

**THE REPUBLIC OF TURKEY
BAHCESEHIR UNIVERSITY**

**ANALYZING THE FACTORS AFFECTING
ONLINE SHOPPING BEHAVIOR OF THE
CONSUMERS**

Master Thesis

CANSU MIK

İSTANBUL, 2018

**THE REPUBLIC OF TURKEY
BAHCESEHIR UNIVERSITY**

**INSTITUTE OF NATURAL AND APPLIED SCIENCE
INDUSTRIAL ENGINEERING**

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ABSTRACT

ANALYZING THE FACTORS AFFECTING ONLINE SHOPPING BEHAVIOR OF THE CONSUMERS,

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In this study, B2C (business to consumer) online shopping market has been taken into consideration. The purpose of this thesis is to analyze the factors affecting online shopping behavior of consumers by using statistical tools in order to provide a guide that could be important to be used in online market. Domain specific innovativeness, subjective norms, perceived behavioral control and attitude factors have been analyzed. Attitude factor includes financial risks, product risks, convenience risks, non-delivery risks, return policy and infrastructural variables; the effect rate of these variables on attitude towards online shopping behavior has been evaluated.

The study has been applied with survey method and 307 participants have been attended in this survey. The statements which measured online shopping behavior have showed high statistical reliability as well as the statements measured seperately by domain specific innovativeness, subjective norms, perceived behavioral control and attitude. In order to measure the effect of factors, the identified hypotheses tested with regression analyzing. The outcomes of this study have showed that “attitude included perceived risks, return policy and infrastructural variables” and “ domain specific innovativeness” have significant effects on online shopping behavior although “perceived behavioral control” and “subjective norm” have not any significant effect. Furthermore, the effect rate of domain specific innovativeness is higher than the attitude on online shopping behavior. Results also indicated that financial risks, product risks, convenience risks, non-delivery risks, inconvenient return policies, inadequate security service and the lack of cyber law have negatively affected the attitude towards online shopping behavior.

Keywords: Online Shopping, Consumer Attitudes, B2C, Online Shopping Behavior

ÖZET

TÜKETİCİLERİN ONLINE ALIŞVERİŞ DAVRANIŞLARINI ETKİLEYEN FAKTÖRLERİN ANALİZ EDİLMESİ

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Bu çalışmada, B2C (iş ile son tüketici arasında) online alışveriş pazarı dikkate alınmıştır. Bu tezin amacı, online alışveriş pazarında kullanılması önemli olabilecek bir rehber sağlamak niyetiyle, tüketicilerin online alışveriş davranışlarını etkileyen faktörleri istatistiksel araçlarla analiz etmiştir. Alana özgü yenilikçilik, öznel normlar, algılanan davranışsal kontrol ve tutum faktörleri analiz edilmiştir. Tutum faktörü finansal riskleri, ürün risklerini, kullanım risklerini, teslim edilememe risklerini, iade politikasını ve altyapı değişkenlerini içerir; bu ifadelerin online alışveriş davranışlarına yönelik tutum üzerindeki etkilerinin oranları incelenmiştir.

Araştırma anket yöntemi ile uygulanmış ve bu ankete 307 kişi katılmıştır. Online alışveriş davranışını ölçen ifadelerin istatistiksel olarak yüksek oranda güvenilirlik gösterdiği gibi, ayrıca alanlara özgü yenilikçiliğin, öznel normların, algılanan davranışsal kontrolünün ve tutumun da istatistiksel olarak yüksek güvenilirliği olduğu görülmüştür. Faktörlerin etkisini ölçmek için belirlenen hipotezler, regresyon analizi ile test edilmiştir. Bu çalışmanın bulguları, “algılanan davranış kontrolü” ve “öznel norm” ların online alışveriş davranışlarına herhangi bir anlamlı etkisi olmamasına rağmen, “algılanan riskler, iade politikası ve altyapı öğelerinin tutum üzerindeki etkisiyle” ve “alana özgü yenilikçilik” in tüketicilerin online alışveriş davranışları üzerinde önemli bir etkiye sahip olduğunu görülmüştür. Ayrıca, alana özgü yenilikçilik, online alışveriş davranışı üzerinde tutuma göre daha yüksek bir etkiye sahiptir. Ayrıca sonuçlar finansal risklerin, ürün risklerinin, kullanım risklerinin, ürünün teslim edilememe risklerinin, uygunsuz iade politikalarının, yetersiz güvenlik hizmetinin ve siber yasaların eksikliğinin, online alışveriş davranışına yönelik tutumu olumsuz etkilediğini de göstermiştir.

Anahtar Kelimeler: Online Alışveriş, Tüketici Tutumları, B2C, Online Alışveriş Davranışı

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ABBREVIATIONS

AMOS	:	Analysis of Moment Structures
B2B	:	Business to business
B2C	:	Business to consumers
C2C	:	Consumers to consumers
CFI	:	Comparative Fit Index
DSI	:	Domain Specific Innovativeness
GFI	:	Goodness of Fit Index
NFI	:	Normed Fit Index
PBC	:	Perceived behavioral control
PLS	:	Partial Least Square
SEM	:	Structural Equation Modelling
RMSEA	:	Root Mean Square Error of Approximation
TPB	:	Theory of planned behavior

1. INTRODUCTION

In the past years, fast improvement of technology has been providing new business area as e-commerce for all sectors. E-commerce includes three parts as B2B (business to business), B2C (business to consumers), C2C (consumers to consumers). B2B is the information transaction between business to business, B2C is the information, product, services etc., between the business to consumer and C2C is the information transaction between consumer to consumer. In B2C e-commerce has been providing to use internet in order to purchase products or services from the web-site. As a result of B2C e-commerce, online shopping has started as a new sales channel against the conventional sales channels. At this point, in order to improve online shopping market, the understanding of consumer behavior is very important.

Consumers have used the Internet for many purposes in the B2C e-commerce market, not only use to buy product or service. For example; searching product or service, comparison of product price and properties. Online shopping provides to select services or products on the Internet (Sinha, 2010).

Online stores and services are the significant sales channel in B2C (business to consumer). As a result of it, consumers' online shopping behavior is the most significant point in B2C (Chen, 2009).

Online shopping includes lots of advantages according to conventional shopping such as time saving, convenient, suitable to reach anytime or anywhere, easily accessing the huge information and providing comparison of the products and services.

Geissler and Zinkhan (1998) describes the advantages of online shopping. They have indicated that online shopping has been given a chance to compare or examine alternative product or services easily without feeling any pressure by salesperson. They have also mentioned that online shopping reduces the transaction costs and provides benefits for both consumers and firms.

Although there are many advantages of online shopping, it includes disadvantages that consumers could not use five senses (seeing, touching, tasting, smelling, and hearing) when they purchase products via online shopping. It can cause low trust to purchase a product. Online shopping cannot provide face to face communication to purchase services on the web based shopping can be caused low trust to services Chen (2009).

Understanding the consumer behavior is the most important part of shopping business market. Cheung et al. (2005) have applied a research for the future studies. Empirical research about the online consumer behavior theory has been studied with included diverse ingredient over the years. Research from different business discipline has improved over the past few years, however the range of these studies is quite huge and they could not produce unifying theoretical framework in this area. Latest studies have been studied on classical consumer behavior such as behavioral learning, personality research, the process of information, the model of attitude. As result of it, an integrative model is created about online consumer behavior in order to provide guideline for researchers.

This study has been purposing to analyze the factors such as domain specific innovativeness, subjective norms, perceived behavioral control and attitude included the financial risks, product risks, convenience risks, non-delivery risks, return policy and infrastructural variables that affect the online shopping behavior of consumers.

Previous studies have been used PLS (Partial Least Square) to analyze the Structural Equation Modelling (SEM). AMOS (Analyses of Moment Structures) is not easy to find good model fit with low sample size so that PLS has been used as a method in the previous studies. In this study, since the sample size is large, the good model fit has been found with AMOS (Analyses of Moment Structures).

The first chapter, the introduction, explains the online shopping with its advantages and disadvantages and also states the objective of the study

The second chapter includes the literature review on online shopping behavior

The third chapter represents the research model and methodology that has been followed. Hypothesis have been mentioned and examination the collected data.

The fourth chapter presents the analyzes, finding and discussion part. Reliability test, factor analyzes and regression analyze have been measured. Finding has been explained.

The fifth chapter includes conclusion and limitations of this study. Future recommendations have been shared.

2. LITERATURE REVIEW

Second chapter of this study is literature review. This chapter focuses on the researches that examine the factors affecting the online shopping behavior of consumers. The factors as attitude, perceived behavioral control, domain specific innovativeness and subjective norms have been examined according to previous researches. Attitude has been explained with under variables; perceived risks, return policy and infrastructural variables.

The previous studies have examined many factors that affect the online consumer behavior.

Sinha and Kim (2012) have analyzed the factors that affect Indian' customers' online buying behavior. They have stated that although there is an increase of Internet usage in India, using online shopping does not increase to the same percentage because of some risk factors. Questionnaires have been applied to Indian consumers to analyze the convenience risk, product risk, financial risk, perceived behavior control, return policy, subjective norm, attitude, and technology specific innovativeness and additionally Indian-specific factors (hesitation about delivery of an ordered product and cyber laws, shipping fees, and after service). Worrying about the delivery of product, social and perceived behavioral control affecting the intention of purchasing on the online shopping. Furthermore, when perceived risks (product, convenience, financial, and non-delivery) and technology specific innovativeness affects the online shopping intention of Indian men consumers, convenience risk and attitude towards online shopping affects the online shopping intention of Indian women consumers.

Koufaris (2002) has focused on the information systems (technology acceptance model), marketing for consumer behavior and psychology (flow and environmental psychology) as factors that affect online shopping consumers. A questionnaire-based empirical study was used to test nomological network. Useful search tools of web-based shopping, feeling comfortable and confident during online shopping and the product ingredients of web-based shopping positively affect online shopping consumers' enjoyment and behavior.

Pavlou (2003) has mentioned that the consumer acceptance of e-commerce with explaining the transaction between intention and behavior. Two empirical studies have

been used and data has been analyzed with PLS (Partial Least Square). The finding showed that intentions are positively related to behaviors. Trust and risk factors have tremendously affected online shopping behavior. Providing trust on the consumers make positive effect on online shopping behavior. Additionally, perceived risks such as financial risks and privacy risks have negatively affected online shopping behavior. Pavlou and Fygenon (2006) has studied on the e-commerce shopping acceptance of consumers with theory of planned behavior (TPB). Two online consumer behaviors have been examined such as “getting information from online shopping” and “buying the products from online shopping”. The study has aimed to analyze attitude and perceived behavioral control that are the important constructs of TPB. Partial least square (PLS) has been used to analyze their data. According to finding, trust has positively affected these two kind of online consumer behavior. Attitude and PBC has positively affected by trust during online shopping.

