

Effects of The Factors Determining The Online Purchase Behaviour of The Consumer on Actual Purchase

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Abstract

Consumer behaviour has been one of the mostly studied research areas in the marketing literature. Following the improvements in information technologies online consumer behaviour has become popular. Various factors have effects on online consumers' purchase decisions. These factors sometimes bear a resemblance to the factors in the traditional markets and sometimes there are various differences between them.

This study aims to reveal the effects of the factors determining the online purchase behaviour of the consumer on actual purchase. In order to achieve this purpose 395 questionnaires were distributed to students of a public university in Turkey. Results show the importance of understanding the factors that are effective on online consumer behaviour. It is supposed that the results of the study would shed light on the strategies of online marketers to best manage the online consumer behavior.

Keywords: Consumer behaviour, online consumer behavior, online shopping, actual purchase

1. Introduction

Consumption is the use of a product or service for the purpose of satisfying the needs. However, the individuals often purchase the products not for their functions, but for the meaning they bear. This principle means that the product bears more than performance in the lives of the individuals rather than the meaning that the basic functions of the product are insignificant. The meaning that a product bears ensures that that product is distinguished from similar products and brands. The individuals may prefer a product over another due to the meaning that it has for them even if everything between two products are equal. Briefly, the individuals establish connections between products and themselves (Solomon, 2009: 40-42).

The consumer behaviours cover their emotion and thought practice and their actions within the consumption process. They also include all things in the environment which have the power to influence these emotions, thoughts and actions. For instance, the factors such as the comments of other customers, advertisements, price information, packaging and the exterior appearance of the product affect consumer behaviour. The consumer behaviours are dynamic because the emotions, thoughts and actions of individual consumers and the target customer groups and the society in general sense are continuously changing. In this regard, it is of high importance to understand that the consumer behaviours are dynamic and include interaction and change.

There are many individual differences that affect consumer behaviour. Some of the most important ones are personality, life style, psychographic segmentation and motivation. Personality can be defined as the overall reactions which the individual gives to its surrounding. Personality is related to the differences in the sensitivity of being persuaded and therefore personality is also related to the purchase behaviour. The electronic environment is different and the enterprises cannot apply the same persuasion methods in the sales on the internet. It is important for the enterprises to learn how to reach to the consumers in the electronic environment and that how various the behaviours of the customers in the electronic market as compared to the customers in the traditional markets (Gaile Sarkane, 2008: 256-260).

2. Consumer Behaviour Literature

In the literature regarding the consumer behaviour the Theory of Reasoned Action (TRA), the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB) play a wide part. Accordingly, these three theories are described in the following titles. However, these three theories were developed between the years of 1975-1986 and their main purpose is not to clarify the online shopping behaviour.

2.1. Theory of Reasoned Action

The Theory of Reasoned Action (TRA) which was developed by Ajzen and Fishbein in 1975 is a model which is widely dealt with in the social psychology literature. According to TRA, the performance of a specific behaviour of a person is determined by the behavioural intention (BI) of that person with regard to the realization of the behavior and the BI is determined collectively by the attitude (A) of the person in connection with such behaviour and the subjective norm (SN) (Davis, Bagozzi and Warshaw, 1989, p.983).

According to the TRA model, the attitude of a person to behaviour is determined by the multiplication of the significant beliefs of that person about the results of the realization of the behaviour with the evaluation of these results (Davis, Bagozzi and Warshaw, 1989, p.983). The TRA model assumes that the people are basically rational and that they systematically use the information that they can obtain while taking a decision. In addition to this, this model also assumes that the behaviour is fully under the volitional control of the person who realizes the behaviour (Chang, 1998, p.1826).

2.2. Technology Acceptance Model

According to the Technology Acceptance Model (TAM) which was developed by Davis (1986, p.24), the general attitude of a potential user for using a specific system is a fundamental determinant of whether the user will really use that system or not. The attitude for using, however, is a function of two basic beliefs in the form of "perceived usefulness" and "perceived ease of use". Although there are many variables that might cause a person to accept or reject an information technology, two of these variables are very important.

First of all, whether the person will use an application or not is determined by the measure of belief of that person that the application will help him to perform an action in a better way. This variable is defined as "perceived usefulness". Secondly, even though the potential user believes that a specific application is beneficial, he may also believe that it is very difficult to use the system. In this case, he may not find the performance benefit that will arise from the usage worth the effort that he will make to use the application. This variable is called as "perceived ease of use" (Davis, 1989, p.320).

The main purpose of the TAM model is to provide a basis in order to examine the impact of the external factors on the internal beliefs, attitudes and intentions. The TAM was formulated by determining some of the fundamental variables recommended in the previous researches concerning the cognitive and emotional determinants of the computer acceptance so as to serve to this purpose and using the TRA model as theoretical ground in order to model the theoretical relations between these variables. As also specified below, the TAM emphasizes that two fundamental beliefs in the form of "perceived usefulness (U)" and "perceived ease of use (EOU)" are basically related to the computer acceptance behaviours (Davis, Bagozzi and Warshaw, 1989, p.985).

The TAM model does not include the subjective norm (SN) of the TRA model as a determinant of the BI. This is one of the dimensions of the TRA, which can be understood at least. It is difficult to distinguish the direct effects of the SN on the BI from the indirect effects arising from the A. The SN can indirectly affect the BI via the A due to the internalization and identification processes or can directly affect the BI by means of adaptation. (Davis, Bagozzi and Warshaw, 1989, p.986)

2.3. Theory of Planned Behaviour

The Theory of Planned Behaviour which was developed by Ajzen in 1985 is an expanded form of the Theory of Reasoned Action (TRA) which has become mandatory with the constraints of the original model in dealing with the behaviours which the people have insufficient volitional control on (Ajzen, 1991, p.181).

