnternet üzerinden alışveriş, e-Ticaret, Çok kanallı alışveriş, Çapraz kanal serbest dolaşma, Algılanan risk, Satınalma niyeti, Türkiye

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## ABBREVIATIONS

BKM : Bankalararası Kart Merkezi
CD : Compact Disc
DVD : Digital Versatile Disc
fsQCA : Fuzzy Set Qualitative Comparative Analysis
ICT : Information and Communication Technologies
PPM : Push Pull Mooring
PPVs : Product Presentation Videos
PWC : Pricewaterhouse Coopers
SEM : Structural Equation Modeling
SPSS : Statistical Package for the Social Sciences
TUIK : Türkiye İstatistik Kurumu
TUBISAD : Türkiye Bilim Sanayiciler Derneği

## SYMBOLS

Correlation : r

Frequency : *f*

Population Size : N

Standardized regression slope : Beta

Statistical significance : Sig.

T-test : *t*

Unstandardized regression slope : B

# 1. INTRODUCTION

The internet is a tool which provides individuals to communicate, gather information, entertainment as well as trade (Swaminathan et al., 1999). Consumers can shop online thanks to Information and Communication Technologies (ICT). This shopping way is called by different names such as e-shopping, online shopping, network shopping, internet shopping, or Web-based shopping and it has led to a great change in people's lives because consumers do not have to go to traditional stores to buy products or services (Hsiao, 2009). Therefore, people's shopping style has undergone a great transformation. Individuals can buy or sell products and services from the internet thanks to the internet trading (Keeney, 1999).

In order to increase online sales, the firms are trying to understand the factors that affect the purchasing decision of consumers (Ranganathan and Ganapathy, 2002; van der Heijden and Verhagen, 2004). Some of the factors affecting consumers' purchasing decision are product variety, convenience, usefulness, financial risk, performance risk, psychological risk, social risk, delivery risk, online payment risk.

As online shopping is more economical and convenient for consumers, shopping on the internet has increased in last decade (Hong and Cha, 2013). According to the Statistics Portal, the total retail e-commerce sales in the world is 1.86 trillion US dollars in 2016. It is estimated that this value will reach 4.8 trillion US dollars in 2021. Compared to traditional shopping, the most obvious feature of online shopping is convenience (Jarvenpaa and Todd, 1997). The reasons why online shopping is attractive to consumers include: 24/7 availability (Hofacker, 2001) and time savings (Childers et al., 2001). According to Sheth and Sisodia (1999), although time and place are restricted in traditional shopping, there is no such limitation in online shopping. Consumers prefer online shopping because they can visit web stores whenever they want, and they can do other activities such as exercise, cooking when they shop online (Burke, 1998). Because of the low cost of search, consumers in online shopping have more comparative shopping experience (Alba et al., 1997; Kalakota and Whinston, 1997). Also, the reason

why consumers purchase a product by using online channel is that the things they purchase are special and the purchased products is delivered home (Swinyard and Smith, 2003). In addition, consumers prefer the online shopping due to the less processing time and convenience as well as the low cost (Shih, 2004; Chang et al., 2005). Moreover, consumers are shopping online because of the variety of product. Consumers are more satisfied with the web site as they have a wide selection of products in online shopping (Bansal et al., 2004; Lim and Dubinsky, 2004; Koo, 2006).

Although besides these benefits of online shopping, there are also some negative aspects. The perceived risk in e-commerce is a factor negatively affecting the intention and behavior of online purchasing (Bhatnagar and Ghose, 2004; Doolin et al., 2005). In some studies, the perceived risk in online shopping is analyzed as a one-dimentional structure (Clemes et al., 2014; Chou et al., 2016), while in other studies, perceived risk in online shopping is examined in various sub-dimensions such as performance, financial, social, psychological, delivery, online payment risk (Zheng et al., 2012; Hong and Cha, 2013). As consumers are concerned that personal information may be leaked or that they may experience fraud issues, product quality problems, and delivery problems (Hong and Cha, 2013). The financial risk, described as the probability of losing money (Derbaix, 1983), is that consumers feel insecure about the use of online credit cards, which is thought to be a major hurdle in the online purchasing process (Maignan and Lukas, 1997). Product performance risk is that consumers cannot find what they expected from product or brand (Horton, 1976) since consumers may not fully understand the quality of the product online (Bhatnagar et al., 2000). While social risk is concerned with the response that a family or friend makes to internet shopping (Cases, 2002), psychological risk is concerned that the consumer of the purchased product cannot meet their expectation (Simpson and Laker, 1993). Also, consumers are concerned that personal information maybe leaked or that they may experience fraud issues, product quality problems, and delivery problems (Hong and Cha, 2013).

According to 2016 Internet Crime Report, 298,728 complaints were received, including ransom software, technical support fraud and extortion and reported losses exceeded $ 1.3 billion. Moreover, Turkey ranks 13$^{th}$ in the list of Top 20 Foreign Countries by Victim

in the 2016 Internet Crime Report. Therefore consumers are be able to concerned about online purchasing.

The cause of consumers' complex shopping behavior is the multi-channel shopping environment, which includes traditional retail stores and the internet (Alba et al., 1997; Peterson, Balasubramanian and Bronnenberg, 1997). With the rise of technologies such as the internet, mobile and social networks, consumers are using a variety of channels to purchase service or products (Chiu et al., 2011; Chiou, Wu, and Chou, 2012). Some consumers complete all shopping process as using a single channel while others use different channels at different stages of shopping in one category. For example, consumers are able to make purchases from brick and mortar retailers, even though they obtain information online (Evans and Wurster, 1997). Also, consumers who visit online stores to shop often leave the shopping carts and leave the site. Despite the large number of studies related to internet retailing, there are not many studies on the reasons why consumers leave their shopping carts. Therefore, it is very important to understand customers who have multi-channel shopping behaviors and the behavior of customers who search the product online from a company, but who buys the product offline from another company has been examined (Cho, 2004).

This thesis is composed of 6 chapters, the literature on the factors affecting consumers' online shopping intentions has been examined in chapter 2.

In chapter 3, the measurement items found in the literature search are used for the plot study. Questions that are not understood in the questionnare are removed from questionnare and the last form of the questionnare is used in this study. In addition, hypotheses related to the subject are given in this section and 10 hypotheses about the subject have been put forward. In these hypotheses, the relations between financial risk, performance risk, psychological risk, social risk, online payment risk, delivery risk, product variety, convenience, usefulness and purchase intention are examined respectively. Moreover, the relations between perceived risk and cross-channel free riding are examined by conducting a questionnare survey.

In chapter 4, the method used in this study is explained.

In chapter 5, the demographic characteristics of the survey participant are explained. The collected data for the model specified in section 3 was interpreted with the analyzes made and the results of the proposed hypotheses are explained in this section.

In chapter 6, the most important findings are summarized and inferred. Limitations on the subject are explained. Also, suggestions are given for future researches in this section.

# 2. LITERATURE REVIEW

In this section, the use of the internet is handled first. The state of online shopping in the world and Turkey is described and the advantages and disavantages of internet shopping is expressed. Also, shopping behaviors of consumers from past to present is examined and new shopping behaviors of consumers are handled in this section. Finally, the perceived risk and cross-channel free-riding concepts are explained.

## 2.1 INTERNET USAGE

According to the Internet Worlds Stats, in 1995, the number of internet users in the world was 16 millions, and 0.4 percent of the total population was using the internet. Together with technological improvements, in 2017 the number of internet users was 4,157 millions and 54.4 percent of the total population were using the internet (December data). In addition, in 2017 the estimated population was 80,417,526 and 56,000.000 people in Turkey were using the internet. That is to say 69.6 percent of the total population uses the internet in Turkey. Retail e-commerce sales, which consist of products and services ordered on the internet worldwide in 1995, amounted to 131 million dollars, and in 2016, 1,915 trillion dollars. With the rate of 84.3 percent, the age group that makes the most use of the internet is 16-24 in Turkey. This rate 78.4 percent in the 25-34 age group, and 65.4 percent in the 35-44 age group. Internet usage rate is falling with the increase in age. The group that uses the internet most actively is the college and higher education level with 95.6 percent in the Turkey. This ratio is 86.4 percent in high school graduates and 75.8 percent in primary school graduates, and as the level of education decreases, the rate of internet usage decreases. According to TUIK's January-March 2016 data, the most individuals in Turkey use the internet to spend time on social media, watch online videos and follow news. In addition, 65.5 percent of individuals use internet to get information about products and services and 20 percent of individuals use internet for online shopping. With the power, scope and interactivity of the internet, retailers have the potential to change customers' shopping experience (Wolfinbarger and Gilly, 2003; Evanschitzky et al, 2004).

## 2.2 ONLINE SHOPPING IN THE WORLD

Online shopping offers customers the ability to purchase products or services on the internet. In the 1990's, companies such as Amazon, eBay and Alibaba, which are today's most profitable e-commerce sites and the most widely known and largest e-commerce sites in the world., have been established.

Amazon.com, Inc. (Amazon) was founded in 1994 and it is an American-based electronic trading company. Amazon was established as an online bookstore and in the later years, began to sell products such as DVD, Blue-ray, CD, video downloading/streaming, video games, electronics, apparel, furniture, food, toys and jewelry. Amazon has more than 40 subsidiaries and some of them are Zappos, Diapers.com, Kiva Systems, Goodreads. In 2015, Amazon has become a leading global e-commerce company with $100 billion in annual sales.

Unlike most of the popüler e-commerce sites are located in the United States, Alibaba Group's headquarters is in China. Alibaba Group that is founded in 1999, is a platform created to sell products to small business owners. Thanks to the high demands of the users, it has become a global company. Alibaba Group consists of 7 main companies (Alibaba International Business Operations, Alibaba Small Business Operations (1688.com), Taobao.com, Tmall.com, Juhuasuan.com, eTao.com, Alibaba Cloud Computing).

There are many reasons why people shop online. Some of these reasons are less time spent shopping, no physical power, time flexibility and 24/7 accessibility. Therefore, online shopping is ascending day by day. One of the reasons for the rapid growth of e-commerce in the world is that classical retailers also start participating in e-commerce. One of the best examples of this situation is the United States. According to eMarketer's data for 2015, the first 180 firms operating online retailing in the USA reported a total annual retail e-commerce sales of $ 201 billion. 79 percent of the total endorsement is made up of the top 25 firms' turnover and 18 of the 25 firms are classical retailers. This shows the importance of online presence of retailers. Despite the fact that the e-commerce

sector in the US has reached a certain level, there is still great potential for retailers in this market.

According to data for 2016, the Amazon Company is ranked first in the list of America's top 50 retailers with $ 94.7 billion, and 70 percent of the company's total revenue comes from online sales. Despite the fact that QVC and HSN's online sales revenues constitute a significant portion of the company' total revenues, online sales revenues of some retailers on the list are still not very high. For instance, Walmart, who took third place in the list, generated about $ 14.5 billion in turnover from his online activities, but this accounted for only 3 percent of the total revenue.

## 2.3 ONLINE SHOPPING IN TURKEY

There are many reasons for preferring online shopping in the world and in Turkey such as time gain, energy savings, more affordable shopping opportunities, and the ability to instantly compare product prices. Therefore, in Turkey, online shopping is becoming more and more common. In a study conducted by PWC Company in 2016, the reasons why customers make purchases from their favorite retailers in Turkey and in the world are stated. According to this study online shoppers in Turkey and in the world prefer their favorite retailers to the extent prices. Moreover in this study, there are also some reasons such as trust in the brand, fast / reliable delivery, good return conditions, easy use of internet sites / mobile sites.

According to Turkey E-commerce ecosystem second quarter 2016 reports of Insider that is research company, consumers visit the site on average 4.52 times before purchasing products over the internet. Only 1.16 percent of these site visits result in purchases. According to this data, only one out of every 90 consumers who visit online shopping sites end up shopping by purchasing product.

In the study done by TÜBİSAD, Deloitte and Etid, in 2016 the volume of e-commerce market in Turkey was stated to be 30.8 billion TL. The retail market volume, which was 7.3 billion TL in 2013, and reached 17.5 billion TL in 2016. It is predicted that while

about 70 percent of this retail market volume is constituted only by online sales companies, vertical sites and exclusive shopping sites, 30 percent is constituted by the companies that have taken e-commerce steps from classic retailing.

According to TUSIAD's April 2017 report, in 2015 the average basket amount including in categories of health, cosmetics, clothing, market, furniture, electronic goods, building materials, food and stationery was 255 TL in Turkey while it increased by 9 percent and become 279 TL in 2016. In 2016, this amount was $86 (about 258 TL) in USA, while in 2015 it was 63 Euro (about 190 TL) in Europe. It is noteworthy that although consumers have less tendency to make online shopping in Turkey , the average basket amounts are not low. The main reason for this is the share of electronic products with high sales value in online shopping and the shopping behaviors of consumers.

Also, there are some mega retailers, which started selling online at the same time with online companies in Turkey. One of these retailers is Migros, which has Turkey’s largest retail chains. Migros is one of the first brands to start operating in e-commerce in 2000. In the last period Teknosa, Koton, LC Waikiki, Beymen, Defacto as Turkey’s leading retailers start their e-commerce activities have accelerated in the industry.

## 2.4 ADVANTAGES AND DISADVANTAGES OF INTERNET SHOPPING

According to Miyatake et al. (2016), online shopping retailers can save on rent and labor costs when compared to brick and mortar type of stores and consumers who shop with online shopping sites can save time as well as shopping trips.

Shopping from the internet offers many advantages to customers. In this respect, shopping on the internet is very popular in recent years. It is possible to buy many products such as clothes, shoes, household appliances, accessories, etc. As time goes on, the number of internet sites that offer shopping on the internet is also increasing. Companies in this sector, where competition is high and technology is fast developing, should offer customers different opportunities than their competitors. For example, a better service

quality and improved quality of product return can be provided to customers (Sun and Lin, 2009).

It is very crucial for the consumer to know the advantages and disadvantages of shopping on the internet before shopping on the internet. Some advantages of shopping on the internet are as follows.

i. *Gain time:* It is much easier to find a product online than at the store. If the customer does not find the product what they are looking for in the store, s/he may have to go to another store and this situation can lead to annoying and time consuming but individual can easily search for any product thanks to web sites. Also if the consumer has a specific shopping list, the shopping can take only a few minutes. Thus, the consumer save time.
ii. *Save fuel:* Costs in the fuel industry are constantly changing. However, the increase or decrease in fuel prices does not affect online shopper at all. These customers have benefits since they do not need to purchase fuel.
iii. *Energy saving:* Going from one area to another for shopping is a very tiring process. When a consumer wants to buy a product from the internet, this shopping is energy saving because the shopping is not fatiguing.
iv. *Price comparison:* It is possible to compare the prices of different brands of a product with shopping on the internet. The consumer can buy the same product at a more affordable price by checking on different internet sites.
v. *24/7 accessibility:* Shopping sites on the internet 7 days a week and 365 days open. It's almost impossible for a standard store to be open 24/7. The high availability of shopping on the internet gives the customer a sense of speed and simplicity.
vi. *Waiting in queue:* When shopping on the internet, the consumer does not wait in the queue for a long period of time, like shopping at a standard store.
vii. *Ease of buying embarrased products:* In some cases, consumers want to purchase some products they do not want others to see. Since all kinds of information is hidden on the internet shopping, the consumers do not hesitate to buy a related product.

viii. *Ease of collecting information about the product:* Features such as model, style, size and color of a product to be purchased can be easily searched. At the same time, product stock information is also available.

ix. *Research convenience:* There is a great deal of research convenience on the internet and customers have the freedom of price flexibility thanks to online shopping. An offline shopper needs more time and energy to find the product what they are looking compared to online shopper but if the shopper is not satisfied with the price of a product in the online store, s/he can search another product to look for a cheaper price.

x. *Inexpensive products:* Generally, products on online channels are cheaper than products in stores because online stores do not have fixed costs like rent and electricity payments and cashiers.

xi. *More choices:* People have wide option in online shopping and internet offer wide product selection to the customers.

xii. *Protect the customer:* Reliable web sites such as eBay provide customers preservation. If any seller not succeed to deliver a product to a customer or if a seller sends a product that does not match the product they are selling, the website indicates that the customer will refund the customer's money.