Li et al. (1999) has examined the demographics, marketing activities as affecting factors on the consumers behavior. The empirical data has been analyzed with SPSS. The outcome showed that higher income and better education consumer more tend to online shopping. Additionally, marketing activity has an important effect on online shopping behavior. Garbarino and Strahilevitz, (2004); Slyke et al., (2002) has shown that men consumer are more tend to purchase product or service on the Internet according to women consumers. Karayanni (2003) has showed that time efficiency, desire of avoidance from the crowd places and providing availability access 24 hour shopping are the reasons that consumers have been oriented to online shopping.

Sylke, Belanger and Comunale (2002) have found that men and women are equally likely to use the Internet for their requirements, business and other purposes. They have analyzed gender differences to find the intention of purchase, e-mail usage and credit card usage on the online shopping in their studies with making questionnaires. They have stated that men purchase more products/services, use e-mail and credit card on the Internet than women. It showed that women visit the online shopping websites as the same percentage with men but men buy more products/services than women via online shopping. According to this result, diffusion of innovation theory has been examined to find why they are differences in intention of compatibility of online shopping with considered percentage of innovation adoption by relative advantage,

complexity, compatibility, result demonstrability, visibility and image. As a result of questionnaires, women are less technology oriented so that compatibility and complexity factors affected the intention of purchasing behavior negatively. Sylke, Belanger and Comunale (2002) have suggested some offers such as “return money in 30 days if you do not like product, suitable product that attract women, discount new customer” to gain women consumers. Because retailers and business firms should be focused on the purchasing behavior to increase their growth in online shopping market by trying to decrease risk factors.

2.2 ATTITUDE

Grandom and Mykytyn (2004) has explained that the attitude is the approach of people' positive or negative across any situation and reflected outside as behavior. Chiu et all. (2005) and Schlosser (2003) has clarified that attitude toward online shopping is the positive or negative feelings of consumers while performing online shopping.

Javadi et al. (2012) have highlighted that the consumers' attitude has been connected to consumers' online purchasing behavior. Fishbein and Ajzen (1975) has determined that the attitude have been affected from the intention. Intention has been affected by consumers' online shopping behavior. Jahng et al. (2001) explained that the acceptance of the Internet as a shopping channel is important. Consumers' attitude affects the intention of purchasing products from online shopping that is a major indicator to make online shopping favorable.

Wu (2003) has researched that the factors that affect the attitude on the online shopping decisions. Attitude has affected the online shopping decisions. Consumers' demographics have been considered as factors. The study has explained that demographics of consumers are significant factor that affect the attitude toward online shopping. Men included highest attitude toward online shopping than female consumers.

Delafrooz et al. (2009) has examined the factors of attitude that affect online shopping behavior of consumers. Regression analyzes has been applied to empirical data. The finding has showed that attitude has significantly and positively effect on online

shopping with convenient shopping condition. Convenience of using online shopping, convenience of price policy and wider product variety selection have been considered the factors under attitude.

2.2.1 Perceived Risks

Bhatnagar et al. (2000) has explained the perceived risks as uncertainty rate process of online shopping. The level of uncertainty condition has been affecting the consumers' approach to online shopping.

Li and Zhang (2002) has separated the perceived risks in two categories; one category includes financial risk, product risk, time risk, convenience risks and the other category includes privacy and security. Web-site design under convenience risk has found that a significant factor that affect the attitude toward online shopping.

Cox and Rich (1964) has explained the perceived risk refers to the normal risk of purchasing at the determination of the consumer purchasing decision. Before intention of purchasing product or service, consumers start to think lots of risks associated with the products or services. The different kinds of risks are estimated risks. So that their research suggested consumers to purchase product that not possible chance to check physical inspection by e-commerce (Peterson et al., 1997). Tan (1999) has mentioned that consumers can be shift to brick-and-mortar business for purchase of the product whereas the consumer tend to purchase product at lower perceived risks. Bhatnagar et al. (2000), has explained the perceived risks as technological failure or human mistake. The most indicated risks are financial risks that can be keeping your credit card information safe, product risks that can be low quality as the view on the online shopping, convenience risks that can be the way of ordering or return policy of product, and non-delivery risks that the ordered product might not be delivered. Especially, the level of uncertainty determines the perceived risks. Sinha and Kim (2012) has explained that consumers have thought lots of risk before purchasing the product on the online shopping. Perceived risks such as product, convenience, financial and non-delivery risks have significantly negatively affected on attitude towards the online shopping for both male and female consumers. Masoud (2013) conducted that four perceived risks such as financial, product, delivery and

information security risks have negative effect on online shopping behavior. Suki et al. (2006), financial risks, buying product without touching or seeing, difficult and long return policies, the price of delivery when you return the product, privacy of personal information have been worried consumers before buying product.

As a result of previous studies, Kumar and Dange (2014); Samadi and Nejadi (2009); Subhalakshami & Ravi (2015) has mentioned that perceived risks such as financial risks, product risks, convenience risks and non-delivery risks have negatively affected consumer's online shopping behavior.

a) Financial Risk

Barnes et al. (2007) has indicated that financial risk is important indicators that affect negatively online shopping behavior. Javadi et al. (2012) has mentioned that being worried about losing money and other financial risks has negatively effect on attitude towards the online shopping behavior. As a result, consumers might feel fear to shop online. Ghani et al. (2001) has found that price and financial details are major factors affecting online shopping behavior. Sinha and Kim (2012) has found that the financial risk is important factor affecting attitude toward online shopping behavior. For both male and female consumers have been negatively affected about financial risks to shop online. Suki et al. (2006) has explained that consumers have hesitated about financial risk details and security of personal information during online shopping. So that consumers might be afraid to make online shopping. Miyazaki and Fernandez (2001) has mentioned that financial risk is the major factor that consumers do not want to use online shopping. Feeling money loss or capture of credit card information provides hesitation to shop online. Forsythe & Shi (2003) has explained that consumers can be thought that overcharge from credit card or sellers can use the information of their credit card. These have negatively affected attitude towards the online shopping behavior. Kumar & Dange (2014) has mentioned that online consumers have been concerned to lose money during financial transaction on the online shopping. Financial risks have negatively affected online shopping behavior. Furthermore, Adnan (2004) has stated that financial transaction during the online shopping include risks. Baber et al. (2014); Samadi & Nejadi (2009) and Gozukara et al. (2014) has conducted that

financial risks have negatively affected the online shopping behavior due to consumers have felt worried to lose their money and security concerns during online shopping.

Babar et al. (2014); Gozukara et al. (2014); Kumar and Dange (2014); Samadi and Nejadi (2009); Hassan et al. (2006); Subhalakshami and Ravi (2015) have found that financial risks have negatively affected online shopping consumers' behavior.

b) Product Risk

Peter et al. (1975) has explained that product risks mean that it is related to the quality, performance and failure of products. Haider and Nasir (2016) has mentioned that the fear of receiving failure product has negatively affected the online shopping behavior. Sinha and Kim (2012) has explained that fear of receiving wrong products or receiving products as not same as the appearance from the web-site have affected negatively the approach of consumers online shopping negatively. Their studies have found that the product risk is important factor that affect attitude toward online shopping behavior. Suki et al. (2006) has mentioned that purchasing the product without seeing or touching negatively affects the online shopping behavior. Yeniçeri & Akin (2013) has mentioned that ordered the product from the online shopping could not be meet the expectations. Consumers could not touch or closely see the product on the website. According to consumers' opinion, the view of products on the website such as color and physical size are not to be expected as same as the original one. These reasons have affected negatively online shopping behavior. Additionally, Masoud (2013) has mentioned that product risks have negative effect on online shopping behavior. Ji et al. (2012) has explained that consumers have hesitated to buy product from online shopping because there is possibility to get the products not in the same shape or color as the expected. Their studies have found that consumers are prefer to buy cell phone online instead of clothing. Consumers can predict know the cell phone from its' original brand but consumers can't imagine how clothing will seem on them and evaluate the quality of clothing. As a result of it, consumers have tendency to buy the products that they have exactly known before in order to feel guaranteed.

Kumar & Dange (2014); Ji et al. (2012); Masoud (2013); Subhalakshami & Ravi (2015) have found that product risks have negatively affected the attitude towards the online shopping consumers' behavior.

c) Convenience Risk

Liang and Lai (2000) has mentioned that online shopping behavior means that the cycle of buying products or services on the Internet. They have described the five steps which is same with traditional shopping behavior at the purchasing. Li and Zhang (2002) have clarified these five steps detailly. These are requirements of the product or services, after searching suitable product or services according to these requirements, getting detailed information about the products and services in, comparison to the alternatives and select the best one, transportation or receiving process of products and services with included post sale process. Their studies have highlighted that website design positively and significantly affects the online shopping consumers' behaviors. Because of being easy to use online shopping motivates the consumers to more.

Suwunniponth (2014) has indicated that convenient, easy to use and useful website design provides comfortable feeling for consumers when they do online shopping. This factor has a significant effect on online shopping consumers' behavior.

Vijayasathya and Jones (2000) has indicated that consumers' buying intention behavior is so important and essential to encourage the retailers. Easy to use and proper website design have good effect on the online shopping behavior. Therefore, convenient website text and easy to use positively affect online shopping consumers' behavior. Haider and Nasir (2016) has mentioned that the possibility of receiving the not good after sale service and difficult cancel order affect online shopping consumers' behavior negatively. It causes lots of process and waiting to solve the problem takes time. And it causes negative effect on the online shopping behavior.

Sinha and Kim (2012) has found the convenience risk is important factor which affect the attitude towards the online shopping behavior. Easy to use website design provides good facilities such as easy search and compare the products. Additionally, their studies have shown that the concerns about after sales during the online shopping have

negatively affected online shopping consumers' behavior. Jarvenpa and Tractinsk (2001) has explained that ease to use online shopping affect positively online shopping consumers' behaviors. Personal information that you need to enter website make feel uncomfortable of consumers and negatively affect online shopping behavior. Lee (2002) has mentioned that easy to use and search online shopping and good service after sales, return policy and lots of different payment method can be reducing the perceived risks. Delafrooz et al. (2009) has mentioned that convenience of using online shopping, convenience price policy and wider product variety selection have been considered the factors under attitude that affect positively online shopping behavior. Karayanni (2003) has showed that time efficiency, desire to escape from crowded places and providing 24 hour shopping availability for purchasing products are the reasons that consumers have preferred to do online shopping.

