

THE EFFECT OF ONLINE TURKISH SHOPPERS' PERCEPTIONS
ON PURCHASE INTENTION IN FASHION INDUSTRY



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PLAGIARISM

I hereby declare that all information in this document has been obtained and presented in accordance with academic rules and ethical conduct. I also declare that, as required by these rules and conduct, I have fully cited and referenced all material and results that are not original to this work.

Date: 13.12.2022

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ÖZET

Perakende sektörü, son 20 yılda neredeyse aynı kalsa da, dijital araçların ve uygulamaların etkisi, işletmelerin çalışma şeklini ve tüketicilerin alışveriş yapma şeklini önemli ölçüde değiştirdi. Pandemi, tüketicilerin değişikliklere uyum sağlama hızını artırdığında, perakende sektörü dijitalleşme ile mücadele ediyordu. Bu çalışma, moda sektöründe, Türk çevrimiçi alışverişçiler tarafından algılanan internet sitesi tasarımı, gizlilik, güvenilirlik, müşteri hizmetleri arasındaki ilişkileri ve bunların internet üzerinden satın alma niyeti üzerindeki etkilerini araştırmak için Gerekçeli Eylem Teorisi ve Teknoloji Kabul Modeli'ne dayanmaktadır. Bu çalışmada, nicel teknikler kullanılmıştır. Türkiye'de anketi 470 kişi yanıtlamış olup, bunların 425'i (%90,4) moda sektöründe internet üzerinden alışveriş yaptıklarını belirtti. Veri analizi, Yapısal Eşitlik Modellemesi kullanılarak yapıldı. Ampirik bulgular, Türk çevrimiçi alışverişçiler tarafından algılanan web sitesi tasarımının, algılanan müşteri hizmetleri, algılanan güvenilirlik, algılanan gizlilik ve internet üzerinden satın alma niyeti üzerinde olumlu bir etkisi olduğunu belirtmektedir. Algılanan gizlilik, algılanan müşteri hizmetleri ve internet üzerinden satın alma niyeti ile pozitif ilişkilidir. Algılanan güvenilirliğin, algılanan müşteri hizmetleri ve internet üzerinden satın alma niyeti üzerinde olumlu bir etkisi vardır. Son olarak, Türk çevrimiçi müşterilerinin, müşteri hizmeti algısının moda endüstrisindeki internet üzerinden satın alma niyeti üzerindeki olumlu etkisi, bu alandaki diğer birçok çalışmanın aksine reddedilmektedir.

ABSTRACT

Even though retail stayed almost the same in the last 20 years, the effect of digital tools and applications substantially altered how businesses operate and how consumers shop. When the pandemic increased the pace consumers adapted to changes, retail industry was already battling with the challenge to digitalize. This study is based on the adoption theories including the theory of reasoned action and the technology acceptance model to investigate the interrelationships between perceived website design, perceived privacy, perceived reliability, perceived customer service by the Turkish online shoppers and their effects on the digital purchase intention in the fashion industry. Quantitative techniques were used in this study. 470 respondents replied to the survey in Turkey, out of which 425 respondents (90.4%) stated that they shopped online from the fashion industry. Data analysis and results were discussed using the Structural Equation Modeling. Empirical findings state that the perceived website design by the Turkish online shoppers has a positive impact on perceived customer service, perceived reliability, perceived privacy, and online purchase intention. Perceived privacy is related positively to perceived customer service and digital purchase intention. Perceived reliability has a positive impact on perceived customer service, and online purchase intention. Consequently, the positive effect of perception of customer service by Turkish online customers on digital purchase intention in the fashion industry is rejected unlike to other studies in this area.

Keywords: *Online Shopping, Adoption Theories, Technology Acceptance Model (TAM), Turkish Online Shoppers, Purchase Intention*

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I did my Ph.D. relatively late in my late 30s after I had some professional experience. My aim is to improve my understanding of the digital transformation I worked in and find more rigorous ways that would help explain and anticipate the perception of online shoppers. In this regards, academic research forces me to take a step back, pause, observe, and ask crucial questions. It is very rewarding and helps me in business as well.

I started my Ph.D. journey with the encouragement of my parents, Mrs. Olcay Akkor and Mr. Erhan Akkor who have always been by my side on this journey. I would like to thank them for their support by taking care of my son, Mr. Can Koktekin, while I was attending classes. I am also grateful for my son's support. Everyone at the university, from Student Affairs to all my professors, knows him. I guess I do not need to mention that he is more popular than me at Yeditepe University. Furthermore, there is so much to thank for my husband, Mr. Emrah Koktekin. I am grateful for all his support while I was preparing for the qualifying exam and writing my thesis. I could not have completed this journey without his precious support, kindness, and patience.

When I started my Ph.D. journey, the first professor I met was Associate Prof. Dr. Yusuf Can Erdem who has the same name as my son and always ask "How is my namesake?" whenever he sees me. He made me love marketing more, answered my endless questions patiently, and encouraged me asking more questions. When I did not show up at his office hours, he called me and asked whether I was ok. He taught me that getting a Ph.D. degree is a long journey.

