

İSTANBUL BİLGİ UNIVERSITY
INSTITUTE OF SOCIAL SCIENCES
MARKETING MASTER'S DEGREE PROGRAM



**THE FACTORS THAT AFFECT INTENTION OF SHOPPERS TO BUY
FMCG PRODUCTS ON E-COMMERCE**

Samet Durmaz
116689001

Advisor: Prof. Dr. Beril Durmuş

İSTANBUL
2019

The Factors That Affect Intention of Shoppers to Buy FMCG Products on E-Commerce

Alışverişçilerin Hızlı Tüketim Ürünlerini E-Ticarette Satın Almalarını Etkileyen Faktörler.

Samet Durmaz

116689001

Tez Danışmanı: Prof. Dr. Beril Durmuş
Marmara Üniversitesi

Jüri Üyesi: Prof. Dr. Selime Sezgin
İstanbul Bilgi Üniversitesi

Jüri Üyesi: Asst. Prof. Esra Arıkan
İstanbul Bilgi Üniversitesi







Tezin Onaylandığı Tarih:

24.05.2019

Toplam Sayfa Sayısı:

80

Anahtar Kelimeler (Türkçe)

- 1) Güven
- 2) E-ticaret
- 3) Çevrimiçi satın alma niyeti
- 4) Çevrimiçi alışveriş
- 5) Hızlı tüketim ürünleri

Anahtar Kelimeler (İngilizce)

- 1) Trust
- 2) E-commerce
- 3) Online purchase intention
- 4) Online shopping
- 5) Fast moving consumer goods

To my beloved wife Deniz



ACKNOWLEDGEMENTS

At first, I would like to thank my advisor Prof. Dr. Beril Durmuş of the Marketing Department of Social Sciences Institute at İstanbul Bilgi University for her invaluable support and strong expert guidance that I need to design, develop and finalize my thesis from the beginning to the end. With all her support and guidance, I also appreciate for being reachable anytime to me during my thesis study.

I would also like to thank Prof. Dr. Selime Sezgin for her inspirational guidance throughout my master program and thesis study.

I could not finish my thesis without all these support and guidance of Prof. Dr. Selime Sezgin and Prof. Dr. Beril Durmuş.

The last but not the least, I would like to thank my beloved wife Deniz Kızık Durmaz for her always support, continuous encouragement and limitless patience during all thesis study from the beginning to the end. I would not finish my thesis without her invaluable support.

TABLE OF CONTENTS

DEDICATION	i
ACKNOWLEDGEMENTS.....	ii
TABLE OF CONTENTS.....	iii
LIST OF ABBREVIATIONS	vi
LIST OF FIGURES	vii
LIST OF TABLES	viii
ABSTRACT.....	ix
ÖZET.....	x
1. INTRODUCTION.....	1
1.1. SCOPE AND SIGNIFICANCE OF THE STUDY	2
1.2. ORGANIZATION OF THE STUDY	3
2. LITERATURE REVIEW.....	4
2.1. TRUST IN E-COMMERCE.....	4
2.2. FOUNDATIONS OF TRUSTWORTHINESS	8
2.2.1. Purchasing Experience.....	8
2.2.2. Price Promotions.....	10
2.2.3. Product Information and Shopper Reviews.....	12
2.2.4. Perceived Brand Equity	13
2.2.5. Digital Communication of Brand.....	15
2.2.6. Online Purchase Intention for FMCG Products	16
3. CONCEPTUAL MODEL AND HYPOTHESES.....	18

3.1. RESEARCH OBJECTIVE AND DESIGN	18
3.1.1. Research Objective	18
3.1.2. Research Design	18
3.2. CONCEPTUAL MODEL AND HYPOTHESES	19
3.3. RESEARCH METHODOLOGY	22
3.3.1. Measurement of Independent and Dependent Variables	22
3.3.2. Questionnaire Development and Design	26
3.3.3. Sampling Selection and Data Collection	27
4. DATA ANALYSIS AND FINDINGS	28
4.1. DESCRIPTIVE STATISTICS FOR DEMOGRAPHIC VARIABLES	28
4.1.1. Age	28
4.1.2. Gender	28
4.1.3. Marital Status	29
4.1.4. Education Level	29
4.1.5. Income Level	30
4.1.6. Online Shopping Frequency	31
4.2. FACTOR ANALYSIS OF THE CONSTRUCT	31
4.2.1. Factor and Reliability Analysis for Purchasing Experience	33
4.2.2. Factor and Reliability Analysis for Product Information and Shopper Reviews	34
4.2.3. Factor and Reliability Analysis for Price Promotions	35
4.2.4. Factor and Reliability Analysis for Perceived Brand Equity	36

4.2.5. Factor and Reliability Analysis for Digital Communication of Brand	37
4.2.6. Reliability Analysis for Trust in Online Seller	38
4.2.7. Reliability Analysis for Trust in Brand	39
4.2.8. Revised Conceptual Research Model.....	40
4.3. CORRELATION ANALYSIS.....	41
4.4. REGRESSION ANALYSIS.....	43
4.4.1. Multiple Linear Regression Analysis for Trust in Online Seller	43
4.4.2. Multiple Linear Regression Analysis for Trust in Brand	44
4.4.3. Multiple Linear Regression Analysis for Online Purchase Intention	45
4.4.4. The Results of The Hypotheses.....	46
5. CONCLUSIONS	47
6. LIMITATIONS AND FUTURE RESEARCH	50
APPENDIX	52
REFERENCES.....	59

LIST OF ABBREVIATIONS

B2C: Business to Consumers

FMCG: Fast Moving Consumer Goods

PE: Purchasing Experience

PP: Price Promotions

PISR: Product Information and Shopper Reviews

PBE: Perceived Brand Equity

DCB: Digital Communication of Brand

TIOS: Trust in Online Seller

TIB: Trust in Brand

OPI: Online Purchase Intention

LIST OF FIGURES

Figure 3.1. The Conceptual Research Model.....	19
Figure 4.1. Revised Conceptual Research Model	40
Figure 4.2. Multiple Linear Regression of Hypotheses for Trust in Online Seller	44
Figure 4.3. Multiple Linear Regression of Hypotheses for Trust in Brand.....	45
Figure 4.4. Multiple Linear Regression of Hypotheses for Online Purchase Intention	45

LIST OF TABLES

Table 3.1. Measurement of Independent and Dependent Variables	23
Table 4.1. Gender Representation of Survey Respondents	29
Table 4.2. Marital Status Representation of Survey Respondents	29
Table 4.3. Education Level Representation of Survey Respondents	30
Table 4.4. Income Level Representation of Survey Respondents	30
Table 4.5. Online Purchase Frequency Representation of Survey Respondents	31
Table 4.6. Factor and Reliability Analysis for Purchasing Experience (PE).....	34
Table 4.7. Factor and Reliability Analysis for Product Information and Shopper Reviews (PISR).....	35
Table 4.8. Factor and Reliability Analysis for Price Promotions (PP).....	36
Table 4.9. Factor and Reliability Analysis for Perceived Brand Equity (PBE) ..	37
Table 4.10. Factor and Reliability Analysis for Digital Communication of Brand (DCB).....	38
Table 4.11. Reliability Analysis for Trust in Online Seller (TIOS)	39
Table 4.12. Reliability Analysis for Trust in Brand (TIB)	39
Table 4.13. Correlation Analysis	42
Table 4.14. Multiple Linear Regression of Hypotheses for Trust in Online Seller	43
Table 4.15. Multiple Linear Regression of Hypotheses for Trust in Brand	44
Table 4.16. Multiple Linear Regression of Hypotheses for Online Purchase Intention	45
Table 4.17. The Summary Results of the Hypotheses	46

ABSTRACT

After the evolution of Internet and the advancement of the World Wide Web, e-commerce has been created as the new form of retail transaction and as a new way of shopping for customers. Among all advantages such as limitless accessibility for online stores, easy and practical price comparisons among many alternatives, monetary advantages offering by online shoppers, and disadvantages such as concerns of customers on security of financial transaction systems and private information on online servers, e-commerce business is rapidly growing year by year in developed and developing countries. In the study, the factors that can affect online purchase intention of shoppers to buy Fast Moving Consumer Goods (FMCG) products on e-commerce in Turkey has been investigated by related literature and comprehensive research that include hypotheses regarding these factors' impacts on online purchase intention for FMCG products. These factors as independent variables have been classified in two main parts: factors that can affect trust in online seller, which are purchasing experience, price promotions, product information and shopper reviews; and factors that can affect trust in brand, which are perceived brand equity and digital communication of brand. The findings on research study revealed that price promotions are strongly effective on trust in online seller and digital communication of brand is strongly effective on trust in brand, while both trust in online seller and trust in brand positively affecting online purchase intention for FMCG products.

Keywords and Phrases: E-commerce, trust, online purchase intention, online shopping, fast moving consumer goods

ÖZET

İnternetin evrimi ve İnternet Sunucuları Ağı'nın (World Wide Web) gelişimi ile birlikte elektronik ticaret, ticaret dünyası için yeni bir ticari alışveriş şekli ve müşteriler için de yeni bir alışveriş yöntemi olarak oluştu. Elektronik ticaretin belli başlı avantajları ve dezavantajları var. Avantajlara örnek olarak çevrimiçi mağazalara sınırsız ulaşım olanağı, kolay ve pratik şekilde birçok alternatif arasında fiyat karşılaştırması yapılabilme ve çevrimiçi satıcılar tarafından müşterilere sunulan fiyat indirimleri verilebilirken, diğer yandan dezavantajlara örnek olarak da çevrimiçi ödeme sistemlerindeki ve çevrimiçi bilgi ortamlarındaki kişisel bilgilerin korunmasına yönelik endişeler verilebilir. Tüm bu avantaj ve dezavantajlarla birlikte elektronik ticaret işi hem gelişen ülkelerde hem de gelişmekte olan ülkelerde çok hızlı şekilde büyümeye devam ediyor. Bu tez çalışmasında, literatürdeki ilgili akademik kaynaklar incelenerek ve konuyla ilgili hipotezlerle oluşturulan detaylı akademik araştırma ile Türkiye'de alışverişçilerin Hızlı Tüketim Ürünleri'ni çevrimiçi satın alma niyetlerini etkileyebilecek faktörler incelendi. Bu faktörler iki ana bölüme ayrıldı. Birinci bölümde, çevrimiçi satıcıya güveni etkileyebilecek çevrimiçi alışveriş deneyimi, fiyat promosyonları, ürün bilgileri ve alışverişçi yorumları yer alırken; ikinci bölümde ise, markaya güveni etkileyebilecek marka değeri ve markanın çevrimiçi ortamda yaptıkları iletişim yer aldı. Yapılan akademik araştırma gösteriyor ki fiyat indirimleri güçlü bir şekilde çevrimiçi satıcıya olan güveni etkilerken, markanın çevrimiçi ortamda yaptığı iletişim de güçlü şekilde markaya olan güveni etkiliyor. Bu faktörlerden etkilenen hem çevrimiçi satıcıya olan güvenin hem de markaya olan güvenin ise alışverişçilerin Hızlı Tüketim Ürünleri'ni çevrimiçi alışverişte satın alma niyetlerini pozitif olarak etkilediği görülüyor.

Anahtar Kelimeler: Elektronik ticaret, güven, çevrimiçi satın alma niyeti, çevrimiçi alışveriş, hızlı tüketim ürünleri

CHAPTER ONE

INTRODUCTION

E-commerce is a wide online trade area that almost all sectors are operating for particular part of their business and that most of the companies from all sectors is focusing more on this new trade environment as years went by. The main factor of evolution of e-commerce, in other words it can be called online shopping, is the internet which has strongly affected marketing and sales as creating a new form of retail method. According to recent reports in the last 10 years after internet evolution, the reports by Goldman Sachs and Interactive Media in Retail Group shows that B2C commerce sales reached to 1 trillion US dollars for the first time by 21.1% growth vs previous year in 2012 (Fredrikson, 2013). Global B2C online shopping sales are expected to reach 1.92 trillion US dollars in 2016 (The Statistics Portal, 2015). E-commerce in Turkey, on the other hand, is also largely growing year by year from e-commerce market value of 7.4 billion US dollars in 2013 to market value of 8.6 billion US dollars in 2014 by an annual growth of 15.8 according to global market research company Deloitte (Deloitte C. , 2014). In the more recent reports, total e-commerce market value of Turkey reached to 10.8 billion US dollars by 37% annual growth in 2017 and 5.9 billion US dollars of total e-commerce market in Turkey came from online retail transactions, which can be described as B2C transactions; while the share of online retail in total e-commerce market was only 4.1% in 2017 which is relatively low in comparison with the share in developing countries by 4.8% and the share in developed countries by 9.8% (Deloitte, 2018). It signals that there is a constant potential for growth of e-commerce and online retail market in Turkey. In other words, it shows that e-commerce is growing year by year as the immature part of overall world trade and that it is a real substitute of traditional commerce anymore, since it provides benefits mainly to reduce time and physical effort and gives the opportunity to practically compare all alternatives with many competitive price offers

on shopping. On the other hand, there are several drawbacks of e-commerce for online shoppers such as habits on shopping in traditional stores, financial security risks on payments, non-user-friendly online shopping platforms, overmuch e-commerce seller alternatives, concerns for privacy of personal information. It can be said that online shopping is still accepted as riskier than conventional shopping for many people (Soopramanien, 2011).