Suwunniponth (2014); Sinha and Kim (2012), Javadi et al. (2012); Chen and Chang (2003); Fenech and O'Cass (2001); Karayanni (2003); Kim and Kim (2004); McKinney (2004); have found that the convenience is the important factor that affect online shopping consumers' behavior.

d) Non Delivery Risk

The consumers have been hesitated about the delivery of the products that buy from online shopping. There is a probability if the product is delivered in a wrong place. Additionally there is a possibility if the products cannot be delivered on time after online shopping. All these possibilities make consumers scared of online shopping (Claudia 2012).

Javadi et al. (2012) has indicated that fear of non-delivery products or any delay of the products have negatively affect the online shopping behavior. Additionally consumers cannot imagine how long it will take before the delivery. Sinha and Kim (2012) has mentioned that delivery of the product is the mainly factor that affect the attitude on online shopping behavior. Consumers are feeling hesitation about the time when they will receive the ordered products before online shopping. The possibility of non-delivery of the products and the long process of customer service after non-delivery problem have a negative effect on online shopping consumers' behavior.

Adnan (2014) has mentioned that non-delivery had a negative effect on consumer's purchasing behavior. Consumers have hesitated about the getting their ordered product late or not receiving anything on time (Yeniçeri & Akin 2013). Koyuncu & Bhattacharya (2004) has mentioned that lots of consumers have avoided from online shopping due to feeling fear of non-delivery products. Hong (2015) has mentioned that if the consumers use the reliable online delivery firm, it makes consumers feel comfortable. The study has suggested this solution that affects online shopping consumers' behavior positively.

Kumar & Dange, 2014; Samadi & Nejadi, 2009; Hassan et al. 2006; Subhalakshami & Ravi, 2015 has found that non-delivery risk has negative effect on online shopping consumers.

2.2.2 Return Policy

Rowley (2000) has mentioned that lower operation cost and easily accessible all over the world when the return delivery of the goods has positively affected online shopping consumers' behavior. Teo (2002) has mentioned that easy of return policy is an important factor for online shopping consumers' behavior.

Shim et al. (2002) has mentioned that the length of time that needed to return the product, shipping cost of return product have been negatively affect online consumers' behavior. All these reasons consumers have hesitated to shop online.

Return policy is an important indicator that affect online shopping consumers' behavior with considering the guarantee of cash back money after the products returned. The quickly return money positively affect consumers' perception to online shopping (Javadi et al., 2012).

Suki et al. (2006) has mentioned that the process of return product takes time and lots of procedure which are difficult and long. Considering reimbursement of the money at the return of the product and inconvenient return policy negatively affect online shopping consumers' behavior.

Haider A. and Nasir N. (2016); Suki et al. (2006); Shim et al. (2002) have found that inconvenient return policies have negatively effect on online shopping consumers

2.2.3 Infrastructural Variables

Ariff et al. (2013) mentioned that proper and good security of information about consumers is a significant and positive effect on online shopping consumer's behavior. Consumers pay attention that the security of using website.

Furthermore, Yörük et al. (2011) and Ahuja et al. (2007) have clarified that security risk has been produced barriers to use online shopping for consumers. And consumers have avoided from online shopping because of security risks. The security risks have negatively affected online shopping consumers' behavior.

Roman (2007) has discussed that security factor about the possibility to share the financial information of consumers with the third party sellers in online shopping. Consumers' have hesitated and felt afraid because of possibility to share the credit card and privacy information with third party seller. The reason of security risk includes negative effect on online shopping consumers' behavior.

Kumar & Dange, 2014; Samadi & Nejadi, 2009; Hassan et al. 2006; Subhalakshami & Ravi, 2015 has found that privacy and security risk has negatively affect on online shopping consumers.

2.3 PERCEIVED BEHAVIORAL CONTROL

Bingi et al. (2000) has mentioned that some countries such as Indian have lack of facility to use internet and low knowledge to use computer. Sinha and Kim (2012) has mentioned that the lack of facility might not exist in many developed countries. Their studies have shown that perceived behavioral control is important factor that affects online shopping behavior.

Ajzen and Madden (1986) has studied and widened the theory of planned behavior by adding perceived behavioral control with both of intention and behavior. They have indicated "perceived behavioral control" as intention and behavior indicator. Perceived behavioral control shows the internal constraints (self-efficacy) as well as external constraints on the intention and behavior. George (2004) has found the Planned Behavioral Control (PBC) directly affects online shopping behavior. Khalifa and

Limayem (2003) has attributed that a strong relationship with actual online shopping purchasing.

Perceived behavioral control has been using to measure the facility and capability of any consumers can achieve the tasks to use online shopping. For example, if consumers are able to use computer or the Internet, consumers can use online shopping website without any problem. (George, 2004; Limayem et al, 2000).

Chang et al. (2004); George (2004); Limayem et al. (2000); Rhodes and Courneya (2003); Verbeke and Vackier (2005) have found that the perceived behavioral control has significantly affected online shopping consumers' behavior.

2.4 DOMAIN SPECIFIC INNOVATIVENESS

Rogers and Shoemaker (1971) has explained Domain Specific Innovativeness (DSI) as the person can be easily adopting innovation relatively earlier than the other members of systems. Kaufman and et al. (2002) has mentioned about that consumers are in their normal life routine during in their normal traditional shopping. During online shopping, online consumers need to examine and comparison of the products from the wide range of product offers. As a result of it, online consumers need to use the new technology, internet skills to provide effective search product. Robinson et al. (2004) has mentioned that technology and innovative oriented consumers have tendency to use a new method to shop. These skills of consumers have motivated them to use online shopping website.

Additionally, Eastlick (1993) has mentioned that easy to adopt to use new technology determines the individual consumer adoption of online shopping.

Sinha and Kim (2012) has mentioned that online shopping consumers would like to search and compare the product with using the Internet skills. Their studies have found that the specific innovativeness is an important factor affecting the online shopping consumers' behavior.

Dunthu and Garcia (1999); Limayem et al. (2000) have found innovativeness as a positive effect on the online shopping consumers' behavior.

Midgley & Dowling, 1978; Eastlick, 1993; Sylke, Belanger & Comunale, 2004; Lassar et al., 2005 has found that innovativeness is the important factor that affects the online shopping behavior.

2.5 SUBJECTIVE NORMS

Azjen and Fishbein (1980) have indicated that attitude reflects the consumer individually but the subjective norm shows the perceptions of affected from the other people such as family, friends. It is connected to consumers buying intention according to what other people think and their suggestions. Verbeke and Vackier (2005) has explained the subjective norm included three categories; external social norms such as advertising, companies marketing, government; internal social norms such as family and friends' suggestions and offer; personal norm.

Taylor and Todd (1995) has explained that subjective norm includes limitations especially for early innovation products and service. Consumer might be affected negatively and hesitate to buy newly innovative products. Pavlou and Fygenon (2006) has also mentioned that subjective norm has positive relationship with the intention of online shopping behavior. Their studies have shown that suggestion and support of friends and family motivate the consumers to buy products on online shopping website.

Allred, Smith, and Swinyard (2006); Chang et al (2004); George (2004); Verbeke and Vackier (2005); Zhang, Prybutok, and Strutton (2007) have found that subjective norm positively affects the online shopping consumers' behavior. Their studies have shown that online shopping consumers take care their parents and friends opinion and suggestions.

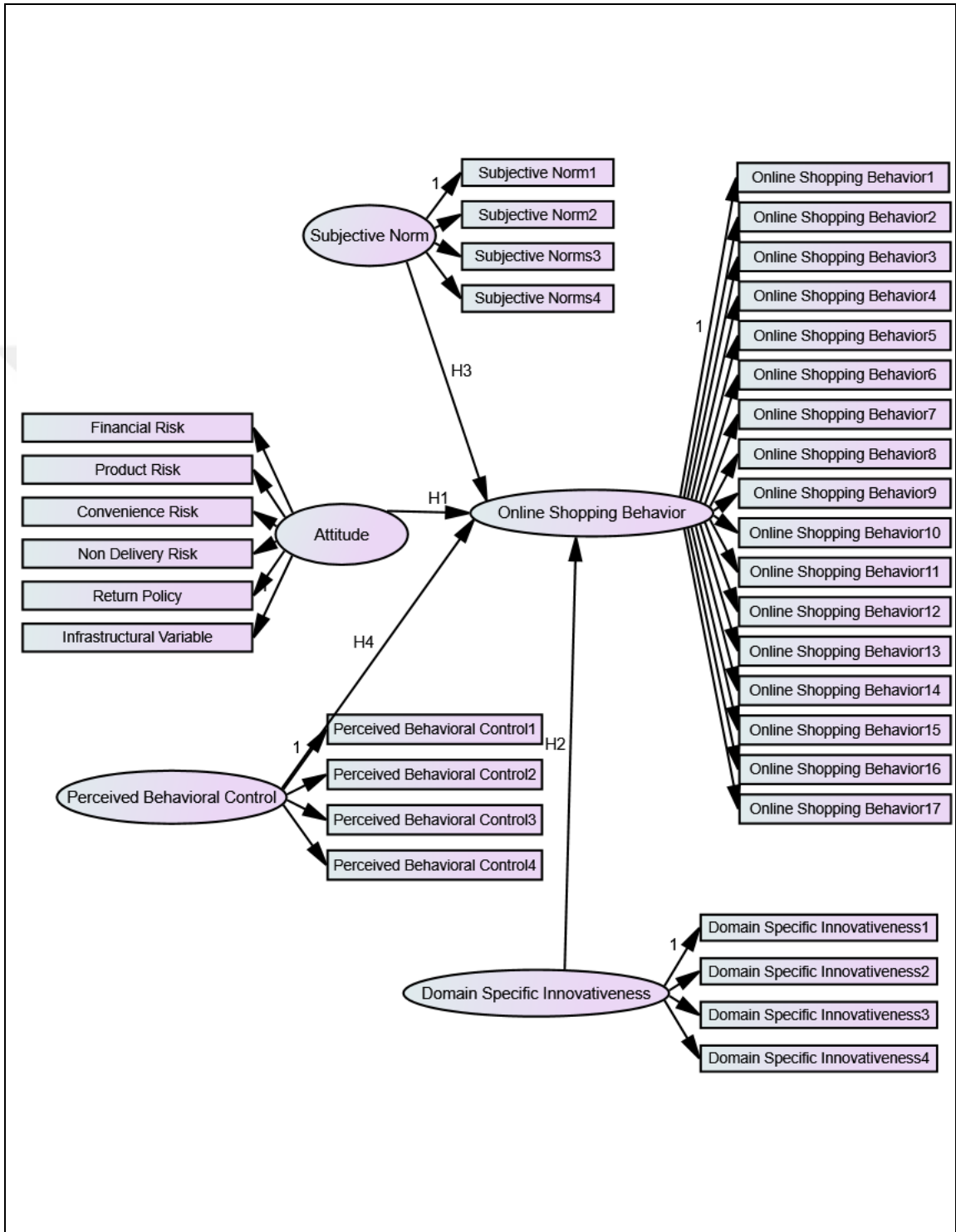
3. RESEARCH MODEL AND METHODOLOGY

The conceptual model that followed in this study was researched the online shopping behaviors of Turkish consumers. The purpose of this research is to analyze the effects of attitude, domain specific innovativeness (DSI), subjective norm and planned behavior (PBC) on online shopping consumers' behavior. Additionally, financial risks, product risks, convenience risks, non-delivery risks, return policies and infrastructural variables have been considered under attitude factor.