There are some disadvantages as well as the advantages of shopping from the internet:

i. *Controlling products personally:* Some customers want to touch the product, see it, smell it, and test it before buying it. But when shopping is done on the internet, it is not possible to do any of them. Online stores only offer product descriptions and product photos. This is seen as a major disadvantage for the above mentioned customer.

ii. *Lack of instant pleasure:* When a customer makes a purchase from the store, the customer has instant customer satisfaction because the customer can use the product immediately. But since shopping on the internet requires a couple of days to reach the customer of the ordered product, the customers can not have instantly pleasure from the related product.

iii. *Shipping fees:* The disadvantage of online shopping is that customers have to pay shipping costs. In general, although the products in the online stores are cheaper,

sometimes the addition of the shipping fee may cause the total price of the product in the online store to be the same as the price of the product in the store.

iv. *Delivery problems:* Sometimes the customer may have problems with delivering the product. The seller may not be able to deliver the received product or may deliver a damaged product during shipment.

v. *Dangers of fraud:* With the increasing popularity of online shopping, the number of online frauds is also increasing. For this reason, customers only need to buy from reliable websites. In addition, reliable web sites are dealing with fraud in order to maintain their reputation.

vi. *Lack of product testing:* It is risky to buy clothing products online because it is not known how they will look without trying out clothing products.

vii. *Return of product:* Returning a purchased item online is a difficult process. Because if the seller accepts the refunds, they will usually ask for the product back soon and the customer will probably have to pay shipping charges.

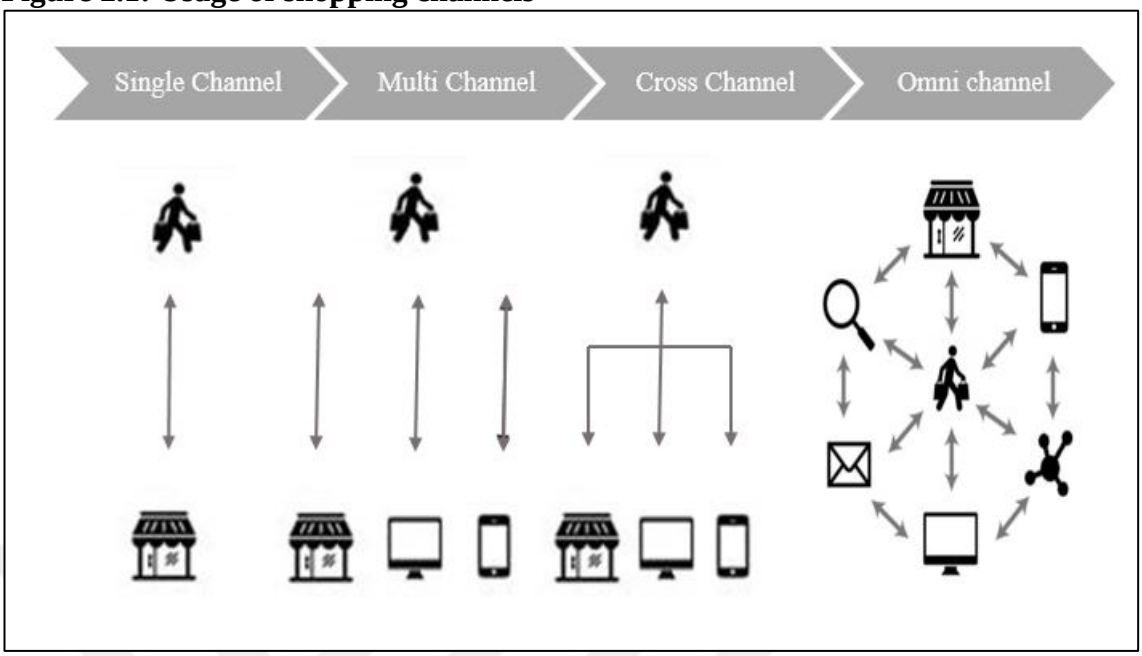
viii. *Warranty problems:* There are many electronic products sold without international warranty. In such cases, customers need to ask the vendor to find out if the product has an international warranty.

ix. *Various issues:* Problems such as credit card fraud, spyware, etc. may arise in online shopping.

## 2.5 SHOPPING EXPERIENCE

In recent years, the marketing approach has changed significantly from single-channel marketing to Omni-channel marketing. The usage of shopping channels is shown in Figure 2.1.

**Figure 2.1: Usage of shopping channels**




In the past, consumers had a single point of contact, and the consumer was interacting with the brand using a single channel. With e-commerce becomes more widespread, the channels that use by consumers to buy goods or services are ascending. Thus, consumers have many alternatives and possibilities when shopping. Retailers have developed multi-channel retail strategies to improve their businesses and ensure maximum sales across all channels. In multi-channel shopping, the consumer can interact with the brand using different channels. However, these channels are independent of each other and the customer is not seen as a singular by the brand. Consumers can buy products from many channels, such as online, stores and catalogs thanks to multi-channel retail.

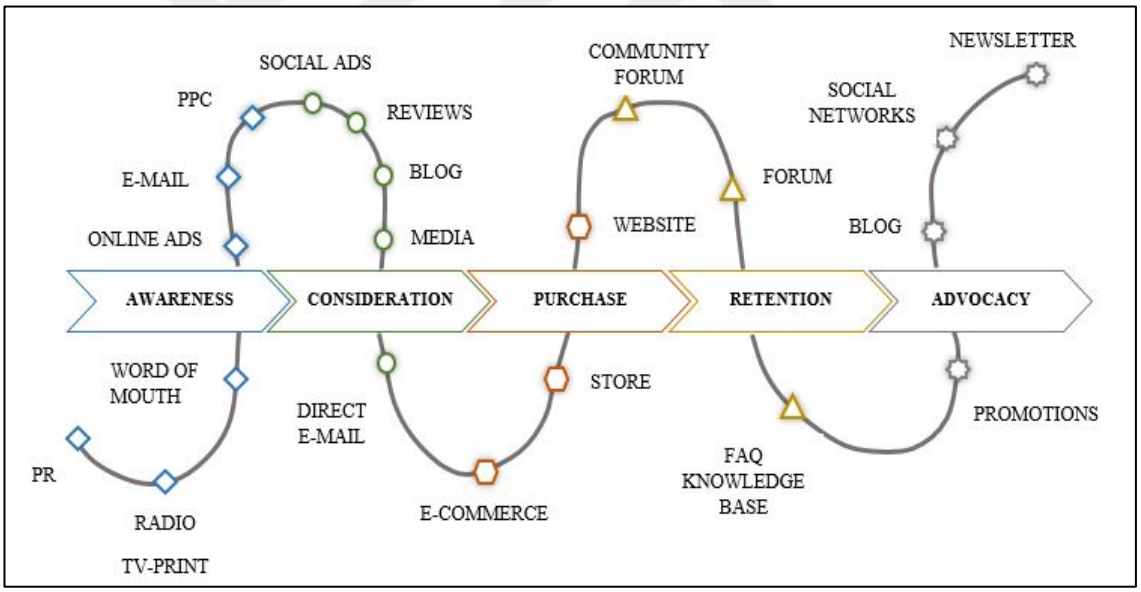
In cross-channel, the customer can interact with the same brand through different channels, and the consumer is seen as a single user by the brand, but the customer and the brand interact through channels that are independent of each other.

However, the more the number of channels that use by consumers to shop increases, the more the complexity of shopping increases. Therefore, retailers need to create a new strategy. This situation has led to the emergence of the Omni-channel, where the inter-channel interaction is more common (Neslin et al., 2014). The definition of Omni-channel management is that “The synergetic management of the numerous available channels and

customer touch points, in such a way that the customer experience across channels and the performance over channels is optimized" (Verhoef et al., 2015).

A new era in e-commerce has begun with the use of mobile devices and the internet by large masses. Consumers want to receive consistent and same quality services from each channel. Therefore, a shopping environment has emerged where online channel and offline channel combined and consumers can use more than one channel at a time. Thanks to changing technologies, consumers want to be able to connect with brands at any moment, and they want to be able to access the information about the product or service they want to purchase from every channel at any moment. The consumer's shopping experience is like a process that comprise from many different channels, rather than from a linearly progressing process and is like the Figure 2.2.

**Figure 2.2: The customer journay today**




Omni-channel provides a shopping experience where the different channels are complementary to each other. All channels of communication between the consumer, brand and retailer operate in an integrated manner in Omni-channel. The consumer is communicating with the brand through channels such as advertising, social media, call center etc.

## 2.6 CONSUMERS' NEW SHOPPING BEHAVIORS

Due to the increasingly widespread technology, the consumer's behavior in the physical store has begun to change. Many consumers use one channel to investigate the product that they are going to buy and another channel to make a decision to buy. This situation had caused the behavior called as "Showrooming" and "Webrooming" (Chatterjee, 2010; Zhang and Oh, 2013). There is a trend in the world that is becoming widespread and called showrooming. Thanks to this trend, consumers see the product in the physical store and they are looking for an online platform to find the product before deciding to buy the product. They realize that the product is more advantageous in the online platform than in the store. Thus they decide to buy the product from more advantageous place. Consumers use showrooming not only to make price comparison, but also to take a photo of the product and send it to their neighbors to get their opinions. Consumers also use it to review product specifics and comments, find discount coupons for products, or examine stocks.

In a previous study, it is examined the factors affecting consumers who tested a particular product in offline stores and bought the same product from online stores. A survey was conducted to see how showrooming impress customers' determination in terms of benefits and costs. According to this study, showrooming is beneficial in terms of average price savings, quality of products received and waiting times for service at stores since customers are negatively affected due to the time pressure while they are shopping at the store. In this study, applications that could be done for researchers and retail managers were discussed and it is concluded that physical store managers should increase the number of sales personnel in stores and online managers should facilitate online product research for customers (Rapp et. al, 2015).

"Webrooming", the inverse of "showrooming", is that even though customers compare the prices of the products they want to buy with online searches, they choose physical stores as channels for purchasing products. Completion of purchasing in a store can be caused by many reasons. For example, through physical stores, customers can have more qualified customer service and have the guarantee of having an original product because

seeing the product online does not substitute for checking and touching for many customers (Hosu and Lancu, 2017).

## 2.7 PERCEIVED RISK

There are some risk perceptions in consumer behavior because any movement of a consumer will cause unexpected results. Thus, consumers are searching for information to reduce the risk they perceive when they shop (Bauer, 1960).

According to Cox and Rich (1964), the perceived risk can be described as: the quantity and amount of perceived risk for a consumer who think on a particular purchasing decision. The risk that the consumer perceives is related to the product, brand, retailer or channel. The risk perceived by the consumer is related to the amount of uncertainty s/he perceives and the amount that he put in jeopardy in the purchase decision.

In addition to the risks associated with privacy and personal, it also stated that there are economic, social and performance risks in internet shopping. Personal risk can be explained as anxiety of giving the consumer credit card number online, and privacy risk is the anxiety that a consumer's personal data may be gathered by unauthorized persons. Also, internet shopping includes some risks like delivery risk and payment risk (Jarvenpaa and Todd, 1997).

It was examined that how a friend's shopping site recommendation affects people and also examined the risk perception of men and women in online shopping. First, it is examined that how risk perceptions such as credit card misuse, fraudulent sites, loss of privacy, shipping problems, and product failure affect people in different gender. Second, the impact of a friend's shopping site suggestion on people in different gender was investigated. Thirdly, it was examined that in the case of a female gets a shopping site recommendation from a friend, whether she is more willing to do online shopping than men. According to the results, it was found that women perceived more risk than men in online shopping. It was found that a friend's shopping suggestion reduce perceived risk

and to increase the intention to shop online for both women and men (Garbarino and Strahilevitz, 2004).

The perceived risk is affecting the purchasing decision of consumers. Perceived theories allow consumers to know which phase is more risky in the entire shopping process and learn how to avoid this risk and consumers' confidence may increase. It was tried to find the effect of risk perceived by consumers at every stage of the buying process in online shopping. The risk perceived by consumers in online shopping is found to be financial risk, performance risk and service risk respectively (Hong and Yi, 2012).

When the relevant literature is examined, trust in the vendor appears to reduce the perceived risk of online shopping. The perceived risk is considered to be a movement that hinders the consumer's confidence. Therefore, according to the studies conducted on this subject, trust is an significant estimator for the intention of purchasing. The relationship between perceived risk and intent to purchase and the relationship between perceived risk and the consumer's trust in online vendors was examined in this research. According to findings, performance, psychological, financial and online payment risks have a negative effect on the intention to purchase. Although the reliability of an online vendor is entirely mediated by the performance risk, the reliability of an online vendor is relatively mediated by the psychological risk. If efforts are made by online vendors to reduce certain types of risk, consumers' confidence will increase and their intention to purchase will increase (Hong and Cha, 2013).

Online shopping is done without face-to-face communication, and consumers can not touch and examine the product before purchasing it. Because of this situation, consumers may perceive uncertainty in purchasing. Therefore, some studies have explored the role of online seller at perceived risk (Hong, 2015).

It have stated that sellers can pretend opportunistic behaviors (Pavlou and Gefen, 2004). For instance, they may not deliver the right product at the right time or they can commit fraud. Also, there is also information asymmetry on online shopping, as sellers have more information about the product quality than consumers (Pavlou, Liang, and Xue, 2007).

The perceived risk has been investigated in previous studies as follows. Jacoby and Kaplan (1972) examined financial, product performance, physical, social and psychological risk. Social / psychological and functional / economic losses was investigated by Taylor (1974). Peter and Ryan (1976) researched financial, product performance, physical, social, psychological and time / convenience. The economic, functional, physical, social and psychological risk was examined by Stone and Grønhaug (1993). Kurtz and Clow (1997) investigated the risk of social, psychological, financial, and product performance.

Consumers have some psychological concerns during the retailer's delivery process. For example, consumers may be frustrated while they wait for the product they are buying, or they may be worried that the product they buy may be lost, or they may be disappointed that the wrong product will be delivered them. In addition, consumers are concerned about giving their personal and financial information online because of security and privacy issues (Liao and Cheung, 2001).

The risk of product performance can be expressed as the inadequacy of a product to perform as it was expected. The risk of product performance is frequently the consequence of poor product / service choice because the quality of product or service may not be evaluated online (Grewal et al., 2003). According to Davari et al. (2016), product performance risk may increase because the customer can not touch and feel the product or service in online shopping.

Also, there are some empirical studies indicating that there is a negative relationship between perceived risk and intent to purchase. It is noted that in these studies that consumers who perceive a great risk avoid shopping online since they do not know what they will encounter as a result of the shopping process (Jarvenpaa and Leidner, 1999; Pavlou, 2003; Hong and Cha, 2013).

## 2.8 CROSS-CHANNEL FREE-RIDING

Consumers have recently used a diverse range of channels to complete their purchases. Since shoppers have different purposes at each stage of the shopping process, shopping channel selection can be described as search, purchase, and after sales activities (Frasquet et. al, 2015).

The retail industry has undergone a major transformation over the past decade. Online and new digital channels have contributed to altering retail business model, the application of mixed retailing and the changing behavior of shopping. It has been observed that although multi-channel retailing has become popular in for the last 10 years, it is now transitioning to omni-channel retailing. It is viewed from a wider point of view how shoppers move between channels in the search and purchase process and how they are affected (Verhoef, 2015).

Factors such as evaluating, behavioral and attitudinal that increase and decrease the likelihood of consumers aborting online transactions are defined. According to the path analysis, there is no direct effect of perceived benefits, even though risk perceptions related to online shopping have a direct impact on the cancellation of the online shopping transaction. Also, the consequences show that consumers who have a positive buying an attitude towards online shopping and who are buying too often from catalogs are unlikely to abort shopping. Moreover, the manner towards internet shopping intercede relevance among transaction abort and other predictors such as effort, product offering, information search control, time spent on the internet (Cho, 2004).

Previous studies which may contribute to the multi-channel shopping behavior of consumers have been examined. The differences between within channel switching and cross-channel free riding behavior have been investigated in the context of push-pull mooring (PPM). Structural equation modeling (SEM) and fuzzy set qualitative comparative analysis (fsQCA) were used to analyze the questionnaire and the following results were obtained. In addition to the direct impact of perceived risk on the intentions of cross-channel free-riding in online stores, there is also a direct effect on switching

barriers. The risk perceptions of consumers influence their channel change intentions to a significant extent. Even though the perceived channel risk or perceived attractiveness is powerful, the customer may not move if the service provider is unwilling to switch channel in case a certain service is provided. According to findings, new strategies such as effective gaining new customer and holding existing customers can be designed and implemented (Chou et al., 2016).