Among all these advantages and disadvantages of shopping for FMCG products on e-commerce, the intention of shoppers can be affected positively through trust in two ways: trust in e-commerce seller among many alternatives in growing online shopping environment and trust in brand towards many competitor alternatives in FMCG markets.

1.1. SCOPE AND SIGNIFICANCE OF THE STUDY

The purpose of this study is to explore the effects of foundations of trustworthiness in one way as trust in online seller (TIOS) with purchasing experience (PE), price promotions (PP) and product information and shopper reviews (PISR), and on the other way as trust in FMCG brands (TIB) with perceived brand equity (PBE) and digital communication of brand (DCB) as social media and influencer partnerships. Through both trust in online seller and trust in brand with all these foundations, shoppers can have purchase intention to buy a FMCG product on e-commerce instead of shopping in traditional stores.

Both trust in online seller and trust in brand create overall trust that can be directly impactful on online shopping intention of FMCG shoppers; therewithal, the impact level of the foundations of trustworthiness will be examined through hypotheses on the paper.

Research and data analyses will be used to understand the rightness of hypotheses, which has been claimed on conceptual research model.

1.2. ORGANIZATION OF THE STUDY

This study was divided into five main parts consisting of literature review, research model with hypotheses and research methodology, findings of the collect data on the research through factor and correlation analyses, conclusion with key findings of the research and research limitations.

In literature review, adequate research has been made on previous researches and articles related with the factors for online shopping intention which are purchasing experience, price promotions, product information and shopper reviews, perceived brand equity and digital communication of brands. Trust in online seller and trust in brand as possible factors which can be affected on online shopping intention for FMCG products have also been investigated on literature.

In research model and methodology section, research model with hypotheses, research objective and design, questionnaire development and design, sample selection and data collection were explained in detail.

In data analysis and findings section, descriptive statistics for demographic variables including gender, age, education level, income level and online shopping frequency of respondents, factor and reliability analysis, correlation analysis, regression analysis of the construct were explained in detail.

In conclusion section, all key findings from research and data analyses was discussed through examination of study.

At the end, after conclusions were discussed, limitations of the research were also indicated on the paper in order to enlighten the future research studies.



CHAPTER TWO

LITERATURE REVIEW

2.1. TRUST IN E-COMMERCE

According to the definition in the Merriam-Webster Dictionary, trust means assured reliance on the character, ability, strength, or truth of someone or something (The Merriam-Webster Dictionary, 2018). According to Kimery and McCard (2002), trust is willingness of customers to accept any negative or positive consequence on an online purchasing upon their positive expectations for online purchases in the future (Kimery & McCard, 2002). Trust in marketing means a consumer's perceived reliability on the brand, product, or services (Flavian, Guinaliu, & Gurrea, 2006). With this definition in marketing, on the other hand, there are many definitions for trust according to different disciplines, for instance, psychologists define trust as a personal trait, many sociologists describe it as a social structure, while economists define trust as a choice of mechanism (Lewicki & Bunker, 1995). According to Egger (2006), an adequate level of trust on an online transaction is needed to be exist for an online purchasing which and a customer will provide his or her financial information

and private information on an platform that can be seen by anyone or give his or her money to buy something on online (Egger, 2006).

With all these definitions and descriptions, in the literature, it has been demonstrated that trust as a wide range of influence is directly effecting purchase intention of online shoppers in e-commerce (Vergehan, Meents, & Tan, 2006), (Jarpenppa, Tractinsky, & M., 1999), (McKnight, Choudhury, & Kacmar, 2002).

As mentioned in introduction, unlike traditional trade in physical environment, e-commerce has many uncertainties like not seeing the product physically and security risks such as privacy of personal information or security concerns of payment process, online shoppers need to have trust at the first stage. According to Camp (2001), there are several dimensions for online trust, which are mainly related to security, privacy and reliability (Camp, 2001). Security and privacy have been examined in many research studies for long time after Internet evolution and online shopping occurrence on digital. However, reliability is more related to reason to believe for online shoppers to drive their intention to make shopping on e-commerce with factors like purchasing experience, monetary advantages with price promotions and reliable and relevant product information and shopper reviews. That is why, these factors for trust in online seller will be examined in detail in literature review and on hypotheses in this research study.

As the e-commerce has become a real alternative of conventional trade for FMCG companies, through the increasing internet and mobile penetration and usage levels globally in the recent years (Pandita, 2017), the importance of understanding the key factors in building relationships with customers on e-commerce is being more critical. One of the significant concepts in customer relationship to develop in FMCG e-commerce is trust. As Quelch and Klein (Quelch & Klein, 1996) noted, ‘trust is a very significant factor in stimulating online sopping on the Internet.’. On customer

relationships perspective, both traditional and online commerce needs to develop strong trust to sell more to their customers, while the possibility of earning customer trust on traditional commerce is much more than online commerce with still underdeveloped parts such as security concerns or service quality of online trade websites. As increased transaction complexity makes conditions more uncertain, as in the case in online trade, the need for trust grows in online purchasing journeys of shoppers (Mishra A. , 1996). That is why trust is vital for the success of e-commerce sellers and FMCG firms on e-commerce. Keen argues that the most important long-term barrier for the potential growth of online marketing is the lack of consumer trust, both in e-commerce seller's honesty and in e-commerce seller's competence to fill orders (Keen, 1997). As mentioned, this paper investigates trust in two ways: trust in e-commerce seller in terms of its honesty and competency as mentioned through Keen's argument, and also trust in brand that consumers purchase as their preference in e-commerce platforms.

To understand trust on online shopping, the technology acceptance model (TAM) should be examined in literature as trust has been added during upcoming years after the creation of TAM model originally in 1989 (Davis, 1989). The relationships between trust and classical TAM have been widely examined in prior studies in literature. On online shopping, high level of consumer trust and low level of risk perception are the most vital two dimension of a successful online shopping business. TAM suggests that decisions of users to accept and adapt to new information technology, which can be online shopping as reference for this research study, based on two assessment for user: perceived usefulness (PU) and perceived ease of use (PEOU) (Davis, 1989). As the relationship between trust and TAM, trust in online seller can be possible through perceived usefulness (PU) and perceived ease of use (PEOU) in the short and long term (Gefen, 2000) (Chang, Cheung, & Lai, 2005). According to several studies in the literature, it has been determined that there is a positive relationship between perceived usefulness and perceived ease of use and user

trust (Kim, Ferrin, & Rao, 2008) (Lingyun & Dong, 2008). As one of the outcomes of 'Online B2C perceived trust model' developed by Corbitt et al. (2003), it has been found out that online trust has positive impacts on internet experience, orientation of users and technology adaptation of users (Corbit, Thanasankit, & Yi, 2003) (Ngai & Wat, 2002). On their study, they have examined the positive impact of trust on online shopping intention of shoppers, and it has been determined that there is positive relation between trust and online shopping intention through technology acceptance model (TAM) (Gefen, 2000) (Pavlou, 2001) (Corbit, Thanasankit, & Yi, 2003) (Wu & J-L., 2005).

As mentioned on foundations of trustworthiness as examined with hypotheses that demonstrate correlation to trust in online seller purchasing with the components of purchasing experience, product information and visuals such as website layout, service quality, user-friendliness navigation show how these features as contributions from technology-oriented models can affect online purchase intention of consumers.

From trust-oriented perspective, the existing empirical studies demonstrate that trust in e-commerce website or brand negatively influences perceived risk that is associated with buying something on the internet (Pavlou, 2001). The more a consumer trusts in both online seller and in brand, there is more chance to make shopping in the online platform. Jarvenpaa and Tractinsky (2000), asserted that consumers develop trust in online shopping platforms through number of factors, which are mainly related to two factors: perceived size of the company, another is its reputation (Jarvenpaa & Tractinsky, 2000). Thus, it can be said that the larger trust in online seller and brand, the greater chance to convince consumer for online shopping.

2.2. FOUNDATIONS OF TRUSTWORTHINESS

A successful e-commerce business can be possible through earning customers' perfect trust and minimizing the perceived risks through the competency, which provides particular benefits to consumers such as satisfactory purchasing experience, monetary advantages against conventional trade and reliable information about products, as well as the brand through the support of strong perceived brand equity on consumers' mind that will trigger to go towards the brand among many alternatives in e-commerce and through brand's communication strength in digital environments such as social media or influencer partnerships.

This research argues that all these factors compose the foundations of trustworthiness, which are the sources of consumer trust directly effecting purchase intention of them to buy FMCG products in e-commerce. The following parts will be examined the details of these foundations of trustworthiness in the context of literature review of related articles.

2.2.1. Purchasing Experience

E-commerce as new trade area and new way of shopping is still being perceived as riskier than traditional way of shopping (McDougall, Yang, Laroche, & Bergeron, 2005). Therefore, online shopping experience of consumers during their purchasing journeys can have an impact on their decision-making processes since previous experiences on online shopping is the prerequisite of adoption of customers to make shopping online as the new shopping ritual. Prior experience affects future behavior, thus online shoppers evaluate their prior online purchase experience depends on many aspects such as ease of use, service quality, customer relationships quality, personalization, security level and so on (Parasuraman & Zinkhan, 2002). According

to Shim and Drake (1990), in the early stage of internet era and online shopping, argue that possible or current customers for an online seller who have prior purchasing experience are usually online shoppers with strong online purchase intention for online shopping since their prior online shopping experience assist them in reducing uncertainties (Shim & Drake, 1990). Purchasing experience may not be effective on first trial for an online shopping experience, however it can be effective on repeat level of online purchasing for customers by providing them a satisfying online shopping experience, and it depends on positive or negative prior online purchase experience as the satisfaction level of online shopper (Weber & Roehl, 1999).

According to most articles about the topic, purchasing experience mainly concerns ease of use as can be also described as user-friendliness, layout or design, which can be paraphrased as aesthetic of online shopping platform, service quality and security on payment process. The experiences are consisting of the effort required to use a website, its interactivity and the fun to shopping online (Chang, Cheung, & Lai, 2004). Moreover, accessibility of website was found to be an important factor for online shopping intention (Li, Kuo, & Russell, 1999). To understand the satisfactory level of ease of use for an online shopping platform, there are some criteria. According to the study of Webster and Trevino (1992), and Berthon, Niekerk, Nel, and Davies (1999) suggest that a successful consumer interaction with an e-commerce platform should satisfy four dimensions. These are, when consumers are surfing on e-commerce website, they should feel themselves secure and should feel like they have control over the interaction, aroused curiosity, focused attention, and intrinsic interest in the interaction (Berthon, Niekerk, Nel, & Davies, 1999). Therefore, a successful online seller should provide its customers quick access to useful information that will make purchasing process easier, and so that generates convenience for higher level of customer value and so that makes the shopping experience ideal (Chen & Dubinsky, 2003).

2.2.2. Price Promotions

Price is one of the significant factors during a decision-making process of shoppers both for traditional shopping and online shopping. Price can be defined as the perceptual representation of shopper or subjective perception of the objective price of the product (Jacoby & Olson, 1977). In literature, it has been proved that sales promotions as either price promotions (discounts) or bonus packs on e-commerce are one of the significant external factors to stimulate impulse buying, which Sterns described as any buying that a shopper makes without any plan beforehand (Stern, 1962), thus online sellers frequently use sales promotions for a better sales performance by selling more through mainly price promotions, coupons or bonus packs (Dawson & Kim, 2009). Both online and traditional trade, price promotions and bonus packs are the most common types of sales promotions (Chen, Marmorstein, Tsiros, & Rao, 2012). Price promotions are sales promotions based on pricing strategy in which sellers offer the same product at a lower price than the original price. On the other hand, bonus packs are sales promotions based on quantity of product in which sellers offer more of the product for the same price or an advantageous price (Mishra & Mishra, 2011). While price promotions can be offered as discount by a percentage of original price, there are several types of bonus packs such as buy one get one free, buy one second one is with 50% discount and so on (Chen, Marmorstein, Tsiros, & Rao, 2012). According to Yin Xu and Jin-Song Huang, online shoppers are more price sensitive as the result of the advantage of internet such as easy and low cost of search and easy price comparison possibility for the prices of competitors' similar products on online (Xu & Huang, 2014).

As an addition, price promotions are being mentioned in the literature as one of the variables that can impact on purchasing intention of shoppers both in online shopping and traditional shopping. For price promotions, in the literature, there are several studies that shows online shoppers are more motivated for price promotions with

utilitarian and hedonic motivations than shoppers in traditional shopping. For online shoppers, value shopping with monetary advantages of e-commerce causes seeking for price discounts or bundle packs (Arnold & Reynolds, 2003). These kind of advantageous promotions for shoppers allow them to gain cost savings and achieve higher level of monetary advantages on online shopping than conventional shopping, and it consequently enables positive impact on their online purchasing intention (Metzger & Flanagin, 2001). Moreover, many online shoppers expect online sellers to offer price promotions such as discounts or bundle packs or to offer lower prices for the same product or service than offline sellers as one of the major factors to buy the product or service on online (Menon & Khan, 2002).