As in the original TRA model, the central factor in the TPB model is the intention of the individual in order to realize a specific behaviour. According to the Theory of Planned Behaviour, the perceived behavioural control can be used with the behavioural intention in order to directly estimate the behaviour. The perceived behavioural control may not be realistic when a person has less knowledge about behaviour, when the requirements or suitable resources change or when new and unknown components joined in the situation. The measurement of the perceived behavioural control under these circumstances will not provide much contribution to the accurate estimation of the behaviour. However, the possibility of the behavior to be accurately estimated will increase to the extent that the perceived control is realistic (Ajzen, 1991, p.185).

According to the Theory of Planned Behaviour, the beliefs are the antecedents of the attitude, subjective norm and perceived behavioural control. The perceived behavioural control (PBC) means the perceptions of the individual with respect to the presence or absence of the resources and opportunities necessary for realizing the behaviour. The control beliefs can be personal (such as being sufficient to use a system) as well as it can be situational (such as having the chance to access to the terminal). The PBC goes beyond the TAM model by including the other system usage barriers to the perceived ease of use (EOU) structure. The main difference between the TPB and TRA models is that the TRA does not deal with the perceived behavioural control (PBC) and tries to estimate the behaviour only with attitude and subjective norm (Mathieson, 1991, p.177).

2.4. Enhanced Technology Acceptance Model (E-TAM)

Enhanced Technology Acceptance Model (E-TAM), however, reveals that in addition to the PU and PEU variables, the compatibility (C) variable affects the PU and PEU and these variables affect the attitude (A) of the person and the attitude of the person (A), however, affects the behavioral intention (BI) of the person. As a conclusion, it suggests that this variable triggers the actual usage (AU) activity.

In the literature, it was also discussed that the perceived usefulness (PU) idea of the individual is effective in the formation of the behavioral intention (BI) as well (Lin, 2007).

2.5. Unified Theory of Acceptance and Use of Technology (UTAUT)

In this theory which is mentioned in the article of Vankatesh et al. (2003), the expected performance, the expected effort and the social influence affect the behavioural intention. The facilitating circumstances affect the usage behaviour. Also, gender, age, experience and voluntary use have various effects.

Table 1. Summary of the Models related to the Consumer Behaviours

Models	Research
Technology Acceptance Model (TAM)	Davis, 1989; Davis, Bagozzi, & Washaw, 1989; Venkatesh & Davis, 2000.
Theory of Planned Behaviour (TPB)	Mathieson, 1991; Taylor & Todd, 1995.
Theory of Reasoned Action (TRA)	Fishbein & Ajzen, 1975
Enhanced Technology Acceptance Model (E-TAM)	Lin, 2007.
Unified Theory of Acceptance and Use of Technology (UTAUT)	Venkatesh, Morris, Davis, & Davis, 2003.

2.6. Literature that examines the consumer behaviour based on the Online Shopping Behaviour

Two versions of the Technology Acceptance Model (TAM) and the Theory of Planned Behaviour (TPB) of Lin were compared in 2007 and it was researched that which model can estimate the customer intentions for the online shopping behaviour in the best manner. For this, data was collected from 297 customers who make shopping from online book stores and the models were compared by using the structural equation modeling. According to this, the decomposition of the belief structures in the Theory of Planned Behaviour has partly increased the explanatory power for the behavioural intention. Also, the results show that the Decomposed Theory of Planned Behaviour provides an enhanced method in the estimation of the customer intentions for online shopping (Lin, 2007, p.433).

It was underlined that the Technology Acceptance Model (TAM) which was derived from the Theory of Reasoned Action (TRA) of Vijayasathy in 2004 focuses on two significant beliefs in the form of perceived usefulness and perceived ease of use. Vijayasathy developed additional structures to the original model in order to increase the online shopping behaviour estimation power of the TAM model. According to this, compatibility, confidentiality, security, normative beliefs and self-sufficiency variables were enhanced and added to the TAM model as well as perceived usefulness and perceived ease of use. Data was collected from 281 consumers in order to test this model. According to the results of the data analysis, particularly compatibility, perceived usefulness, perceived ease of use and security were found as the important determinants of the attitude towards the online shopping (confidentiality, however, was not found). Furthermore, the intention to use online shopping is potently affected by the attitude towards to the online shopping, normative beliefs and self-sufficiency (Vijayasathy, 2004, p.747).

Ahn, Ryu and Han researched the online and offline characteristics of the online shopping stores and the relationship of these characteristics with the adoption behaviours of the customers in 2004. The results of the web surveys applied to 932 users showed that the Technology Acceptance Model (TAM) is valid in the estimation of the adoption of the online shopping stores and that the online and offline characteristics have positive effects on the adoption by the user. Both online and offline characteristics have profound effect on the usefulness, attitude and usage intention (Ahn, Ryu and Han, 2004, p.405). The details of certain studies related to this subject are given in table 2.