Consumers can easily switch to different channels in multi-channel environment. Even though consumers use a retailer's channel to collect information and evaluate the product, they can buy the product from another retailer's channel. This is defined as cross-channel free ride. One of the greatest problems faced by companies in the multi-channel era is the consumption of cross-channel free ride profitability. It was focused the cross-channel free riding in this study and the preliminary studies were investigated through a questionnaire which could contribute to this study. Experimental results show that consumers who have multi-channel self-sufficiency have more cross-channel free-riding behavior. The intention of cross- channel free riding of consumers has increased due to the perceived quality of service of offline rival and the low risks of traditional stores. Also, if the firms increase the firm lockout levels, they can reduce the intention of cross-channel free-riding (Chiu, 2011).

When consumers use more than one channel in a single shopping transaction, they can get service from a retailer and shop at another store. Consumers may tend to shop from the same retailer even if they change channel during the shopping process. Experimental data were used to determine the size of the offline store from the online store and the online store from the offline store. It has been found that 20 percent of the customers are free drivers. Retailers have significantly fewer customers in both ways. To determine the difference between free ride rate and customer retention rate, the effects of product properties such as search characteristics, speed of technological change and purchase frequency on cross-channel consumer behaviors were investigated. Administrative advices based upon the substantiality of the anxiety impacts channel management (Van Baal and Dach, 2005).

Although consumers are willing to use the channel of a retailer to buy it, choosing another retailer's channel to buy it greatly reduces the profit. From the consumer perspective, shopping motives, social demographic variables were searched and tried to understand how free-riding behavior changed according to product categories. According to the survey study, cross-channel free-riders try to meet needs such as price comparison, comfort and flexibility. Consumers are more likely to use cross-channel free riding while they accept formally multi-channel behavior rather than single-channel behavior. It was found that although the possibility of cross-channel free circulation differs among the products, there is no sociodemographic difference (Spahn, 2013).

# 3. RESEARCH MODEL AND HYPOTHESES

In this section, first, the research model is explained. Then the measurement items created for the pilot study are given. Last, the hypotheses proposed for this study are explained.

## 3.1 RESEARCH MODEL DEVELOPMENT

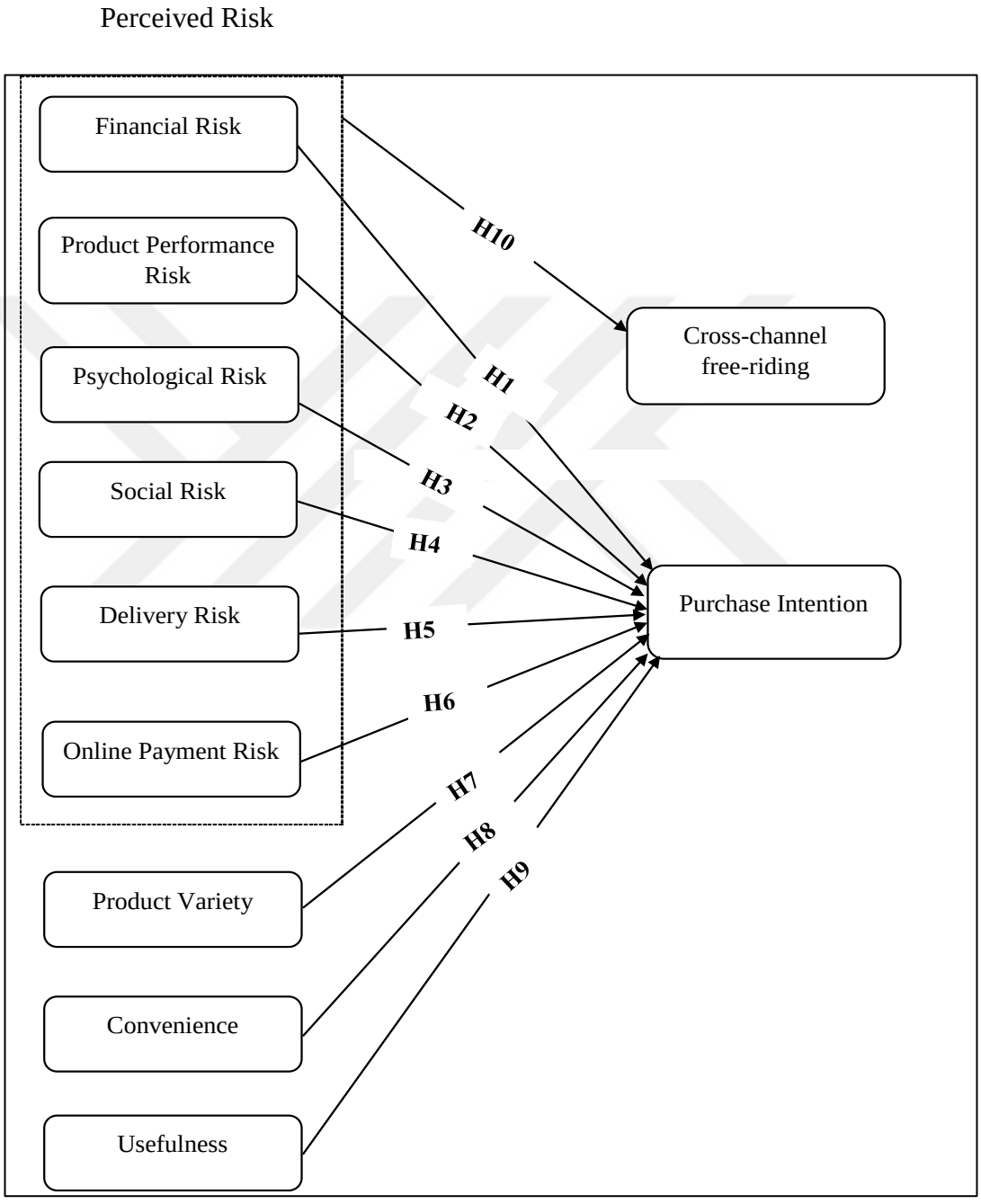
The purpose of this study is to examine the effect of independent variables such as financial risk, product performance risk, social risk, psychological risk, delivery risk, online payment risk, product variety, convenience and usefulness on the dependent variable online purchasing intention.

In Turkey, online shopping is becoming more and more common. But every consumer does not visit online shopping sites to shop. Today, many consumers examine the product they want to buy from the online channels and purchase the product in the physical store, or they examine the product in the physical store and they buy the product from online channels. Therefore, another aim of this study is to investigate the effect of perceived risk on cross-channel free-riding. The independent and dependent variables were determined based on the relevant literature and the hypotheses created for this model are as follows.

In the 1st hypothesis, namely H1, the effect of financial risk on purchase intention is tested. In the 2nd hypothesis, namely H2, the effect of product performance risk on purchase intention is examined. In the 3rd hypothesis, namely H3, the effect of psychological risk on the purchase intention is analyzed. In the 4th hypothesis, namely H4, the effect of social risk on the purchase intention is investigated. In the 5th hypothesis, namely H5, the effect of delivery risk on the purchase intention is tested. In the 6th hypothesis, namely H6, the effect of online payment risk on the purchase intention is examined. In the 7th hypothesis, namely H7, the effect of product variety on the purchase intention is analyzed. In the 8th hypothesis, namely H8, the effect of convenience on the purchase intention is investigated. In the 9th hypothesis, namely H9, the effect of usefulness on the purchase intention is tested. In the 10th hypothesis, namely H10, the

effect of perceived risk on the cross-channel free-riding is examined. The conceptual model is given in Figure 3.1.

**Figure 3.1: The conceptual model**



## 3.2 MEASUREMENTS

The pilot study was conducted in this study and this pilot group was composed of 30 people. The questions used for this pilot group and the sources from which the questions are received are given in the table 3.1.

**Table 3.1: Measurement items**

| Construct | Questionnare Items | Source |
|---|---|---|
| Financial Risk | I would be concerned that the product in the online store may be more expensive than products in a different place. | Hong and Cha (2013) |
| | I would be concerned that I might be able to buy the same product at a different place at a lower price than in the online store. | |
| | If I bought a product from the online store, I may suffer monetary loss due to sales fraud. | |
| | I am concerned that the product purchase from an online store (or this company) would be more expensive than at an offline store (or others). | Chou et al. (2016) |
| | I would be concerned that the payment method may not be safe. | Hong (2015) |
| | I would be concerned that I may suffer from monetary loss due to the seller's fraudulent acts. | |
| Performance Risk | The product quality may be lower than that advertised in the online store. | Hong and Cha (2013) |
| | The product appearance may be different from the product picture shown in the online store. | |
| | I would be concerned that the product delivered may not perform to my expectations. | Hong (2015) |
| | I would be concerned that the product delivered may not match the descriptions, including the pictures, given on the website. | |
| | I am concerned about the reputation of the online store (or this company). | Chou et al. (2016) |
| | When shopping through the internet, I worry that the product I receive will not perform the way I expected. | Cho (2004) |
| | When shopping through the internet, I worry that the product I receive is inferior in quality to the product advertised on the site. | |
| | Internet shopping is risky because I cannot judge quality of product by actually examining it. | |
| | Internet shopping is risky because I cannot detect the product defects before buying it. | |

| | | |
|---|---|---|
| | Internet shopping is risky because I cannot touch and feel the product before buying it. | |
| Psychological Risk | I am concerned that the product purchase from an online store (or this company) may not suit me. | Gupta et al. (2004) |
| | I am concerned that the product purchase from an online store (or this company) may not fit well with how I view myself. | |
| | I am concerned that the product purchase from an online store (or this company) may be different from my expectations. | |
| Social Risk | My friends' and co-workers' opinions about my buying the product would cause me to feel concern. | Hong (2015) |
| | When buying the product, I would be concerned about what people whose opinion was of value to me, would think of me, if I made a bad choice. | |
| | My purchasing the product would cause me concern about what my friends would think of me, if I made a bad choice. | |
| Delivery Risk | If I bought a product from the online store, I would be concerned as to whether the product would be delivered to a wrong address. | Hong and Cha (2013) |
| | When shopping through the internet, I worry that it might be difficult to return or exchange. | Cho (2004) |
| | When shopping through the internet, I worry that it might be difficult to get my money back when I return. | |
| | When shopping through the internet, I worry that it will cost extra money and effort if I want to return the products. | |
| | When shopping through the internet, I worry that the items I purchase may be lost in delivery. | |
| Online Payment Risk | I would be concerned as to whether the online store is equipped with a security-enabled log-in process. | Hong and Cha (2013) |
| | I would be concerned as to whether the online store appropriately manages customers' private information. | |
| | When shopping through the internet, I worry that my personal information that I provide over the Internet can get into the wrong hands. | Cho (2004) |
| | When shopping through the internet, I worry that my personal information that I provide over the Internet will be sold or disseminated to other retailers or advertisers. | |
| | When shopping through the internet, I do not feel comfortable giving out credit card information to make a transaction over the internet. | |
| | Internet shopping offers a wide variety of products. | |

| | | |
|---|---|---|
| Product Variety | I always purchase the types of products I want from the Internet. | Clemes et al. (2014) |
| | I can buy the products that are not available in retail shops through the internet. | |
| | Internet shopping offers unique and unusual products. | Cho (2004) |
| | Internet shopping has less out-of-stock situations. | |
| | Internet shopping offers the same products at relatively lower prices. | |
| Convenience | It takes only a little time and effort to make a purchase through the internet. | Clemes et al. (2014) |
| | Internet shopping saves me time, so I can do other activities. | |
| | It is more convenient to shop through the internet when compared to traditional retail shopping. | |
| | Shopping through the internet takes less time for making purchases. | Cho (2004) |
| | Shopping through the internet takes less time for browsing through alternatives. | |
| | When shopping through the Internet, it is easier to compare alternatives. | |
| | When shopping through the internet, it is easier to check the availability of merchandise. | |
| | When shopping through the internet, it is easier to pay for the merchandise. | |
| Usefulness | The internet enables (will enable) me to complete shopping quickly. | Vijayasarathy (2004) |
| | When shopping through the internet, I am better able to find only the products or retail sites that I am interested in. | Cho (2004) |
| | When shopping through the internet, I am better able to collect and sort only the information and products that I need. | |
| | When shopping through the internet, I am better able to control and manage the depth and amount of information that I desire. | |
| Purchase Intention | I would like to purchase a product from online store. | Hong and Cha (2013) |
| | I would like to recommend my friends and family to purchase a product from online store. | |
| | If there is a product that I want to purchase, I would like to use the online store. | |
| Cross-channel free-riding | I would search through the online channel of this company, but purchase through the offline channel of another company when I buy similar products. | Chou et al. (2016) |
| | I would search through the online channel of this company, but purchase through the offline channel of another company when I buy other products. | |

As a result of the pilot study, some questions appeared to be not understood. Therefore, the existing scale has been modified and the number of questions was reduced to 48.

## 3.3 HYPOTHESES

### 3.3.1 Financial Risk

Financial risk is identified as probability of economic loss because when consumers purchase a product from online store they can face financial loss. The degree of financial loss can change according to product type. For instance, when consumers who purchases products such as books, clothes and music files have a lower financial loss level, consumers buying products such as a laptop and a car in the internet environment has relatively large financial loss level. As a result, consumers may be more hesitant to buy a product because of the probability of economic loss (Hong and Cha, 2013). Also, consumers can think that online shopping is more expensive than conventional shopping (Chou et al., 2016). According to Pavlou et al. (2007), since consumers behavior may not be examined easily, consumers think that sellers can cheat themselves and this situation affect consumers' purchasing behavior. There are studies indicating that there is a negative relationship between financial risk and purchase risk (Masoud, 2013; Khan, Liang and Shahzah, 2015). Therefore, previous work on the subject give rise to the development of the following hypothesis:

*H1:* Financial risk is negatively related to purchase intention.

### 3.3.2 Product Performance Risk

Consumer has restricted capability in online shopping to correctly recognize the quality of the product so the perceived risk of product performance on online shopping is especially important. Consumers may be worried that the product they ordered is different from the product picture shown in the online store because they have a hardship to understand the product features from the picture on the website (Hassan et al., 2006). In fact, many online sellers are aware of the negative effect of performance risk perception

on actual sales. Therefore, various mechanisms are used to reduce the performance risk perceived by the consumer (Garbarino and Strahilevitz, 2004). Consumer buying behavior in online shopping is affected from the lack of physical contact between products and consumers. Web sites offer a close experience by providing vivid information to convince consumers of the benefits of their products. Vivid knowledge reveals different aspects of the buying process, such as reducing uncertainty feelings or needing more physical wisdom. There were two goals in the study. The first purpose was to analyze the product presentation videos (PPVs) and how the presence of the vivid information affects consumers' attitudes and desires about the product. The second objective was to specify the effect of personal variations, such as the consumer's need to touch products, on the preferences of vivid information for the online or offline purchasing channel. This research supports the significance of vivid information in terms of consumers' purchasing intentions and attitudes (Flavián et al, 2017). Because short of tangibility is an significant restriction during the purchase process in online shopping, the brand which is reputable have an advantage in consumers' quality assessment in online channels. Therefore when online and offline channels are compared, it turns out that the brand is more important in online channels because of short of tangibility in online purchasing process. The need to touch the product during the procurement process is not equal for all product categories. Also when the product category is associated with a higher tangible requirement, the role of the brand in online channels is even more important since the brands in purchasing process in online channel replace with lack of physical contact with products (Benito et al, 2015). As a result, the following hypothesis is offered.

*H2:* Performance risk is negatively related to purchase intention.

### 3.3.3 Psychological Risk

According to Simpson and Lakner (1993), psychological risk is the likelihood that the purchased product is worse than expected. When consumers receive a product via the internet that they do not know origins or cannot receive the expected product, psychological risk can come to existance. Consumers may think that purchased product are different from their expectations (Pavlou, 2003). According to Hong and Cha (2013),

the reason for the psychological discomfort that consumers have in purchasing decisions might be a short of consumer experience in purchasing products and services. Consumers who have less online shopping experience may feel more uncomfortable about choosing product from consumers who have more online shopping experience. Consumers who perceive more psychological risks may be less willing to make online purchases since they are more concerned. Thus, I propose the following hypothesis:

*H3:* Psychological risk is negatively related to purchase intention.