In literature, it has widely mentioned that price promotions have effects on various aspects of purchasing decisions of shoppers like brand choice, brand loyalty, repeat purchase and amount of purchasing (Steenkamps, Nijs, Dekimpe, & Hassens, 2001). As the result of having some advantages of online trade such as not having physical stores' rent costs or instore employee salaries, online sellers can provide more price promotions to their customers than traditional stores can with store rents, more employee salaries etc. Thus, they can strengthen their consumers' trust through price promotions that provide shoppers monetary savings, of which will be examined the impact on trust and online shopping intention of shoppers as one of the hypotheses on the paper. According to Reed, one of the major motivations which draw shoppers to shop online is the promise of greater saving from the online seller (Reed, 1999). Throughout almost twenty years after Reed asserted this claim, price promotions of online sellers have been one of the most common promotional tools to build trust of their customers to have greater intention for online shopping vs traditional shopping.

2.2.3. Product Information and Shopper Reviews

There are two types of source for product information that shoppers need to consider on their decision-making process during the shopping journeys on e-commerce. These are product information, which the online seller provides such as price and size (ml, kg or unit) information, key benefits of the product, hero images and supplementary images of products, promotional videos or how-to-use videos and so on; and shopper reviews, which online shoppers make to share their experiences on the online platform for the product that they bought and used.

The first one, which is product information that is being provided by online seller, is always critical since shopper in online sites cannot have a chance to see or experience the product physically. On online shopping, all interactions are on digital environment which has no physical assurance, and therefore shoppers are less able to directly assess a product to feel, touch, inspect and experience which causes diminished capacity to evaluate product quality prior to purchase (Jiang & Benbasat, 2005). That is why, online shoppers are increasingly required to value the trustworthiness of online sellers and the quality of products without any cues present in more traditional commercial transactions (Aldás-Manzano, Currás-Pérez, & Sanz-Blas, 2011) (Lim, 2003).

The second one, which is shopper reviews, is getting more critical for online sellers to establish trust with their customers since these parts of product information represents the organic reflections of real shoppers about the real experience of online purchasing journey in that online seller. Word-of-mouth is informal way for shoppers to get information about products, brands, services and is person-to-person communication between a perceived non-commercial communicator and a receiver regarding a brand, a product or a service (Harrison-Walker, 2001). In this context, recommendations as shopper reviews on an online seller website could be viewed as a type of word-of-

mouth (Brown, Bary, Dacin, & Gunst, 2005). The results of the empirical research of Chevalier and Mayzlin demonstrates that product recommendations of other shoppers on the internet have effects on consumer purchasing behavior at online shopping websites (Chevalier & Mayzlin, 2006).

According to literature discussed above, product information and visuals by online seller and shopper reviews by real shoppers can be defined as one of the factors that directly affect trust in online seller.

2.2.4. Perceived Brand Equity

Perceived brand equity can be described as a set of brand assets and liabilities related to a brand as a name or a symbol, which add or diminish from the value created by a product or a service of a company (Aaker, 1992). According to Aaker (1992) and Keller (1993), consumer-based perceived brand equity is consisting of four dimensions, which are brand awareness, brand loyalty, brand associations and perceived value of brand. (Aaker, 1992) (Keller, 1993). Many studies have been written about consumer-based perceived brand equity. Yoo and Donthu (2001) treated consumer-based perceived brand equity as a construct with three dimensions by combining brand associations and brand awareness as one dimension (Yoo & Donthu, 2001). Brand awareness refers to how much a brand's presence is strong on consumers' minds, brand loyalty means a deeply commitment to consistently repurchase a preferred brand in the future; brand associations can be used for the meaning of a brand for consumers; perceived quality can be defined as subjective evaluation of consumers for a brand (Aaker, 1992) (Keller, 1993).

It does not matter if it is online trade or traditional trade, perceived brand equity is always one the key metrics that affects shoppers' purchasing preferences among many competitive alternatives; however, since the possibility of finding as much as

brands of FMCG products at the same time on a purchasing moment in e-commerce is much higher than it is in traditional stores, perceived brand equity factor can be more differentiative on shoppers' purchasing decision. That is why a company's main objective should be to build strong brand equities of its brands in online trade as it does in traditional trade.

The definition of brand is a name or term, symbol or sign, design, or meaningful combination of them that is intended to identify products or services of a seller or group of sellers and to differentiate them from competitors in the market (Kotler, 1991). On the other hand, perceived brand equity is a measurement medium of the favorable market outcomes that would not have occurred if the same product or service did not have that brand associated with the product or service (Keller, 1993). Perceived brand equity refers to a score for awareness level of brand for consumers and an associated positive image that create unique brand association (Keller, 1993). Since perceived brand equity represents the cognitive positive or negative reflection of brand image of goods or services on consumers' mind, it is important for consumers' trust that directly affects their preferences to choose a brand among many alternatives.

An exploratory study of the antecedents of online trust demonstrated a positive relationship between awareness of a brand and trust in brand on online shopping (Yoon, 2002). Perceived brand equity with positive brand images can serve to strengthen consumer believes that the brand is differentiative and can be chosen among alternatives; conversely, perceived brand equity with negative brand images like unknown brands or negative brand associations can cause no purchasing preference for consumers. As been proved in many studies, the tie between brand and trust becomes more important within the context of e-commerce because brands can provide greater comfort in online trade than offline in customer choice (Degeratu, Rangaswamy, & Wu, 2000) (Bart, Shankar, Sultan, & Urban, 2005).

2.2.5. Digital Communication of Brand

The main aim of brand communication either on traditional mediums or digital mediums is to reach its target audience so that awareness for brand can be maximized and brand recall can be higher than competitors, eventually that shopper will prefer to buy the brand on shopping. Any exposure to communication of brand has an impact on consumer preferences, which can be measured by analyzing different dependent variables such as awareness of brand, uniqueness of brand, favorability of brand on shoppers' mind. These variables affect overall characteristics of brand among brand associations in terms of brand image on shoppers' mind and purchasing journeys (Martesen & Gronholdt, 2004). For a possible purchasing preference for shoppers on brand, it has been proved on literature that brand communication plays one of the most significant roles in terms of creating positive brand attitudes like trust on brand and brand loyalty (Duncan & Moriarity, 1998). Briefly, brand communication is a vital factor for relationship of brand with possible customers, shoppers and consumers in their purchasing journey through brand awareness and loyalty so that trust in brand can be possible.

Digital communication of a brand can be summarized as all communication activities, which are mainly communication on social media networks and influencer partnerships, also can be described as social networks, which was coined by Darcy Di Nucci (Di Nucci, 1999) and used in the first Web 2.0 conference held in 2004 by Dale Dougherty of O'Reilly Media, who defined it as a second generation of technology and web design (O'Reilly, 2007).

According to Harris and Rae, online social networks will play a key role in future of marketing and e-commerce; externally they replace customer annoyance with engagement, and internally they help to transform the traditional focus on control with an open and collaborative approach that is more conducive to success in online

shopping environment (Harris & Rae, 2009). Through social media networks, brands can be in connection with their targeted consumer groups by showing their advertisement assets such as commercial videos, online banners or product visuals with attractive product information. Throughout the communication process, brands can offer consumers direct online shopping connections to e-commerce through 'buy now' shopping links on social media networks and can convert them to e-commerce easily. Marketing by means of social media is therefore not just about delivering a message to customer, but also about receiving and exchanging perceptions and ideas with the customer (Drury, 2008). From this perspective, the main objective of a brand should create trust, which is the one factor that is affecting online purchase intention, with its consumers in social media networks through all communication assets and influencer partnerships as influential spokesperson of the brand in rapidly growing digital environments.

2.2.6. Online Purchase Intention for FMCG Products

Online purchase intention for customers was always one of the major research topics after the evolution of internet in the literature. Before explaining online purchase intention in detail and investigating the factor that can be effective on online purchase intention, it can be useful to understand what purchase intention as consumer behavior in literature. Purchase intention can be determined as one of the main parts of cognitive behavior of consumers in terms of how a consumer intends to purchase a specific product, brand or a specific service. For instance, as Laroche, Kim and Zhou argue that components of consumer behavior such as consideration in purchasing a product or a brand and expectation to purchase a product or a brand can be used to measured purchase intention of consumers (Laroche, Kim, & Zhou, 1996). Moreover, some theories in literature suggested that consumer behavior can be predicted from intentions, which can be turned to directly an action or a target in the context of

consumer behavior (Azjen & Fishbein, 1980). In parallel, Day argued that intentional factors can be more impactful than behavioral factors on buyers' mind to make a purchase for a product or a brand (Day, 1969).

With these definitions of consumer behavior and purchase intention, online purchase intention can be defined as the reflection of desire for consumers to buy a product or a service on an online shopping platform. In literature, there are different arguments for the factors that can be affective on online purchase intention of consumers. For instance, according to Liang and Lai (2002), individuals are more likely to make online shopping if the online shopping website provides satisfactory purchasing experience with much desirable functions like product catalogs or user-friendly search mechanisms, easy tools or price comparisons among many alternatives, secure payment structure like e-payment methods or special shopping carts (Liang & Lai, 2002). Moreover, it has been asserted that website design, security of payment processes, capability of online shopping platform for privacy, adequate content for product information on the website are significant for B2C online shopping websites (Ranganathan & Ganapathy, 2002). According to Ha and Stoel (2009), technological development, conditions of online shopping, quality of products and services are critical on forming online purchase intention for buyers (Ha & Stoel, 2009). Finally, Jarvenpaa et al. (2000), claimed that crucial factor for a differentiated online shopping as a digital form of shopping from conventional commerce as physical form of shopping is trust that is impactful on online purchase intention of buyers (Jarvenpaa, Tractinsky, & Vitale, 2000).

As can be seen in the literature, online purchase intention as consumer behavior is the ultimate outcome for possibility of an online purchasing and it can be affected as the result of trust that can be also affected with various factors that will be investigated through hypothesis of possible factors has been reviewed on literature and has been examined on the research of the study.

CHAPTER THREE

CONCEPTUAL MODEL AND HYPOTHESES

3.1. RESEARCH OBJECTIVE & DESIGN

3.1.1. Research Objective

The main objective of this study is to deeply understand the factors that affect online purchase intention for FMCG products in e-commerce. There are five independent variables, which are purchasing experience (PE), price promotions (PP), product information and shopper reviews (PISR), perceived brand equity (PBE), digital communication of brand (DCB) as factors that can directly be effective on trust and can indirectly be effective on online purchase intention of shoppers for FMCG products. The research aims to figure out which factors are effective and in which levels they are effective on online purchase intention for FMCG products.

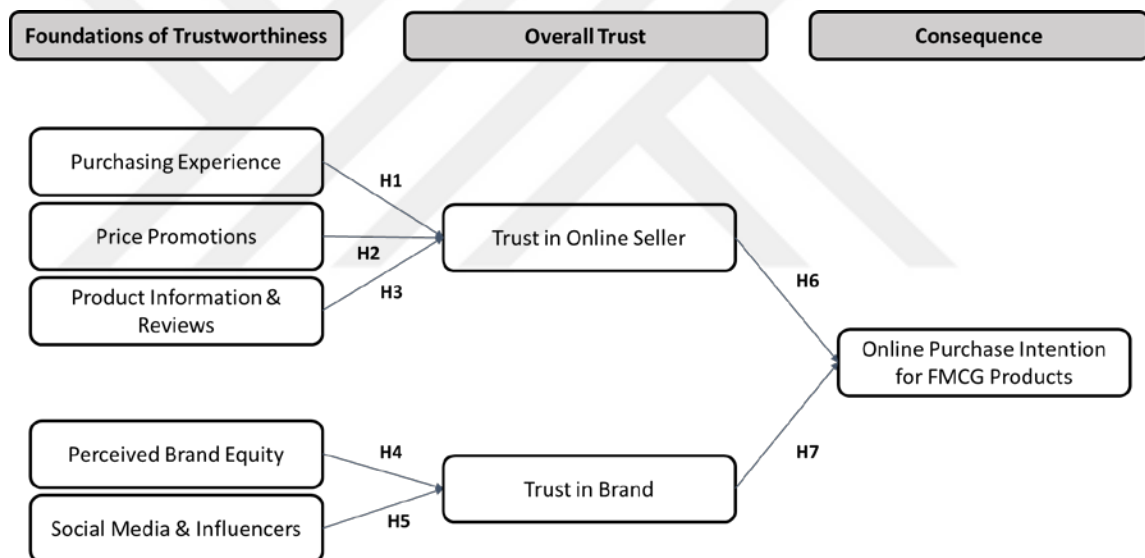
3.1.2. Research Design

Research has been built on the conceptual research model and the hypotheses on the model. There are seven hypotheses that rely on five independent variables, two dependents variables and the outcome, which is online purchase intention for FMCG products. Research has been designed with 37 questions with the majority of distribution among independent variables by almost equal shares to understand deeply the effects on dependent variables, and with less distribution on dependent variables to collect the data for analyses to understand the effects and effect levels of factors on online purchase intention for FMCG products.

