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Factors Affecting Consumers' Intention to Purchase Online

Tüketicilerin İnternet üzerinden satın alma niyetini etkileyen faktörler

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The purpose of this study is to identify the effects of factors affecting consumers' intention to purchase from the Internet by presenting a model proposal on the intention to purchase. As the internet makes life easier in every field, consumers are facing new experiences and ways of buying. It is necessary to investigate the reactions of the consumers and to determine the new patterns among these developments. As a result of empirical research, available data was collected from 419 participants. According to the structural equation model, while product and financial risk have reverse relationship with intention to purchase, other independent variables as convenience and, merchandise variety and price consciousness have positive relationships.

Keywords: Purchase intention, Online shopping, Consumer risk perception

Jel Codes: M31.

Bu çalışmanın amacı tüketicilerin İnternet'ten alışveriş yapma niyetlerini etkileyen faktörlerin satın alma niyeti üzerindeki etkisini bir model önerisi sunarak ortaya koyarak, bu etkilerin güçlerini sıralandırabilmektir. İnternet'in her alanda hayatı kolaylaştırdığı günümüzde, tüketiciler de yeni deneyimler ve satın alma yollarını öğrenmektedir. Tüm bu gelişmeler karşısında tüketicilerin verdiği tepkilerin araştırılması ve yeni örüntülerin belirlenmesi gerekmektedir. Ampirik araştırma sonucunda 419 katılımcıdan kullanılabilir veri toplanmıştır. Yapısal eşitlik modelinin sonuçlarına göre ürün ve finansal risk boyutu satın alma niyeti ile ters yönlü bir ilişkiye sahiptir. Erişilebilirlik, ürün çeşitliliği ve uygun fiyat boyutları İnternet'ten satın alma davranışı üzerinde pozitif etkiye sahiptir.

Anahtar Kelimeler: Satın alma niyeti, Çevrimiçi alışveriş, Tüketicinin risk algısı

Jel Kodları: M31.

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1. INTRODUCTION

In the beginning of the 2000s, the internet became widespread in daily life, and online retailers appeared as new consumption areas. This development leads to many innovations in different industries and has opened a new turning point in the lives of consumers. As the consumers quickly adapt to the use of internet devices and easily afford those devices, this situation leads to a unique opportunity for online retailers (Mosteller et al., 2014: 1). Consumers begin to devote less time to shopping; therefore, shopping platforms that are easily accessible are becoming important (Jiang et al., 2013: 192). On the other hand, shopping on the internet offers considerable benefits to consumers, such as not having to shop among the crowds, not waiting in the queue and not spending time to go to the physical stores. Therefore, it brings a kind of freedom to consumers; they have been free to shop whenever they want since then (Jiang et al., 2013: 206). In other words, internet has changed the way consumers and marketers communicate with each other (Wang et al., 2012: 198). Online retailers, which consumers shop from them so consciously and willingly, encountered with intense competition. Firms have been continuously trying to improve the services they have offered online to keep the consumers (Jun et al., 2004: 817).

Internet shopping, which is used by a wide range of consumers in Turkey, provides many advantages in understanding and meeting the demands of consumers. However, there are many factors that influence consumers' purchase intentions from the internet, and it is not easy to identify these factors. Therefore, in this study, the factors affecting consumers' intention to purchase online were determined and then a model was provided to demonstrate the effects of these factors on the purchase intentions of consumers.

2. LITERATURE REVIEW

2.1. Internet Shopping in Turkey

The rapid increase in internet usage has followed a parallel trend in our country as it is in developed countries. It is stated that internet access is available in 80% of total households in Turkey, and 61.2% of the people aged 16-74 use internet (TUIK, 2016). Internet, a technology that only the elite can use when it first emerges, has now become the most basic means of accessing, sharing and debating in developed countries (Wellman et al., 2003).

Unlike mass media such as telephone, radio, television, internet offers one-to-one or multiple communication opportunities to people. The most attractive part of Internet is offering this communication that much easy to reach and use (Dağtaş and Yıldırım, 2015: 151).