Table 2. Certain Works Selected From the Online Purchase Behaviour Literature

STUDY	PURPOSE	AREA	DESIGN	SAMPLE	VARIABLES
Shwu-Ing Wu, (2003)	Concerns and online shopping perception of the internet users		Personal interview	539	Demography, purchase preference, usefulness perception, life style
Vijayasathy 2003	Reasons for the online purchase intentions		Survey	281	perceived ease of use, perceived usefulness, compatibility, Social norms, personal sufficiency, security, confidentiality
Tony Ahn 2004	Effects of the offline and online characteristics in the internet shopping on the purchase intention		Web survey	932	System quality, service quality, information quality, product quality, distribution quality
Gwo-Guang Lee Hsiu-Fen Lin, 2005	Effect of the e-service quality dimensions on the purchase intention	Online book site	Survey	297 under-graduates	Website design, reliability, trust, personalization, responsiveness, customer satisfaction
Catherine Demangeot Amanda J. Broderick, 2007	Effect of the desire and utilitarian values on revisit	Online book site	Survey	301 students, employees	Visual effect, content, market information, recommendation, content information, inclusion, pleasure taken, usefulness

Lin 2007	Comparison of the factors affecting the consumer intention in the online shopping	Online book site	Survey	297	Social norms, perceived behaviour control, perceived ease of use, external factors, facilitating factors, personal sufficiency
Enrique Bigné-Alcañiz 2008	Effect of the online purchase information dependency and innovativeness on the purchase adaptation over the internet		Survey	465 people who did not make online purchase	Innovativeness, internet usage, ease of use, usefulness, information dependency
Delia Vazquez Xingang Xu, (2009)	Effect between the attitude towards the online shopping and the purchase intention		e-mail	577	Utilitarian motivation, pleasure motivation, online information search
Chao-Min Chiu 2009	Determination of the antecedents of the repurchase intention	PCHome site	Web survey	360	Trust, ease of use perception, perceived usefulness, taking pleasure
Hakan Celik, (2011)	Effect of the social norms, perceived acting and online shopping excitement on the purchase intention		Web survey	278	Social norms, perceived acting, online shopping excitement, perceived usefulness, perceived ease of use
Hsin Hsin Chang 2011	Effect of the value perceived by the consumer in the online shopping on the purchase behaviour				Website design, reliability, security, customer service, perceived value, customer satisfaction
Constanza Bianchi Lynda Andrews, 2012	Relationship between risk, trust and online purchase behaviour of the consumer		e-mail survey	176	Trusting status of the consumer, reliance on online company, cultural environment, perceived online risk
Blanca Hernández 2011	Effect of the socio-economic characteristics on the online shopping behaviour		Telephone interview	2615	Internet acceptance, internet satisfaction, perceived usefulness, perceived ease of use, perceived personal sufficiency
Weng Marc Lim, (2015)	Antecedants and results of e-shopping		Survey	320	Perceived value, social factors, perceived ease of use, perceived usefulness, entertainment, web atmosphere
Ilias O. Pappas 2014	Effect of the factors affecting the online shopping experience on the satisfaction and repurchase		Survey	393	Effort expectancy, performance expectancy, personal sufficiency, trust,
Arun Thamizhvanan M.J. Xavier, (2013)	Factors affecting the online purchase intention		Survey	95	Brand attitude, previous online experience, online trust, quality attitude,

3. Research Methodology

3.1. Aim of The Study

The main purpose of this study is to investigate the effects of the factors that play role in consumers' online shopping behavior on the actual purchase decision. In order to achieve this aim several hypotheses were formulated depending on the related literature which are stated as follows:

3.2. Research Hypotheses and the Research Model

Self-efficacy reflects the beliefs of the individual with regard to his or her capacity to act in a specific way and to achieve the results desired (Bandura, 1977). Applied to e-commerce this concept means that the individual feels capable of searching for information and making purchases on the internet, and feel safe and comfortable during the interaction. The importance of

this perception has been tested by distinct models of behaviour – Social Cognitive Theory (Bandura, 1977), the Theory of Planned Behaviour (Schifter and Ajzen, 1985) and the Decomposed Theory of Planned Behaviour (Taylor and Todd, 1995) – which have all demonstrated the effect of self-efficacy upon the remaining perceptions of the individual and, therefore, upon his or her final behaviour (Yi et al., 2006; Wu et al., 2007). Therefore, the following hypotheses were formulated.

H₁: The perceived self-sufficiency has a positive effect on the perceived ease of use.

H₂: The perceived self-sufficiency has a positive effect on the perceived usefulness.

The TAM was developed by Davis (1989) and by Davis et al. (1989) to explain the acceptance of information technology for different tasks and may be used to predict internet shopping intention (McKechnie et al., 2006; O’Cass and Fenech, 2003). This model establishes that the intention to use a technology is determined by the individual’s attitude towards using that technology. That attitude is, in turn, determined by the technology’s perceived usefulness and perceived ease of use.

Davis et al. (1989) identified perceived usefulness and perceived ease of use as the basic determining factors in information system acceptance. These authors defined perceived usefulness as the degree to which a consumer believes that the use of a system will increase his or her performance. Specifically, it refers to effectiveness at work, productivity (understood as time savings) and the relative importance of the system for the individual’s work. Perceived ease of use refers to the degree to which a consumer believes that no effort will be required to use the system, with effort being understood to include both physical and mental effort, and how easy it is to learn to use the system (Davis et al., 1989). Depending on this information H₃ was stated.

H₃: Perceived ease of use has a positive effect on the perceived usefulness.