3.2. CONCEPTUAL RESEARCH MODEL AND HYPOTHESES

As the result of the literature review, it can be proposed that both trust in e-commerce seller and trust in brand can be affected with different foundations of trustworthiness as mentioned above.

Figure 3.1. The Conceptual Research Model



Thus, these hypotheses can be used to examined in the research through data analyses, which are factor analysis, correlation and regression analysis, and to lead the discussion in the study.

H1: Purchasing experience has an effect on trust in online seller.

Purchasing experience includes ease of use of e-commerce website, service quality, security competencies, layout/design of website such as navigation and user-friendliness on search

H2: Price promotions has an effect on trust in online seller.

Price promotions means the monetary advantages of e-commerce websites includes price discounts that can be offered anytime in a period, exclusive economical packs on online platforms and extra price offers for targeted consumer groups based on their previous purchasing footprints.

H3: Product information & shopper reviews has an effect on trust in online seller.

Since the one of the most common disadvantages of online shopping is no physical existence of products, product visuals and all necessary information on e-commerce websites' virtual shopping environment is critical on decision making process of online shoppers. As well as the product information and all visuals of a product, shopper reviews about product and purchasing experience on online seller site are also critical for shoppers to have trust in online seller.

H4: Perceived brand equity has an effect on trust in brand.

Perceived brand equity is always one of the most important factors for consumer to prefer the brand among many competitive alternatives. It means the brand image on consumers' minds, brand awareness and perceptual value of the brand.

H5: Digital communication of brand (e.g. social media and influencer partnerships) has an effect on trust in brand.

It includes all communications of brand in digital platforms such as social media like YouTube, which is new generation television on digital, Facebook, Instagram, Twitter and so on, and also brand-influencer partnerships on these social media platforms.

H6: Trust in online seller has an effect on online purchase intention for a FMCG product.

As explained on literature review, trust in online seller is the one side of overall trust that has an impact on online purchase intention of customers.

H7: Trust in brand has an effect on online purchase intention for a FMCG product.

As explained on literature review, trust in brand is the other side of overall trust that has an impact on online purchase intention of customers.

The conceptual research model is being structured, based on these hypotheses, to investigate and explain how foundations of trustworthiness can affect both trust in online seller and trust in brand, and how online purchase intention of customers for FMCG products can be affected through trust in online seller and trust in brand.

3.3. RESEARCH METHODOLOGY

3.3.1. Measurement of Independent & Dependent Variables

The measures of these constructs were adjusted through the literature on foundations of trustworthiness to test the hypothesis mentioned in the research model. Purchasing experience measures were derived from (Chen & Dubinsky, 2003) and (Chang, Cheung, & Lai, 2004). Price promotions is measured by literature adopted from (Steenkamps, Nijs, Dekimpe, & Hassens, 2001) and (Reed, 1999). Product information and shopper reviews measures were adopted from (Chevalier & Mayzlin, 2006). Perceived brand equity and digital communication of brand measures, which are being tested for trust in brand, are measured by literature adopted from (Degeratu, Rangaswamy, & Wu, 2000), (Bart, Shankar, Sultan, & Urban, 2005), and (Harris & Rae, 2009). Trust in online sellers, trust in brand and online purchase intention for FMCG products measures were adopted from (Xavier & Thamizhvanan, 2013).

All items in Table 3.1 were measured through a five-point Likert scale ranging from 1= Strongly Disagree to 5= Strongly Agree in the questionnaire that had two parts: demographic profile with gender, marital status, education and income level and construct items were demonstrated in Table 3.1.

Table 3.1. Measurement of Independent and Dependent Variables

Construct	Item	Measurement
Purchasing Experience	PE1	Being user-friendly with its design for an online shopping website is an important factor for me to shop a FMCG product
	PE2	Service quality of the website is important factor for my shopping decision
	PE3	It is important that an online shopping website is safe on payment process
	PE4	Finding a FMCG product easily in an online shopping website positively affects for my shopping intention
	PE5	If I spend good time, I have higher trust for the online shopping website
	PE6	It is important to have my orders on time to trust the online shopping website
	PE7	Receiving exactly the same product with the one that I see online shopping website positively affects my trust for further shopping
Price Promotions	PP1	Monetary advantages are important to choose an online shopping website to buy a FMCG product
	PP2	I prefer the online shopping websites that offers price promotions
	PP3	Price promotions are important for my decision-making process on an online shopping website to buy a FMCG product
	PP4	I prefer the online shopping website that gives the best price offer for a FMCG product

	PP5	While I am buying a FMCG product, I search for the best price offer among online shopping websites
	PP6	Price discount coupons is an important factor to buy a FMCG product on the online shopping website
Product Information & Shopper Reviews	PISR1	Product visuals are one of the most important factors on my online shopping journey
	PISR2	I generally look for detailed product information when I try to decide to buy a FMCG product
	PISR3	Product information on online shopping website affects my decisions
	PISR4	It is important for my purchasing decision if there is all necessary information about the product on the website or not
	PISR5	I generally check shopper reviews about product and online shopping experience on the website
	PISR6	Shopper reviews are important for my online shopping website preference
	PISR7	I do not choose a website if there is not enough product information and shopper reviews
Perceived Brand Equity	PBE1	Brand equity that I perceived is important when I am choosing a product on online shopping
	PBE2	Brand's image on my mind affects me when I do online shopping
	PBE3	I prefer online shopping website that sells the brands I love
	PBE4	I prefer the brand I love even there is a better price on competitor on online shopping website
	PBE5	I generally do not buy FMCG products on online

		shopping, but I prefer to buy if I see the FMCG brand I love
	PBE6	I generally do not buy FMCG products on online shopping, and I do not prefer to buy even if I see the FMCG brand I love on an online shopping website
	PBE7	I generally buy FMCG products on online shopping but I choose to buy only the brands I love on online shopping
Digital Communication of Brand	DCB1	Advertisement of the brand in digital affects me positively to buy it on online shopping
	DCB2	I follow social media posts of FMCG products and these posts positively affect me when I do online shopping
	DCB3	Social media advertisements of FMCG brands positively affect me when I do online shopping
	DCB4	Influencer suggestions on social media about an FMCG brand positively affects me to buy the brand on online shopping
	DCB5	I use 'buy buttons' on brand websites or social media posts of brand and I go to buy the FMCG product on online shopping website through this direction links
Trust in Online Seller	TIOS1	I prefer to make online shopping for FMCG products when I trust online sellers
	TIOS2	I prefer to buy FMCG products in online sellers that I trust
Trust in Brand	TIB1	I prefer to buy brands that I trust on online shopping websites
	TIB2	I prefer to make online shopping for FMCG products

		if I trust the brand
Online Purchase Intention for FMCG products	OPI1	I like buying FMCG products on online shopping

3.3.2. Questionnaire Development and Design

The questionnaire on the research was mainly divided into two parts. The first part is consisting of the majority of questions (32 questions) has been formed on independent variables which are purchasing experience (PE), product information and shopper reviews (PISR), price promotions (PP), perceived brand equity (PBE), and digital communication of brand (DCB). The second part includes the minority of questions (4 questions) has been formed on dependent variables, which are trust in online seller (TIOS) and trust in brand (TIB), also 1 question has been formed on the outcome, which is online purchase intention for FMCG products on e-commerce. Since the objective is to understand effects of all factors on online purchase intention for FMCG products, there is almost an equal distribution among the measurement items of independent variables as 7 questions on purchasing experience (PE), 6 questions on price promotions (PP), 7 questions on product information and shopper reviews (PISR), 7 questions on perceived brand equity (PBE) and 5 questions on digital communication of brand (DCIB). There is also equal distribution between two dependent variables with 2 questions on trust in online seller (TIOS) and 2 questions on trust in brand (TIB), since the effects of these trusts on online purchase intention for FMCG products were also aimed to understand.

The questionnaire apart from demographic questions has been designed through a five-point Likert scale ranging from 1= Strongly Disagree to 5= Strongly Agree as

scale questions. Demographic questions have been designed as ordinal questions for education level, income level, online shopping frequency, as nominal questions for gender and marital status and as open-ended question as scale for age. Education level question includes high school or less, university graduate, post-graduate school, doctorate degree. Monthly income level question includes less than 2000TL, 2000-4999TL, 5000-9999TL, 10000-14999TL, 15000TL or more. Online shopping frequency question includes never, rarely, sometimes, often, very often and always. Gender question includes female or male sections, marital status question includes married or single sections.

3.3.3. Sampling Selection and Data Collection

Data were collected from 258 participants who are mainly from undergraduate and graduate students at Istanbul Bilgi University and Boğaziçi University, and people who work in business life with convenience sampling through an online survey program. The respondents were mainly chosen from people who have habit to make online shopping in their lives, with 10.0% of always users, 15.8% of very often users, 29.5% of often users of any online shopping website, 30.3% of sometimes users to augment the relevance of the study for participants. Participation in the research was completely voluntary. Respondents with missing data were dropped and 241 questionnaires were used for the testing model.

Data collection phase has been continued about for one month via Google Forms online survey platform. Once the required number of participants was reached, the collected data was analyzed on Statistical Package for Social Sciences (SPSS) program with several analyses that are factor analyses, reliability tests, correlation analysis, and regression analysis.

CHAPTER FOUR

DATA ANALYSIS AND FINDINGS

4.1. DESCRIPTIVE STATISTICS FOR DEMOGRAPHIC VARIABLES

Descriptive statistics that has been used for the questionnaire were age, gender, marital status, education level, income level and online purchase frequency of the respondents on the survey.

4.1.1. Age

Age range of the respondents are between 16 and 66, with the mean 29.19, and standard deviation 7.30. The reason is for wide age range is to target as much as possible larger respondents from different age groups that can represent all online shoppers in Turkey.

Besides, the mean for age of respondents is 29.19 since the young and mid-age people using internet more often with higher internet usage levels.

4.1.2. Gender

The sample of the research includes both female and male respondents. As mentioned above, data were collected from 258 participants, but respondents with missing data were dropped and 241 questionnaires were used. On absolute numbers, 131 of total survey without missing data were answered by female and 110 of them we answered by male participants. As percentage weight, gender split of research is 54.4% female and 45.6% male respondents.

Table 4.1. Gender Representation of Survey Respondents (N=241)

Demographic Profile		Frequency	Percent (%)
Gender	Female	131	54.4
	Male	110	45.6

4.1.3. Marital Status

Among the sample with 241 respondents with useful data, there are 95 married respondents and 146 single respondents. As percentage weight, marital status of research is 39.4% married respondents. and 60.6% single respondents.

Table 4.2. Marital Status Representation of Survey Respondents (N=241)

Demographic Profile		Frequency	Percent (%)
Marital Status	Married	95	39.4
	Single	146	60.6

4.1.4. Education Level

Education level range of respondents is consisting of all education levels from High School and below to Doctorate Degree. Majority of the sample is University Graduated by 160 respondents, which is 66.4% of total sample. There are also 45 Post-graduate School respondents by 18.7% split and 35 High School or below respondents by 14.5% split. There is also only 1 respondent who has Doctorate degree by 0.4% split.

Table 4.3. Education Level Representation of Survey Respondents (N=241)

Demographic Profile		Frequency	Percent (%)
Education Level	High school or below	35	14.5
	University graduated	160	66.4
	Post-graduate school	45	18.7
	Doctorate degree	1	0.4

4.1.5. Income Level

Income level range had been tried to be wide as much as possible to measure data of larger respondent sample from different income levels. Sample range is from up to 2000TL income to more than 15000TL and more. Majority of the sample is both 2000-4999TL income level by 88 respondents, (36.5% split), and 5000-9999TL income level by 80 respondents (33.2% split). There are also up to 2000TL income level by 48 respondents (19.9% split), 10000-14900TL income level by 14 respondents (5.8% split) and more than 15000TL income level by 11 respondents (4.6% split).

Table 4.4. Income Level Representation of Survey Respondents (N=241)

Demographic Profile		Frequency	Percent (%)
Income Level	Up to 2000 TL	48	19.9
	2000-4999 TL	88	36.5
	5000-9999 TL	80	33.2
	10000-14999 TL	14	5.8
	More than 15000 TL	11	4.6

4.1.6. Online Purchase Frequency

There are five different purchase frequency levels for online purchase from rarely to always, besides there is no one who have never made online shopping. Respondent quantity who rarely shop online is 35 by 14.5% split, who sometimes shop online is 73 by 30.3% split, who often shop online is 71 by 29.5% split, who very often shop online is 38 by 15.8% split, and who always shop online is 24 by 10.0% split.