### 3.3.4 Social Risk

Social risk is the fear of the reaction of the family and friend environments who consider the internet as a form of purchase. The use of the internet has made easy shopping at any time or place, but because consumers are affected by a wide variety of products, they can think as if they do not spend a lot of money. Because obligatory online behaviors and online shopping addiction is a major social problem, online customers may be afraid of how they look like by other people (Cases, 2002). People may have the risk of losing status against the social environmet due to the negative attitude of other people to online shopping or to the product purchased in online shopping (Stone and Grønhaug, 1993). Also, online shoppers worry that other people see themselves as foolish and flashy (Hassan et al. 2006). Therefore, I offer the following hypothesis.

*H4:* Social risk is negatively related to purchase intention.

### 3.3.5 Delivery Risk

The consumer who buys a product from the internet must wait to get the product ordered. Also, due to the lack of experience of the delivery company, the ordered product may be lost, incorrectly delivered, and the order delivery may take longer than expected (Cases, 2002). According to Hong and Cha (2013), it is highly likely that consumers with strong risk perceptions of delivery will lose their purchase interest. According to Moshrefjavadi

et al., (2012), consumers abstain from shopping online as long as they are aware of the risk of delivery. Therefore, the following hypothesis is tested:

*H5:* Delivery risk is negatively related to purchase intention.

### 3.3.6 Online Payment Risk

Online shopping environment are invariably resisting with potential threats such as sellers' security violations and customer privacy violations (Mousavizadeh et al., 2016). According to several questionnaire, consumers who buy a product from the internet may worry about payment risk because consumers' privately-owned knowledge and credit card information may be gathered and abused by a hacker or online sellers (Hong and Cha, 2013). Also, online shoppers are concerned about credit card fraud (Paul, 1996; Caterinicchia, 2005). Therefore, the following hypothesis is offered.

*H6:* Online payment risk is negatively related to purchase intention.

### 3.3.7 Product Variety

Having a wide range of products in online shopping makes it possible for consumers to make better comparisons and make better purchasing decisions (Keeney, 1999). One of the primary reasons of online shopping preferences is the variety of products (Szymanski and Hise 2000). The ability to offer a wide range of products, more economical and more unique products is defined as a positive functional effect of internet shopping (Cho, 2004). Compared to traditional shoppers, online shoppers are more positive attitude about product diversity (Sin and Tse 2002). Thus, another hypothesis is:

*H7:* There is a positive relationship between product variety and online shopping purchase intention.

### 3.3.8 Convenience

Convenience in online shopping plays an important role when consumers decide to buy products at home. There are 5 conveniences to shopping at home. These include a reduction in shopping time, time flexibility, decreasing physical effort, unplanned purchasing opportunities, and the ability to react to advertising directly (Darian ,1987). Consumers who think it's easier to shop on the internet have a tendency to spend more money on the internet and do more online shopping. (Swaminathan et al., 1999). Consumers' sense of convenience has a positive effect on consumers' desire to shop online (Prasad and Aryasri, 2009). Thus, the following hypothesis is proposed.

*H8:* There is a positive relationship between convenience and online shopping purchase intention.

### 3.3.9 Usefulness

Within the scope of the Technology Adoption Model (TAM), there is a direct and indirect link between usefulness and puchase intention. A cognitive evaluation of the result of its usefulness may be directly related to individual's attitudinally intention (Vijayasarathy, 2004).

Internet retailing is more efficient than traditional retailing in that consumers can find the information what they are looking for. Internet retailing also benefits consumers by allowing them to categorize a wide variety of products (Cho, 2004). For this reason, the expected relation between usefulness and purchase intention is stated in the following hypothesis:

*H9:* There is a positive association between consumers' purchase intention in online shopping and their beliefs about its usefulness.

### 3.3.10 Cross-Channel Free-Riding Behavior

Even though some consumers receive information from a company's online channel, they purchase from another company's offline channel. This is defined as cross-channel free-riding. The procurement process of consumers from the same or different company can be classified in two ways. First, does the consumer make purchases and research on the same channel? Second, does the consumer use the same company to conduct research and purchase? (Chou et al., 2016)

When consumers buy a product or service, they perceive the risk as they may meet with uncertainty and unexpected results. According to the theory of reasonable action, while the risk they perceive is low, consumers are expected to be more willing to shop. (Lim, 2003; Pavlou, 2003). There is a conceptual similarity between perceived risk factors like financial, performance and psychological risk and intention to change the shopping channel. (Murray and Schlacter, 1990). Therefore, I proposed the final hypothesis:

*H10:* The higher perceived risk of an online channel, the higher the likelihood of customer cross channel free ride.

# 4. METHODOLOGY

Questionnaire that is a non-experimental research method was used to question people's attitudes, behaviors, throughts and beliefs in online shopping. The questionnare was used in order to examine in relationships among variables to make predictions and to reveal the differences among the groups.

There are 5 type of questionnare methods which consist of mail survey, internet survey, telephone survey, face to face survey and mixed survey. The disadvantage of the mail survey is that the response time cannot be controlled, achieving complete filling is difficult, the response rate is low and the answers are taken in a long time. While the advantages of telephone surveys are that get easy and fast answering, and the people who respond can feel comfortable and get results quickly, the disadvantages of the telephone surveys are that the high cost and the inability to use assistive visual materials. The disadvantages of face to face surveys are that the results of the survey can be biased, take a long time, it is difficult to find the answerer's free time while the advantages of the face to face surveys are the availability of auxiliary visual materials, the explanation of unknown points. The mixed questionnaire is preferred when only one method is not sufficient.

The reason why the internet survey is preferred in this research is that it is fast accessing to large masses, low cost, rapid reporting of results, availability of 7/24 access and filling of the questionnaire at any time.

The internet survey consists of 48 questions and 220 people participated in this survey. The results of the survey conducted on 220 people in Turkey is analyzed using SPSS 20.0 program.

# 5. ANALYSIS AND FINDINGS

In this section, the demographic characteristics of 220 respondents is included and reliability analysis, correlation analysis, factor analysis and regression analysis results are explained.

## 5.1 PROFILE OF PARTICIPANTS

The demographic characteristics of 220 respondents are given in Table 5.1.

**Table 5.1: Respondents' demographics**

| **Profile of the respondents (n=220)** | | | |
|---|---|---|---|
| **Attribute** | **Value** | **Frequency ( *f* )** | **Percentage (%)** |
| **Gender** | Female | 122 | 55.5 |
| | Male | 98 | 45.5 |
| **Age** | 18-24 | 79 | 35.9 |
| | 25-34 | 71 | 32.3 |
| | 35-44 | 49 | 22.3 |
| | Over 44 | 21 | 9.5 |
| **Education** | Primary School | 3 | 1.4 |
| | High School | 28 | 12.7 |
| | University | 140 | 63.6 |
| | Master Degree | 33 | 15 |
| | Doctorate | 16 | 7.3 |
| **Total Income per Month** | Below 1404 TL | 62 | 28.2 |
| | 1404-2500 TL | 36 | 16.4 |
| | 2501-3500 TL | 33 | 15 |
| | 3501-4500 TL | 37 | 16.8 |
| | Above 4500 TL | 52 | 23.6 |

### 5.1.1 Gender

In this survey, 55.5 percent of the respondents are female and 44.5 percent are male.

There are several articles that address gender differences on online shopping behaviors. Some studies were described women as the main shopper (Dholakia and Chiang, 2003; Mitchell and Walsh, 2004). But, according to Rodgers and Harris (2003), most studies investigating gender influence on online shopping actually found that men are more dominant. Furthermore, according to Kim and Forsythe (2008), recent studies show that there is no gender difference in online shopping behavior. According to Davis et. al. (2017), the results of various studies on the impact of gender difference in online shopping behaviors differ greatly and are complex. Therefore, it can be said that gender related trends may change over time.

### 5.1.2 Age

In this study, 35.9 percent of the respondents are between 18-24 years old, 32.3 percent are between 25-34 years old, 22.3 percent are between 35-44 years old and 9.5 percent of the respondents are older than 44 years old.

According to TUIK Household IT Usage Survey (2016), 18-24 age group is the most internet users in Turkey with 84.3 percent. This age group is followed by the 25-34 age group with 78.4 percent and the 35-44 age group with 65.4 percent. Also according to BKM data (2015), In Turkey, the age group with the most online shopping is 25-34 with 36 percent. People in the 18-24 age group are in second place with 32 percent. Individuals in the 35-44 age group are in the third place with 24 percent.

### 5.1.3 Education

The majority of the respondents are university graduates with 63.6 percent. In addition, 15 percent of the respondents are master degree, 12.7 percent are high school graduates, 7.3 percent are doctoral graduates and 1.4 percent are primary school graduates.

### 5.1.4 Total Income Per Month

As can be seen in the table 5.1, 28.2 percent of the respondents have monthly incomes below 1404 TL and 23.6 percent have monthly incomes above 4500 TL. Also, when 16.8 percent of the respondents have 3501-4500 TL monthly income, 16.4 percent of the respondents have 1404-2500 TL monthly income. In this study, the net minimum wage of 1404 TL, which is for 2017, is decided as base value.

## 5.2 RELIABILITY ANALYSIS

The reliability of the scales was evaluated using IBM SPSS 20.0 software in the study. Cronbach's Alfa is one of the most commonly used methods to test the reliability of the questions and Cronbach's Alpha reliability test was applied to questions with likert scale in the questionnaire with the SPSS program. The Alpha model (Cronbach Alpha Coefficient) investigates whether or not questions on the scale expresses a whole that shows a homogeneous structure. The coefficient between 0 and 1 is called the Cronbach Alpha Coefficient. A value of 0 indicates a lack of confidence in internal consistency , while a value of 1 indicates excellent internal consistency (Bryman and Bell, 2007). There are different studies on the Cronbach Alpha value to confirm the reliability of the questions.

The reliability of the scale depending on the Alpha (α) coefficient is interpreted as follows (Kalayci, 2016).

$0.00 \leq \alpha < 0.40$ the scale is not reliable
$0.40 \leq \alpha < 0.60$ the reliability of the scale is low
$0.60 \leq \alpha < 0.80$ the scale is reliable
$0.80 \leq \alpha < 1.00$ the scale is highly reliable

Also, it is stated that the scale is reliable when Cronbach's Alpha value is 0.70 or higher (Durmuş et al., 2011; Pallant, 2010). Therefore, the scale was considered reliable when the Cronbach alpha value was 0.70 or higher in this study.

The questionnaire consists of 48 questions and as shown in table 5.2, there are 6 questions about financial risk and Cronbach Alpha coefficient of the Financial Risk is 0.832. Because no value in the "Cronbach's Alpha if Item Deleted" column is below 0.70 in table 5.3, none of the 6 questions about financial risk need to be deleted.

**Table 5.2: Reliability Statistics of Financial Risk**

| Cronbach's Alpha | N of Items |
|---|---|
| 0.832 | 6 |

**Table 5.3: Cronbach Alpha of Financial Risk**

| | Financial Risk Questions | Cronbach's Alpha if Item Deleted |
|---|---|---|
| **FR1** | I would be concerned that the product in the online store may be more expensive than products in a different place. | 0.795 |
| **FR2** | I would be concerned that I might be able to buy the same product at a different place a lower price than in the online store. | 0.812 |
| **FR3** | If I bought a product from the online store, I may suffer monetary loss due to sales fraud. | 0.789 |
| **FR4** | I am concerned that the product purchase from an online store (or this company) would be more expensive than at an offline store (or others). | 0.798 |
| **FR5** | I would be concerned thet the payment method may not be safe. | 0.800 |
| **FR6** | I would be concerned that I may suffer from monetary loss due to the seller’s fraudulent acts. | 0.835 |

As shown in table 5.4, Cronbach Alpha coefficient of the Product Performans Risk is 0.925. Product Performance Risk consists of 3 questions in this study, and it is seen on the table 5.5 that "Cronbach's Alpha if Item Deleted" column for the questions is above 0.70. Therefore, the scale is highly reliable and there is no need to delete any questions related to product performance risk.

**Table 5.4: Reliability Statistics of Product Perfrmance Risk**

| Cronbach's Alpha | N of Items |
|---|---|
| 0.925 | 3 |

**Table 5.5: Cronbach Alpha of Product Performance Risk**

| | Product Performance Risk Questions | Cronbach's Alpha if Item Deleted |
|---|---|---|
| **PPR1** | Internet shopping is risky because I cannot judge quality of the product by actually examining it. | 0.897 |
| **PPR2** | Internet shopping is risky because I cannot detect the product defects before buying it. | 0.863 |
| **PPR3** | Internet shopping is risky because I cannot touch and feel the product before buying it. | 0.916 |

There are 3 questions about the Psychological Risk in the study. Reliability analysis was performed to Psychological Risk and the results in table 5.6 and 5.7 were obtained. As shown in table 5.6, Cronbach Alpha coefficient of the Psychological Risk is 0.923. It is seen on the table 5.7 that since "Cronbach's Alpha if Item Deleted" column for the related questions is above 0.70, none of the 3 questions about Psychological Risk need to be deleted.

**Table 5.6: Reliability Statistics of Psychological Risk**

| Cronbach's Alpha | N of Items |
|---|---|
| 0.923 | 3 |

**Table 5.7: Cronbach Alpha of Psychological Risk**

| | Psychological Risk Questions | Cronbach's Alpha if Item Deleted |
|---|---|---|
| **PR1** | I am concerned that the product purchase from an online store (or this company) may not suit me. | 0.931 |
| **PR2** | I am concerned that the product purchase from an online store (or this company) may not fit well with how I view myself. | 0.854 |
| **PR3** | I am concerned that the product purchase from an online store (or this company) may be different from my expectations. | 0.876 |

The questionnaire consists of 48 questions and as shown in table 5.8, there are 3 questions about Social Risk and Cronbach Alpha coefficient of the Social Risk is 0.895. Since no value in the "Cronbach's Alpha if Item Deleted" column is below 0.70 in table 5.9, none of the 3 questions about Social Risk need to be deleted. Also, deleting any questions will not make a world of difference.

**Table 5.8: Reliability Statistics Social Risk**

| Cronbach's Alpha | N of Items |
|---|---|
| 0.895 | 3 |

**Table 5.9: Cronbach Alpha of Social Risk**

| | Social Risk Questions | Cronbach's Alpha if Item Deleted |
|---|---|---|
| **SR1** | My friends' and co-workers' opinions about my buying the product would cause me to feel concern. | 0.935 |
| **SR2** | When buying the product, I would be concerned about what people whose opinion was of value to me, would think of me, if I made a bad choice. | 0.804 |
| **SR3** | My purchasing the product would cause me concern about what my friends would think of me, if I made a bad choice. | 0.807 |

According to the table 5.10, Cronbach Alpha coefficient of the Delivery Risk is 0.899. Delivery Risk consists of 5 questions in this study, and it is seen on the table 5.11 that "Cronbach's Alpha if Item Deleted" column for the delivery risk questions is above 0.70. For this reason, the scale is highly reliable and there is no need to delete any questions related to delivery risk.

**Table 5.10: Reliability Statistics of Delivery Risk**

| Cronbach's Alpha | N of Items |
|---|---|
| 0,899 | 5 |

**Table 5.11: Cronbach Alpha of Delivery Risk**

| | Delivery Risk Questions | Cronbach's Alpha if Item Deleted |
|---|---|---|
| **DR1** | If I bought a product from the online store, I would be concerned as to whether the product would be delivered to a wrong address. | 0,913 |
| **DR2** | When shopping through the internet, I worry that it might be difficult to return or exchange. | 0,860 |
| **DR3** | When shopping through the internet, I worry that it might be difficult to get my money back when I return. | 0,853 |
| **DR4** | When shopping through the internet, I worry that it will cost extra money and effort if I want to return the products. | 0,863 |
| **DR5** | When shopping through the internet, I worry that the items I purchase may be lost in delivery. | 0,886 |

There are 5 questions about the Online Payment Risk in the study. Reliability analysis was conducted to Online Payment Risk and the consequences in table 5.12 and 5.13 were obtained. As shown in table 5.13, Cronbach Alpha coefficient of the Online Paymet Risk is 0.937. As "Cronbach's Alpha if Item Deleted" column for the related questions on the table is above 0.70, there is no need to delete any questions about Online Payment Risk.