The below Figure 3.1 has been showing that the research model (Structural Equation Modelling) of this study with using IBM SPSS 22.0 AMOS (Analyses of Moment Structures).



Figure 3.1: Research model



3.1 AIM OF THE STUDY AND HYPOTHESIS

The aim of this study is to analyze the attitude, perceived behavior control, subjective norm and domain specific innovativeness factors affecting online shopping consumers' behavior. Additionally, analyzes have been done on perceived risks, return policies and infrastructural variables under attitude are affecting towards the online shopping consumers' behavior.

Javadi et al. (2012) found the findings of previous studies attitude, subjective norm, and domain specific innovativeness have positively affected the online shopping consumers' behavior although perceived behavioral control has no effect on the shopping online consumers' behavior. Perceived risks have been examined under attitude and financial risk and non-delivery risks have a negative effect on attitude toward online shopping behavior when the product, convenience risk, return policy and infrastructural variables do not have a significant effect on attitude toward online shopping consumers' behavior. Furthermore, Haider A. and Nasir N. (2016) have been showed that financial, non-delivery, product, convenience risks and inconvenient return policies have negative effect on attitude toward online shopping consumers' behavior.

3.1.1 Hypotheses

Regarding to this study's hypotheses, regression was used to analyze the factors affecting online shopping consumers' behavior. The hypotheses are as follows;

Haider A. and Nasir N. (2016); Sinha and Kim (2012); Kumar & Dange (2014); Samadi & Nejadi (2009); Hassan et al. (2006); Subhalakshami & Ravi (2015) have found the financial risks, product risks, convenience risks and non-delivery risks have negatively affected on attitude toward online shopping behavior of consumers. Moreover, Teo (2002); Shim et al. (2002); Suki et al. (2006) has mentioned that inconvenient return policies have negatively affected on attitude toward online shopping behavior of consumers. Finally, Yörük et al. (2011); Ahuja et al. (2007) have clarified that information security risks affected negatively on attitude toward online

shopping behavior. As a result of these previous studies, the below hypothesis 1 has been set in this study.

Hypothesis 1: Financial Risk, Product Risk, Convenience Risk, Non Delivery Risk, Inconvenient return policies, Inadequate infrastructural variables such as security risk have negatively effect on attitude toward the online shopping consumers' behavior.

Robinson et al. (2004); Sylke, Belanger & Comunale (2004); Lassar et al. (2005); Sinha and Kim (2012) have clarified that technology innovativeness has positive effect on online shopping consumers' behavior. According to these researches, the below hypothesis 2 has been set in this study.

Hypothesis 2: Early adopt the technology and feeling comfortable when using technology have positively affected online shopping consumers' behavior.

Pavlou and Fygenon (2006); Azjen and Fishbein (1980) has stated that subjective norm has positively effect on online shopping consumers' behavior. According to these findings, the below hypothesis 3 has been set in this study.

Hypothesis 3: Family and friends of online shopping experince and offers/suggestions have positively affected online shopping consumers' behavior.

George (2004); Khalifa and Limayem (2003); Sinha and Kim (2012) has mentioned that perceived behavior control is the important factor that affect the online shopping consumers' behavior. According to these researches, the below hypothesis 4 has been set in this study.

Hypothesis 4 : Lack of facility of using internet or credit card have negatively affected online shopping consumers' behavior.

Besides these hypotheses, perceived risks, return policies and infrastructural variables have been shown how affect the attitude towards online shopping behavior.

3.2 DATA COLLECTION

Data has been collected by convenient sampling method. The survey has been prepared on the SurveyMonkey, a web-based questionnaire. The survey link has been shared with online consumers via social media, e-mails and the survey hardcopy files have been shared with classrooms.

The survey totally includes 54 questions. The survey includes four parts as following;

- i. The first part is Online Shopping Behavior Scale
- ii. The second part is Factors Scale affecting online shopping consumers' behavior
 - a. Attitude factor included perceived risks, return policies and infrastructural variables
 - b. Subjective norms, Perceived behavioral control and Domain specific innovativeness factors
- iii. The third part is demographic questions
- iv. The final part is about online shopping questions about the usage period and frequency of internet, grading internet usage skills

Finally 307 questionnaires were used for analyzing.

3.2.1 Online Shopping Behavior Scale

Five-point Likert scale has been used to measure online shopping behavior scale. Ranging has been indicated from 1 (completely disagree) to 5 (completely agree).

3.2.2 Factors Scale that Affect Online Shopping Behavior

Five-point Likert scale has been used to measure factors scale affecting online shopping consumers' behavior. Ranging has been indicated from 1 (completely disagree) to 5 (completely agree).

- i. Attitude
 - a. Financial Risks
 - b. Product Risks
 - c. Convenience Risks
 - d. Non-delivery Risks
 - e. Infrastructural variables
 - f. Return policies
- ii. Subjective Norms
- iii. Perceived Behavioral Control
- iv. Domain Specific Innovativeness

3.2.3 Demographic Questionnaire

Age, gender and marital status have been asked as demographic questions with closed ended questions.

3.2.4 Online Behavior Questionnaire

The frequency of usage internet and period, grading internet usage skills have been asked with closed ended questions

3.3 STATISTICAL ANALYSIS OF DATA

In this study, the obtained data has been analyzed with using statistical methods. Factor analyzes, path or regression analyzes have been considered in this research. Factor analyze have been done to provide the goodness of fit model before starting the path analyze of SEM that measure the factors affecting the online shopping.

Regression analyzes used for testing the hypotheses affecting online shopping consumers' behavior. Frequency were used to measure the demographic questions and online behavior questions in order to analyze their importance on the online shopping behavior.

The confirmatory factor analyzes and regression analyzes of data attained in this research have been analyzed using IBM SPSS 22.0 AMOS (Analyses of Moment Structures) according to Structural Equation Modelling (SEM). SEM is a very strong and effective multivariate statistical analysis technique to evaluate structural relationships including combination of factor analysis and regression or path analysis. Confirmatory factor analyze has been using to test suitability of the factors to obtained data (Bayram,2010). Path analyzes or regression method provide the analyze the factors, as well as not observable variable, also for latent (hidden) variables have taken attention (Hox, 2007). Path analyze also provides to analyze the complicated Structural Equation Modelling easily and understandable (Bayram,2010). Structural Equation Modelling has shown that rectangular symbol presents visible and measurable variables; ellipse represents unobservable and latent variables (Bayram,2010).

In this study, SPSS Amos 22.0 was used for factor analyzes and regression analyzes ; model of fit has been considered the below criteria when scale statements have been analyzed.

- i. $\chi^2/df = \text{CMIN}/\text{DF}$ is the minimum discrepancy divided by its degrees of freedom. Schermelleh-Engel-Moosbrugger (2003) has explained that there is a good fit if $0 \leq \chi^2/df \leq 2$. And if $2 < \chi^2/df \leq 5$ fit is exist, it can be acceptable.
- ii. GFI= Goodness of Fit indices.
Jöreskog and Sörborn (1989) have mentioned that there is a good fit if $0.95 \leq \text{GFI} \leq 1$ but if there is $0.90 \leq \text{GFI} < 0.95$ fit can be acceptable
- iii. CFI= (Comparative Fit Index).
Schermelleh-Engel-Moosbrugger (2003) has mentioned that there is a good fit if $0.97 \leq \text{CFI} \leq 1$ but if there is $0.95 \leq \text{CFI} < 0.97$ fit can be acceptable.
- iv. NFI= (Normed Fit indices)
Schermelleh-Engel-Moosbrugger (2003) has mentioned that there is a good fit if $0.95 \leq \text{NFI} \leq 1$ but if there is $0.90 \leq \text{NFI} < 0.95$ fit can be acceptable.
- v. RMSEA= (The Root Mean Square Error of Approximation)
Schermelleh-Engel-Moosbrugger (2003) has mentioned that there is a good fit if $0 \leq \text{RMSEA} \leq 0.05$ but if there is $0.05 < \text{RMSEA} \leq 0.08$ fit can be acceptable.

SPSS Statistic 20.00 was used for t test and one-way ANOVA analyzes.

Cronbach's Alpha has been used to analyze the reliability of statements with using SPSS Statistic 20.00.

Cronbach's Alpha evaluation coefficient as follow ; (Özdamar, 2004).

$0.60 \leq \alpha < 0.80$ the scale is highly reliable.

$0.80 \leq \alpha < 1$ the scale is a reliable at a high level.

Regarding to demographic variables and online in the study, distribution measures such as frequency, percentage, means were calculated

4. ANALYZES, FINDINGS AND DISCUSSION

After analyzes of this study's model, finding and discussion will be exist in the fourth chapter. Totally 313 participants have been attended the questionnaire. 6 participants questionnaire has been eliminated due to missing value. Finally, 307 questionnaire has been analyzed in this study.

4.1 ANALYZES THE PARTICIPANTS OF QUESTIONNAIRE

307 participants have been analyzed in SPSS Statistic.