Table 4.5. Online Purchase Frequency Representation of Survey Respondents (N=241)

Demographic Profile		Frequency	Percent (%)
Online Shopping Frequency	Never	0	0.0
	Rarely	35	14.5
	Sometimes	73	30.3
	Often	71	29.5
	Very Often	38	15.8
	Always	24	10.0

4.2. FACTOR ANALYSIS OF THE CONSTRUCT

Factor analysis is being used to find out how many factors should be essential to examine the relationship between specific measurements and factor loadings on the research (Hair J. , Black, Babin, Anderson, & Tatham, 2006). In other words, factor analysis can be used to define number of changeable variables that can be examined and to examine the relationship between factors on the construct. For this objective, factor analysis should be applied to ensure how many dimensions, which research participants get in the constructs, also to ascertain if they sense the dimensions as similar as original data in the scale. Moreover, factor analysis is being used to figure

out if derived constructs theoretically confirm the presence of improved content categories in the study (Hair J. , Black, Babin, Anderson, & Tatham, 2006).

For the factor analysis, there are several stages to complete it in order to ensure all points explained above. As the first stage in the beginning of factor analysis, the researcher should observe that if the data is appropriate to implement factor analysis (Durmuş, Yurtkoru, & Çinko, 2011). There two common statistics, which can test the sufficiency of the data in the study, are Keiser-Meyer-Olkin (KMO) and Bartlett's test of sphericity. As the brief explanation of KMO, this statistic demonstrates the correlations among variables, and also that the data is adequately collected as homogenous as can be used in the study. As the common acceptance, KMO value should be $1.00 > KMO > 0.50$, whilst the higher KMO value as close to 1.00 value means more homogenous data and thus better reliability (Hair J. , Black, Babin, Anderson, & Tatham, 2006). If there is not enough valid KMO values on analyses, research data should be re-collected, and factor analyses should be repeated until to reach the valid KMO values. There is another important statistic with KMO: Bartlett's test of sphericity as mentioned. Bartlett's test provides the statistical importance of inter-correlation among variables (Hair J. , Black, Babin, Anderson, & Tatham, 2006). In other words, Bartlett's test of sphericity checks whether there is redundancy among variables in the study (Snedecor & Cochran, 1989). The best result for the test is .000, however the data under the upper limit for the value of p can be usable in the study.

Factor analysis is significant for two critical reasons: identification of several variables in the construct to define them easily and diminishing information loss through forming smaller set of the current variables.

Reliability is another important stage of study examination to understand the true value of error-free for variables in the study. Cronbach's alpha is the measurement to

understand reliability of the data. The minimum threshold value for Cronbach's alpha is 0.700, thus the variables should have reliability higher than 0.700 (Kalaycı, 2008). In the research, factor analyses and reliability tests were applied to foundations of trustworthiness, which are independent variables as purchasing experience (PE), product information and shopper reviews (PISR), and price promotions (PP). Reliability tests were also applied to overall trust variable, which are dependent variables as trust in online seller (TIOS) and trust in brand (TIB).

4.2.1. Factor and Reliability Analysis for Purchasing Experience

To understand which data is useful and suitable for the factor analysis, Kaiser-Mayer-Olkin and Bartlett test measures were gained. The results of the tests were satisfactory with KMO=0.692, χ^2 Bartlett test 226.345, df=15, p=0.000. Anti-image correlation diagonals are all exceeding 0.500 with the range from 0.732 to 0.636 factor loadings, which means all the single items in the factor analysis are to be involved. No items were excluded.

Following the Kaiser-Mayer-Olkin and Bartlett test measurements, component analysis and varimax rotation was performed. The reliability based on Cronbach's alpha coefficient was determined by 0.690 as not exceeding 0.700 threshold, and it was not estimated to be reliable.

Table 4.6. Factor and Reliability Analysis for Purchasing Experience (PE)

Factor Name	Factor Item	Factor Loading	Reliability
Purchasing Experience	PE2	.732	.690
	PE3	.646	
	PE6	.636	
	PE7	.659	
	PE5	.780	
	PE4	.739	
KMO= 0.692			
Barlett's Test of Sphericity= 226.345			
Sig= .000			

4.2.2. Factor and Reliability Analysis for Product Information and Shopper Reviews

To understand which data is useful and suitable for the factor analysis, Kaiser-Mayer-Olkin and Barlett test measures were gained. The results of the tests were satisfactory with KMO=0.812, χ^2 Bartlett test 353.574, df=10, p=0.000. Anti-image correlation diagonals are all exceeding 0.500 with the range from 0.836 to 0.571 factor loadings, which means all the single items in the factor analysis are to be involved. No items were excluded.

Following the Kaiser-Mayer-Olkin and Barlett test measurements, component analysis and varimax rotation was performed. The reliability based on Cronbach's alpha coefficient was determined by 0.797 as exceeding 0.700 threshold, and it was estimated to be reliable. All items of Product Information and Shopper Reviews (PISR) were explained with total variance by 8.504%.

Table 4.7. Factor and Reliability Analysis for Product Information and Shopper Reviews (PISR)

Factor Name	Factor Item	Factor Loading	% Variance	Reliability
Product Information and Shopper Reviews	PISR2	.836	8.504	.797
	PISR3	.820		
	PISR4	.702		
	PISR1	.587		
	PISR5	.571		
KMO= 0.812				
Barlett's Test of Sphericity= 353.574				
Sig= .000				

4.2.3. Factor and Reliability Analysis for Price Promotions

To understand which data is useful and suitable for the factor analysis, Kaiser-Mayer-Olkin and Barlett test measures were gained. The results of the tests were satisfactory with KMO=0.806, χ^2 Bartlett test 300.061, df=10, p=0.000. Anti-image correlation diagonals are all exceeding 0.500 with the range from 0.767 to 0.660 factor loadings, which means all the single items in the factor analysis are to be involved. No items were excluded.

Following the Kaiser-Mayer-Olkin and Barlett test measurements, component analysis and varimax rotation was performed. The reliability based on Cronbach's alpha coefficient was determined by 0.770 as exceeding 0.700 threshold, and it was estimated to be reliable. All items of Price Promotions (PP) were explained with total variance by 9.624%.

Table 4.8. Factor and Reliability Analysis for Price Promotions (PP)

Factor Name	Factor Item	Factor Loading	% Variance	Reliability
Price Promotions	PP2	.767	9.624	.770
	PP1	.754		
	PP5	.728		
	PP3	.682		
	PP4	.660		
KMO= 0.806				
Barlett's Test of Sphericity= 300.061				
Sig= .000				

4.2.4. Factor and Reliability Analysis for Perceived Brand Equity

To understand which data is useful and suitable for the factor analysis, Kaiser-Mayer-Olkin and Barlett test measures were gained. The results of the tests were satisfactory with KMO=0.657, χ^2 Bartlett test 183.117, df=3, p=0.000. Anti-image correlation diagonals are all exceeding 0.500 with the range from 0.845 to 0.627 factor loadings, which means all the single items in the factor analysis are to be involved. No items were excluded.

Following the Kaiser-Mayer-Olkin and Barlett test measurements, component analysis and varimax rotation was performed. The reliability based on Cronbach's alpha coefficient was determined by 0.744 as exceeding 0.700 threshold, and it was estimated to be reliable. All items of perceived brand equity (PBE) were explained with total variance by 3.891%.

Table 4.9. Factor and Reliability Analysis for Perceived Brand Equity (PBE)

Factor Name	Factor Item	Factor Loading	% Variance	Reliability
Perceived Brand Equity	PBE1	.845	3.891	.744
	PBE2	.825		
	PBE3	.627		
KMO= 0.657				
Barlett's Test of Sphericity= 183.117				
Sig= .000				

4.2.5. Factor and Reliability Analysis for Digital Communication of Brand

To understand which data is useful and suitable for the factor analysis, Kaiser-Mayer-Olkin and Barlett test measures were gained. The results of the tests were highly satisfactory with KMO=0.863, χ^2 Bartlett test 871.733, $df=10$, $p=0.000$. Anti-image correlation diagonals are all exceeding 0.500 with the range from 0.889 to 0.817 factor loadings, which means all the single items in the factor analysis are to be involved. No items were excluded.

Following the Kaiser-Mayer-Olkin and Barlett test measurements, component analysis and varimax rotation was performed. The reliability based on Cronbach's alpha coefficient was determined by 0.916 as exceeding 0.700 threshold, and it was estimated to be reliable. All items of Digital Communication of Brand (DCB) were explained with total variance by 31.492%.

Table 4.10. Factor and Reliability Analysis for Digital Communication of Brand (DCB)

Factor Name	Factor Item	Factor Loading	% Variance	Reliability
Digital Communication of Brand	DCB3	.889	31.492	.916
	DCB1	.858		
	DCB2	.844		
	DCB4	.831		
	DCB5	.817		
KMO= 0.863				
Barlett's Test of Sphericity= 871.733				
Sig= .000				

4.2.6. Reliability Analysis for Trust in Online Seller

To understand which data is useful and suitable for the factor analysis, Kaiser-Mayer-Olkin and Barlett test measures were gained. The results of the tests were satisfactory with KMO=0.500, χ^2 Bartlett test 72.158, df=1, p=0.000.

Following the Kaiser-Mayer-Olkin and Barlett test measurements, component analysis and varimax rotation was performed. The reliability based on Cronbach's alpha coefficient was determined by 0.672 as exceeding 0.600 threshold for reliability test for 2 items, and it was estimated to be reliable. All items of Trust in Online Seller (TIOS) were explained with total variance by 1.686%.

Table 4.11. Reliability Analysis for Trust in Online Seller (TIOS)

Factor Name	Factor Item	% Variance	Reliability
Trust in Online Seller	TIOS1	1.686	.672
	TIOS2		
KMO= 0.500			
Barlett's Test of Sphericity= 72.158			
Sig= .000			

4.2.7. Reliability Analysis for Trust in Brand

To understand which data is useful and suitable for the factor analysis, Kaiser-Mayer-Olkin and Barlett test measures were gained. The results of the tests were satisfactory with KMO=0.500, χ^2 Bartlett test 77.169, df=1, p=0.000.

Following the Kaiser-Mayer-Olkin and Barlett test measurements, component analysis and varimax rotation was performed. The reliability based on Cronbach's alpha coefficient was determined by 0.686 as exceeding 0.600 threshold for reliability test for 2 items, and it was estimated to be reliable. All items of Trust in Brand (TIB) were explained with total variance by 3.088%.

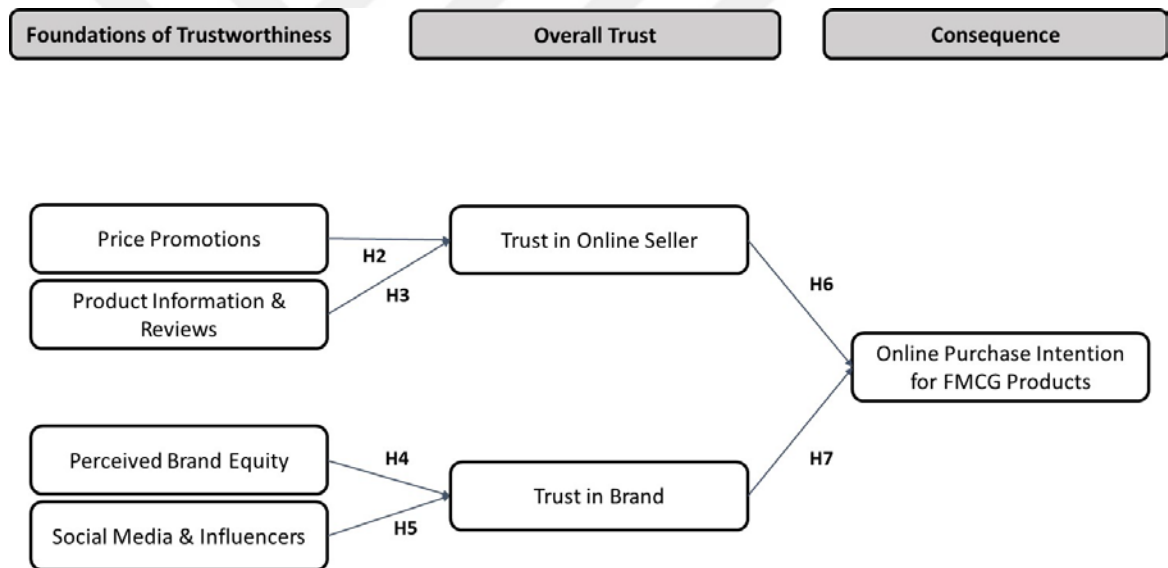
Table 4.12. Reliability Analysis for Trust in Brand (TIB)

Factor Name	Factor Item	% Variance	Reliability
Trust in Brand	TIB1	3.088	.686
	TIB2		
KMO= 0.500			
Barlett's Test of Sphericity= 77.169			
Sig= .000			

4.2.8. Revised Conceptual Research Model

Conceptual research model has been revised as shown on Figure 4.1 according to the outcomes of factor and reliability analyses of hypotheses. Hypothesis 1 has been eliminated since it has not been reliable based on that Cronbach's alpha coefficient was determined by 0.690 as not exceeding 0.700 threshold in reliability analysis.