**Table 5.12: Reliability Statistics of Online Payment Risk**

| Cronbach's Alpha | N of Items |
|---|---|
| 0,937 | 5 |

**Table 5.13: Cronbach Alpha of Online Payment Risk**

| | **Online Payment Risk Questions** | **Cronbach's Alpha if Item Deleted** |
|---|---|---|
| **OPR1** | I would be concerned as to whether the online store is equipped with security enabled log-in process. | 0,939 |
| **OPR2** | I would be concerned as to whether the online store appropriately manages customers' private information. | 0,915 |
| **OPR3** | When shopping through the internet, I worry that my personal information that I provide over the internet can get into wrong hands. | 0,908 |
| **OPR4** | When shopping through the internet, I worry that my personal information that I provide over the internet will be sold or disseminated to other retailers or advertisers. | 0,921 |
| **OPR5** | When shopping through the internet, I do not feel comfortable giving out credit card information to make transaction over the internet. | 0,930 |

As shown in table 5.14, Cronbach Alpha coefficient of the Product Variety is 0.893. Product Variety consists of 6 questions in this study, and it is seen on the table 5.15 that "Cronbach's Alpha if Item Deleted" column for the questions is above 0.70. Hence, the scale is highly reliable and there is no need to delete any questions related to Product Variety.

**Table 5.14.: Reliability Statistics of Product Variety**

| Cronbach's Alpha | N of Items |
|---|---|
| 0.893 | 6 |

**Table 5.15: Cronbach Alpha of Product Variety**

| | Product Variety Questions | Cronbach's Alpha if Item Deleted |
|---|---|---|
| **PV1** | Internet shopping offers a wide variety of products. | 0.884 |
| **PV2** | I always purchase the types of products I want from the Internet. | 0.882 |
| **PV3** | I can buy the products that are not available in retail shops through the internet. | 0.862 |
| **PV4** | Internet shopping offers unique and unusual products. | 0.867 |
| **PV5** | Internet shopping has less out-of-stock situations. | 0.880 |
| **PV6** | Internet shopping offers the same products at relatively lower prices. | 0.871 |

There are 8 questions about the Convenience in the study. Reliability analysis was conducted to Convenience and the outcomess in table 5.16 and 5.17 were acquired. As shown in table 5.16, Cronbach Alpha coefficient of the Convenience is 0.761. Since no value in the "Cronbach's Alpha if Item Deleted" column is below 0.70, none of the 8 questions about Convenience need to be deleted.

**Table 5.16: Reliability Statistics of Convenience**

| Cronbach's Alpha | N of Items |
|---|---|
| 0.761 | 8 |

**Table 5.17: Cronbach Alpha of Convenience**

| | Convenience Questions | Cronbach's Alpha if Item Deleted |
|---|---|---|
| **C1** | It takes only a little time and effort to make a purchase through the Internet. | 0.709 |
| **C2** | Internet shopping saves me time, so I can do other activities. | 0.710 |
| **C3** | It is more convenient to shop through the internet when compared to traditional retail shopping. | 0.712 |
| **C4** | Shopping through the internet takes less time for making purchases. | 0.713 |
| **C5** | Shopping through the internet takes less time for browsing through alternatives. | 0.891 |
| **C6** | When shopping through the internet, it is easier to compare alternatives. | 0.716 |
| **C7** | When shopping through the internet, it is easier to check the avability of merchandise. | 0.746 |
| **C8** | When shopping through the internet, it is easier to pay for the merchandise. | 0.733 |

As shown in table 5.18, Cronbach Alpha coefficient of the Usefulness on online shopping is 0.901. Usefulness on online shopping consists of 4 questions in this study, and it is seen on the table 5.19 that "Cronbach's Alpha if Item Deleted" column for the questions is above 0.70. Therefore, the scale is highly reliable and there is no need to delete any questions related to usefulness on online shopping.

**Table 5.18: Reliability Statistics of Usefulness**

| Cronbach's Alpha | N of Items |
|---|---|
| 0.901 | 4 |

**Table 5.19: Cronbach Alpha of Usefulness**

| | Usefulness Questions | Cronbach's Alpha if Item Deleted |
|---|---|---|
| **U1** | The internet enables (will enable) me to complete shopping quickly. | 0.865 |
| **U2** | When shopping through the internet, I am better able to find only the products or retail sites that I am interested in. | 0.854 |
| **U3** | When shopping through the internet, I am better able to collect and sort only the information and products that I need. | 0.859 |
| **U4** | When shopping through the internet, I am better able to control and manage the depth and amount of information that I desire. | 0.910 |

As can be seen in table 5.20, Cronbach Alpha coefficient of the Purchase Intention is 0.923. Purchase Intention on online shopping consists of 3 questions in this study, and it is seen on the table 5.21 that "Cronbach's Alpha if Item Deleted" column for the Purchase Intention questions is above 0.70. There is no need to delete any questions related to Purchase Intention and the scale is highly reliable.

**Table 5.20: Reliability Statistics of Purchase Intention**

| Cronbach's Alpha | N of Items |
|---|---|
| 0.923 | 3 |

**Table 5.21: Cronbach Alpha of Purchase Intention**

| | Purchase Intention Questions | Cronbach's Alpha if Item Deleted |
|---|---|---|
| **PI1** | I would like to purchase a product from online store. | 0.870 |
| **PI2** | I would like to recommend my friends and family to purchase a product from online store. | 0.897 |
| **PI3** | If there is a product that I want to purchase, I would like to use the online store. | 0.899 |

There is 2 questions about Cross-Channel Free-Riding in the study. Reliability analysis was performed to Cross-Channel Free-Rising and the results in the table 5.22 and 5.23 were obtained. Cronbach Alpha coefficient of the Cross-Channel Free-Riding is 0.935. In Table 5.23 Cronbach's Alpha Item Item Deleted column has no value calculated. The reason is that the variable is composed of only two questions (Durmuş, Yurtkoru and Çinko, 2011). Hence, there is no need to delete any questions about Cross-Channel Free-Riding.

**Table 5.22: Reliability Statistics of Cross-Channel Free-Riding**

| Cronbach's Alpha | N of Items |
|---|---|
| 0.935 | 2 |

**Table 5.23: Cronbach Alpha of Cross-Channel Free-Riding**

| | Cross-Channel Free-Riding Questions | Cronbach's Alpha if Item Deleted |
|---|---|---|
| **CCFR1** | I would search through the online channel of this company, but purchase through the offline channel of another company when I buy similar product. | .. |
| **CCFR2** | I would search through the online channel of this company, but purchase through the offline channel of another company when I buy other product. | .. |

## 5.3 CORRELATION ANALYSIS

Correlation analysis is a statistical method used to test the linear relationship between two variables or test the relationship of a variable with two or more variables and to measure the degree of this relationship if one exists.

The interpretation of the Pearson coefficient between the two variables is given in Table 5.24 (Kalayci, 2016).

**Table 5.24: The Interpretation of the Pearson Coefficient**

| Value of r | Clasification |
|---|---|
| 0.00-0.25 | very weak |
| 0.26-0.49 | weak |
| 0.50-0.69 | moderate |
| 0.70-0.89 | strong |
| 0.90-1.00 | very strong |

The results of the correlation analysis are given in Table 5.25.

**Table 5.25: Correlation**

| Variables | FR | PPR | PR | SR | DR | OPR | PV | C | U | PI | CCFR | Perceived Risk |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Financial Risk | 1 | | | | | | | | | | | |
| Product Performance Risk | 0.593** | 1 | | | | | | | | | | |
| Psychological Risk | 0.526** | 0.784** | 1 | | | | | | | | | |
| Social Risk | 0.393** | 0.330** | 0.345** | 1 | | | | | | | | |
| Delivery Risk | 0.587** | 0.639** | 0.564** | 0.493** | 1 | | | | | | | |
| Online Payment Risk | 0.563** | 0.648** | 0.567** | 0.349** | 0.659** | 1 | | | | | | |
| Product Variety | -0.279** | -0.066 | -0.115 | -0.136* | -0.084 | 0.009 | 1 | | | | | |
| Convenience | -0.263** | -0.045 | -0.097 | -0.094 | -0.087 | -0.128 | 0.701** | 1 | | | | |
| Usefulness | -0.315** | -0.053 | -0.133* | -0.184** | -0.156* | -0.127 | 0.691** | 0.793** | 1 | | | |
| Purchase Intention | **-0.297**** | **-0.134*** | **-0.189**** | **-0.152*** | **-0.173**** | **-0.183*** | **0.661**** | **0.712**** | **0.702**** | 1 | | |
| Cross-channel free-riding | 0.274** | 0.222** | 0.212** | 0.209** | 0.248** | 0.223** | 0.026 | 0.051 | -0.049 | 0.021 | 1 | |
| Perceived Risk | 0.779** | 0.854** | 0.751** | 0.569** | 0.839** | 0.794** | -0.112 | -0.108 | -0.161* | -0.205 | **0.298**** | 1 |

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

In the table 5.25 is seen the results of the correlation analysis between the factors affecting online shoppers (financial risk, product performance risk, psychological risk, social risk, delivery risk, online payment risk, product variety, convenience and usefulness) and purchasing intentions. In addition, the above table also shows the results of correlation analysis between the perceived risk and cross-channel free-riding results. Correlation coefficients between variables were determined as a result of correlation analysis.

As a result of the correlation analysis, the correlation coefficients between the variables have been determined and there is a negative correlation of -0.297 between purchase intention and the financial risk at the 1 percent significance level as seen in Table 5.25. Moreover, according to previous study,although the existance of a negative relationship between financial risk and intent to purchase is supported by the result of the unmediated model, the existance of a negative relationship between financial risk and the intent to purchase is not supported by the results of the mediated model (Hong and Cha, 2013).

There is a negative correlation between purchase intention and product performance risk with -0.134 at the 5 percent significance level in this study. In a study in which the same hypothesis was recommended, it was found that there was a negative relation between performance risk and purchasing intention according to the results of the unmediated structural model and the mediated model conducted by Hong in this study (Hong and Cha, 2013).

There is a negative correlation between purchase intention and psychological risk with -0.189 at the 1 percent significance level in this study. Also, according to a previous study the negative relation between psychological risk and online purchase intention was supported by the unmediated structural model and mediated model (Hong and Cha, 2013).

There is a negative correlation between purchase intention and social risk with -0.152 at the 5 percent significance level in this study. In a previous study, it was suggested that there is a negative relation between social risk and purchasing intention by hypothesis, but this hypothesis was not supported by the unmediated structural model and the mediated model (Hong and Cha, 2013).

There is a negative correlation between purchase intention and delivery risk with -0.173 at the 1 percent significance level in this study. In the previous study, the relationship between the risk of purchasing was investigated and it was suggessted that there was a negative relationship between them. However, this hypothesis is not supported by the unmediated structural model and the mediated model (Hong and Cha, 2013).

There is a negative correlation between purchase intention and online payment risk with -0.183 at the 5 percent significance level in this study. Moreover, according to previous study, the hypothesis that there is a negative relationship between online payment risk and purchasing intention is supported by the unmediated structural model but not by the mediated model (Hong and Cha, 2013).

According to the table 5.25, there is a positive correlation between purchase intention and product variety with 0.661 at the 1 percent significance level in this study. Also, the relationship between product variety and online purchase intention has been examined in previous studies. It has been found that there is positive relationship between Chinese consumer's decision to make online shopping and product variety according to logistic regression results in the study (Clemes et al., 2014).

According to the table 5.25, there is a positive correlation between purchase intention and convenience with 0,712 at the 1 percent significance level in this study. In the study conducted by Clemes, the same hypothesis was supported by logistic regression (Clemes et al., 2014).

In a previous study on the subject, a hypothesis was suggested that there is a positive relationship between the intention to use online shopping and its usefulness. However, according to the results of the regression analysis in the study, this hypothesis was not supported (Vijayasarathy 2004). Although the same hypothesis was proposed the study conducted by Vijayasarathy and in this study, different results were obtained. According to the correlation analysis conducted in this study, there is a positive correlation between purchase intention and usefulness with 0.702 at the 1 percent significance level.

Moreover, there is a positive correlation between perceived risk and cross-channel free-riding with 0.298 at the 1 percent significance level. In a study in which the same hypothesis was proposed, a regression analysis was conducted and supported (Chou et al., 2016).

All 10 hypotheses obtained from previous studies on the same topic are given in the table 5.26.

**Table 5.26: Hypotheses**

| |
|---|
| Hypothesis 1: Financial risk is negatively related to purchase intention. |
| Hypothesis 2: Performance risk is negatively related to purchase intention. |
| Hypothesis 3: Psychological risk is negatively related to purchase intention. |
| Hypothesis 4: Social risk is negatively related to purchase intention. |
| Hypothesis 5: Delivery risk is negatively related to purchase intention. |
| Hypothesis 6: Online payment risk is negatively related to purchase intention. |
| Hypothesis 7: There is a positive relationship between product variety and online shopping purchase intention. |
| Hypothesis 8: There is a positive relationship between convenience and online shopping purchase intention. |
| Hypothesis 9: There is a positive association between consumers' purchase intention in online shopping and their beliefs about its usefulness. |
| Hypothesis 10: The higher perceived risk of an online channel, the higher the likelihood of customer cross channel free ride. |

## 5.4 FACTOR ANALYSIS

Factor analysis is one of the most widely used multivariate statistical techniques and factor analysis transforms many interrelated variables into small, meaningful, and independent factors (Kleinbaum, Kupper and Miller, 1998).

The purpose of factor analysis is to reduce the number of variables, to reveal the relationship between variables and classify variables.

There are different methods in determining the number of factors. The factors with more than one eigenvalue statistic were determined significantly in this study. As seen in Table 5.27, there are 7 factors that the eigenvalue statistic is greater than one.

The name of the first factor is usefulness and the first factor explains 22.384 percent of the total variance. The name of the second factor is product performance risk. The first and second factors together clarify 39.414 percent of the total variance. The name of the third factor is delivery risk and the first, second and third factor explains 48.816 percent of the total variance. The name of the fourth factor is social risk and the first, second, third and fourth factor explains 56.463 percent of the total variance. The name of the fifth factor is financial risk and the first, second, third, fourth and fifth factor explains 63.065 percent of the total variance. The name of the sixth factor is online payment risk and the first, second, third, fourth, fifth and sixth factor explains 69.143 percent of the total variance. The name of the seventh factor is convenience. Seven factors explain 74.895 percent of the total variance. In addition, a reliability analysis was performed and the Cronbach's Alpha value was found at 0.70 or above.