4.1.1 Analyzes The Participants Of Demographic

307 participants have been analyzed in SPSS Statistic according to their demographic specification. In the previous studies have focused on the gender as demographic mostly. Sylke, Belanger and Comunale (2002) has showed that men and female consumers are equally same to use the online shopping while Garbarino and Strahilevitz (2004); Korgaonkar and Wolin (1999); Slyke et al., (2002) have showed that men consumer are more tend to purchase product or service on the Internet according to women consumers.

Table 4.1: Distribution of gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	174	56,7	56,7	56,7
	Male	133	43,3	43,3	100
	Total	307	100	100	

According to the above Table 4.1 shows that female participants quantity is higher (56.7 percent) than man participants (43.3 percent). The difference between female and male participants have not been so much. The female and men participants are equally same. This finding is consist with Sylke, Belanger and Comunale (2002) research.

Table 4.2: Distribution of age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 21 Age	13	4,2	4,2	4,2
	21-29 Age	91	29,6	29,6	33,9
	30-39 Age	149	48,5	48,5	82,4
	40-49 Age	49	16	16	98,4
	50 and above Age	5	1,6	1,6	100
	Total	307	100	100	

According to the above Table 4.2 shows that 30-39 age (48.5 percent) is the highest proportion of the participants. 21-29 age (29.5 percent) has been followed the 30-39 age. 50 and above age (1,6 percent) is the lowest proportion of the participants. Less than 21 age has been 4,2 percent and 40-49 age has been 16.0 percent of participants. Especially 30-39 age represents nearly half of participants.

Table 4.3: Distribution of Marital Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single or Never Married	137	44,6	44,6	44,6
	Married	136	44,3	44,3	88,9
	Widowed	10	3,3	3,3	92,2
	Divorced/Seperated	24	7,8	7,8	100
	Total	307	100	100	

According to the above Table 4.3 shows that single participants (44.6 percent) is the highest proportion of the participants. Married participants (44.3 percent) has been followed the single participants. Widowed participant (3,3 percent) is the lowest proportion of the participants. Divorced participant has been 7,8 percent. Single or married consumer represents nearly half of participants.

4.1.2 Analyzes The Participants Of Online Behavior

307 participants have been analyzed in SPSS Statistic according to their online behavior.

Table 4.4: Distribution of descriptive-How Long Use Internet For Online Shopping

HowLongUseInternetForOnlineShopping		Frequency	Percent	Valid Percent	Cumulative Percent
	6-12 Month	12	3,9	3,9	3,9
	1-2 Years	6	2	2	5,9
	2-3 Years	19	6,2	6,2	12,1
	3-5 Years	29	9,4	9,4	21,5
	More Than 5 Years	241	78,5	78,5	100
	Total	307	100	100	

According to the above Table 4.4 shows that the 78.5 percent of participants has been using the Internet for online shopping during more than 5 years. The participants of questionnaire have been using the internet for online shopping for a long time. As the following Table 4.6 will show that the usage of technology skills is high of the participants in this study.

Table 4.5: Distribution of descriptive-How Many Times Do Participants Buy In Past 6 Month ?

HowManyTimesOnlineBoughtInPast6Months		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-2 Times	15	4,9	4,9	4,9
	3-5 Times	30	9,8	9,8	14,7
	6-10 Times	25	8,1	8,1	22,8
	11-20 Times	26	8,5	8,5	31,3
	21 Times and More	211	68,7	68,7	100
	Total	307	100	100	

According to the above Table 4.5 shows that the 68.7 percent of participants has been bought 21 times and more from the online shopping. This finding shows us that participants of online shopping consumers have been using the online shopping mostly. Nearly more than half of participant have been using the online shopping 21 times or more frequency in 6 Month.

Table 4.6: Distribution of descriptive-Grading Internet User Skills

GradingInternetUserSkills					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Skilled	231	75,2	75,2	75,2
	Knowledgeable	60	19,5	19,5	94,8
	Less Knowledgeable	16	5,2	5,2	100
	Total	307	100	100	

According to the above Table 4.6 shows that the 75.2 percent of participants has been using the internet as skilled. The findings have been showed that the technology usage skills are high among the participants of this study. It might be said that the participants of consumers are tend to use online shopping because of adoption new technology.

4.2 ANALYZES THE FACTORS AND MEASUREMENT OF RELIABILITY

In this chapter, reliability measure, factor analyzes and path diagram has been represented.

4.2.1 Measurement Reliability

Cronbach's Alpha has been used to analyze the reliability of statements with using SPSS Statistic 20.00.

In this research, online shopping behavior and the factors have been analyzed reliability separately.

Online shopping behavior measured by 17 statements ; Cronbach's Alpha coefficient is 0,942 that higher from 0,80 show highly reliable according to Özdamar (2004).

The reliability of factors' statements were tested by Cronbach's Alpha. Attitude measured from totally 20 statements (3 statements financial risk, 3 statements product risk item, 6 statements convenience risks, 2 non-delivery risks statements , return policy 3 statements and infrastructural variables 2 statements).

Overall Cronbach's Alpha coefficient of Attitude is 0,923.

Cronbach's Alpha coefficient of the financial risk is 0,704 , product risk is 0,912, convenience risk is 0,753, non delivery risk is 0,840 , return policy is 0,855 and infrastructural varibale is 0,774 under attitude factor.

Cronbach's Alpha coefficient of Subjective Norm measure by 4 statements is 0,912, Perceived Behavioral Control measure by 4 statements is 0,892 and Domain Specific Innovativeness measure by 4 statements is 0,867.

Accoding to Özdamar (2004), the overall cronbach's alpha values have been showed good reliability of the questionnaire and accepted.

4.2.2 Factor Analyzes

Factor analyze have been done to provide the goodness of fit model before starting the path analyze of SEM that measure the factors affecting the online shopping.

In order to provide the good fitness of model, 17 statements of online shopping behavior scale have been eliminated 3 statements and remain 14 statements. As a result of this, 14 statements are highly reliable to access online shopping behavior. Revised Online Shopping Baheviour statements and questionnaires are in Appendix 5

In this study,obtained goodness of fit has been measured as below that showed the below Table 4.7 and sub tables :

- i $\chi^2/df = CMIN/DF = 1.807$ ($p < 0.01$),
- ii $GFI = 0.873 \sim 0,900$
- iii $CFI = 0.962$,
- iv $NFI = 0,920$
- v $RMSEA = 0,051$

According to Jöreskog and Sörborn (1989) and Schermelleh-Engel-Moosbrugger (2003), the values of CMIN/DF, CFI, NFI and RMSEA are acceptable for goodness of

fit indices. Model Fit Summary For Online Shopping Behavior and Affecting Factor Scale as the below Table 4.7 and included sub-tables of Table 4.7 as the following;

Model Fit Summary For Online Shopping Behavior and Affecting Factor Scale

Table 4.7: CMIN/DF

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	124	730,209	404	0	1,807
Saturated model	528	0	0		
Independence model	32	9177,393	496	0	18,503

According to Table 4.7.1, CMIN value is 1,807. Schermelleh-Engel-Moosbrugger (2003) has explained that $0 \leq \chi^2/df \leq 2$ CMIN/DF shows a good fit model. This study factor analyze model is highly good fit model.

Table 4.8: RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	0,024	0.873	0,834	0,668
Saturated model	0	1		
Independence model	0,167	0,161	0,106	0,151

According to Table 4.7.2, GFI value is 0.873 ~ 0,900. GFI value is so close to 0,900. $0.90 \leq GFI < 0.95$ fit can be acceptable according to Jöreskog and Sörborn (1989).

Table 4.9: Baseline comparisons

Model	NFI	RFI	IFI	TLI	CFI
	Delta1	rho1	Delta2	rho2	
Default model	0,92	0,902	0,963	0,954	0,962
Saturated model	1		1		1
Independence model	0	0	0	0	0

According to Table 4.7.3, NFI value is 0,92 and CFI value is 0,962. According to Schermelleh-Engel-Moosbrugger (2003), $0.90 \leq \text{NFI} = (\text{Normed Fit indices}) < 0.95$ fit can be acceptable and the NFI of this study has been accepted. $0.97 \leq \text{CFI} = (\text{Comparative Fit Index}) \leq 1$ means that model is a good fit and the CFI of this study has showed good fit model.

Table 4.10: RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	0,051	0,045	0,057	0,346
Independence model	0,239	0,235	0,243	0

The table 4.7.4 showed that RMSEA value of this study is 0,051. According to Schermelleh-Engel-Moosbrugger (2003) has mentioned that $0.05 < (\text{The Root Mean Square Error of Approximation}) \leq 0.08$ fit can be acceptable. The RMSEA value of this study has been accepted.

4.3 REGRESSION MODEL AND ANALYZE THE PATH DIAGRAM OF SEM

In fourth chapter, the outcome from the analyzed of collected data have been presented for the research problem.

The method, explanations, clarifications and the way that is tracked have been explained in the findings.

At the beginning of this chapter, outcome of the demographic data (gender, age, marital status) have been presented.

In the second part of this chapter, reliability analyzes and factor analyzed have been presented to show goodness of fit model with explanation of variables.

In this part, the hypotheses have been tested by the path or regression model.

The regression model has been analyzed for good fitness of the model

In this study,obtained regression model goodness of fit has been measured as below :

i $\chi^2/df = CMIN/DF = 1.948$ ($p < 0.01$),

ii $GFI = 0,860 \sim 0,900$,

iii $CFI = 0.955$,

iv $NFI = 0,913$

v $RMSEA = 0,056$

According to Jöreskog and Sörborn (1989) and Schermelleh-Engel-Moosbrugger (2003), the values are acceptable for goodness of fit indices

The fit indices of the regression model are as below in Table 4.8 and includes the sub-tables of Table 4.8 as following;

Model Fit Summary For Regression Analyze

Table 4.11: CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	117	800,815	411	0	1,948
Saturated model	528	0	0		
Independence model	32	9177,393	496	0	18,503

According to Table 4.8.1, CMIN value is 1,948. According to Schermelleh-Engel-Moosbrugger (2003), $\chi^2/df = CMIN/DF$ should be between 0 and 2, but if the model value is between 2 and 5 it can be acceptable. The perfect fit model should be less than 2. In this study, $\chi^2/df = CMIN/DF = 1.948$ has been measured and the CMIN/DF of this study showed that model is highly good fit model.