Fast and widespread effects of Internet to everyday life have led using it actively in business operations also. One of the practices, emerged as mentioned, is buying on the Internet. Shopping via internet, which removes the geographical orders and offers many conveniences to consumers, has become one of the most important marketing and survival strategies for companies (Turan, 2011: 129). On the other hand, through internet retailing, companies can design and offer products and services to meet their personal needs and demands at a lower cost and in a shorter time (Turan, 2008: 724). Internet retailing was once regarded as a form of retailing in its own right, but it is now being explored and used as part of the companies' multi-channel strategies (Yakın, 2011: 2).

Internet shopping, which is widely used in many sectors of the world, from the food and drink sector to the pharmaceutical sector, displays a growing structure that incorporates many factors and innovations affecting consumers' buying intentions.

2.2. Factors Affecting Intention to Purchase Online

2.2.1. Financial Risk

The financial risk faced by consumers while purchasing products online, in other words the economic or monetary risk, is the possible financial losses that may arise as the failure to meet expected performance of the product purchased or the fraud that may be encountered during the purchase (Crespo et al., 2009: 263).

Bauer has conceptualized the concept of risk taking in consumer behavior for the first time in the literature. The most important issue in the sense of consumer behavior is the consumer's choice of risks and ambiguities. This situation is handled even when this worries the consumer, and the consumer develops methods of coping with risk according to the individual selection criteria (Taylor, 1974).

Peter and Ryan (1976: 184-185) discuss four basic assumptions about risk;

1. Products and brands do not carry any value from the consumer's point of view except for the services they offer. In addition, the services offered include not only financial or performance variables but also social, psychological, convenience, safety and other consumer related dimensions.

2. At the time of purchase, it takes a logical basis for the decision, taking into account the expectations of the consumer product and the services offered by the brand. In order for the purchase to take place, (1) it is better to offer a better service package than the alternative brands and the cost of the brand, and (2) the service package offered should provide a benefit better than holding the money needed to get it. Of course, it should not be forgotten that the concept of rationality is limited to the consumer's subjective expectations.

3. Brands in the product category have perceptible differences that are perceived by the consumer and these differences are evident in the consumer.

4. Within this first framework, it is assumed that consumers have chosen brands on the basis of discounting the expected losses and avoiding the risk.

When discussing risks earlier, it was used in the same sense as uncertainty, but it is no longer an accepted viewpoint. Risk and uncertainty have main differences. If no success rate is determined for possible outcomes, this is uncertainty, whereas in case of risk, several scenarios can be foreseen for the results of consumer preferences, and in very rare cases, these results include uncertainty (Stone and Gronhaug, 1993: 40).

2.2.2. Product (Performance) Risk

The risk of product or performance is the type of risk that results from not being able to perform the promised performance of the product purchased from the Internet and thus not providing the benefits that consumers expect (Crespo et al., 2009: 263). While shopping at a virtual store, consumers doubt that they will be able to get the performance they expect from the product because they can not find the product to physically explore. The losses that will

occur when the purchased product can not fulfill its expectations in terms of performance are evaluated in this risk category. If the consumer is not satisfied with the performance of the product, it will tend to evaluate the purchasing experience as time and money loss (Nepomuceno et al., 2013: 2). A possible negative situation to be experienced in this way is very critical for the firm because it will reflect the loss of confidence and reputation. As the product grows in importance for the consumer, the expectation for buying experience increases. This type of risk will become even more important in such a transaction (Hong, 2015: 324, 328). Similarly, if the consumer is uncertain about the performance of the product he intends to buy and if the risk is high, he will pay attention to aggregate performance information (Dholakia, 2001: 1347).

2.2.3. Merchandise Variety

The merchandise variety is expressed in terms of the range of products offered by the website, and the availability of brands and new products (Ganesh et al., 2010: 4). In the literature, it is stated that consumers, who buy products from stores offering a large variety of products, are told that if they are satisfied with this variety, they spend more time and money in the store than they planned. Similarly, consumers' opinions on merchandise diversity play a role in their decision to shop from a particular store (Terblanche, 2018: 51).

Lester et al. (2005: 130)'s research, conducted by youths about shopping online, revealed that the most important reasons which lead consumers to buy products from virtual stores are the possibility of accessing difficult products, shopping at any time of day, comparing prices, product diversity and confidentiality.