Bisdee (2007) refers to PEOU as the degree to which an e-shopper believes that online shopping will be free of effort. Prior research in IS has confirmed the importance of PEOU, showing that it is a significant factor in predicting attitudes toward technology-based services (Dabholkar, 1994; Heijden, 2000). Complexity, the antithesis of ease of use, has been a major cause of unfavorable attitudes toward e-shopping (Verhoef and Langerak, 2001). Rogers (1995) indicates that complexity is a determinant in reducing an e-shopper’s willingness to adopt a system. This is supported by the work of Teo et al. (1999), who find that e-shoppers’ perceived ease to use and fewer complexities increase the likelihood of favorable attitudes toward adoption and usage. Therefore the following hypothesis was formulated.

H₄: The perceived ease of use positively affects the online purchase attitude.

Chen et al. (2002) refer to PU as the degree to which e-shoppers believe that online shopping will be useful to them. Online shoppers are often concerned about making poor decisions because of their inability to examine the product physically, such as in the online purchase of apparels. Here, the importance of apparel characteristics in shoppers’ decision making (e.g. appearance on the body, size, fit) is difficult to present on-screen, and standard product descriptors are often insufficient for product evaluation (Grewal et al., 2004). As such, Bisdee (2007) suggests that e-retailers that can provide e-shoppers other useful services, such as comparability of product function and convenience, that are not available in bricks-and-mortar retailers will be perceived as useful by e-shoppers, which in turn will lead to the development of favorable attitudes toward e-shopping. Depending on the relevant literature H₅ can be formulated as follows:

H₅: The perceived usefulness positively affects the online purchase attitude.

Positive attitude towards online shopping has a positive impact on e-consumers’ intentions to search for online product and price information (Blackwell et al., 2001; Helander and Khalid, 2000). Recent online studies, such as Shim et al. (2001), Watchravesringkan and Shim (2003) and Kim and Park (2005), also indicate that there is a positive relationship between attitude towards online shopping and online purchase intention. Shim et al. (2001) suggests that consumers’ attitudes toward online shopping is a factor that significantly affects consumers’ intention to use the internet for information search and therefore influences their intention to use the internet for purchasing. Depending on the reasons stated, the following hypothesis can be formulated:

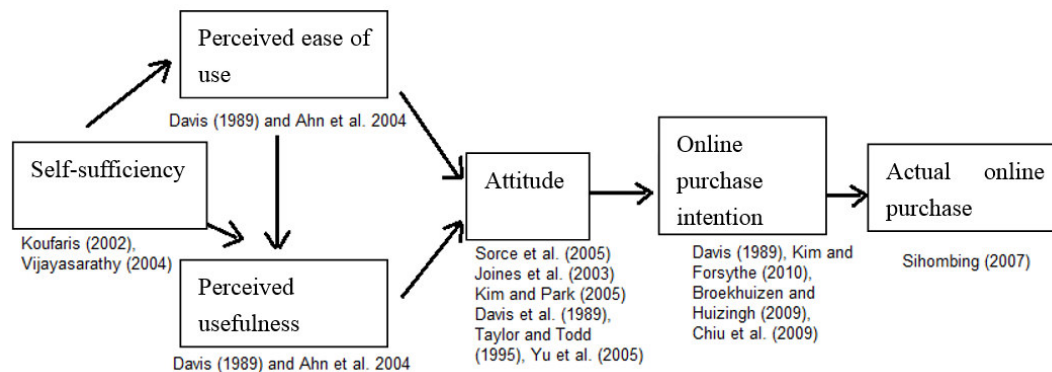
H₆: The online purchase attitude positively affects the online purchase intention.

Connolly and Bannister (2006), Dennis et al. (2009), and Ng and Paladino (2009), provided an extended explanation of the factors that influence the formation of e-shoppers’ attitudes toward e-shopping behavior, the influence of these formed attitudes on intentions to e-shop before actually making an e-purchase decision, and the subsequent results of the actual e-shopping purchase on shoppers’ post-purchase e-shopping experience and trust. E-shoppers’ attitudes toward e-shopping is influenced by value-seeking considerations (Broekhuizen, 2006; Swait and Sweeney, 2000), in which the attitudes influence the intentions to e-shop with e-retailers (Al-Rafee and Cronan, 2006), which in turn may lead to actual e-shopping activities (Ajzen, 1991; Cheung et al., 2005), including e-shopping purchases and continued e-loyalty behavior. Therefore the following hypothesis is proposed:

H₇: The online purchase intention positively affects the actual online purchase.

Depending on the stated hypotheses the research model is given in Figure-1.

Figure 1. Model of the Research



3.3. Research Procedure

In this study two kinds of research methods that are qualitative and quantitative were used together.

3.3.1. Qualitative Research

In order to apply qualitative research focus group interview was conducted.

The Purpose of the Focus Group Interview

The purpose of conducting focus group interview is to reveal the variables which remain out of the variables obtained by the literature review and which affect especially the consumer behaviours regarding the special shopping sites. Furthermore, while forming the survey to be used at the definitional research stage, the focus group interview was held for the purpose of ensuring that no variable on this matter is disregarded and discussing the variables obtained at the previous stages among the group again by using the group dynamics. The focus group interview has also the purpose of revealing the general approaches and considerations of the participants with regard to the private shopping sites which is a new fact according to the other online retailing methods.

Focus Group Interview Process and Information regarding the Participants

The focus group interview was held between the hours of 11.30-13.30 in the classroom of a state university hospital on 16 March 2016. It was applied to a separate group of 10 people within the age range of 22 - 25, who are the business administration students of the fourth class. The Focus Group Interview lasted 73 minutes. The Focus Group question form was prepared and the sample selected within the scope of the research was applied.