**Table 5.27: Total Variance Expained**

| | Initial Eigenvalues | | | Extraction Sums of Squared Loadings | | | Rotation Sums of Squared Loadings | | |
|---|---|---|---|---|---|---|---|---|---|
| Component | Total | % of Variance | Cumulative % | Total | % of Variance | Cumulative % | Total | % of Variance | Cumulative % |
| 1 | 11.414 | 30.850 | 30.850 | 11.414 | 30.850 | 30.850 | 8.282 | 22.384 | 22.384 |
| 2 | 8.302 | 22.438 | 53.287 | 8.302 | 22.438 | 53.287 | 6.301 | 17.030 | 39.414 |
| 3 | 2.484 | 6.714 | 60.001 | 2.484 | 6.714 | 60.001 | 3.479 | 9.401 | 48.816 |
| 4 | 1.620 | 4.379 | 64.381 | 1.620 | 4.379 | 64.381 | 2.830 | 7.648 | 56.463 |
| 5 | 1.530 | 4.134 | 68.515 | 1.530 | 4.134 | 68.515 | 2.443 | 6.602 | 63.065 |
| 6 | 1.336 | 3.610 | 72.124 | 1.336 | 3.610 | 72.124 | 2.249 | 6.078 | 69.143 |
| 7 | 1.025 | 2.771 | 74.895 | 1.025 | 2.771 | 74.895 | 2.128 | 5.752 | 74.895 |
| 8 | .785 | 2.122 | 77.016 | | | | | | |
| 9 | .763 | 2.063 | 79.079 | | | | | | |

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| 10 | .666 | 1.801 | 80.881 | | | | | | |
| 11 | .626 | 1.692 | 82.573 | | | | | | |
| 12 | .578 | 1.561 | 84.134 | | | | | | |
| 13 | .541 | 1.462 | 85.596 | | | | | | |
| 14 | .455 | 1.231 | 86.827 | | | | | | |
| 15 | .446 | 1.206 | 88.033 | | | | | | |
| 16 | .404 | 1.092 | 89.125 | | | | | | |
| 17 | .358 | .967 | 90.091 | | | | | | |
| 18 | .349 | .942 | 91.034 | | | | | | |
| 19 | .335 | .906 | 91.940 | | | | | | |
| 20 | .319 | .862 | 92.801 | | | | | | |
| 21 | .276 | .746 | 93.548 | | | | | | |
| 22 | .245 | .662 | 94.210 | | | | | | |
| 23 | .229 | .619 | 94.829 | | | | | | |
| 24 | .226 | .611 | 95.440 | | | | | | |
| 25 | .198 | .536 | 95.975 | | | | | | |
| 26 | .192 | .519 | 96.495 | | | | | | |
| 27 | .187 | .504 | 96.999 | | | | | | |
| 28 | .167 | .450 | 97.449 | | | | | | |
| 29 | .148 | .401 | 97.851 | | | | | | |
| 30 | .134 | .363 | 98.213 | | | | | | |
| 31 | .123 | .334 | 98.547 | | | | | | |
| 32 | .114 | .307 | 98.854 | | | | | | |
| 33 | .106 | .286 | 99.140 | | | | | | |
| 34 | .093 | .253 | 99.392 | | | | | | |
| 35 | .083 | .225 | 99.617 | | | | | | |
| 36 | .071 | .193 | 99.810 | | | | | | |
| 37 | .070 | .190 | 100.000 | | | | | | |

Extraction Method: Principal Component Analysis.

a. 7 components extracted.

The aim of the rotation is to obtain interpretable and meaningful factors. The factor weight of 0.50 and over is considered to be quite good (Hair et. al., 1998).

The names of 7 factors in Table 5.28 are as follows.

Factor 1: Usefulness

Factor 2: Product Performance Risk

Factor 3: Delivery Risk

Factor 4: Social Risk

Factor 5: Financial Risk

Factor 6: Online Payment Risk

Factor 7: Convenience

The rotated component matrix is seen in the Table 5.28. Also, in Table 5.28, weights between the factors of each variable are given.

**Table 5.28: Rotated Component Matrix[a]**

| | Component | | | | | | |
|---|---|---|---|---|---|---|---|
| | Factor 1 | Factor 2 | Factor 3 | Factor 4 | Factor 5 | Factor 6 | Factor 7 |
| Usefulness 5 | .837 | | | | | | |
| Usefulness 6 | .832 | | | | | | |
| Usefulness 7 | .798 | | | | | | |
| Usefulness 8 | .777 | | | | | | |
| Usefulness 9 | .762 | | | | | | |
| Usefulness 10 | .755 | | | | | | |
| Usefulness 11 | .754 | | | | | | |
| Usefulness 2 | .752 | | | | | | |
| Usefulness 12 | .748 | | | | | | |
| Usefulness 3 | .744 | | | | | | |
| Usefulness 13 | .737 | | | | | | |
| Usefulness 14 | .730 | | | | | | |
| Usefulness 1 | .715 | | | | | | |
| Usefulness 4 | .576 | | | | | | |
| Performance Risk 4 | | .859 | | | | | |
| Performance Risk 5 | | .850 | | | | | |
| Performance Risk 3 | | .846 | | | | | |
| Performance Risk 2 | | .841 | | | | | |
| Performance Risk 6 | | .809 | | | | | |
| Performance Risk 1 | | .799 | | | | | |
| Delivery Risk 3 | | | .785 | | | | |
| Delivery Risk 4 | | | .725 | | | | |
| Delivery Risk 2 | | | .719 | | | | |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Delivery Risk 5 | | | .608 | | | | |
| Delivery Risk 6 | | | .546 | | | | |
| Delivery Risk 1 | | | .503 | | | | |
| Social Risk 3 | | | | .864 | | | |
| Social Risk 2 | | | | .861 | | | |
| Social Risk 1 | | | | .752 | | | |
| Financial Risk 2 | | | | | .858 | | |
| Financial Risk 1 | | | | | .821 | | |
| Financial Risk 4 | | | | | .713 | | |
| Online Payment Risk 3 | | | | | | .695 | |
| Online Payment Risk 4 | | | | | | .684 | |
| Online Payment Risk 2 | | | | | | .653 | |
| Convenience 8 | | | | | | | .756 |
| Convenience 7 | | | | | | | .660 |

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.

## 5.5 REGRESSION ANALYSIS

Regression analysis is one of the most widespread methods for examining the relations between variables. Simple regression analysis that is called as a bivariate or linear analysis explores the causality relationship and it is used to predict the relationship between dependent and independent variable (Nakip, 2006).

In the model summary table 5.29, R squared shows how many percent of the dependent variable is explained by the independent variables. In this study, 62.0 percent of the change in the dependent variable is explained by the variables in the model.

**Table 5.29: Model Summary**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | .787[a] | .620 | .607 | .60833 |

a. Predictors: (Constant),

The estimated values of the parameters obtained and the related t values are shown in Table 5.30. From the t statistics values of the parameters, it is seen that each variable included in the model is significant.

**Table 5.30: Coefficients[a]**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 3.534 | .041 | | 85.379 | .000 |
| | Usefulness | .685 | .041 | .706 | 16.509 | .000 |
| | Performance Risk | -.085 | .041 | -.088 | -2.058 | .041 |
| | Delivery Risk | -.072 | .041 | -.074 | -1.727 | .086 |
| | Social Risk | -.097 | .041 | -.100 | -2.344 | .020 |
| | Financial Risk | -.092 | .041 | -.095 | -2.226 | .027 |
| | Online Payment Risk | -.070 | .041 | -.072 | -1.678 | .095 |
| | Convenience | .283 | .041 | .292 | 6.822 | .000 |

a. Dependent Variable: purchaseintentionaverage

The relationship between perceived risk and cross-channel free-riding was examined. According to Table 5.31, 83.0 percent of the change in the cross-channel free-riding variable is explained by the variables in the model.

**Table 5.31: Model Summary**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | .288[a] | .083 | .079 | 1.00398 |

a. Predictors: (Constant), perceivedriskaverage

The results in Table 5.32 show that the model is significant.

**Table 5.32: Coefficients[a]**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 1.913 | .259 | | 7,371 | .000 |
| | Perceived Risk | .355 | .080 | .288 | 4,440 | .000 |

a. Dependent Variable: crosschannelaverage

# 6. CONCLUSIONS

Online shopping provides consumers some opportunities like gaining time, 24/7 accessibility, energy saving. In addition, it provides product variety, convenience and usefulness. One of the reasons for increased interest in online shopping in recent years is that consumers have many options and they can compare products. Although there are some benefits in online shopping, there are some risks that affect consumers' purchasing intentions. These risks can called as financial risk, product performance risk, psychological risk, social risk, online payment risk, and delivery risk. As noted in the 2016 Internet Crimes Report, since there is high internet crime rate in Turkey, consumers in Turkey may be concerned about online shopping.

In this study, it was tried to determined the factors affecting consumers in online shopping and to contribute to the literature. The researches conducted in China, South Korea ant Taiwan is held up as an example for this study. Survey questionnaires were taken from the following studies: Cho (2004), Chou et al. (2016), Clemes et al. (2014), Vijayasarathy (2004), Gupta et al. (2004), Hong and Cha (2013), Hong (2015). Internet survey was used and 220 people were participated in this survey. Thanks to the internet survey, fast access to the large audience was achieved.

In this study, the factors affecting the intention to purchase online were tried to be revealed and the relationship between cross-channel free-riding and perceived risk was examined. The results of the survey conducted on 220 people in Turkey were analyzed using SPSS 20.0 program.

Financial risk is the likelihood of consumers experiencing monetary loss, and consumers' financial risk perceptions are higher when purchasing an expensive product. According to the results obtained from an analyzes made, it is found that there is a negative relation between the financial risk and purchase intention and that this relationship statistically significant. In other words, in case consumer perceive financial risk, the consumer's intention to buy online will be negatively related.

Consumers have some concerns about product performance, such as the fact that the product they buy from online stores is not as expected, and the product they buy can lower in quality than the product advertised on the site. Such anxiety, which consumers have, have been found to have a negative effect on their purchasing intentions and this stuation is found statistically significant in this study.

It have found that consumers' purchasing intentions and psychological risk are related to each other in previous studies. The psychological risk is due to the problems experienced by the consumer in evaluating the product in the online shop.

Consumers perceive social risks when they buy a product online because they are concerned about what their friends and their colleagues will think about them. There are studies suggesting that there is a negative relationship between social risk and purchasing intention. Therefore, with the survey conducted in Turkey, it was examined of whether such a relation. As a result of the analysis carried out in this study, it was found that there is a negative relation between social risk and intention to purchase.

Consumers think that they may experience some problems with delivery when they purchase a product from online channel. Some of these problems can be summarized as follows the possibility of delivering the product to wrong address, problems with the retailer, problems with the return process. Since it was suggested that there is a negative relationship between the delivery risk and purchase intention in previous studies, the existence of this relationship has also been examined in this study. According to the results obtained from analysis, this hypothesis was found to be significant.

When consumers are considering purchasing a product from an online site, they are worried about whether personal information is being managed correctly and whether the online store where the product is located is being equipped with a security monitoring tool. Previous work on this subject has been taken as an example. It is suggested is that there is a negative relationship between the online payment risk and the purchase intention and this relationship was found to be significant as a result of the analysis.

Compared to online shopping and offline shopping, consumers can find more variety of products in online stores and find products that are not available in stores at online stores. Consumers can access many products at the same time thanks to the online shopping, and the ability to access various products affects their purchasing intentions. Therefore, in this study, it was suggested that there is a positive relationship between product diversity and intention to purchase.

Consumers think online shopping convenient because of time flexibility, no physical effort required, decreasing shopping time, unplanned buying opportunities, and the opportunity to access advertisements directly. As online shopping provides such convenience, it was suggested that there is positive relationship between convenience and purchase intention in previous studies and this study. According to the analysis made in this study, positive relationship between convenience and purchase intention is significant.

Thanks to the online shopping, consumers can access useful information. Online shopping gives the consumer the ability to make comparisons. It makes it easier for consumers to find the products or retailers they are interested in. It makes it easier for consumers to access the information and product they need. Thus, it was suggessted that there was a positive relationship between usefulness and purchase intention in previous studies. The same hypothesis has been proposed in this study and it has been found that there is a positive and significant relation between usefulness and purchase intention.

Nowadays, consumers are completing purchases using multiple channels instead of shopping on a single channel. Consumers who hesitate from online shopping for various reasons use online shopping sites to acquire information about the products they are considering purchasing and complete the process of shopping by using the same or a different offline company. Therefore, in a previous and this study it is suggested that the more consumers perceive the higher the risk of online shopping, the more likely they are to move freely between channels. The existance of this relationship was supported by the analysis made in this study. According to the analysis, it is found that this relationship is significant.

## 6.1 IMPLICATION

Unlike previous studies, the risks that consumers perceive in online shopping was examined with a highly number of factors such as financial risk, product performance risk, psychological risk, social risk, online payment risk and delivery risk in this study and it was found that these factors affect consumers' online purchase intention negatively. In addition, other factors like product variety, convenience and usefulness that enable consumers to shop online was also examined and it was found that these three factors positively impact consumers' intention to purchase online. Moreover, while perceived risk consist of three factors such as financial risk, product performance risk and psychological risk in a previous study, the perceived risk consists of financial risk, product performance risk, psychological risk, social risk, online payment risk, and delivery risk in this study. The relationship between perceived risk and cross-channel free-riding was inverstigated in this study and it was found that the more the risk perceived by the consumer, the more the likelihood of cross channel free riding.

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## 6.2 LIMITATIONS AND FUTURE RESEARCH

There are some restrictions in this research. First, most of the participations in the survey study are students. Today, despite the fact that a significant portion of online consumers are university university students, there is a limit to the products that university students buy online, given the product range they buy. The answers given by this group are less realistic than the answers of working people. Second, internet survey is used in this study and this survey were corresponded by people living in Turkey, but the survey participants are people living in İstanbul. The survey can also be applied to people living in different cities in Turkey and the sample can be expanded. Therefore, with the participation of people from different cultures living in Turkey, different results can be found. Third, although some consumers search products from online stores, they purchase the product from offline stores. This situation is investigated in this study and the buying process is limited to search and purchase only in this study. However, the shopping behaviors of customers are composed of many stages and shopping behavior of consumers is complex. For future studies, this research may be guide. Also, future researchers can examine this

complex structure and in future studies, the integration of online and offline shopping can be explored with different approaches.

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# APPENDICES

**APPENDIX-1: Questionnaire**

**Online Alışverişte Tüketicilerin Satın Alma Niyetini ve Kanal Değişimini Etkileyen Faktörler**

Sayın Katılımcı,

Bu çalışma Bahçeşehir Üniversitesi İşletme Yönetimi Yüksek Lisans Programı çerçevesinde, tüketicinin online satın alma niyetini etkileyen faktörleri anlamaya yönelik olan Doç. Dr. Ahmet BEŞKESE'nin danışmanlığında yürüttüğüm tez çalışmasıdır.

Bu çalışmaya vereceğiniz cevaplar çalışmanın temel veri kaynağını oluşturacaktır. Bu nedenle anketteki tüm soruların eksiksiz bir şekilde cevaplanması çalışmanın verimliliği açısından önem taşımaktadır. Ankette vereceğiniz cevaplar, kesinlikle gizli tutulacaktır ve sadece istatiksel değerlendirmede kullanılacaktır.
Katılımınız için teşekkür ederiz.
Gamze İNCİ

**İLK BÖLÜM**

| | | | | | |
|---|---|---|---|---|---|
| **Adınız** | | | | | |
| **Cinsiyetiniz** | Kadın ( ) | Erkek ( ) | | | |
| **Yaşınız** | 18-24 ( ) | 25-34 ( ) | 35-44 ( ) | 44 ten fazla ( ) | |
| **Eğitiminiz** | İlkokul | Lise | Üniversite | Yüksek Lisans | Doktora |
| **Aylık Geliriniz** | 1404TL den az | 1404-2500 TL | 2501-3500 TL | 3501-4500 TL | 4501 TL üzeri |