2.2.4. Price Consciousness

Price consciousness, which is defined as the degree to which consumers are focused on paying low prices, is one of the basic elements for online shopping. The ability to reach the lowest price through the Internet and comparing prices of other sellers offers a significant benefit to consumers (Konus et al., 2008: 401). The ultimate factor that influences the buying decision is the perceived price and the consumer's value perception (Jung et al., 2014: 1).

Consumers' approach to the price issue is also related to whether the purpose of the shopping experience is utilitarian or hedonic. If consumers are doing shopping as a job or task, this shopping experience is expressed as having a utilitarian value. Buying to meet a need is about buying at the best price. On the other hand, this act of shopping only for pleasure provides a hedonic value. When shopping for entertainment, consumers are proud of buying at low price as a result of their superior bargaining skills. As a result, even the reason behind ascribing an importance to the price is different in these two experiences; there is an intention to make a proper shopping in both cases (Scarpi et al., 2014: 259).

2.2.5. The Availability of Physical Store

The availability of a physical store of a product purchased via online platforms is an important selection criterion for consumers. Emphasizing the existence of physical stores and the possibility of getting help from the physical stores if the product is the damaged, is especially important to assure consumers who will do internet shopping for the first time and wants to avoid these risks (Ganesh et al., 2010: 8). Some consumers are reluctant to shop online, worrying that they will not be able to find a product inspection or if they have a

problem with the product, they will not be able to reach a person who is in charge of. The presence of the physical store ensures that these problems cease to exist (Kacen et al., 2013: 10).

2.2.6. Convenience

Consumers' one of the most important reasons to buy products from a virtual store is the ease of shopping. This element, which can be defined as accessibility or ease of shopping, includes conveniences offered by shopping from virtual stores that cannot be found on traditional shopping platforms (Ganesh et al., 2010: 8).

Jiang et al. (2013: 206-207) collect under five headings the accessibility of virtual stores. The first of these is the convenience of transportation, which expresses the benefits gained when consumers shop whenever and wherever they want. The second is the ease of research that indicates that consumers can obtain information about the price of the product they want to buy without having to physically visit the stores. Another is ease of assessment. Under this heading, the detailed and understandable information about the products is presented to consumers in different forms (written, visual, video). The other convenience is called ease of operation, which offers quick payment options without having to wait in queue for the payment of the purchased product. Last ease refers to the post-purchase convenience created by the waiting and getting the purchased product at home without physically carrying the product.

Studies in the literature show that consumers who shop at virtual stores pay more attention to these conveniences and pay more for the same product in order to get those (Ganesh et al., 2010).

3. RESEARCH MODEL

The model and hypotheses tested in the study are given in Figure 1, taking into consideration the factors affecting the consumers' intention to purchases from the internet. Scales related to product risk, financial risk, accessibility, product variety, affordability, the existence of physical stores and the intention to purchase obtained from the literature.

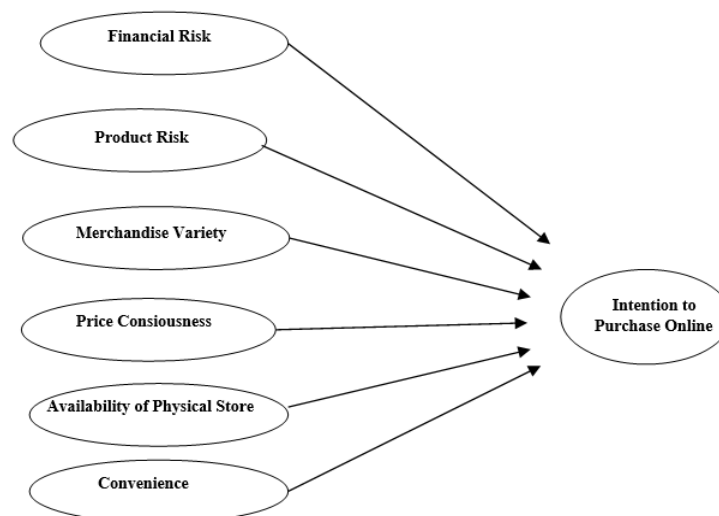


Figure 1. Research Model

H1: The financial risk encountered during Internet shopping has an effect on intention to purchase

H2: The product (performance) risk encountered during Internet shopping has an effect on the intention to purchase.