Findings of the Focus Group Interview

The main findings of the focus group interview can be summarized as follows:

- ✓ Shopping online is perceived as cheap, practical, quick and safe. Response is sent from the sites with high security via sms. The purchase with credit card is safe. Every site has not these security applications. The product is important, but the brand of the site is important as well. They read the sale contracts and they know their rights.
- ✓ They obtain information about the product through the comments, blogs, complaint sites, forums and google browse. They examine the shopping experiences. If the comments are mostly positive, they approach with suspicion. They can guess whether the comments are made by the vendor of the product or by the real user. The comparison sites are used for the technological products.
- ✓ There is available hardware information at the sites for the technological devices (for instance, camera). When the properties are not available, they visit the store and make the purchase online.
- ✓ Cargo and service are as important as the product. The arrival period is important. The products' remaining in the cargo causes problem. They think that there is a discount with e-trade. They think that early payment is advantageous.
- ✓ They think that the product is different even if it seems identical with the product in the store. The product which is purchased on the internet might be kept in poor condition and it might be delivered in a more broken manner. However, they know that they have the option not to take delivery at the cargo. They should take delivery by checking. The problem is under the responsibility of the cargo company independently from the firm. The product which is not available in the store can be found on the internet.
- ✓ It is not possible to make shopping from the site without membership. Requesting e-mail or mobile phone number for this does not bother. Most of them give the mail address which is used at the second or third frequency. If T.R. ID No is requested, trust does not occur and they do not become a member.
- ✓ The discount information is optionally received from the sites via campaign e-mail, news bulletin and sms. It is good for the same to be adjusted optionally. It is important to collect special discount and score. They think that special discount for those who continuously make shopping will be good. Offering similar product range as well as the requested products is responded positively. However, this may increase the purchase and raise the expenditures.

- ✓ They make purchase from more than five sites. Mostly preferred items that are purchased online are; food, clothing, travel, book, match, theatre, cinema, concert tickets. There is the opportunity of installment special to the banks from the sites. There may be installment+late interest.
- ✓ Time saving, no transportation problem and delivery to home make internet shopping attractive. The cargo fee is dependent on the preference. It might motivate or detract the person. They learn from the comments and friendly advices whether the product will arrive or not (previously tried-actual event). The complaint sites are examined before shopping. After shopping, the information is shared with those who use the site next by decreasing score.
- ✓ They recommend to their friends the campaign discounts. What they consider as usefulness is price, easiness, delivery to home, time saving, excessive options and performance at home in a comfortable manner.
- ✓ As the spending quantity increases, they expect added values such as gift, special interest or easiness. They think that this will positively affect the revisit.
- ✓ They state that if a site has a TV advertisement, it is safer and that the visual announcement is directive. The sites at which the images are more realistic and the videos are more effective are used mostly. If these properties are not available, the product's own site is visited.
- ✓ Every store which has a site on the internet has not mobile application or is not consistent with mobile application.
- ✓ It is preferred that there are options in the website design (title, subtitle) and that the website design is systematic, plain, in order and not much colored. The advertisements received from other places at the site are disturbing. The banners are disturbing. It is preferred that the options specific to you are offered while searching for a product.
- ✓ When a problem occurs about the product, they make purchase by looking the return conditions. If there is a team which deals with it, this is very satisfactory. However, mostly there is a lack of interest.
- ✓ The information may not be given in the store. The information can be reached on the internet. However, there should be a store. It is necessary to look, wander in and see.

3.3.2. Quantitative Research

It was planned to prepare the survey form by adding the characteristics obtained following the Focus Group Interview to the scale to be used in the quantitative research. The literature review necessary for the preparation of the survey form was performed. The questions regarding the scales included in the literature were adapted to the research in line with the objectives of the research by being converted into Turkish. As the scales were translated from English into Turkish, the final survey form was prepared for the determination of the understandability of the statements included in the survey and the compatibility of the survey design and a pilot survey study was applied to a student group of 40 people before the application was made to the sample against the risk of semantic loss and the opinions of the persons about the questions and statements in the survey were obtained. The survey questions were rearranged after the correction of the statements which could not be understood. The survey is given in the Appendix-1.

3.3.2.1. Participants and Application

The population of the study consists of the people who had made shopping at least once from the private shopping sites in Turkey. The minimum required sample number was determined as 384 with the error margin 5 for $\alpha=0.05$ (Yazicioglu ve Erdogan, 2004, p.50).

In order to test the recommended hypotheses, the students of the Marmara University Business Administration Faculty were chosen. The survey forms were given to 400 students in total and 395 forms were collected in compliance with the evaluation.

3.3.2.2. Scales Used In the Study

There are two groups of questions in the survey form. The questions in the first group consist of the scales for the dependent and independent variables that are examined in the study regarding the online purchase behaviours. All statements were queried with the five point likert scale (1-absolutely I do not agree, 5-absolutely I agree). All scales used in the study can be seen in Table 3.