**İKİNCİ BÖLÜM**

| # | SORULAR | Kesinlikle Katılmıyorum | Katılmıyorum | Fikrim Yok | Katılıyorum | Kesinlikle Katılıyorum |
|---|---|---|---|---|---|---|
| 1. | Online mağazadaki ürünün farklı bir yerde bulunan ürünlerden daha pahalı olabileceğini göz önünde bulunduruyorum. | | | | | |
| 2. | Aynı ürünü farklı bir yerde online mağazadan daha düşük bir fiyatla alabileceğimi göz önünde bulunduruyorum. | | | | | |
| 3. | Online mağazadan bir ürün aldıysam, satış dolandırıcılığı yüzünden parasal kayıp yaşayabilirim. | | | | | |
| 4. | Online bir mağazadan (veya şirketten) ürün satın alırken bir çevrimdışı mağazadan (veya diğerleri) daha pahalı olacağını göz önünde bulunduruyorum. | | | | | |
| 5. | Ödeme yönteminin güvenli olmayabileceğini göz önünde bulunduruyorum. | | | | | |
| 6. | Satıcının dolandırıcılığı yüzünden para kaybına uğrayabileceğim konusunu göz önünde bulunduruyorum.. | | | | | |
| 7. | Online alışveriş risklidir çünkü ürünün kalitesini gerçekten inceleyerek değerlendiremem. | | | | | |
| 8. | Online alışveriş risklidir çünkü ürün kusurlarını satın almadan önce tespit edemiyorum. | | | | | |
| 9. | Online alışveriş risklidir, çünkü ürünü satın almadan önce dokunup hissetmiyorum. | | | | | |
| 10. | Online bir mağazadan (veya şirketten) aldığım ürünün bana uymaması konusunda endişelerim var. | | | | | |
| 11. | Online bir mağazadan (veya şirketten) alınan ürünün görüntüme yakışmayabileceğinden endişe duyuyorum. | | | | | |
| 12. | Online bir mağazadan (veya şirketten) alınan ürünün beklentilerimden farklı olabileceğinden endişe duyuyorum. | | | | | |
| 13. | Ürünü satın alma konusundaki arkadaşlarımın ve iş arkadaşlarının görüşleri beni endişeli hissettirir. | | | | | |

| | | | | | | |
|---|---|---|---|---|---|---|
| 14. | Ürünü satın aldığımda, kötü bir seçim yaparsam, benim için düşünceleri değerli olan insanların benim hakkımdaki düşüncelerinden endişe ederim. | | | | | |
| 15. | Ürünü satın aldığımda, kötü bir seçim yaparsam arkadaşlarımın benim hakkımda düşünecekleri şeyler endişe etmeme neden olur. | | | | | |
| 16. | Online mağazadan bir ürün aldıysam, ürünün yanlış bir adrese teslim edilip edilmeyeceği konusunda endişe ederim. | | | | | |
| 17. | Online alışveriş yaparken, iade etmenin veya değişim yapmanın zor olabileceğinden endişe ederim. | | | | | |
| 18. | Online alışveriş yaparken, ürünü iade ettiğimde paramı geri almanın zor olabileceğinden endişe ederim. | | | | | |
| 19. | Online alışveriş yaparken, ürünleri iade etmek istersem ekstra para ve gayrete mal olacağı konusunda endişeleniyorum. | | | | | |
| 20. | Online alışveriş yaparken, satın aldığım eşyaların teslimatta kaybolabileceğinden endişe ederim. | | | | | |
| 21. | Online mağazanın güvenlikle etkinleştirilen oturum açma işlemi ile donatılmış olup olmadığı konusunda endişe ediyorum. | | | | | |
| 22. | Online mağazanın müşterilerinin özel bilgilerini uygun bir şekilde yönetip yönetmediği konusunda endişe ediyorum. | | | | | |
| 23. | Online alışveriş yaparken, İnternet üzerinden sağladığım kişisel bilgilerimin yanlış kişilerin ellerine geçebileceğinden endişeleniyorum. | | | | | |
| 24. | Online alışveriş yaparken, İnternet üzerinden sağladığım kişisel bilgilerimin diğer perakendecilere veya reklam verenlere satılacağı veya dağıtılacağı konusunda endişeleniyorum. | | | | | |
| 25. | Online alışveriş yaparken, internet üzerinden işlem yapmak için kredi kartı bilgilerinin verilmesinden rahatsızlık duyuyorum. | | | | | |
| 26. | İnternet alışverişinde çok çeşitli ürünler bulunmaktadır. | | | | | |
| 27. | İstediğim ürünleri internet'ten her zaman satın alırım. | | | | | |
| 28. | İnternetten perakende satış mağazalarında bulunmayan ürünleri satın alabilirim. | | | | | |
| 29. | İnternet alışverişinde benzersiz ve alışılmadık ürünler bulunmaktadır. | | | | | |

| | | | | | | |
|---|---|---|---|---|---|---|
| 30. | İnternet alışverişinin stok dışı durumları daha azdır. | | | | | |
| 31. | İnternet alışverişi aynı ürünleri nispeten daha düşük fiyatlarla sunmaktadır. | | | | | |
| 32. | İnternet üzerinden alışveriş yapmak için yalnızca çok az zaman ve çaba gerektirir. | | | | | |
| 33. | İnternet alışverişi bana zaman kazandırıyor, bu yüzden başka faaliyetler de yapabilirim. | | | | | |
| 34. | Geleneksel perakende alışveriş ile karşılaştırıldığında İnternet üzerinden alışveriş yapmak daha uygundur. | | | | | |
| 35. | İnternet alışverişi satın almak için daha az zaman almaktadır. | | | | | |
| 36. | İnternet üzerinden alışverişte alternatifleri taramak daha az zaman almaktadır. | | | | | |
| 37. | İnternet üzerinden alışveriş yaparken, alternatifleri karşılaştırmak daha kolaydır. | | | | | |
| 38. | İnternet üzerinden alışveriş yaparken, malın kullanılabilirliğini kontrol etmek daha kolaydır. | | | | | |
| 39. | İnternet üzerinden alışveriş yaparken, ürün için ödeme yapmak daha kolaydır. | | | | | |
| 40. | İnternet, alışverişi hızlı bir şekilde tamamlamayı mümkün kılmaktadır. | | | | | |
| 41. | İnternet üzerinden alışveriş yaparken, yalnızca ilgilendiğim ürünleri veya perakende sitelerini daha iyi bulabilirim. | | | | | |
| 42. | İnternet üzerinden alışveriş yaparken, sadece ihtiyacım olan bilgileri ve ürünleri toplayıp sıralayabilirim. | | | | | |
| 43. | İnternet üzerinden alışveriş yaparken, arzu ettiğim bilgilerin derinliğini ve miktarını daha iyi kontrol edebilir ve yönetebilirim. | | | | | |
| 44. | Online mağazadan bir ürün satın almak istiyorum. | | | | | |
| 45. | Online mağazadan bir ürün satın almayı arkadaşlarımla ve aileme tavsiye etmek isterim. | | | | | |
| 46. | Satın almak istediğim bir ürün varsa, online mağazayı kullanmak istiyorum. | | | | | |
| 47. | Şirketin online kanalında arama yaparım, ancak benzer ürünü satın aldığımda başka bir şirketin çevrimdışı kanalından satın alırım. | | | | | |
| 48. | Şirketin online kanalında arama yaparım, ancak başka bir ürünü satın aldığımda başka bir şirketin çevrimdışı kanalından satın alırım. | | | | | |

**APPENDIX-2: Reliability of the Scales**

**Scale: ALL VARIABLES**

**Case Processing Summary**

| | | N | % |
|---|---|---|---|
| Cases | Valid | 219 | 99.5 |
| | Excluded[a] | 1 | 0.5 |
| | Total | 220 | 100 |

a. Listwise deletion based on all variables in the procedure.

**Reliability Statistics**

| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
|---|---|---|
| 0.832 | 0.836 | 6 |

**Item Statistics**

| | Mean | Std. Deviation | N |
|---|---|---|---|
| Finance 1 | 2.5205 | 1.17047 | 219 |
| Finance 2 | 2.7717 | 1.28253 | 219 |
| Finance 3 | 3.1598 | 1.23297 | 219 |
| Finance 4 | 2.7763 | 1.12118 | 219 |
| Finance 5 | 3.3151 | 1.27297 | 219 |
| Finance 6 | 3.4521 | 1.37515 | 219 |

**Inter-Item Correlation Matrix**

| | Finance 1 | Finance 2 | Finance 3 | Finance 4 | Finance 5 | Finance 6 |
|---|---|---|---|---|---|---|
| Finance 1 | 1.000 | 0.682 | 0.441 | 0.624 | 0.376 | 0.34 |
| Finance 2 | 0.682 | 1.000 | 0.392 | 0.612 | 0.294 | 0.233 |
| Finance 3 | 0.441 | 0.392 | 1.000 | 0.530 | 0.725 | 0.436 |
| Finance 4 | 0.624 | 0.612 | 0.530 | 1.000 | 0.394 | 0.277 |
| Finance 5 | 0.376 | 0.294 | 0.725 | 0.394 | 1.000 | 0.542 |
| Finance 6 | 0.34 | 0.233 | 0.436 | 0.277 | 0.542 | 1.000 |

**Item-Total Statistics**

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Squared Multiple Correlation | Cronbach's Alpha if Item Deleted |
|---|---|---|---|---|---|
| Finance 1 | 15.475 | 21.81 | 0.656 | 0.556 | 0.795 |
| Finance 2 | 15.2237 | 21.881 | 0.569 | 0.523 | 0.812 |
| Finance 3 | 14.8356 | 21.101 | 0.683 | 0.599 | 0.789 |
| Finance 4 | 15.2192 | 22.254 | 0.647 | 0.518 | 0.798 |
| Finance 5 | 14.6804 | 21.356 | 0.627 | 0.589 | 0.800 |
| Finance 6 | 14.5434 | 22.313 | 0.473 | 0.317 | 0.835 |

**Scale: ALL VARIABLES**

**Case Processing Summary**

| | | N | % |
|---|---|---|---|
| Cases | Valid | 219 | 99.5 |
| | Excluded[a] | 1 | 0.5 |
| | Total | 220 | 100 |

a. Listwise deletion based on all variables in the procedure.

**Reliability Statistics**

| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
|---|---|---|
| 0.925 | 0.926 | 3 |

**Item Statistics**

| | Mean | Std. Deviation | N |
|---|---|---|---|
| Performance 1 | 3.4521 | 1.1824 | 219 |
| Performance 2 | 3.4795 | 1.20141 | 219 |
| Performance 3 | 3.3881 | 1.24519 | 219 |

**Inter-Item Correlation Matrix**

| | Performance 1 | Performance 2 | Performance 3 |
|---|---|---|---|
| Performance 1 | 1.000 | 0.846 | 0.760 |
| Performance 2 | 0.846 | 1.000 | 0.813 |
| Performance 3 | 0.760 | 0.813 | 1.000 |

**Item-Total Statistics**

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Squared Multiple Correlation | Cronbach's Alpha if Item Deleted |
|---|---|---|---|---|---|
| Performance 1 | 6.8676 | 5.427 | 0.842 | 0.731 | 0.897 |
| Performance 2 | 6.8402 | 5.199 | 0.884 | 0.784 | 0.863 |
| Performance 3 | 6.9315 | 5.257 | 0.819 | 0.680 | 0.916 |

**Scale: ALL VARIABLES**

**Case Processing Summary**

| | | N | % |
|---|---|---|---|
| Cases | Valid | 220 | 100 |
| | Excluded[a] | 0 | 0 |
| | Total | 220 | 100 |

a. Listwise deletion based on all variables in the procedure.

**Reliability Statistics**

| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
|---|---|---|
| 0.923 | 0.923 | 3 |

**Item Statistics**

| | Mean | Std. Deviation | N |
|---|---|---|---|
| Psychological 1 | 3.5455 | 1.09908 | 220 |
| Psychological 2 | 3.4545 | 1.14785 | 220 |
| Psychological 3 | 3.4500 | 1.15163 | 220 |

**Inter-Item Correlation Matrix**

| | Psychological 1 | Psychological 2 | Psychological 3 |
|---|---|---|---|
| Psychological 1 | 1.000 | 0.78 | 0.747 |
| Psychological 2 | 0.78 | 1.000 | 0.870 |
| Psychological 3 | 0.747 | 0.87 | 1.000 |

**Item-Total Statistics**

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Squared Multiple Correlation | Cronbach's Alpha if Item Deleted |
|---|---|---|---|---|---|
| Psychological 1 | 6.9045 | 4.945 | 0.789 | 0.627 | 0.931 |
| Psychological 2 | 6.9955 | 4.425 | 0.884 | 0.796 | 0.854 |
| Psychological 3 | 7.0000 | 4.493 | 0.859 | 0.770 | 0.876 |

**Scale: ALL VARIABLES**

**Case Processing Summary**

| | | N | % |
|---|---|---|---|
| Cases | Valid | 219 | 99.5 |
| | Excluded[a] | 1 | 0.5 |
| | Total | 220 | 100 |

b. Listwise deletion based on all variables in the procedure.

**Reliability Statistics**

| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
|---|---|---|
| 0.895 | 0.896 | 3 |

**Item Statistics**

| | Mean | Std. Deviation | N |
|---|---|---|---|
| Social 1 | 2.6849 | 1.17945 | 219 |
| Social 2 | 2.3836 | 1.12882 | 219 |
| Social 3 | 2.2968 | 1.12460 | 219 |

**Inter-Item Correlation Matrix**

| | Social 1 | Social 2 | Social 3 |
|---|---|---|---|
| Social 1 | 1.000 | 0.677 | 0.673 |
| Social 2 | 0.677 | 1.000 | 0.878 |
| Social 3 | 0.673 | 0.878 | 1.000 |

**Item-Total Statistics**

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Squared Multiple Correlation | Cronbach's Alpha if Item Deleted |
|---|---|---|---|---|---|
| Social 1 | 4.6804 | 4.769 | 0.696 | 0.485 | 0.935 |
| Social 2 | 4.9817 | 4.440 | 0.848 | 0.785 | 0.804 |
| Social 3 | 5.0685 | 4.468 | 0.844 | 0.783 | 0.807 |

**Scale: ALL VARIABLES**

**Case Processing Summary**

| | | N | % |
|---|---|---|---|
| Cases | Valid | 219 | 99.5 |
| | Excluded[a] | 1 | 0.5 |
| | Total | 220 | 100 |

a. Listwise deletion based on all variables in the procedure.

**Reliability Statistics**

| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
|---|---|---|
| 0.899 | 0.897 | 5 |

**Item Statistics**

| | Mean | Std. Deviation | N |
|---|---|---|---|
| Delivery 1 | 2.6941 | 1.17798 | 219 |
| Delivery 2 | 3.2374 | 1.28086 | 219 |
| Delivery 3 | 3.2466 | 1.31450 | 219 |
| Delivery 4 | 3.2374 | 1.30217 | 219 |
| Delivery 5 | 2.9087 | 1.19666 | 219 |

**Inter-Item Correlation Matrix**

| | Delivery 1 | Delivery 2 | Delivery 3 | Delivery 4 | Delivery 5 |
|---|---|---|---|---|---|
| Delivery 1 | 1.000 | 0.507 | 0.467 | 0.463 | 0.585 |
| Delivery 2 | 0.507 | 1.000 | 0.872 | 0.766 | 0.592 |
| Delivery 3 | 0.467 | 0.872 | 1.000 | 0.842 | 0.630 |
| Delivery 4 | 0.463 | 0.766 | 0.842 | 1.000 | 0.629 |
| Delivery 5 | 0.585 | 0.592 | 0.630 | 0.629 | 1.000 |

**Item-Total Statistics**

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Squared Multiple Correlation | Cronbach's Alpha if Item Deleted |
|---|---|---|---|---|---|
| Delivery 1 | 12.6301 | 20.629 | 0.565 | 0.386 | 0.913 |
| Delivery 2 | 12.0868 | 17.584 | 0.823 | 0.776 | 0.860 |
| Delivery 3 | 12.0776 | 17.090 | 0.851 | 0.838 | 0.853 |
| Delivery 4 | 12.0868 | 17.547 | 0.809 | 0.728 | 0.863 |
| Delivery 5 | 12.4155 | 19.226 | 0.706 | 0.524 | 0.886 |

**Scale: ALL VARIABLES**

**Case Processing Summary**

| | | N | % |
|---|---|---|---|
| Cases | Valid | 218 | 99.1 |
| | Excluded[a] | 2 | 0.9 |
| | Total | 220 | 100 |

a. Listwise deletion based on all variables in the procedure.

**Reliability Statistics**

| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
|---|---|---|
| 0.937 | 0.937 | 5 |

**Item Statistics**

| | Mean | Std. Deviation | N |
|---|---|---|---|
| Online Payment 1 | 3.1193 | 1.21606 | 218 |
| Online Payment 2 | 3.3394 | 1.22734 | 218 |
| Online Payment 3 | 3.4679 | 1.25591 | 218 |
| Online Payment 4 | 3.4541 | 1.27731 | 218 |
| Online Payment 5 | 3.4541 | 1.29166 | 218 |

**Inter-Item Correlation Matrix**

| | Online Payment 1 | Online Payment 2 | Online Payment 3 | Online Payment 4 | Online Payment 5 |
|---|---|---|---|---|---|
| Online Payment 1 | 1.000 | 0.760 | 0.724 | 0.615 | 0.625 |
| Online Payment 2 | 0.760 | 1.000 | 0.874 | 0.783 | 0.710 |
| Online Payment 3 | 0.724 | 0.874 | 1.000 | 0.858 | 0.775 |
| Online Payment 4 | 0.615 | 0.783 | 0.858 | 1.000 | 0.771 |
| Online Payment 5 | 0.625 | 0.710 | 0.775 | 0.771 | 1.000 |

**Item-Total Statistics**

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Squared Multiple Correlation | Cronbach's Alpha if Item Deleted |
|---|---|---|---|---|---|
| Online Payment 1 | 13.7156 | 21.596 | 0.739 | 0.604 | 0.939 |
| Online Payment 2 | 13.4954 | 20.251 | 0.876 | 0.803 | 0.915 |
| Online Payment 3 | 13.3670 | 19.680 | 0.913 | 0.854 | 0.908 |
| Online Payment 4 | 13.3807 | 20.135 | 0.843 | 0.770 | 0.921 |
| Online Payment 5 | 13.3807 | 20.486 | 0.793 | 0.652 | 0.930 |

**Scale: ALL VARIABLES**

**Case Processing Summary**

| | | N | % |
|---|---|---|---|
| Cases | Valid | 219 | 99.5 |
| | Excluded[a] | 1 | 0.5 |
| | Total | 220 | 100 |

a. Listwise deletion based on all variables in the procedure.