H3: The diversity of products has an effect on the intention to purchase online.

H4: Price consciousness has an effect on the intention to purchase online.

H5: The availability physical store has an effect on the intention to purchase online.

H6: The convenience offered by shopping on the Internet (location, ease of time) has an effect on the intention to purchase online.

4. RESEARCH METHODOLOGY

4.1. Sample and Data Collection

In this research e-mail survey method was used to collect data and gather information. The measures of the questionnaire were originally in English and translated into Turkish. As it known pre-testing is required before gathering data (Yücel, 2012; Sperber, 2010). With this respect, developed questionnaire was pre-tested on 30 consumers before conducting the surveys. Face-to-face and electronic survey methods with the consumers were used in data collection process. Among the 448 consumers contacted, 440 of them agreed to participate in the survey. At the end of the data screening period, 419 usable questionnaires were gathered.

4.2. Measures

Questionnaire form includes 3 different sections. The first one consists of demographical questions. The second part was adapted from several authors' scales related to the online buying behavior. Financial, product, and time risk scales were adapted from Crespo et al. (2009), merchandise variety, availability of physical store, and accessibility scales from Ganesh et al. (2010), and price consciousness scale was from Konuş et al. (2008). the scale to measure buying intention was adapted from Pappas and Pappas (2017). Dimensions measured in five point Likert scale (1= Strongly disagree, 5= Strongly agree).

5. FINDINGS

Demographic profiles of the participants are presented in Table 1. 46% of them is male and 54% is female and 22% were graduated from high school.

Table 1. Demographic Characteristics of Respondents

Demographic Variables	Characteristics	Percentage
Gender	Male	46
	Female	54
Educational Qualification	Elementary school	4.8
	High School	22.4
	Bachelor's	64.2
Income Qualification	Master's & Doctorate	8.6
	With my income, I can only afford the basic needs.	18.7
	With my income, I can afford the basic needs and some other needs.	53.9
	With my income, I can afford the basic needs and some other needs, and I save some amount.	27.4

As a result of factor analyses some dimension have merged. Merchandise variety and price consciousness were become a dimension, and financial and product risk were revealed as a dimension.

Table 2: The Results of Reliability and Validity Analyses

Scales	Cronbach's Alpha	Total Variance Explained	Factor Load
Merchandise variety and price consciousness	.805	66.951	
Internet shopping provides availability of a wide variety of products			.837
Internet shopping provides availability of brand-name products			.823
Internet shopping provides a good price for quality value.			.771
Internet shopping provides attractive offers.			.747
Availability of Physical Store	.789	70.56	
Availability of the physical store hereabout is important for me while shopping on Internet			.864
Availability of the physical store is important for me while shopping on Internet			.833
Ease of returning merchandise when shopping on Internet is important for me.			.823
Financial Risk and Product Risk	.916	70.745	
I would be concerned that I really would not get the product my money's worth from the product			.855
I would feel concerns about providing the number of my credit card			.846
there would be many possibilities for non-delivery of ordered goods			.840
I would find it very difficult to evaluate the characteristics of the products accurately			.839
I would be concerned that the product would not provide the level of benefits advertised in the Web			.814
there would be many possibilities that the product would not perform as it is supposed to			.751
Convenience	.908	73.264	
One-stop shopping			.878
Avoiding crowds			.843
Completing my shopping tasks quickly			.835
Not having to travel from store to store			.807
Finding exactly what I want in the least amount of time			.766
Intention to Purchase Online	.922	86.573	
I am likely to purchase products online			.870
I am likely to recommend online shopping to my friends.			.855
I am likely to make another online purchase			.872

As Table 2 indicates Cronbach's Alpha scores reflecting the reliability of the measures are above the acceptable lower limits. Therefore it is stated that the measurements of the study are valid and reliable.