Table 3. Scales That Are Used in the Survey (see the following page)

Self-sufficiency Koufaris 2002, Vijayasarathy 2004	PSE1	I suppose that I can manage to purchase a product on the internet
	PSE2	I suppose that I can manage to find the online shopping sites on the internet
	PSE3	I feel comfortable when I search for information about a product in the internet
Perceived usefulness Davis 1989, Ahn 2004	USE1	To use the internet in shopping ensures me to complete the shopping works more quickly
	USE2	To use the internet in shopping ensures me to take better purchase decisions
	USE3	To use the internet in shopping ensures me to complete my shopping duties with a better performance
	USE4	To use the internet in shopping ensures money saving
	USE5	To make shopping in the internet ensures me to do the shopping works in a more quality manner
	USE6	To make shopping in the internet ensures me to do the shopping works in a more efficient manner
Perceived ease of use Davis 1989, Ahn 2004	EAS1	I think that I will easily learn how to make online shopping
	EAS2	I think that I can make online shopping without the help of an experienced person
	EAS3	I think that I will not have any problem in the interaction with the internet while making shopping
	EAS4	I think that I can gain skill in online shopping
	EAS5	I think that to make online shopping does not require much mind effort
	EAS6	I think that it is easy to use the internet in order to find the products that I want to purchase
Attitude towards to the online purchase Sorce et al. (2005), Vijayasarathy (2002), Hansen et al. (2004) Joines et al. (2003) Kim and Park (2005)	AT1	I am keen on online shopping
	AT2	I think that using online shopping is easy
	AT3	I am comfortable while making online shopping
	AT4	My attitude towards to online shopping is positive
	AT5	I prefer purchasing what I need from the online retailers
	AT6	I think that online shopping is a reasonable choice
Online purchase intention Davis (1989), Kim and Forsythe (2010), Broekhuizen and Huizingh (2009), Chiu et al. (2009)	ESI1	I prefer making online shopping
	ESI2	I plan to make a large part of my shopping from the online retailers
	ESI3	I search for the online retailer which has the product when I need to purchase a specific product .
Actual online purchase Sihombing (2007)	ASP1	I frequently make online purchase
	ASP2	I densely make online purchase
	ASP3	I have made many online purchases .
Questions asked by the focus group	OG1	I reach the information about the products through the comments, blogs, complaint sites, forums and google browse .
	OG2	I examine the technological products in the stores and make the purchase online .
	OG3	I think that the same product which is available in the store and which is exhibited on the internet are not at the same quality .
	OG4	I can find th product which is not available in the store .
	OG5	It should be optionally adjusted to receive discount information through campaign mail, news bulletin, sms from the sites .
	OG6	As my spending amount in the site, I expect extra values such as gift, special interest .
	OG7	Every store which has a site in the internet does not have mobile application
	OG8	I prefer that there are options (title, subtitle) in the website design, and that the website design is systematic, plain, in order and not much colored .
	OG9	Even if the products and information can be reached on the internet, there should be a store, it is necessary to look, wander in,see .

The questions in the second group consist of 6 questions for determining the demographic characteristics of the participants.

3.3.2.3. Data analysis

The statistical analyses of the data obtained by the survey method in the research were performed with the SPSS 21.0 Windows (Statistical Packages for Social Sciences) package programme. As the multivariate scale was used in the research, first of all the reliability of these scales were tested. After the frequency and percentage distributions of the demographic variables and the frequency distribution of the research questions were examined, the factor analysis was used in order to reveal the dimensions of the scales used in the research. In order to be able to determine how the relevant scale is perceived by the sample the Cronbach's Alpha Coefficient of the scales were examined. The varimax rotation factor analysis was performed in terms of the structure validity. After the verification of the model, however, the result analyses were performed. The simple linear regression analysis was used in order to test the hypotheses included in the research.

3.4. Findings of the Research

The findings of the research were interpreted by obtaining by means of reliability analysis, percentage and frequency distributions, factor analysis and testing of the hypotheses by regression analysis.

3.4.1. Findings regarding the Demographic Structure of the Respondents

Among 395 respondents, 215 of them are female while 180 of them are male. 191 people of the sample size are single while 204 are married. 292 of the respondents stated that they use internet for once or more than once per day while 103 of them stated that they use internet less than once per day. 81 of the respondents stated that they work in the public sector while 37 of them work in the private sector. The others (n=277) told that they are not employed. 88 people among the respondents stated that they have a monthly income below 1000 TL while 160 have an income between 1001-2000 TL and the rest of them (n=147) stated that they have an income above 2001 TL.

3.4.2. Determination of the Factor Structures of the Scales used in the Research

The Bartlett's test of sphericity and Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy were used for the purpose of evaluating whether the data set is suitable for the factor analysis. The Bartlett test of sphericity shows whether there is adequate relationship among the variables. If the p value of the Bartlett's test is lower than the significance degree of 0.05, there is an adequate relationship among the variables for making factor analysis. The KMO tests the compliance of the correlations among the variables with the factor analysis. The KMO value's being 0.80 and above shows that the compliance of the variables with the factor analysis is at perfect level. Whereas the KMO measures the compliance of the entire question group with the factor analysis in general, the Measures of Sampling Adequacy (MSA) value measures the compliance of each question with the factor analysis on an individual basis. In the event that the MSA value is less than 0.50, this question should be removed from the analysis. The values in the rotated component matrix are called as factor weight. The higher the factor weight, the higher the power of that question to clarify the relevant factor and the higher the reliability of the factor. After the questions below 0.70 are eliminated, the analyses should be remade.

In the Bartlett's test of sphericity performed for the purpose of evaluating whether the self-sufficiency data set is suitable for the factor analysis, the p value was 0.000 and the KMO measure of sampling adequacy resulted in 73,4%. The factor analysis was made in order to find out how many dimensions the data set collected is composed of. In the anti-image correlation matrix, no MSA value was below 0,50. Total variance explained table gives how many dimensions the survey is composed of. As a result of the factor analysis made, it was found out that the self-sufficiency questions are collected under one dimension (3 questions).