Figure 4.1. Revised Conceptual Research Model



After implementing factor analysis, the revised hypotheses are as the following:

H2: Price promotions has an effect on trust in online seller.

H3: Product information & shopper reviews has an effect on trust in online seller.

H4: Perceived brand equity has an effect on trust in brand.

H5: Digital communication of brand (e.g. social media and influencer partnerships) has an effect on trust in brand.

H6: Trust in online seller has an effect on online purchase intention for a FMCG product.

H7: Trust in brand has an effect on online purchase intention for a FMCG product.

4.3. CORRELATION ANALYSIS

To evaluate the strength of the relationship between variables, a correlation analysis has been implemented on the study. The coefficients of correlation vary from -1 to +1, therefore it should be $-1 < r < +1$. There is a positive correlation if value of r equals to plus one. On the contrary, there is negative correlation if value of r equals to minus one. There is no correlation between the variables, if value of r equals to zero.

The value of the correlation coefficient can be examined as below:

There is too weak correlation if correlation coefficient is between 0.00 and 0.25.

There is a weak correlation if correlation coefficient is between 0.26 and 0.49.

There is a medium correlation if correlation coefficient is between 0.50 and 0.69.

There is a strong correlation if correlation coefficient is between 0.70 and 0.89.

There is a high correlation if correlation coefficient is between 0.90 and 1.00.

(Akgül, 2003).

Table 4.13. Correlation Analysis Results

		OPI	TIOS	TIB	PP	PISR	PBE	DCB
OPI	Pearson Correlation	1	.401**	.408**	.448**	.249**	.111	.236**
	Sig. (2-tailed)		.000	.000	.000	.000	.084	.000
	N	241	241	241	241	241	241	241
TIOS	Pearson Correlation	.401**	1	.508**	.830**	.255**	.182**	.118
	Sig. (2-tailed)	.000		.000	.000	.000	.005	.068
	N	241	241	241	241	241	241	241
TIB	Pearson Correlation	.408**	.508**	1	.879**	.260**	.087	.243**
	Sig. (2-tailed)	.000	.000		.000	.000	.178	.000
	N	241	241	241	241	241	241	241
PP	Pearson Correlation	.448**	.830**	.879**	1	.310**	.128*	.183**
	Sig. (2-tailed)	.000	.000	.000		.000	.048	.004
	N	241	241	241	241	241	241	241
PISR	Pearson Correlation	.249**	.255**	.260**	.310**	1	.396**	.236**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000
	N	241	241	241	241	241	241	241
PBE	Pearson Correlation	.111	.182**	.087	.128*	.396**	1	.366**
	Sig. (2-tailed)	.084	.005	.178	.048	.000		.000
	N	241	241	241	241	241	241	241
DCB	Pearson Correlation	.236**	.118	.243**	.183**	.236**	.366**	1
	Sig. (2-tailed)	.000	.068	.000	.004	.000	.000	
	N	241	241	241	241	241	241	241

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

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

4.4. REGRESSION ANALYSIS

As one the important parts of the study, regression analysis is the statistical instrument which examines the relationships between a dependent variable and one or more independent variables by mathematical equality (Kalaycı, 2008). Moreover, regression analysis is being used to examine the impact of independent variables on dependent variables. In other words, regression analysis is testing the dependency between a dependent variable, which is trust in online seller or trust in brand in the study, and one or more independent variables, which are purchasing experience, product information and shopper reviews, price promotions, brand equity and digital communication of brand in the study.

4.4.1. Multiple Linear Regression Analysis for Trust in Online Seller

In order to figure out the relationship between “Price Promotions” and “Product Information and Shopper Review” with Trust in Online Seller multiple linear regression was applied.

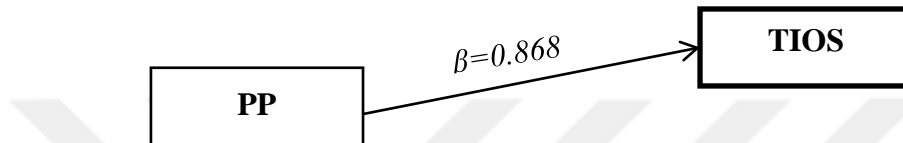
As reflected in Table 4.14; Price Promotions has contribution on Trust in Online Seller. The overall explanatory power of model was 68.9% ($R=0.830$; $R^2=0.689$; $F=528.875$, $p=0.000$).

Table 4.14. Multiple Linear Regression Analysis for Trust in Online Seller

Dependent Variable: Trust in Online Seller			
Independent Variables:	Beta	t-value	p-value
Price Promotions	0.868	22.997	0.000

As it can be seen from Table 4.14, Price Promotions ($\beta=0.868$, $p= 0,000$) has a higher effect on Trust in Online Seller.

Figure 4.2. Multiple Linear Regression Analysis for Trust in Online Seller



4.4.2. Multiple Linear Regression Analysis for Trust in Brand

In order to figure out the relationship between “Perceived Brand Equity” and “Digital Communication” with Trust in Brand multiple linear regression was applied.

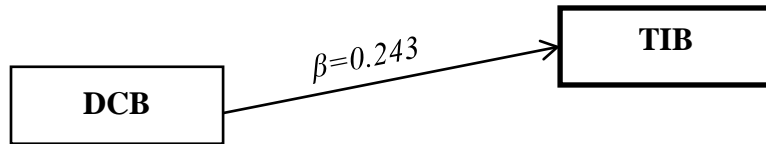
As reflected in Table 4.15; Digital Communication has contribution on Trust in Brand. The overall explanatory power of model was 5.9% ($R=0.243$; $R^2=0.059$; $F=14.973$, $p=0.000$).

Table 4.15. Multiple Linear Regression Analysis for Trust in Brand

Dependent Variable: Trust in Brand			
Independent Variables:	Beta	t-value	p-value
Digital Communication of Brand	0.243	3.870	0.000

As it can be seen from Table 4.15, Digital Communication of Brand ($\beta=0.243$, $p= 0,000$) has an effect on Trust in Brand.

Figure 4.3. Multiple Linear Regression Analysis for Trust in Brand



4.4.3. Multiple Linear Regression Analysis for Online Purchase Intention

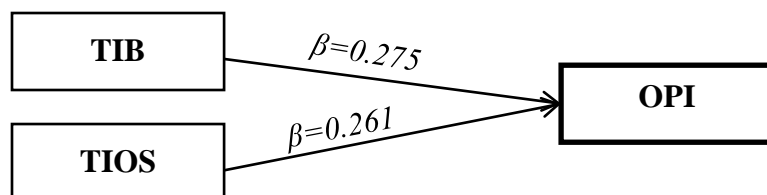
As reflected in Table 4.16, Trust in Brand and Trust in Online Seller have contribution on Online Purchase Intention. The overall explanatory power of model was 21.7% ($R=0.466$; $R^2=0.217$; $F=32.926$, $p=0.000$).

Table 4.16. Multiple Linear Regression Analysis for Online Purchase Intention

Dependent Variable: Online Purchase Intention			
Independent Variables:	Beta	t-value	p-value
Trust in Brand	0.275	4.125	0.000
Trust in Online Seller	0.261	3.920	0.000

As it can be seen from Table 4.16, Trust in Brand has an effect on Online Purchase Intention ($\beta=0.275$, $p= 0,000$). Trust in Online Seller has an effect on Online Purchase Intention ($\beta=0.261$, $p= 0,000$).

Figure 4.4. Multiple Linear Regression Analysis for Online Purchase Intention



4.4.4. The Results of the Hypotheses

Table 4.17. The Summary Results of the Hypotheses

Hypotheses	Results
H1: Purchasing experience has an effect on trust in online seller.	Rejected
H2: Price promotions has an effect on trust in online seller.	Accepted
H3: Product information & shopper reviews has an effect on trust in online seller.	Rejected
H4: Perceived brand equity has an effect on trust in brand.	Rejected
H5: Digital communication of brand (e.g. social media and influencer partnerships) has an effect on trust in brand.	Accepted
H6: Trust in online seller has an effect on online purchase intention for a FMCG product.	Accepted
H7: Trust in brand has an effect on online purchase intention for a FMCG product.	Accepted

CHAPTER FIVE

CONCLUSIONS

E-commerce is growing year by year as mentioned with the statistics in introduction as a new trade environment with the massive effect of internet evolution as of the beginning of 21st century. As the result of digitalization of people's lives with internet, multiscreen media usage with smart televisions, tablets and mainly smart mobile phones, people are spending more time day by day on internet in Turkey as well as global. As an addition to digitalization, as the result of many advantages such as time and effort saving to find many alternatives, easy price comparison among competitor alternatives, full time availability as 7/24 and all days of the week and so on, online shopping is getting more preferable for shoppers. As a young and digitalized young population, Turkey has one of the biggest opportunities to have a big e-commerce market in the world, while having only 4.1% of total trade in Turkey in 2017 which is relatively low in comparison with the share in developing countries by 4.8% and the share in developed countries by 9.8% (Deloitte, 2018).

The main objective of this thesis study is to understand which factors affect intention of shoppers to buy FMCG products on online shopping and to understand which factors are more effective on online shopping intention for FMCG products in Turkey. In the literature, trust as general and also trust in e-commerce has been investigated deeply and key findings have been summarized in the beginning of literature review. In literature, afterwards, foundations of trustworthiness have been investigated deeply and all key findings have been summarized in literature review. In the research, questionnaire has been designed to examine independent variables, which are purchasing experience (PE), price promotions (PP), product information and shopper reviews (PISR), perceived brand equity (PBE), digital communication of brand (DCB) and dependent variables, which are trust in online seller (TIOS), trust in brand

(TIB) and the outcome, which is online purchase intention (OPI). As the result of research study, it has been proved that price promotions have the most effective factor on trust in online seller, while product information and shopper reviews factor is also effective on trust in online seller and purchasing experience has no remarkable effect on trust in online seller. On the other hand, research study demonstrated that digital communication of brand has more effective factor than perceived brand equity factor on trust in brand dependent variable. Finally, research study showed that both trust in online seller and trust in brand as dependent variables, which has been affected by proved hypotheses in the study, has impact on online purchase intention of shoppers for FMCG products in e-commerce.

Data were collected from 258 participants as adequate sampling to represent Turkish online shoppers through an online survey program. The respondents were mainly chosen from people who have habit to make online shopping in their lives as people who rarely shop online is 35 by 14.5% split, who sometimes shop online is 73 by 30.3% split, who often shop online is 71 by 29.5% split, who very often shop online is 38 by 15.8% split, and who always shop online is 24 by 10.0% split, to augment the relevance of the study for participants. Respondents with missing data were dropped and 241 questionnaires were used for the testing model. As percentage weight, gender split of research is 54.4% female and 45.6% male respondents; marital status of research is 39.4% married respondents and 60.6% single respondents. Education level range of respondents is consisting of all education levels from High School and below to Doctorate Degree. Majority of the sample is University Graduated by 160 respondents, which is 66.4% of total sample. There are also 45 Post-graduate School respondents by 18.7% split and 35 High School or below respondents by 14.5% split. There is also only 1 respondent who has Doctorate degree by 0.4% split.

As the result of this research with the scope of respondents that is mentioned above and factor and reliability analysis, regression analysis and correlation analysis, it can be seen that purchasing experience is not effective on trust in online seller, while product information and shopper reviews are effective on trust in online seller and price promotions are strongly effective on trust in online seller. As mentioned in the literature review, according to Yin Xu and Jin-Song Huang, online shoppers are more price sensitive as the result of the advantage of internet such as easy and low cost of search and easy price comparison possibility for the prices of competitors' similar products on online (Xu & Huang, 2014). Research data and outcomes of all analyses also proved that price promotions are the most effective factor among independent variables that have been examined in the study on trust in online seller. On the other hand, it can also be seen that perceived brand equity is not a strongly effective factor on trust in brand, while digital communication of brand is a strongly effective factor on trust in brand. People are spending more time on digital than they do in traditional televisions, thus especially FMCG companies has started to increase split of their digital media investments in total media investments. Research showed that shoppers are being affected through digital communication of brand to purchase products of the brand on online shopping. In Turkey, increasing social media advertisements of brands and especially increasing partnerships with social media influencers are supporting the effect of factor of digital communication of brand on online purchase intention for FMCG products. Finally, the research has also demonstrated that there is a strong relationship between trust in online seller and online purchase intention of shoppers and also trust in brand and online purchase intention of shopper. It can be seen that an online seller is not preferable for an online shopper without trust in that online seller, and products of a FMCG brand are not preferable for an online seller without trust in that FMCG brand.

To sum up, the research and data analyses showed that trust in online seller and trust in brand as dependent variables are strongly important factors on online purchase

intention of online shoppers for FMCG products. The most effective factors as independent variables on dependent variables trust in online seller and trust in brand are price promotions and digital communication of brand while purchasing experience, product information and shopper reviews and perceived brand equity are not effective on dependent variables of trust as price promotions and digital communication.