Table 4.12: RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	0,025	0,860	0,82	0,669
Saturated model	0	1		
Independence model	0,167	0,161	0,106	0,151

According to Table 4.8.2, GFI value is 0,860 is so close to 0,90 . Jöreskog and Sörbom (1989) have mentioned goodness of fit called (GFI) indicate between 0,90 and 0,95 value can be acceptable. GFI has found close to 0.90 for an acceptable model.

Table 4.13: Baseline comparisons

Model	NFI	RFI	IFI	TLI	CFI
	Delta1	rho1	Delta2	rho2	
Default model	0,913	0,895	0,956	0,946	0,955
Saturated model	1		1		1
Independence model	0	0	0	0	0

According to Table 4.8.3, NFI value is 0,913 and CFI value is 0,955. According to Schermelleh-Engel-Moosbrugger (2003), $0,90 \leq \text{NFI} = (\text{Normed Fit indices}) < 0,95$ fit can be acceptable and the NFI of this study has been accepted. $0,97 \leq \text{CFI} = (\text{Comparative Fit Index}) \leq 1$ means that model is a good fit and the CFI of this study has showed good fit model.

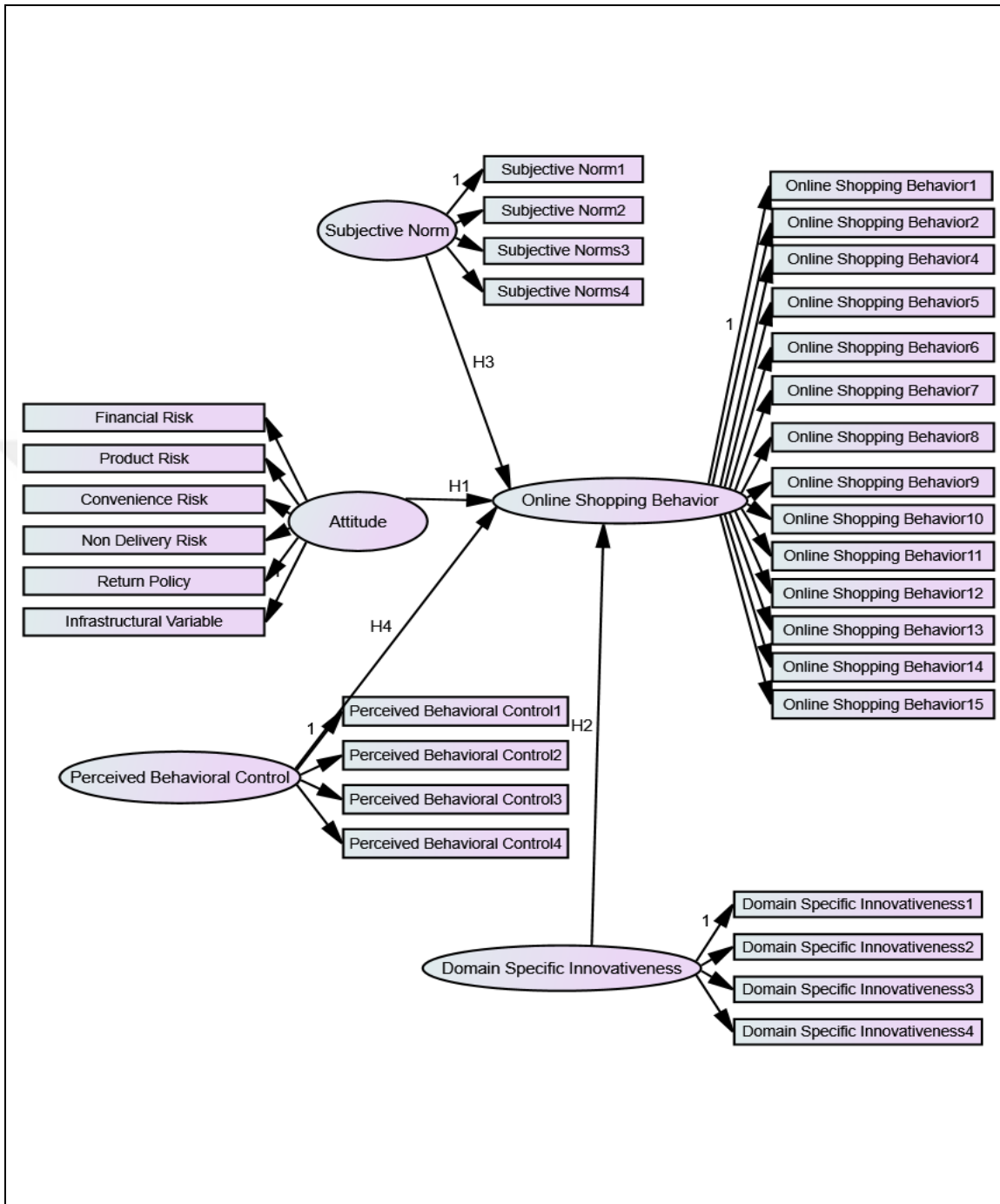
Table 4.14: RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	0,056	0,05	0,061	0,052
Independence model	0,239	0,235	0,243	0

The table 4.8.4 showed that RMSEA value of this study is 0,052. Schermelleh-Engel-Moosbrugger (2003) has mentioned that $0.05 < (\text{The Root Mean Square Error of Approximation}) \leq 0.08$ fit can be acceptable. RMSEA is the important indicator that shows that the model fits. Less than 0,05 is the highest good fit, but between 0,05 and 0,08 can be acceptable in model fit. (Munro, 2005).The RMSEA value of this study has been accepted



Figure 4.1: Path Analyzes for Structural Equation Modeling



The below table 4.9 show that the result of regression of the model of this study. Regression Analyzes of Online Shopping Behavior with Variables (All - Default model) is shown in Table 4.9 below:

Table 4.15: Regression analyzes of Online Shopping Behavior with Variables (all - default model)

			Estimate	S.E.	C.R.	P
Hypothesis 1: Financial Risk, Product Risk, Convenience Risk, Non Delivery Risk, Unconvenient return policy and Inadequate infrastructural such as security risk have negatively effect on attitude toward the online shopping behavior.	<---	Attitude (include statements ; financial risk, product risk, convenience risk, non delivey risk, return policy, infrastructural variable)	-0,263	0,117	-2,250	0,024
Hypothesis 2: Early adopt the technology and feeling comfortable when using technology positively affect the online shopping behavior.	<---	DomainSpecificInnovativeness	0,306	0,053	5,786	***
Hypothesis 3: Family and friends of online shopping consumes' online experince and offers/suggestions positively affect online shopping behavior	<---	SubjectiveNorm	0,057	0,068	0,842	0,400
Hypothesis 4 : Lack of facility of using internet and credit card have been negatively affect the online shopping behavior	<---	PerceivedBehaviorControl	0,045	0,062	0,731	0,465

Hypothesis 1: Financial Risk, Product Risk, Convenience Risk, Non Delivery Risk, Inconvenient return policy, inadequate infrastructural such as security risk have negatively effect on attitude toward the online shopping behavior.

According to the first hypothesis (H1) above, attitude has significantly affect the online shopping behavior. P value 0,024 which is lower than 0,05 shows the significance. Estimate column in the regression weight table shows that when online shopping behavior goes up to 1, attitude goes down to 0.263. Attitude is negatively associated with online shopping behavior. Therefore, H1 is supported. It means that the risk of losing money and financial detail have negatively affected the attitude towards the online shopping behavior. And fear of non-delivery of product has negatively affected the attitude towards the online shopping behavior. This outcome is coherent with the findings of Javadi et al. (2012), Haider A. and Nasir N. (2016), Forsythe and Shi (2003) and Biswas and Biswas (2004).

Moreover, fear of receiving wrong product, malfunctioning product, not being able to properly judge the product while buying it from the Internet have negatively affected the attitude towards the online shopping behavior. Fear of using inconvenient website during online shopping and possibility of receiving inadequate service during online shopping behavior have been negatively affected the attitude towards the online shopping behavior. This finding about product risk and convenience risk is consistent with findings of Haider A.and Nasir N. (2016), Forsythe and Shi (2003) and Biswas and Biswas (2004) where as Javadi et al. (2012) and Sinha (2010) have come up with an opposite outcome.

Inconvenient return policy and inadequate service after online shopping and lack of cyber law at the payment have negatively affected the attitude towards the online shopping behavior. According to Haider A. and Nasir N. (2016), inconvenient return policy has negatively affected the online shopping behavior.

Hypothesis 2: Early adoption to the technology and feeling comfortable while using technology, positively affect the online shopping consumers' behavior

Regarding to second hypothesis (H2), domain specific innovativeness has positive effect on online shopping behavior. P value is *** means that lower than 0.05 significant level. Early adoption to the technology and feeling comfortable while

using technology positively affect the online shopping behavior. Estimate column in the regression weight table show that when online shopping behavior goes up to 1, innovativeness goes up to 0,306. Therefore, H2 is supported. This finding is coherent with the finding of Javadi et al. (2012).

Hypothesis 3: Family and friends of online shopping consumes' online experince and offers/suggestions positively affect online shopping consumers'behavior

According to third hypothesis (H3), Subjective Norm has no significant effect on online shopping behavior of consumers. P value is 0,400 that higher than 0,05 significant level. Therefore, H3 is not supported. It means that the consumers of online shopping do not pay attention to their family or friends' suggestions when they do online shopping.

Wang et.al (2007) has shown that subjective norm has not been significant whereas this finding is contrast the finding of Javadi et al. (2012), Jarvelainen (2007) and Khalifa and Limayem (2003)

Hypothesis 4 : Lack of facility of using internet or credit card have been negatively affected the online shopping consumers' behavior.

The fourth hypothesis (H4), perceived behavioral control has not significant effect on online shopping behavior of consumers. (H4 is not supported) as consistent with the finding of Javadi et al. (2012) and (Sinha, 2010). The lack of facility of using internet and credit card or security risk has not significant effect.

The below table 4.10 has showed which factor from financial risk, product risk, convenience risk, non-delivery risk, return policy and infrastructural variables have mostly affect the attitude toward online shopping behavior.