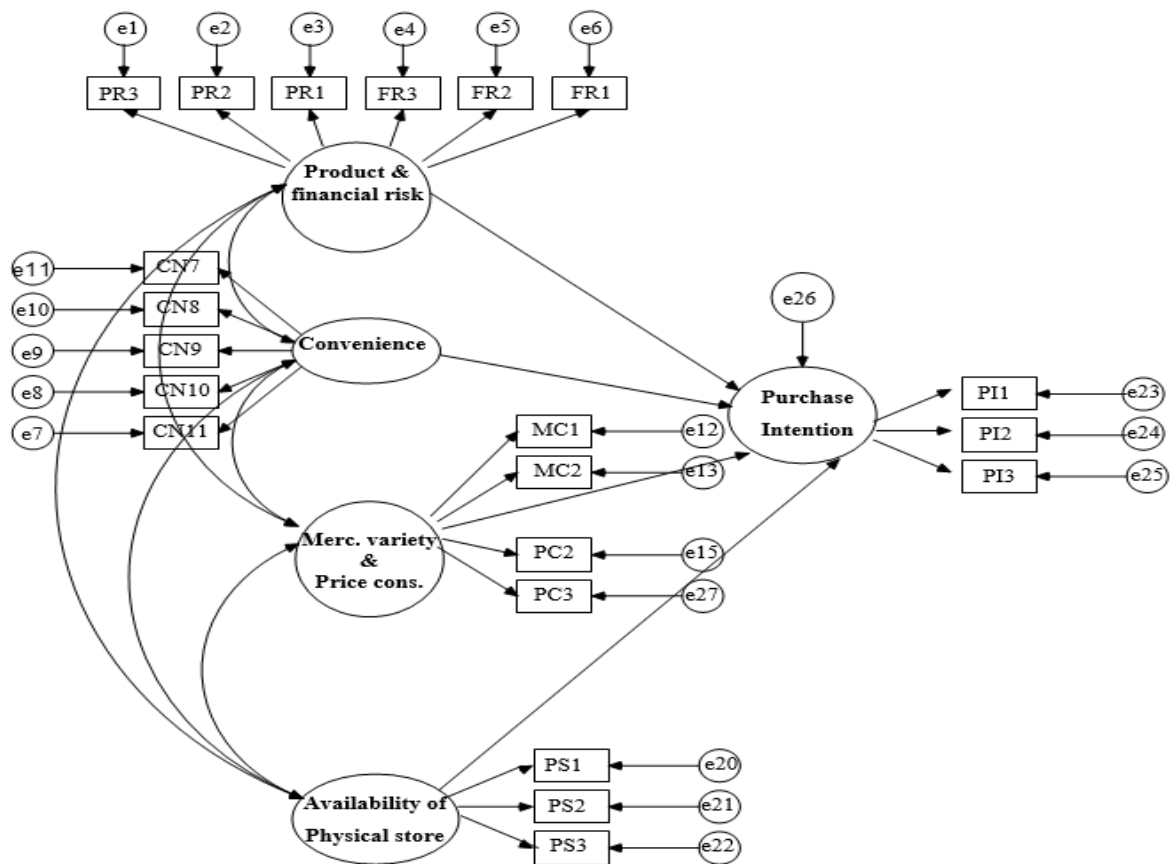


Figure 2. The Research Model of Factors Affecting Consumers' Online Shopping Intention

Table 3. Fit Measures

Fit Measures	Measurement Model	Ideal Model	Abbreviations
Discrepancy (χ^2)	329.927	0.000	CMIN
Degrees of freedom	174	0	DF
P	.000		P
Discrepancy / df (χ^2/df)	1.896		CMIN/DF
Goodness of Fit Index	.932	1.000	GFI
Adjusted GFI	.910		AGFI
Normed Fit Index	.941	1.000	NFI
Relative Fit Index	.929		RFI
Incremental Fit Index	.971	1.000	IFI
Tucker-Lewis Index	.965		TLI
Comparative Fit Index	.971	1.000	CFI
RMSEA	.046		RMSEA
Hoelter .05 Index	261		HFIVE
Hoelter .01 Index	280		HONE