For managerial implications of FMCG companies, this research study shows that both trust in online seller and trust in brand are effective on purchase intention of shoppers on e-commerce. FMCG companies can focus on price promotion strategies and plans to give more convincing offers to shoppers by surely keeping their profitability on a feasible level. Price promotions can be seen the most important factor to convert shoppers from traditional store to online stores. FMCG brands and companies should also invest on digital communication plans by increasing presence in digital platforms, high traffic websites, social media through both its own communication assets and influencer partnerships, since the study shows that digital communication of brand is strongly affecting trust in brand and purchase intention of shoppers on e-commerce.

CHAPTER SIX

LIMITATIONS AND FUTURE RESEARCH

Even though all efforts to investigate literature for this study subject and related content, to conduct research and to collect data and to make these analyses, there are limitations for each of these steps on this study that should be considered.

Firstly, literature for online shopping in Turkey is not very large as literature for the same topic in developed countries, since scope of e-commerce is in embryo stage in developing countries like Turkey unlike bigger scopes of e-commerce in developed countries like USA, and European Union countries. Therefore, there is no large base of scientific studies and statistical data for online shopping Turkey.

Secondly, it was not easy to find volunteer respondents for research even though all internet opportunities such as sharing questionnaire via online messaging, social media platforms have been used. I have lost 3-4 weeks to reach adequate number of respondents for convenient base level of sampling on the research.

Finally, FMCG products are recently started to be preferable on online shopping in Turkey. Therefore, people's awareness about the factors that can be effective on online purchase intention for FMCG products is not at desired level. Over years, split of FMCG market in online shopping in Turkey will be increased, and thus number of researches and scientific studies will increase in Turkey.

These limitations can enlighten the difficult parts of preparation, design and development stages for future researches and studies. The sample sizes can be enlarged. Literature can be enlarged over years for Turkish e-commerce market. Also, factors can be enlarged to understand wider effect area of more independent variables on dependent variables of trust that can be effective on online purchase intention for FMCG products.

APPENDIX

APPENDIX A: QUESTIONNAIRE

Questionnaire Approval Page (In Turkish)

Tez Konusu: Alışverişçilerin Hızlı Tüketim Ürünlerini E-Ticaret'te Satın Almalarını Etkileyen Faktörler

Giriş Sayfası

Bu anket çalışması, İstanbul Bilgi Üniversitesi Yüksek Lisans Pazarlama Tezli Programı için yapılmakta olan tez çalışmasının bir parçası olarak "Alışverişçilerin online alışveriş sitelerinde Hızlı Tüketim ürünlerini almalarını etkileyen faktörleri" ölçmeyi hedeflemektedir.

Bilimsel amaçlı olarak hazırlanmış olan bu araştırmada yer alan soruları eksiksiz olarak cevaplamanızı rica eder, katkınızdan dolayı şimdiden teşekkür ederim.

Konu hakkında daha fazla bilgi almak isterseniz aşağıdaki mail adresimden soru ve yorumlarınızı iletebilirsiniz.

Bu anket çalışmasına tamamen gönüllü olarak katılıyorum istediğim zaman tam olarak tamamlamadan çıkabileceğimi biliyorum. Verdiğim bilgilerin bahsedilen tez kapsamında kullanılmasını kabul ediyorum. Bu anket çalışması için geçerli olacak gönüllü katılım formunu onaylıyorsanız, onayınıza dair aşağıdaki 'KABUL EDİYORUM VE ONAYLIYORUM' kutucuğunu işaretleyerek anket sorularına geçebilirsiniz.

KABUL EDİYORUM VE ONAYLIYORUM

Thesis Questionnaire (In Turkish)

Yaşınız kaçtır?

...

Cinsiyetiniz nedir?

Kadın, Erkek

Medeni Durumunuz nedir?

Evli, Bekar

Eğitim Seviyesiniz nedir?

Lise mezunu ya da daha az, Üniversite mezunu, Yüksek Lisans mezunu, Doktora mezunu

Aylık Kişisel Gelir Kaç Türk Lirası'dır?

2000TL ya da daha az, 2000TL-4999TL, 5000TL-9999TL, 10000TL-14999TL, 15000TL ya da daha fazlası

Online Alışveriş Sitesi Kullanım Sıklığınız Nedir?

Hiçbir zaman, Nadiren, Bazen, Sık, Çok sık, Her zaman

Sıradaki Sorular İçin Genel Bilgilendirme - 1

Sorularda göreceğiniz 'marka' ve 'ürün' kelimeleri, Hızlı Tüketim markaları ve ürünleri (şampuan, deodorant, bulaşık deterjanı, deterjan, bebek bezi, kola, bisküvi ve

benzeri) için kullanılmaktadır. Lütfen soruları bunu göz önünde bulundurarak cevaplayınız.

Sıradaki Sorular İçin Genel Bilgilendirme - 2

Soruları cevaplarken seçenekleri aşağıdaki açıklamalara göre seçiniz.

- 1 - Kesinlikle katılmıyorum
- 2 - Katılmıyorum
- 3 - Ne katılıyorum, ne katılmıyorum
- 4 - Katılıyorum
- 5 - Kesinlikle katılıyorum

Online Alışveriş Sitelerinde Satın Alma Deneyimi

PE1 Online alışveriş sitesinin dizaynının tüketiciler için kullanım kolaylığı sağlaması buradan alışveriş yapmam için önemli

PE2 Online alışveriş sitesinin servis kalitesinin iyi olmasını önemsiyorum

PE3 Alışveriş yapabilmem için online alışveriş sitesinin ödeme aşaması güvenli olmalı

PE4 Online alışveriş sitesinde aradığım Hızlı Tüketim ürününü (şampuan, deodorant, bulaşık deterjanı, kola, bisküvi vs) kolaylıkla bulmam alışveriş yapma isteğimi olumlu etkiler

PE5 Online alışveriş sitesinde iyi vakit geçirmem siteye olan güvenimi artırır

PE6 Online alışveriş sitesinin teslimatı belirtilen tarihte yapmasını önemsiyorum

PE7 Alışveriş sonrası teslimatı yapılan Hızlı Tüketim ürününün birebir online alışveriş sitesinde gösterildiği gibi olması siteye güven duymamı ve sonraki alışverişlerimde tercih etmeye devam etmemi sağlar

Fiyat Promosyonları

PP1 Online alışveriş sitesini tercih etmemde bana parasal avantaj sağlaması önemli bir faktördür

PP2 Fiyat promosyonları iyi olan online alışveriş sitelerini tercih ederim

PP3 Online alışveriş sitelerinde Hızlı Tüketim ürünlerini (şampuan, deodorant, bulaşık deterjanı, kola, bisküvi vs) alırken fiyat promosyonları satın alma kararımı etkileyen önemli bir faktördür

PP4 Hızlı Tüketim ürünlerini (şampuan, deodorant, bulaşık deterjanı, kola, bisküvi vs) alırken favorim olan online alışveriş sitesi yerine en iyi fiyat avantajı teklif eden online alışveriş sitesini tercih ederim

PP5 Hızlı Tüketim ürünlerini (şampuan, deodorant, bulaşık deterjanı, kola, bisküvi vs) alırken online alışveriş siteleri arasında en iyi fiyatı araştırırım

PP6 Online alışveriş sitelerinde verilen indirim kuponları, kuponu veren alışveriş sitesinden alışveriş yapmam için önemli bir faktördür

Ürün Hakkındaki Bilgiler/Görseller ve Alışverişçi Yorumları

PISR1 Hızlı Tüketim ürünleri (şampuan, deodorant, bulaşık deterjanı, kola, bisküvi vs) hakkındaki bilgiler/ürün görselleri online alışveriş kararlarımı etkileyen önemli bir faktördür

PISR2 Online alışveriş yaparken genellikle ürün hakkındaki bilgileri detaylı incelerim

PISR3 Online alışveriş yaparken sitedeki ürün hakkındaki bilgiler satın alma kararlarımı etkiler

PISR4 Aradığım ürün hakkında gerekli bilgilerin olup olmaması online alışveriş sitesinden alışveriş yapma kararımı etkiler

PISR5 Online alışveriş yaparken diğer alışverişçilerin ürün ya da websitesi hakkındaki olumlu/olumsuz yorumlarını okurum

PISR6 Online alışveriş yaparken diğer alışverişçilerin ürün ya da websitesi hakkındaki olumlu/olumsuz yorumları, online alışveriş sitesinden ilgili ürünü satın alma kararlarımı etkiler

PISR7 Online alışveriş sitesinde yeteri kadar ürün hakkında bilgi ve alışverişçi yorumu yoksa bu siteden alışveriş yapmayı tercih etmem

Marka Değeri

BE1 Online alışveriş sitesinde alışveriş yaparken karşıma çıkan Hızlı Tüketim Ürünleri markalarının marka değerleri karar alma sürecimde etkilidir

BE2 Online alışveriş yaparken markaların zihnimdeki marka imajları satın alma kararlarımda etkilidir

BE3 Online alışveriş yaparken sevdiğim markaları satan online alışveriş sitelerinden alışveriş yaparım

BE4 Online alışveriş yaparken rakip markanın muadil ürününün fiyatı daha avantajlı olsa dahi sevdiğim Hızlı Tüketim markasını almayı tercih ederim

BE5 Genellikle Hızlı Tüketim ürünlerini online alışverişte almam ancak sevdiğim Hızlı Tüketim markalarını online alışveriş sitelerinde gördüğümde satın alabilirim

BE6 Genellikle Hızlı Tüketim ürünlerini online alışverişte almam, ve sevdiğim Hızlı Tüketim markalarını online alışveriş sitelerinde görmem bu alışkanlığımı değiştirmez

BE7 Genellikle Hızlı Tüketim ürünlerini online alışverişte alırım, ancak sadece sevdiğim Hızlı Tüketim markalarını online alışveriş sitelerinden alırım

Markanın Dijital İletişimi

DCB1 Hızlı Tüketim markalarının dijital reklamları online alışverişler yaparken beni olumlu etkiler

DCB2 Hızlı Tüketim markalarının sosyal medya paylaşımlarını takip ederim ve bu paylaşımlar online alışveriş kararlarımı olumlu etkiler

DCB3 Hızlı Tüketim markalarının sosyal medya reklamları online alışveriş yaparken beni olumlu etkiler

DCB4 Sosyal medya fenomenlerinin bir Hızlı Tüketim markası için olumlu yorumları online alışveriş yaparken beni olumlu etkiler

DCB5 Hızlı Tüketim markalarının web sitelerinde ya da sosyal medya reklamlarındaki ve paylaşımlarındaki 'satın al' linkleri beni online alışveriş yapmam için olumlu etkiler

Çevrimiçi Satıcıya Olan Güven

TIOS1 Hızlı tüketim ürünleri için çevrimiçi alışveriş yaparken güvendiğim çevrimiçi satıcılardan alışveriş yapmayı tercih ediyorum

TIOS2 Hızlı tüketim ürünlerini güvendiğim çevrimiçi satıcılardan satın almayı tercih ediyorum

Markaya Olan Güven

TIB1 Güvendiğim hızlı tüketim markalarının ürünlerini çevrimiçi alışverişlerimde almayı tercih ediyorum

TIB2 Çevrimiçi alışveriş yaparken güvendiğim hızlı tüketim markalarının ürünlerini satın almayı tercih ediyorum

Alışverişçilerin Hızlı Tüketim Ürünlerini Çevrimiçi Satın Alma İsteği

OPI1 Hızlı tüketim ürünlerini çevrimiçi satın almayı seviyorum

REFERENCES

References

- Aaker, D. (1992). Managing the most important asset: brand equity. *Planning Review*, Vol. 20 No. 5, 56-58.
- Akgül, A. (2003). In *Tıbbi Araştırmalarda İstatistiksel Analiz Teknikleri "SPSS Uygulamaları"* (pp. 64-66). İstanbul: Emek Ofset Ltd. Şti.
- Alba, J., Lynch, J., Weitz, B., Janiszewski, C., Lutz, R., Sawyer, A., & Wood, S. (1997). Interactive home shopping: consumer, retailer, and manufacturer incentives to participate in electronic marketplaces. *Journal of Marketing*, 38-53.
- Aldás-Manzano, J., Currás-Pérez, R., & Sanz-Blas, S. (2011). Online information quality as determinant of perceived risk reduction in e-commerce: An application to apparel virtual stores. *International Journal of Internet Marketing and Advertising*, Vol.6(4), 352.
- Arnold, M., & Reynolds, K. (2003). Hedonic shopping motivations. *Journal of Retailing*, 79(2), 77-95.
- Azjen, I., & Fishbein, M. (1980). Understanding attitudes and predicting social behavior. *New Jersey: Prentice-Hall*. .
- Bart, Y., Shankar, V., Sultan, F., & Urban, G. L. (2005). Are the drivers and role of online trust the same for all Websites and consumers? A large-scale exploratory empirical study. *Journal of Marketing*, 69, 4, 133-152.