Table 4.16: Standardized Regression Weight of Items Under Attitude (all - default model)

			Estimate
InfrastructuralMean	<---	Attitude	0,759
ReturnPolicyMean	<---	Attitude	0,737
NonDeliveryRiskMean	<---	Attitude	0,910
ConvenienceRiskMean	<---	Attitude	0,755
ProductRiskMean	<---	Attitude	0,763
FinancialRiskMean	<---	Attitude	0,587

According to Table 4.10 Standardized Regression Weight of Items on Attitude, non-delivery risk has an high effect (0,910) on attitude towards the online shopping behavior while financial risk has lowest effect (0,587). The product risk (0,763) has followed the non-delivery risk as highly affect attitude according to convenience risk (0,755), return policy (0,737) and infrastructural variables (0,759). As Yeniçeri and Akın (2013) has mentioned that consumers have concerns to get their product late. Furthermore,

Koyuncu & Bhattacharya (2004) has clarified that lots of consumers have avoided online shopping because of feeling worry about the non-delivery of the products. According to the finding of this study, online shopping consumers have been mostly affected by feeling scared of non-delivery of the products.

The below table 4.10 has showed which factors from attitude, subjective norm, perceived behavioral control and domain specific innovativeness mostly affect online shopping behavior.

Table 4.17: Standardized Regression Weight of Items Affect Online Shopping Behavior (all - default model)

			Estimate
OnlineShoppingBehavior	<---	SubjectiveNorm	0,077
OnlineShoppingBehavior	<---	Attitude	-0,228
OnlineShoppingBehavior	<---	PerceivedBehaviorControl	0,049
OnlineShoppingBehavior	<---	DomainSpecificInnovativeness	0,373

According to Table 4.11 Standardized Regression Weight of Items Affect Online Shopping Behavior, Domain Specific Innovativeness (0,373) is higher effect according to attitude (-0,228) on the online shopping behavior. Perceived behavioral control (0,049) and Subjective norm (0,077) has not affect online shopping behavior. As Robinson et al. (2004) and Eastlick (1993) have mentioned that technology oriented and easily adopted to use new technology are more tend to use online shopping. According to Table 4.6 showed that the participants of questionnaire who have internet usage knowledge is high in this study. As a result of this, this study showed that new technology adoption has an increased effect to use online shopping.

5. CONCLUSION

The final chapter will be the reviewed summary of this study. The purpose of this study is to analyze the factors affecting the behavior of online shopping consumers. This study focused on the factors; such as domain specific innovativeness, subjective norms, perceived behavioral control and attitude included financial risks, product risks, convenience risks, non-delivery risks, return policies and infrastructural variables on online shopping behavior. 307 questionnaires with convenient sampling method have been collected in Turkey and tested the hypotheses. The survey consists of 48 questions measured scale of online shopping behavior and the factors affecting online shopping behavior of consumers with the following 6 questions: 3 demographic information questions such as age and gender and 3 online shopping questions about the usage period and frequency of internet, grading internet usage skills. According to findings; financial risks, product risks, convenience risks, non-delivery risks, inconvenient return policies, infrastructural variables such as security risks have negatively affected attitude toward the online shopping behavior of consumers. Especially non-delivery risks factor has mostly affected the attitude toward online shopping behavior according to the other factors. The finding of this study has showed that fear of losing money and financial detail, receiving the wrong or malfunctioning products, difficult procedure after sales and difficulties use website for shopping, possibility of not being delivered on time, long process of return policies and charged of delivery money, security risk and losing personal or credit card information have affected negatively online shopping consumers' behavior. Moreover, domain specific innovativeness indicators presented that early adoption of the technology and feeling comfortable while using technology, positively affect the online shopping behavior. And domain specific innovativeness has the highest effect on the behavior of online shopping consumers where as perceived behavioral control and subjective norm do not have a significant affect on the online shopping consumers' behavior.

This study includes some limitations. The survey has been applied in Istanbul, Turkey. 307 questionnaires with convenient sampling method have been collected in Turkey. And the four factors have been tested in this study.

For the future studies, the sample size might to be enhanced with reaching more participants and adding other countries. Moreover, in this study four factors have been tested and researchers can evaluate more factors affecting the behavior of online shopping consumers in the future studies.



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APPENDICES



Appendix A.1 Online Shopping Behavior Scale

QUESTIONNAIRE

Section-1: In this section includes questions about the *behavior of online shopping*.

Please indicate the number that you agree or disagree for each of the below statements .1 means "Strongly Disagree" and 5 being "Strongly Agree".

		1	2	3	4	5
1.	I shop online as I can shop in privacy of home					
2.	I shop online as I do not have to leave home for shopping					
3.	I shop online as I can shop whenever I want					
4.	I shop online as I can then save myself from chaos of traffic					
5.	I shop online as I can save myself from market crowd					
6.	I shop online as I can get detailed product information online.					
7.	I shop online as I get broader selection of products online.					
8.	Online shopping gives facility of easy price comparison (Hence, price advantage)					
9.	I shop online as I get user/expert reviews on the product					
10.	I shop online as there is no embarrassment if I do not buy					
11.	I shop online as I can take as much time as I want to decide					
12.	I use online shopping for buying products which are otherwise not easily available in the nearby market or are unique (new)					
13.	Online shopping makes my shopping easy.					

14.	Online shopping gives me better control on my expenses					
15.	I find online shopping compatible with my life-style					
16.	Using Internet for shopping requires a lot of mental effort					
17.	Online shopping procedure is cumbersome and frustrating					

Source: Javadi et al. (2012). An Analysis of Factors Affecting on Online Shopping Behavior of Consumers, International Journal of Marketing Studies; Vol. 4, No. 5; 2012. doi:10.5539/ijms.v4n5p81
 URL: <http://dx.doi.org/10.5539/ijms.v4n5p81>.



Appendix A.2 Factors Scale That Affect Online Shopping Behavior

Section-2: In this section includes questions about the *attitude factor contained perceived risks, return policy and infrastructural variables, perceived behavioral control, domain specific innovativeness, subjective norm.*

Please indicate the number that you agree or disagree for each of the below statements .1 means "Strongly Disagree" and 5 being "Strongly Agree".

		1	2	3	4	5
18.	I feel that my credit-card details may be compromised and misused if I shop online					
19.	I might get overcharged if I shop online as the retailer has my credit-card info					
20.	I feel that my personal information given for transaction to the retailer may be compromised to 3rd party					
21.	I might not get what I ordered through online shopping					
22.	I might receive malfunctioning merchandise					
23.	It is hard to judge the quality of merchandise over Internet					
24.	Finding right product online is difficult					
25.	If I shop online I cannot wait till the product arrives					
26.	I cannot get to examine the product when I shop online					
27.	I feel that it will be difficult settling disputes when I shop online					
28.	It is not easy to cancel orders when shop online					
29.	I will have problem in returning product bought online (Will have to send the product back through some shipper and wait to see if the retailer accepts it without any hassle)					
30.	I might not receive the product ordered online					
31.	I do not shop online because of non-availability of reliable & well-equipped shipper					

32.	I do not purchase online if there is no free return shipment service available					
33.	I purchase online only when I can return the product without any frills or strings attached					
34.	I do not purchase online if there is no money back guarantee					
35.	I would shop online without any fear if there are strict cyber-laws in place to nab and punish frauds and hackers					
36.	I would shop online if I feel security of credit card or personal information					

37.	Using Internet for online shopping is easy .					
38.	Shopping online is fun and I enjoy it					
40.	I like to shop with my family members or friends					
41.	When I make a purchase my friend's opinion is important to me					
42.	I will have no problem in shopping online if I get to know that my friends and relatives are doing it without any problems					
43.	Sharing my experience through online product reviews will make me noticeable					
44.	I do not shop online because Internet speed (Web page download time) is very slow					
45.	I do not shop online as I do not have a computer at home					
46.	I do not shop online as I do not have a computer with Internet connection					
47.	I do not shop online as I do not have a credit-card					
48.	I am confident of shopping online even if no one is there to show me how to do it					
49.	I feel confident of using Internet for shopping after seeing someone else using it					
50.	I am usually the first in my group to try out new technologies					
51.	My friends approach me for consultation if they have to try something new					

Source: Javadi et al. (2012). An Analysis of Factors Affecting on Online Shopping Behavior of Consumers, International Journal of Marketing Studies; Vol. 4, No. 5; 2012. doi:10.5539/ijms.v4n5p81 URL: <http://dx.doi.org/10.5539/ijms.v4n5p81>.

Appendix A.3 Demographic Questions

Section-3: This section include demographic questions.

		Under 21 Age	21 – 29 Age	30 – 39 Age	40 – 49 Age	50(+) Age
	How old are you?					

		Female	Male		
	What is your gender?				
		Single or Never Married	Married	Widowed	Divorced/Separated
	Marital Status:				

Source: Javadi et al. (2012). An Analysis of Factors Affecting on Online Shopping Behavior of Consumers, International Journal of Marketing Studies; Vol. 4, No. 5; 2012. doi:10.5539/ijms.v4n5p81
 URL: <http://dx.doi.org/10.5539/ijms.v4n5p81>.

Appendix A.4 Demographic Questions

Section-4: This section include quesitons about your *online behavior*

		6 - 12 Months	1 - 2 Years	2 - 3 Years	3-5 Years	More than 5 Years
	How long you have been using Internet for shopping					

		1-2 times	3-5 times	6-10 times	11-20 times	21 times or more
	How many times have you bought things on Internet (during the past six months)?					

		Skilled	Knowledgeable	Less Knowledgeable
	Please grading Internet using skills			

Source: Javadi et al. (2012). An Analysis of Factors Affecting on Online Shopping Behavior of Consumers, International Journal of Marketing Studies; Vol. 4, No. 5; 2012. doi:10.5539/ijms.v4n5p81
 URL: <http://dx.doi.org/10.5539/ijms.v4n5p81>.

Appendix A.5 Revised Online Shopping Behavior Scale

QUESTIONNAIRE

Section-1: In this section includes questions about the *behavior of online shopping*.

Please indicate the number that you agree or disagree for each of the below statements .1 means "Strongly Disagree" and 5 being "Strongly Agree".

		1	2	3	4	5
1.	I shop online as I can shop in privacy of home					
2.	I shop online as I do not have to leave home for shopping					
4.	I shop online as I can then save myself from chaos of traffic					
5.	I shop online as I can save myself from market crowd					
6.	I shop online as I can get detailed product information online.					
7.	I shop online as I get broader selection of products online.					
8.	Online shopping gives facility of easy price comparison (Hence, price advantage)					
9.	I shop online as I get user/expert reviews on the product					
10.	I shop online as there is no embarrassment if I do not buy					
11.	I shop online as I can take as much time as I want to decide					
12.	I use online shopping for buying products which are otherwise not easily available in the nearby market or are unique (new)					
13.	Online shopping makes my shopping easy.					