In the Bartlett's test of sphericity performed for the purpose of evaluating whether the perceived ease of use data set is suitable for the factor analysis, the p value was 0.000 and the KMO measure of sampling adequacy resulted in 83,3%. As a result of the factor analysis made, it was found out that the perceived ease of use questions are collected under one dimension (5 questions).

In the Bartlett's test of sphericity performed for the purpose of evaluating whether the perceived usefulness data set is suitable for the factor analysis, the p value was 0.000 and the KMO measure of sampling adequacy resulted in 90%. As a result of the factor analysis made, it was found out that the perceived usefulness questions are collected under one dimension (7 questions).

In the Bartlett's test of sphericity performed for the purpose of evaluating whether the online purchase attitude data set is suitable for the factor analysis, the p value was 0.000 and the KMO measure of sampling adequacy resulted in 90,2%. As a result of the factor analysis made, it was found out that the online purchase attitude questions are collected under one dimension (6 questions).

In the Bartlett's test of sphericity performed for the purpose of evaluating whether the online purchase intention data set is suitable for the factor analysis, the p value was 0.000 and the KMO measure of sampling adequacy resulted in 77,9%. As a result of the factor analysis made, it was found out that the online purchase intention questions are collected under one dimension (4 questions).

In the Bartlett's test of sphericity performed for the purpose of evaluating whether the actual online purchase data set is suitable for the factor analysis, the p value was 0.000 and the KMO measure of sampling adequacy resulted in 50%. As a result of the factor analysis made, it was found out that the actual online purchase questions are collected under one dimension (2 questions). In the anti-image correlation matrix, all MSA values were 0,50. In this case, the actual online purchase dimension was removed from the analysis.

3.4.3. Reliability analysis

In the reliability analysis, the Cronbach's Alpha values were used. The homology of the behaviours exemplified by the characteristics which the test specimen measure increases the reliability. The reliability coefficient's being (Cronbach's Alpha) 0,70 and above is generally seen sufficient for the reliability of the test scores.

As a result of the factor analysis performed, it was found that the questions regarding self-sufficiency are collected under one dimension. The calculation of the Cronbach Alpha value as 0.900 shows that the questions are consistent. It was found that the questions regarding perceived ease of use are collected under one dimension. The calculation of the Cronbach Alpha value as 0.904 shows that the questions are consistent. It was found that the questions regarding perceived usefulness are collected under one dimension. The Cronbach Alpha value was calculated as 0.906. It was found that the questions regarding online purchase attitude are collected under one dimension. The Cronbach Alpha value was calculated as 0.931. It was found that the questions regarding online purchase intention are collected under one dimension. The Cronbach Alpha value was

calculated as 0.805. It was found that the questions regarding actual online purchase are collected under one dimension. The Cronbach Alpha value was calculated as 0.894.

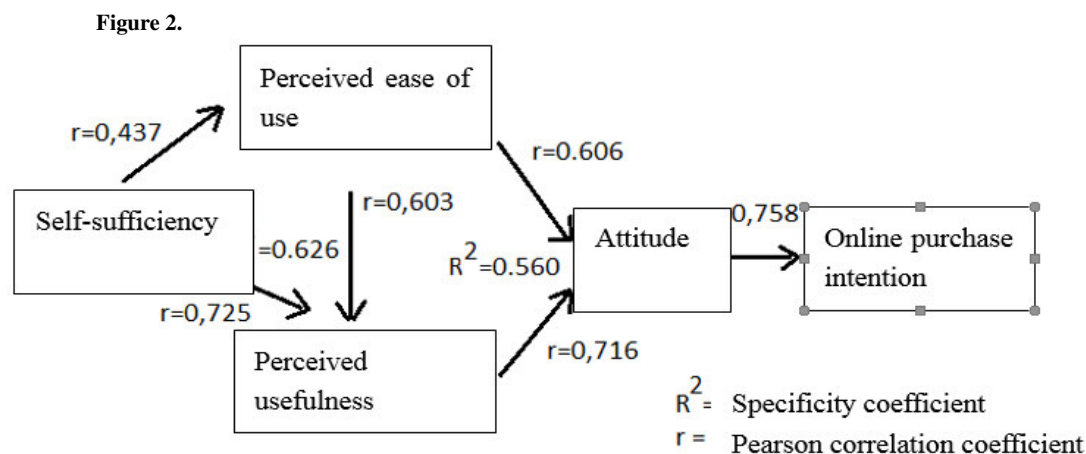
3.4.4. Testing the Research Hypothesis

The regression analysis is a powerful and flexible analysis which is used in analyzing the relationship between a dependent variable in the form of metric and one or more independent variables. The regression analysis is used in determining whether a significant change/variation in the dependent variable is explained by the independent variable, in other words whether there is a relationship between them; in estimating the value of the dependent variable; in determining how much of the change in the dependent variable can be explained by the independent variable, in other words the power of the relationship between them; in establishing the mathematical equation between the dependent variable and the independent variable, in other words in determining the form of the relationship; and keeping the other independent variables under control while evaluating the contribution of a specific variable or a set of variables (Malhotra 2010, s:568).