**Reliability Statistics**

| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
|---|---|---|
| 0.893 | 0.894 | 6 |

**Item Statistics**

| | Mean | Std. Deviation | N |
|---|---|---|---|
| Product Var 1 | 3.7900 | 1.22725 | 219 |
| Product Var 2 | 3.1963 | 1.18584 | 219 |
| Product Var 3 | 3.6256 | 1.15991 | 219 |
| Product Var 4 | 3.6393 | 1.12621 | 219 |
| Product Var 5 | 3.4566 | 1.11359 | 219 |
| Product Var 6 | 3.5662 | 1.08744 | 219 |

**Inter-Item Correlation Matrix**

| | Product Var 1 | Product Var 2 | Product Var 3 | Product Var 4 | Product Var 5 | Product Var 6 |
|---|---|---|---|---|---|---|
| Product Var 1 | 1.000 | 0.523 | 0.592 | 0.562 | 0.483 | 0.560 |
| Product Var 2 | 0.523 | 1.000 | 0.597 | 0.575 | 0.512 | 0.547 |
| Product Var 3 | 0.592 | 0.597 | 1.000 | 0.760 | 0.588 | 0.653 |
| Product Var 4 | 0.562 | 0.575 | 0.760 | 1.000 | 0.575 | 0.613 |
| Product Var 5 | 0.483 | 0.512 | 0.588 | 0.575 | 1.000 | 0.634 |
| Product Var 6 | 0.560 | 0.547 | 0.653 | 0.613 | 0.634 | 1.000 |

**Item-Total Statistics**

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Squared Multiple Correlation | Cronbach's Alpha if Item Deleted |
|---|---|---|---|---|---|
| Product Var 1 | 17.4840 | 22.012 | 0.658 | 0.439 | 0.884 |
| Product Var 2 | 18.0776 | 22.228 | 0.668 | 0.447 | 0.882 |
| Product Var 3 | 17.6484 | 21.275 | 0.792 | 0.665 | 0.862 |
| Product Var 4 | 17.6347 | 21.811 | 0.762 | 0.627 | 0.867 |
| Product Var 5 | 17.8174 | 22.691 | 0.676 | 0.481 | 0.800 |
| Product Var 6 | 17.7078 | 22.327 | 0.739 | 0.559 | 0.871 |

**Scale: ALL VARIABLES**

**Case Processing Summary**

| | | N | % |
|---|---|---|---|
| Cases | Valid | 220 | 100 |
| | Excluded[a] | 0 | 0.0 |
| | Total | 220 | 100 |

a. Listwise deletion based on all variables in the procedure.

**Reliability Statistics**

| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
|---|---|---|
| 0.761 | 0.879 | 8 |

**Item Statistics**

| | Mean | Std. Deviation | N |
|---|---|---|---|
| Conven 1 | 3.5955 | 1.12057 | 220 |
| Conven 2 | 3.5136 | 1.128662 | 220 |
| Conven 3 | 3.4091 | 1.09624 | 220 |
| Conven 4 | 3.6682 | 1.09122 | 220 |
| Conven 5 | 3.9818 | 3.61499 | 220 |
| Conven 6 | 3.7636 | 1.05057 | 220 |
| Conven 7 | 2.8818 | 1.20677 | 220 |
| Convene 8 | 3.2909 | 1.21892 | 220 |

**Inter-Item Correlation Matrix**

| | Conven 1 | Conven 2 | Conven 3 | Conven 4 | Conven 5 | Conven 6 | Conven 7 | Conven 8 |
|---|---|---|---|---|---|---|---|---|
| Conven 1 | 1.000 | 0.800 | 0.697 | 0.760 | 0.286 | 0.706 | 0.309 | 0.458 |
| Conven 2 | 0.800 | 1.000 | 0.667 | 0.740 | 0.290 | 0.696 | 0.330 | 0.435 |
| Conven 3 | 0.697 | 0.667 | 1.000 | 0.771 | 0.277 | 0.671 | 0.441 | 0.433 |
| Conven 4 | 0.760 | 0.740 | 0.771 | 1.000 | 0.280 | 0.692 | 0.275 | 0.389 |
| Conven 5 | 0.286 | 0.290 | 0.277 | 0.280 | 1.000 | 0.323 | 0.176 | 0.209 |
| Conven 6 | 0.706 | 0.696 | 0.671 | 0.692 | 0.323 | 1.000 | 0.259 | 0.432 |
| Conven 7 | 0.309 | 0.330 | 0.441 | 0.275 | 0.176 | 0.259 | 1.000 | 0.539 |
| Conven 8 | 0.458 | 0.435 | 0.433 | 0.389 | 0.209 | 0.432 | 0.539 | 1.000 |

**Item-Total Statistics**

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Squared Multiple Correlation | Cronbach's Alpha if Item Deleted |
|---|---|---|---|---|---|
| Conven 1 | 24.5091 | 53.018 | 0.714 | 0.728 | 0.709 |
| Conven 2 | 24.5909 | 53.046 | 0.706 | 0.702 | 0.710 |
| Conven 3 | 24.6955 | 53.455 | 0.703 | 0.685 | 0.712 |
| Conven 4 | 24.4364 | 53.663 | 0.693 | 0.721 | 0.713 |
| Conven 5 | 24.1227 | 37.935 | 0.335 | 0.121 | 0.891 |
| Conven 6 | 24.3409 | 54.162 | 0.690 | 0.612 | 0.716 |
| Conven 7 | 25.2227 | 57.069 | 0.406 | 0.377 | 0.746 |
| Conven 8 | 24.8136 | 55.266 | 0.506 | 0.402 | 0.733 |

**Scale: ALL VARIABLES**

**Case Processing Summary**

| | | N | % |
|---|---|---|---|
| Cases | Valid | 220 | 100 |
| | Excluded[a] | 0 | 0.0 |
| | Total | 220 | 100 |

a. Listwise deletion based on all variables in the procedure.

**Reliability Statistics**

| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
|---|---|---|
| 0.901 | 0.903 | 4 |

**Item Statistics**

| | Mean | Std. Deviation | N |
|---|---|---|---|
| Usefulness 1 | 3.6909 | 1.09582 | 220 |
| Usefulness 2 | 3.6818 | 1.01074 | 220 |
| Usefulness 3 | 3.7045 | 1.03764 | 220 |
| Usefulness 4 | 3.4591 | 1.13603 | 220 |

**Inter-Item Correlation Matrix**

| | Usefulness 1 | Usefulness 2 | Usefulness 3 | Usefulness 4 |
|---|---|---|---|---|
| Usefulness 1 | 1.000 | 0.814 | 0.710 | 0.613 |
| Usefulness 2 | 0.814 | 1.000 | 0.794 | 0.601 |
| Usefulness 3 | 0.710 | 0.794 | 1.000 | 0.666 |
| Usefulness 4 | 0.613 | 0.601 | 0.666 | 1.000 |

**Item-Total Statistics**

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Squared Multiple Correlation | Cronbach's Alpha if Item Deleted |
|---|---|---|---|---|---|
| Usefulness 1 | 10.8455 | 8.003 | 0.798 | 0.689 | 0.865 |
| Usefulness 2 | 10.8545 | 8.280 | 0.833 | 0.756 | 0.854 |
| Usefulness 3 | 10.8318 | 8.223 | 0.815 | 0.688 | 0.859 |
| Usefulness 4 | 11.0773 | 8.382 | 0.681 | 0.483 | 0.910 |

**Scale: ALL VARIABLES**

**Case Processing Summary**

| | | N | % |
|---|---|---|---|
| Cases | Valid | 220 | 100 |
| | Excluded[a] | 0 | 0.0 |
| | Total | 220 | 100 |

a. Listwise deletion based on all variables in the procedure.

**Reliability Statistics**

| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
|---|---|---|
| 0.923 | 0.923 | 3 |

**Item Statistics**

| | Mean | Std. Deviation | N |
|---|---|---|---|
| Purchase Intention 1 | 3.5773 | 1.05486 | 220 |
| Purchase Intention 2 | 3.5318 | 1.05722 | 220 |
| Purchase Intention 3 | 3.4818 | 1.03573 | 220 |

**Inter-Item Correlation Matrix**

| | Purchase Intention 1 | Purchase Intention 2 | Purchase Intention 3 |
|---|---|---|---|
| Purchase Intention 1 | 1.000 | 0.817 | 0.814 |
| Purchase Intention 2 | 0.817 | 1.000 | 0.770 |
| Purchase Intention 3 | 0.814 | 0.770 | 1.000 |

**Item-Total Statistics**

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Squared Multiple Correlation | Cronbach's Alpha if Item Deleted |
|---|---|---|---|---|---|
| Purchase Intention 1 | 7.0136 | 3.877 | 0.867 | 0.751 | 0.870 |
| Purchase Intention 2 | 7.0591 | 3.965 | 0.833 | 0.700 | 0.897 |
| Purchase Intention 3 | 7.1091 | 4.052 | 0.831 | 0.696 | 0.899 |

**Scale: ALL VARIABLES**

**Case Processing Summary**

| | | N | % |
|---|---|---|---|
| Cases | Valid | 220 | 100 |
| | Excluded[a] | 0 | 0.0 |
| | Total | 220 | 100 |

a. Listwise deletion based on all variables in the procedure.

**Reliability Statistics**

| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
|---|---|---|
| 0.935 | 0.935 | 2 |

**Item Statistics**

| | Mean | Std. Deviation | N |
|---|---|---|---|
| Cross-channel free-riding 1 | 3.0545 | 1.06704 | 220 |
| Cross-channel free-riding 2 | 2.9955 | 1.09168 | 220 |

**Inter-Item Correlation Matrix**

| | Cross-channel free-riding 1 | Cross-channel free-riding 2 |
|---|---|---|
| Cross-channel free-riding 1 | 1.000 | 0.878 |
| Cross-channel free-riding 2 | 0.878 | 1.000 |

**Item-Total Statistics**

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Squared Multiple Correlation | Cronbach's Alpha if Item Deleted |
|---|---|---|---|---|---|
| Cross-channel free-riding 1 | 2.9955 | 1.192 | 0.878 | 0.771 | . |
| Cross-channel free-riding 2 | 3.0545 | 1.139 | 0.878 | 0.771 | . |

**APPENDIX-3 :Correlations**

| | | FR | PPR | PR | SR | DR | OPR | PV | C | U | PI | CCFR | Perceived Risk |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Financial Risk | Correlation Coefficient | 1.000 | 0.593** | 0.526** | 0.393** | 0.587** | 0.563** | 0.279** | 0.263** | 0.315** | 0.297** | 0.274** | 0.779** |
| | Sig. (2-tailed) | . | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| | N | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 |
| Product Performance Risk | Correlation Coefficient | 0.593** | 1.000 | 0.784** | 0.330** | 0.639** | 0.648** | 0.066 | 0.045 | 0.053 | 0.134* | 0.222** | 0.854** |
| | Sig. (2-tailed) | 0.000 | . | 0.000 | 0.000 | 0.000 | 0.000 | 0.329 | 0.510 | 0.431 | 0.047 | 0.001 | 0.000 |
| | N | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 |
| Psychological Risk | Correlation Coefficient | 0.526** | 0.784** | 1.000 | 0.345** | 0.564** | 0.567** | 0.115 | 0.097 | 0.133 | 0.189** | 0.212** | 0.751** |
| | Sig. (2-tailed) | 0.000 | 0.000 | . | 0.000 | 0.000 | 0.000 | 0.089 | 0.152 | 0.049 | 0.005 | 0.002 | 0.000 |
| | N | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 |
| Social Risk | Correlation Coefficient | 0.393** | 0.330** | 0.345** | 1.000 | 0.493** | 0349** | 0.136 | 0.094 | 0.184 | 0.152* | 0.209** | 0.569** |
| | Sig. (2-tailed) | 0.000 | 0.000 | 0.000 | . | 0.000 | 0.000 | 0.044 | 0.165 | 0.006 | 0.024 | 0.002 | 0.000 |
| | N | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 |
| Delivery Risk | Correlation Coefficient | 0.587** | 0.639** | 0.564** | 0.493** | 1.000 | 0.659** | 0.084 | 0.087 | 0.156* | 0.173** | 0.248** | 0.839** |
| | Sig. (2-tailed) | 0.000 | 0.000 | 0.000 | 0.000 | . | 0.000 | 0.214 | 0.199 | 0.020 | 0.010 | 0.000 | 0.000 |
| | N | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 |
| Online Payment Risk | Correlation Coefficient | 0.563** | 0.648** | 0.567** | 0.349** | 0.659** | 1.000 | 0.009 | 0.128 | 0.127 | 0.183** | 0.223** | 0.794** |

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Sig. (2-tailed) | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | . | 0.895 | 0.057 | 0.060 | 0.006 | 0.001 | 0.000 |
| | N | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 |
| Product Variety | Correlation Coefficient | -0.279** | -0.066 | -0.115 | -0.136* | -0.084 | 0.009 | 1.000 | 0.701** | 0.691** | 0.661** | 0.026 | 0.112 |
| | Sig. (2-tailed) | 0.000 | 0.329 | 0.089 | 0.044 | 0.214 | 0.895 | . | 0.000 | 0.000 | 0.000 | 0.703 | 0.099 |
| | N | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 |
| Convenience | Correlation Coefficient | -0.263** | -0.045 | -0.097 | -0.094 | -0.087 | -0.128 | 0.701** | 1.000 | 0.793** | 0.712** | 0.051 | 0.108 |
| | Sig. (2-tailed) | 0.000 | 0.51 | 0.152 | 0.165 | 0.199 | 0.057 | 0.000 | . | 0.000 | 0.000 | 0.452 | 0.110 |
| | N | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 |
| Usefulness | Correlation Coefficient | -0.315** | -0.053 | -0.133* | -0.184** | -0.156* | -0.127 | 0.691** | 0.793** | 1.000 | 0.702** | 0.049 | 0.161* |
| | Sig. (2-tailed) | 0.000 | 0.431 | 0.049 | 0006 | 0.020 | 0.060 | 0.000 | 0.000 | . | 0.000 | 0.466 | 0.017 |
| | N | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 |
| Purchase Intention | Correlation Coefficient | -0.297** | -0.134* | -0.189** | -0.152* | -0.173** | -0.183** | 0.661** | 0.712** | 0.702** | 1.000 | 0.021 | 0.205** |
| | Sig. (2-tailed) | 0.000 | 0.47 | 0.005 | 0.024 | 0.010 | 0.006 | 0.000 | 0.000 | 0.000 | . | 0.758 | 0.002 |
| | N | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 |
| Cross-channel free-riding | Correlation Coefficient | 0.274** | 0.222** | 0.212** | 0.209** | 0.248** | 0.223** | 0.026 | 0.051 | -0.049 | 0.021 | 1.000 | 0.298** |
| | Sig. (2-tailed) | 0.000 | 0.001 | 0.002 | 0.002 | 0.000 | 0.001 | 0.703 | 0.452 | 0.466 | 0.758 | . | 0.000 |
| | N | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 |
| Perceived Risk | Correlation Coefficient | 0.779** | 0.854** | 0.751** | 0.569** | 0.839** | 0.794** | -0.112 | -0.108 | -0.161* | -0.205 | 0.298** | 1.000 |

| | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Sig. (2-tailed) | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.099 | 0.110 | 0.017 | 0.002 | 0.000 | . |
| | N | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 |