- Berthon, J., Niekerk, R. V., Nel, D., & Davies, T. (1999). Going with the flow: Websites and customer involvement. *Internet Research*, 9, 109-116.
- Brown, T., Bary, T., Dacin, P., & Gunst, R. (2005). Spreading the word, investigating antecedents of consumers' positive word-of-mouth intentions and behaviors in a retailing context. *Journal of Academy of Marketing Science*, Vol.33, No.2, 123-138.
- Camp, L. (2001). Trust and risk in Internet Commerce. *Cambridge, M.A.: MIT Press*.
- Chang, M. K., Cheung, W., & Lai, V. S. (2004). Reference Models For The Adoption of Online Shopping. *Information and Management* 42, 543-559.
- Chang, M., Cheung, W., & Lai, S. (2005). Literature derived reference models for the adoption of online shopping. *Information & Management*, 42(4), 543-559.
- Chau, P., & Au, G. (2000). Impact of information presentation modes on online shopping: an empirical evaluation of a broadband interactive shopping service. *Journal of Organizational Computing and Electronic Commerce* 10(1), 1-22.
- Chen, H. P., Marmorstein, H., Tsiros, M., & Rao, A. R. (2012). When more is less: The impact of base value neglect on consumer preferences for bonus packs over price discounts. *Journal of Marketing*, 76, 64-77.
- Chen, Z., & Dubinsky, A. J. (2003). A conceptual model of perceived customer value in e-commerce: a preliminary investigation. *Psychology & Marketing*, Vol. 20(4), 323-347.

- Chevalier, J., & Mayzlin, D. (2006). The effect of word of mouth on sales: online book reviews. *Journal of Marketing Research*, Vol.43, No.3, 345-354.
- Childers, T. L., & Carr, C. L. (2001). Hedonic and utilitarian motivations for online retail shopping behavior. *Journal of Retailing* 77, 511-535.
- Corbit, B., Thanasankit, T., & Yi, H. (2003). Trust and e-commerce: a study of consumer perceptions. *Electronic Commerce Research and Applications*, 2(3), 203-215.
- Davis, F. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly* 13(3), 319-340.
- Dawson, S., & Kim, M. (2009). External and internal trigger cues of impulse buying online. *Direct Marketing: An International Journal*, 20-34.
- Day, G. (1969). A two dimensional concept of brand loyalty. *Journal of Advertising Research*, 9(3), 29-35.
- Degeratu, A. M., Rangaswamy, A., & Wu, J. (2000). Consumer choice behavior in online and traditional supermarkets: The effects of brand name, price, and other search attributes. *International Journal of Research in Marketing*, 17, 1, 55-78.
- Deloitte. (2018). *E-commerce in Turkey - 2017 Market Size*. Istanbul.
- Deloitte, C. (2014). *E-commerce in Turkey: Market definition and sizing 2013*. Istanbul.
- Di Nucci, D. (1999). Fragmented Future. *Print*, vol.53, no. 4, 32.

- Drury, G. (2008). Social Media: Should marketers engage and how can it be done effectively? *Journal of Direct, Data and Digital Marketing Practice*, 274-277.
- Duncan, T., & Moriarty, S. (1998). A Communication-Based Marketing Model for Managing Relationships. *Journal of Marketing*, Vol.62, 1-13.
- Durmuş, B., Yurtkoru, E. S., & Çinko, M. (2011). Sosyal Bilimlerde SPSS'le Veri Analizi. 4.Baskı, Beta Yayınları, İstanbul.
- E-commerce Foundation. (2016). *Global B2C E-commerce Report 2016*.
www.ecommercefoundation.org.
- Egger, A. (2006). Intangibility and perceived risk in online environments. *Academy of Marketing, London University of Middlesex*.
- Fishbein, M., & Ajzen, I. (1975). Belief, Attitude, Intention and Behaviour: An introduction to Theory and Research. *Addison-Wesley, Reading, M.A.*
- Flavian, ,. C., Guinaliu, M., & Gurrea, R. (2006). The role played by perceived usability; satisfaction and consumer trust on website loyalty. *Information and Management*, 43, 1-14.
- Fredrikson, T. (2013). *E-commerce and development: Key trends and issues*.
Retrieved from
https://www.wto.org/english/tratop_e/devel_e/wkshop_apr13_e/fredriksson_e-commerce_e.pdf
- Gefen, D. (2000). E-commerce: the role of familiarity and trust. *Omega-International Journal of Management Science*, 28(6), 725-737.

- Ha, S., & Stoel, L. (2009). Consumer e-shopping acceptance: antecedents in a technology acceptance model. *Journal of Business Research*, 62(5), 565-571.
- Hair, J. F., Black, W. C., Babin, B. J., Anderson, R. E., & Tatham, R. L. (2006). *Multivariate data analysis. (6th ed.). Upper Saddle River, NJ: Pearson/Prentice Hall., (6th ed.)*.
- Hair, J. F., Black, W. C., Babin, B. J., Anderson, R. E., & Tatham, R. L. (2006). *Multivariate data analysis, (6th ed.). Upper Saddle River, NJ: Pearson/Prentice Hall.*
- Hair, J., Black, W., Babin, B., Anderson, R., & Tatham, R. (2006). *Multivariate Data Analysis. New Jersey: Prentice-Hall.*
- Harris, L., & Rae, A. (2009). Social networks: the future of marketing for small business. *Journal of Business Strategy*, 24-31.
- Harrison-Walker, L. (2001). The measurement of word-of-mouth communication and an investigation of service quality and customer commitment as potential antecedents. *Journal of Service Research*, Vol.4 No.1, 60-75.
- Jacoby, J., & Olson, J. (1977). Consumer response to price: An attitudinal information processing perspective. . *In Yoram Wind & Marshall Greenberg.*
- Jarpenppa, S., Tractinsky, N., & M., V. (1999). Consumer trust in an internet store. *Information Technology and Management*, 1(12), 45-71.
- Jarvenpaa, S., & Tractinsky, N. (2000). Consumer trust in an internet store. *Information Technology & Management*, 1(1), 45-71.

- Jarvenpaa, S., Tractinsky, N., & Vitale, M. (2000). Consumer trust in an internet store. *Information Technology Management, 1(1)*, 45-71.
- Jiang, Z. H., & Benbasat, I. (2005). Virtual product experience: Effects of visual and functional control of products on perceived diagnosticity and flow in electronic shopping. *Journal of Management Information Systems, 111-147*.
- Kalaycı, Ş. (2008). SPSS Uygulamalı Çok Değişkenli İstatistik Teknikleri.
- Keen, P. (1997). Are you ready for 'trust' economy? *ComputerWorld 31*, 80.
- Keller, K. L. (1993). Conceptualizing, measuring, and managing customer based brand equity. *Journal of Marketing, 57*, 1-22.
- Kim, D., Ferrin, D., & Rao, H. (2008). A trust-based consumer decision-making model in electronic commerce: The role of trust, perceived risk, and their antecedents. *Decision Support System, 44(2)*, 544-564.
- Kimery, K., & McCard, M. (2002). Third-party assurance: Mapping the road to trust in e-retailing. *Journal of Information Technology Theory and Application, 4(2)*, 63-82.
- Kotler, P. (1991). Marketing Management: Analysis, Planning, Implementation, and Control, 8th ed. *Englewood Cliffs, NJ: Prentice Hall*, 442.
- Laroche, M., Kim, C., & Zhou, L. (1996). Brand familiarity and confidence as determinants of purchase intention: an empirical test in a multiple brand context. *Journal of Business Research, 37(2)*, 115-120.
- Lewicki, R. J., & Bunker, B. B. (1995). Trust in relationships: A model of trust development and decline. *Conflict, Cooperation and Justice, 133-173*.

- Li, H., Kuo, C., & Russell, M. (1999). The impact of perceived channel utilities, shopping orientations, and demographics on the consumer's online buying behavior. *Journal of Computer-Mediated Communication*.
- Liang, T., & Lai, H. (2002). Effect of store design on consumer purchases: van empirical study of online bookstores. *Information Management*, 431-444.
- Lim, N. (2003). Consumers' perceived risk: Sources versus consequences. *Electronic Commerce Research and Applications*, Vol. 2, 216-228.
- Lingyun, Q., & Dong, L. (2008). Applying TAM in B2C E-Commerce Research: An extended model. *Tsinghua Science & Technology*, 13(3), 265-272.
- Martesen, A., & Gronholdt, L. (2004). Building Brand Equity: A Customer-Based Modeling Approach. *Journal of Management System*, 16(3), 37-51.
- McDougall, G., Yang, Z., Laroche, M., & Bergeron, J. (2005). Internet versus bricks-and mortar retailers: An investigation into intangibility and its consequences. *Journal of Retailing*, 81(4), 251-267.
- McKnight, D., Choudhury, V., & Kacmar, C. (2002). Developing and validating trust measures for e-commerce: An integrative typology. *Information Systems Research*, 13(3), 334-359.
- Menon, S., & Khan, B. (2002). Cross-category effects of induced arousal and pleasure on the internet shopping experience. *Journal of Retail*, 78(1), 31-40.
- Metzger, M., & Flanagin, A. (2001). Internet use in the contemporary media environment. *Human Resources Research*, 27(1), 153-181.

- Mishra, A. (1996). Organizational responses to crisis: The centrality of trust. *Trust in Organizations: Frontiers of Theory and Research*, 261-287.
- Mishra, A., & Mishra, H. (2011). The influence of price discount versus bonus pack on the preference for virtue and vice foods. *Journal of Marketing Research*, 48, 196-206.
- Ngai, E., & Wat, F. (2002). A literature review and classification of electronic commerce research. *Information and Management*, Vol.39, No.5, 415-429.
- O'Reilly, T. (2007). What is web 2.0: Design patterns and business models for the next generation of software. *Communication & Strategies*, vol.65, no.1, 17-37.
- Pandita, R. (2017). Internet a change agent: An overview of internet penetration and growth across the world. *International Journal of Information Dissemination and Technology*, 7(2), 83-91.
- Parasuraman, A., & Zinkhan, G. (2002). Marketing to and serving customer through the Internet: An overview and research agenda. *Journal of the Academy of Marketing Science*, 30(4), 286-295.
- Pavlou, P. (2001). Integrating Trust in Electronic Commerce with the Technology Acceptance Model: Model Development and Validation. *American Conference on Information Systems*, Boston.
- Quelch, J., & Klein, L. (1996). The internet and international marketing. *Sloan Management Review*, 60-75.
- Ranganathan, C., & Ganapathy, S. (2002). Key dimensions of business to consumer websites. *Information Management*, 39(6), 457-465.

- Reed, S. (1999). Online Shopping? You Bet! *Infoworld*, 91.
- Shim, S., & Drake, M. (1990). Consumer intention to utilize electronic shopping. *Journal of Direct Marketing*, 4(2), 22-33.
- Snedecor, G., & Cochran, W. (1989). Statistical Methods, Eighth Edition. *Iowa State University Press*.
- Soopramanien, D. (2011). Conflicting attitudes and skepticism towards online shopping: The role of experience. *International Journal of Consumer Studies*, 338-347.
- Steenkamps, J., Nijs, V., Dekimpe, M., & Hassens, D. (2001). The category demand effects of price promotions. *Marketing Science*, Vol.20, No.1, 1-22.
- Stern, H. (1962). The significance of impulse buying today. *Journal of Marketing*, 56-62.
- The Merriam-Webster Dictionary*. (2018, October). Retrieved from <https://www.merriam-webster.com>
- The Statistics Portal*. (2015, September 9). Retrieved from Statista: <http://www.statista.com/statistics/261245/b2c-ecommerce-sales-worldwide/>
- Venkatesh, V., & Davis, F. (2000). A theoretical extension of the Technology Acceptance Model: For longitudinal case studies. *Management Science* 46(2), 186-204.
- Vergehan, T., Meents, S., & Tan, Y. (2006). Perceived risk and trust associated with purchasing at electronic marketplace. *European Journal of Information Systems*, 15(6), 542-555.

- Weber, K., & Roehl, W. (1999). Profiling people searching for and purchasing travel products on the World Wide Web. *Journal of Travel Research, 37*(3), 291-298.
- Wu, I.-L., & J-L., C. (2005). An extension of trust and TAM model with TPB in the initial adoption of on-line tax: an empirical study. *International Journal of Human-Computer Studies, 62*(6), 784-808.
- Xavier, M., & Thamizhvanan, A. (2013). Determinants of customers' online purchase intention: an empirical study in India. *Journal of Indian Business Research, 11*-32.
- Xu, Y., & Huang, J.-S. (2014). Effects of Price Discounts and Bonus Packs on Online Impulse Buying. *Social Behavior and Personality: An International Journal, Vol.42*, 1293-1302.
- Yoo, B., & Donthu, N. (2001). Developing and validating a multidimensional consumer-based brand equity scale. *Journal of Business Research, Vol. 52*, 1-14.
- Yoon, S. J. (2002). The antecedents and consequences of trust in online-purchase decisions. *Journal of Interactive Marketing, 16*, 2, 47-63.