With the F statistics in the ANOVA table, it is tested whether the model coefficients are significant. In order to find out which ones of the independent variables provide contribution to this model significantly, the coefficient of each variable should be tested by using the t statistics. If the p value of any one of the independent variables is higher than 0.05, the analysis should be remade by removing these variable(s) from the model because these variable(s) does not/do not provide a significant contribution to the model. Afterwards, the R^2 test statistics is calculated. R^2 is the square of the correlation coefficient and it is also known as the specificity coefficient. This value reveals that the independent variable explains what percentage of the change in the dependent variable. The corrected R^2 test statistics, however, has a value close to the R^2 test statistics and it is preferred in the cases where the R^2 test statistics is higher when the correlation between the independent variables is low (Malhotra 2010, s.582). In this way, it is revealed that the independent variables in the model explain what percentage of the change in the dependent variable and the relationship between them is approved.

The correlation (r) is the widest statistics which is used in order to summarize the power of the relationship between two metric variables. As the correlation was used by Karl Pearson for the first time, it is also known as the Pearson Correlation. The correlation coefficient takes a value between -1 and 1 (Malhotra 2010, s.562).

When R^2 value of the model in the form of summary is examined, the explanatoriness power of the model is determined (Figure 2). In this case, the self-sufficiency is correlative with the perceived ease of use at the rate of 43,7 %. The self-sufficiency and perceived ease of use explain the perceived usefulness variable at the rate of 62,6 %. The perceived usefulness and perceived ease of use explain the online purchase attitude at the rate of 56 %. The online purchase attitude is correlative with the online purchase intention at the rate of 75,8 %.



3.5. Conclusion of the Research

In the study in which the two antecedent factors of the purchase attitude affecting the online purchase intention, namely the perceived usefulness and the perceived ease of use, and the self-sufficiency affecting them were examined in the students of Business Administration Faculty of Marmara University, the survey method was used as the data collection method and the survey questions which include 36 statements consisting of two groups were collected from 395 people in total by hand.

In the analysis of the data, the IBM SPSS Statistics 21.0 package programme was used. In the data analysis, the Cronbach Alpha coefficient was used for the purpose of testing the reliability of the scale questions prepared in the five point likert type. The factor analysis was applied to 58 statements. The values which are below 0,50 were subtracted from the factor loads which the scale variables took as a result of the varimax rotation with the formation of suitable values by the KMO and Bartlett tests and the levels of the factors to explain the scales were increased. The factors were not dispersed to the dimensions in any analysis. The last scale is composed of 25 variables.

The personal self-sufficiency explains the perceived ease of use varibale at the rate of 43,7 % and the perceived usefulness

variable at the rate of 62,6 %. The perceived ease of use and perceived usefulness explain the purchase attitude variable at the rate of 56 %. The personal self-sufficiency and perceived ease of use explain the perceived usefulness variable at the rate of 62,6 %. The perceived ease of use explains the purchase attitude variable at the rate of 60,6 %. The perceived usefulness explains the purchase attitude variable at the rate of 71,6 %. The purchase attitude explains the online purchase intention variable at the rate of 75,8 %.

As a result of all these analyses performed, the H1 hypothesis was partly accepted and the H2, H3, H4, H5 and H6 hypotheses were wholly accepted. The H7 hypothesis was not accepted.

4. Conclusion

Self-sufficiency is the capacity of a person to be able to comfortably perform a transaction on his own without any help.

The perceived ease of use was found at the similar weight in all parameters examined. This is the indicator of the comfort of using internet in the purchase transactions of the educated youth at the ages of mid-twenties. The perceived usefulness was considered higher in the participants who are not employed than those who are employed. The reason for this might be that the youth in the employed group have more limited time for purchasing from the internet and those who are not employed have time to be able to make wider preferences. Whereas the purchases over the internet is more focused for those who are employed, the purchases might be made for more different reasons especially for the high school and university students who are not employed. The highest usefulness perception is in the clothing and device purchases. The usefulness in the ticket purchases is perceived higher than the food, grocery or book purchases. This might arise from the evaluation of the food and grocery shoppings with relatively lower weight due to the reason that they are based on repurchase. As the book purchases are for a specific product purpose, excessive usefulness may not be expected by considering them as service purchase from the same bookstore without the processes such as comparison. As the options are excessive in the ticket purchases, the perceived usefulness might be higher. The products such as clothing and devices might require special taste, technical and aesthetical characteristics and the transactions which one will go through longer and deeper decision process. For this reason, the perceived usefulness will be high.

The online purchase attitude and intention did not vary as per the gender, marital status, internet use frequency, employment, non-employment, education status and online purchase types in the study. The online purchase attitude and intention were found higher in those who have income equal to and above 2001 TL as compared with those who have income between 1001-2000 TL. The reason for this might arise from the difference among the groups which are employed or the groups which are not employed. The performance of the repurchases in a comfortable manner might show the attitude and intention as high in this income slot.

When the weights of the different factors were examined in the study, it was found that they were considered at average and above average. This means that the antecedents affecting the purchase intention are perceived positively in the study carried out in the young age group. The online purchase is considered as very comfortable and a natural part of the life in this generation.

A medium-degree relationship was found between the self-sufficiency and the perceived ease of use examined in the study and a good-degree relationship between the self-sufficiency and the perceived usefulness. The relationship between the perceived ease of use and the purchase attitude and between the perceived usefulness and the online purchase attitude is at good degree. There is a very good relationship between the online purchase attitude and the online purchase intention. The perceived ease of use and the perceived usefulness can collectively explain 56% of the online purchase attitude.

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