14.	Online shopping gives me better control on my expenses					
15.	I find online shopping compatible with my life-style					

Source: Javadi et al. (2012). An Analysis of Factors Affecting on Online Shopping Behavior of Consumers, International Journal of Marketing Studies; Vol. 4, No. 5; 2012. doi:10.5539/ijms.v4n5p81 URL: <http://dx.doi.org/10.5539/ijms.v4n5p81>.

Appendix A.6 Online Alışveriş Davranışlarının Ölçekleri

ANKET

Bölüm-1: Bu bölümde size “*online alışveriş davranışları*” hakkında sizlere sorular soracağız. Lütfen bu sorulara katılıyorum veya katılmıyorum olarak derecelendirerek cevap vermenizi rica ediyoruz.1 “Kesinlikle Katılmıyorum” dan 5 “Kesinlikle Katılıyorum” şeklinde.

		1	2	3	4	5
1.	Evde özel olarak alışveriş yapabildiğim için online alışveriş yapmayı tercih ederim.					
2.	Alışveriş yapmak için evden çıkmama yada mağazaya gitmeme gerek kalmadığı için online alışveriş yapmayı tercih ederim.					
3.	İstedğim zaman alışveriş yapabileme şansım ve imkanım olduğu için online alışveriş yapmayı tercih ederim.					
4.	Trafiğin kaosundan beni kurtardığı için online alışveriş yapmayı tercih ederim.					
5.	Mağazaların kalabalığından beni koruduğu için online alışveriş yapmayı tercih ederim.					
6.	Online alışverişte ürünlerin bilgilerine detaylı bir şekilde bakabilme şansım olduğu için online alışveriş yapmayı tercih ederim.					
7.	Daha geniş yelpazede ürün seçebilme şansım olduğu için online alışveriş yapmayı tercih ederim.					
8.	Online alışveriş ürünlerin fiyatları arasında kolayca karşılaştırma fırsatı verir(bu yüzden fiyat avantajı verir). Bu sebeple online alışverişini tercih ederim.					

9.	Ürünler hakkında tüketicilerin değerlendirmelerine ulaşabildiğim için ürünler hakkında fikir sahibi olabilirim ve bu sebeple online alışveriş yapmayı tercih ederim.					
10.	Online alışverişte eğer ürün satın almazsam hiçbir mahçubiyet duygum olmadığı için online alışverişini tercih ederim.					
11.	Ürünü almaya karar verirken istediğim kadar zamanım olduğu için online alışverişini tercih ederim.					
12.	Yakın pazarlarda veya yeni pazarlarda kolay bulunamayan ürünleri satın almak için online alışverişini tercih ederim.					
13.	Online alışveriş , alışverişini kolaylaştırır.					
14.	Online alışveriş, harcamalarımnda kendimi daha iyi kontrol etmemi sağlıyor					
15.	Online alışverişini hayat stilimle daha uygun buluyorum.					
16.	Online alışveriş için İnternet'i kullanmak zihinsel bir çaba gerektiriyor.					
17.	Online alışveriş prosedürleri külfetli ve sinir bozucu oluyor					

Source: Javadi et al. (2012). An Analysis of Factors Affecting on Online Shopping Behavior of Consumers, International Journal of Marketing Studies; Vol. 4, No. 5; 2012. doi:10.5539/ijms.v4n5p81
URL: <http://dx.doi.org/10.5539/ijms.v4n5p81>.

Appendix A.7 Online Alışveriş Davranışlarını Etkileyen Tutum Faktörlerinin Ölçekleri

Bölüm-2: Bu bölümde size online alışverişte “*öngörülen riskler, alışveriş alışkanlıkları ve seviyat bilgisi*” hakkında sorular soracağız. Lütfen bu sorulara katılıyorumd veya katılmıyorum olarak derecelendirerek cevap vermenizi rica ediyoruz.1 “Kesinlikle Katılmıyorum” dan 5 “Kesinlikle Katılıyorum” şeklinde.

		1	2	3	4	5
18.	Online alışveriş yaparsam kredi kart bilgilerimi tehlikeye atmış veya yanlış kullanmış olduğumu hissedirim.					
19.	Satıcı kredi kartı bilgilerimi bildiği için, online alışveriş yaparken benden alınması gerekenden daha fazla ücret alabilir.					
20.	Satıcıya ödeme işlemi gerçekleştirebilmesi için verdiğim kişisel bilgilerimin üçüncü taraf kişi yada kuruluşlarla izinsiz paylaşılacağı düşünürüm.					
21.	Online alışverişte sipariş verdiğimden farklı bir ürün bana ulaşabilir.					
22.	Online alışverişte, ayıplı/kusurlu ürün bana ulaşabilir.					
23.	İnternet üzerinden satın alma işlemi gerçekleştirirken, ürünün kalitesini değerlendirmek zor oluyor.					
24.	Online alışverişte doğru ürünü bulmak zor oluyor.					
25.	Online alışverişte almış olduğum ürünler elime geç ulaşır.					
26.	Online alışverişte alacağım ürünü yeterince inceleme fırsatım olmaz.					
27.	Online alışveriş yaparken oluşacak anlaşmazlıkları çözmenin zor olacağını düşünüyorum.					
28.	Online alışveriş yaparken siparişi iptal etmek kolay olmayacaktır.					
29.	Online satın alınan ürünün iadesinde sorun yaşayabilirim					
30.	Online sipariş verdiğim ürün bana teslim edilmeyebilir.					

31.	Güvenilir ve donanımlı bir taşıma firmasıyla çalışılmadığımı düşündüğüm için online alışveriş yapmam.					
32.	Eğer ücretsiz iade hizmeti (ücretsiz kargo iadesi) yoksa online satın almam.					
33.	Sadece ürünü (faydasız süsleri, ipleri ve paketi olmadan) geri iade edebilirsem, online satın alırım.					
34.	Para iade garantisi yoksa online alışveriş yapmam.					
35.	Sahtekarlıkları cezalandırmak için katı siber yasalar varsa herhangi bir korku duymadan online alışveriş yaparım					
36.	Kredi kartı veya kişisel bilgilerimin güvenliğini sağlarsam online alışveriş yapardım					

Source: Javadi et al. (2012). An Analysis of Factors Affecting on Online Shopping Behavior of Consumers, International Journal of Marketing Studies; Vol. 4, No. 5; 2012. doi:10.5539/ijms.v4n5p81 URL: <http://dx.doi.org/10.5539/ijms.v4n5p81>.

Appendix A.8 Online Alışveriş Davranışlarını Etkileyen Faktörlerin Ölçekleri

Bölüm-3: Aşağıdaki sorularla “ *online alışveriş niyetleri etkileyen faktörler* “ hakkında bilgiler belirlenmeye çalışılmıştır. Lütfen bu sorulara katılıyorum veya katılmıyorum olarak derecelendirerek cevap vermenizi rica ediyoruz.1 “Kesinlikle Katılmıyorum” dan 5 “Kesinlikle Katılıyorum” şeklinde.

SORU NO	SORULAR	1	2	3	4	5
40.	Aile bireylerim veya arkadaşlarımla alışveriş yapmaktan hoşlanırım.					
41.	Ürün satın alırken arkadaşlarımla fikri benim için önemlidir.					
42.	Arkadaşlarımla ve akrabalarımla online alışverişte herhangi bir problem yaşamadığımı bilirsem, online alışverişle ilgili problemim olmayacaktır.					
43.	Online ürün hakkında deneyimimi ve incelemelerimi paylaşmak önemsendiğimi hissettirir.					
44.	İnternet hızı (Web sayfası indirme süresi) çok yavaş olduğu için online alışveriş yapmam.					
45.	Evde bilgisayarım olmadığı için online alışveriş yapmam					

46.	İnternet bağlantısı olan bir bilgisayarım olmadığı için online alışveriş yapamam.					
47.	Kredi kartım olmadığından online alışveriş yapamam					
48.	Hiç kimse bana online alışverişini nasıl yapacağını göstermese bile, online alışverişte kendimi güvende hissediyorum.					
49.	İnternet'i online alışveriş için kullanan bir başkasının gördükten sonra, online alışverişte kendimi güvende hissediyorum.					
50.	Genellikle çevremdekiler arasında yeni teknolojileri denemek isteyen ilk kişiyimdir.					
51.	Arkadaşlarım yeni bir şeyler deneyecekleri zaman, bana danışırlar.					

Source: Javadi et al. (2012). An Analysis of Factors Affecting on Online Shopping Behavior of Consumers, International Journal of Marketing Studies; Vol. 4, No. 5; 2012. doi:10.5539/ijms.v4n5p81
URL: <http://dx.doi.org/10.5539/ijms.v4n5p81>.

Appendix A.9 Demographic Sorular

Section-3: Bu bölüm demografik soruları içermektedir.

	21 Yaşın Altında	21-29 Yaş	30 – 39 Yaş	40 – 49 Yaş	50 ve 50 Yaş Üstü
Kaç yaşındasınız?					

	Kadın	Erkek
Cinsiyetiniz nedir ?		

		Bekar	Evli	Dul	Boşanmış/Ayrılmış
	Medeni Haliniz nedir?				

Source: Javadi et al. (2012). An Analysis of Factors Affecting on Online Shopping Behavior of Consumers, International Journal of Marketing Studies; Vol. 4, No. 5; 2012. doi:10.5539/ijms.v4n5p81
URL: <http://dx.doi.org/10.5539/ijms.v4n5p81>.

Appendix A.10 Online Alışveriş Davranışlarını

Bölüm-4:

Kısım-1: Aşağıdaki sorularla “ *online alışveriş davranışları* “ hakkında sorular soracağız.

		6-12 aydır	1-2 Yıldır	2-3 Yıldır	3-5 Yıldır	5 Yıldan Daha Fazla	Kullanmam
	İnterneti online alışveriş yapmak için ne kadar zamandır kullanıyordunuz?						

		Hiç	1-2 Kez	3-5 Kez	6-10 Kez	11-20 Kez	21 Kez veya Daha Fazla	Emin Değilim
	İnternette (geçmiş altı ay boyunca) kaç kere online birşeyler satın aldınız?							

		İyi Derece	Bilgili	Az Bilgili	İnternette Arama ve Tarama Tekniklerini öğrenmek isterim
	İnternet kullanımınızı notlandırınız/derecelendiriniz,				