To evaluate the goodness of fit between the model and data the first measure is the chi-square statistic. This value has a statistical significance ($p=0.000$). Chi-Square/df represents the fitness between the model and data. In this research Chi-Square/df was found 1.896. This ratio has to be close to zero at least must be smaller than five (Hair et al., 2006; Kurtuluş, et al., 2005). Since chi-square is sensitive to sample size, this analysis is not adequate to determine the fit between model and data itself (Baker, et. al, 2002). Thus, it is more reasonable and appropriate to base decisions on other indices of fit. Goodness of Fit Index (GFI) is another index to assess the fitness between the data and model. GFI, Comparative Fit Index (CFI), Normed Fit Index (NFI), Tucker-Lewis Index (TLI), Relative Fit Index (RFI), and Incremental Fit Index (IFI) are all considered as fit indexes. These fit indexes take a value between the range of "0" and "1." The range of values for this pair of approximate fit indexes is generally 0–1.0 where 1.0 indicates the best fit (Yücel, 2012). As stated in the Table 3 there is a perfect fit between the data and the model.

Table 4. Unstandardized Regression Coefficients

		Estimate	S.E.	C.R.	P
Intention to Purchase Online	<--- Product and Financial Risks	-.553	.068	-8.128	***
Intention to Purchase Online	<--- Convenience	.363	.082	4.441	***
Intention to Purchase Online	<--- Merchandise variety and Price Consciousness	.291	.123	2.372	.018
Intention to Purchase Online	<--- Availability of Physical Store	.059	.071	.836	.403

As table of standardized regression coefficients shows, availability of physical store does not have statistically significant effect on intent to shop online. Besides, it has an effect at the $\alpha=.05$ significant level. Standardized Regression Weights and the directions are represented at Table 5.

Table 5. Standardized Regression Weights

		Estimate
Intention to Purchase Online	<--- Product and Financial Risks	-.424
Intention to Purchase Online	<--- Convenience	.248
Intention to Purchase Online	<--- Merchandise variety and Price Consciousness	.180
Intention to Purchase Online	<--- Availability of Physical Store	.052

There is a reverse relationship between product and financial risk and intention to purchase. That means when the perceived product and financial risks increase, intention to purchase decreases. Also, convenience is positively related to the intention to purchase. Accessing internet from various devices and places affect purchase intention. Lastly, it is seen from the results that merchandise variety and price consciousness have an effect on intention to purchase.

Squared Multiple Correlations indicate the strength of independent variables ability to explain dependent variables. In the research model, independent variables explain the 37.8 % of intention to purchase.

6. DISCUSSION

The results of this study need to be addressed in several ways. First of all, it has been seen that some of the dimensions that are directed as separate scales in the questionnaire form a new dimension. Among these dimensions, it is seen that product and financial risk questions are united. Items under these two dimensions may have been a group that consumers have jointly assessed because they both have items referring risks for consumers when making purchasing decisions. The combination of merchandise variety and price consciousness dimensions has emerged as a new dimension that harbors the benefits consumers' desire from the product. These dimensions should be measured in other samples and examined if they demonstrate a similar structure.

Measuring the effects of dimensions on purchasing intentions, it was observed that the increase in product and financial risk reduced the intention to purchase. Companies that evaluate this result well will get the opportunity to gain competitive advantage. Providing detailed information and user comments will reduce this risk for the consumer.

The convenience dimension was found to increase the purchasing intent of the consumer. Convenience simply means that consumers can easily shop online. Developing features such as applications downloaded to mobile phones, easy payment interfaces and the user friendliness of the internet website are important elements for the companies that sell on the internet. According to another result, it has been determined that product variety and reasonable prices increase the intention to purchase. It would be said that consumers will prefer sites with the most merchandise variety and different price options when they search for online shopping.

There are also some constraints of the present paper. There are many factors in the literature said to have an effect on intention to purchase. In further researches, dimensions other than those included in this study can also be measured to test the effects on purchase behavior from the Internet. According to the results obtained in this study, risk affects purchasing behavior in the negative direction. The relationship between this situation and the personalities of the consumers can also be examined. Thus, the relationship between personality type and risk avoidance will be revealed.

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