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1 – INTRODUCTION AND OVERVIEW OF THE RESEARCH

1.1. Introduction

The digital age introduced a new consumer type called the online shopper whose number has been increasing steadily, especially after the pandemic of Covid-19 (Racolta-Paina & Luca, 2011). Covid-19, a novel coronavirus, was declared by the World Health Organization as an outbreak on January 30th, 2020 (WHO, 2020). Governments worldwide were prompt to implement a variety of actions including the Turkish government. As part of the precautions against the coronavirus pandemic, the Ministry of Interior in Turkey imposed curfews for its citizens. Among the Turkish consumers, this pandemic increases challenges to adopting the use of e-commerce as they are quarantined and enter lockdowns. Therefore, consumers in every age group are forced to modify their lifestyle habits until things take a turn for the better. Consumers seem to adopt recent technologies that smooth the way for consumption, study, and work in a more suitable manner (Sheth, 2020). As a result of traveling from home to work in about 2 minutes by using the advantages of remote working and studying, people have been spending more time at home and do not prefer going to the shopping malls to avoid mingling with the crowd. Hence, there is a great online selling opportunity especially for fast-moving consumer goods (FMCG) manufacturers and retailers. When we look at the numbers, it supports this situation.

The revenue of the B2C e-commerce market in Turkey is estimated to become USD 26,10 billion in 2022 and USD 43,37 billion by 2025, and increases by 21% annually (Statista, 2021a). Turkey is “the 21st largest market for e-commerce” in 2020 (ecommerceDB, 2022). Fashion is the largest segment with 32% of the total B2C e-commerce market in Turkey and 10% of the total fashion segment’s revenue will be produced through e-commerce by 2023 (Statista, 2021a).

Furthermore, Turkish user penetration of online shopping is estimated to be 51,5% in 2022 and 66,9% in 2025 whereas Turkish user penetration in the fashion industry is estimated to be 37,7% in 2022 and 49,0% in 2025, which means 42,5 million Turkish online fashion shoppers in 2025 (Statista, 2021a).

In addition, during 2021, %60 of those who shop online in Turkey made 5 or more online purchases from online shopping platforms (15% shopped online 4-5 times, 17% shopped online 2-3 times, 6% shopped online 1 time and 2% did not shop online at all) (Saracoglu,

2021). Thus, the shopping frequency during a year also increases compared to previous years (Saracoglu, 2021).

Finally, firms urgently need to come up with more dynamic e-commerce strategies to get a share from this growth. Unfortunately, relatively limited data is currently available for the Turkish online customers' shopping behavior, especially for the perceived website design, perceived privacy, perceived reliability, and perceived customer service by the online shoppers. Therefore, this research analyzes the effect of online shoppers' perceptions on purchase intention with empirical evidence from the Turkish consumers in the fashion industry. This study is based on the adoption theories including the theory of reasoned action and the technology acceptance model to investigate the interrelationships between perceived website design, perceived privacy, perceived reliability, perceived customer service by the Turkish online shoppers and their effects on the intention to purchase in the fashion industry. The objective of the adoption theories is to clarify the essential factors which drive individuals to behave certain ways (Shen et al., 2016).

1.2. Research Contribution

This empirical research contributes to the current literature in the following ways. First, future researchers who investigate online consumer behavior will be benefited from the empirical conclusions from this research, particularly the ones who are interested in the Turkish online consumers in the fashion industry.

Secondly, the marketing managers from the Turkish companies in the fashion industry who want to transform their companies into digital or the business managers from foreign firms who want to invest in Turkey will be benefited from the empirical findings of this study by gaining information about the perceptions of the Turkish online shoppers regarding website design, reliability, privacy, and customer service.

Consequently, previous studies analyzed separately the factors that affect online shoppers' purchase intention applying different models including website design (Akram et al., 2018; Alam & Yasin, 2010; Hasan, 2016a; Koo et al., 2008; Mazaheri et al., 2012; McDowell et al., 2016; Pee et al., 2018; W. Y. Wu et al., 2013; Zhang et al., 2006), reliability (Alam & Yasin, 2010; Mehta & Kumar, 2012; Mittal & Agrawal, 2016), online privacy (Bianchi & Andrews, 2012; H. Chen et al., 2017; Fortes & Rita, 2016; S.-H. Hsu & Bayarsaikhan, 2012; Kuhlmeier & Knight, 2005) and customer service (Hackman et al., 2006; Hamad et al., 2017; Ishii & Markman, 2016; Liao & Cheung, 2001; Suryandari & Paswan, 2014; Tsao & Tseng,

2011). However, a very limited number of studies have investigated the interrelationships among the aforementioned factors and their impact on online purchase intention (Dang & Pham, 2018). This research gap has been suggested for further studies to add value to the current literature in the environment of online shopping (Bilgihan & Bujisic, 2015; Hong, 2015; Pappas et al., 2016; Shen et al., 2016; Wallace & Sheetz, 2014). In this regard, this empirical research expands the previous studies and combines important decision dimensions that affect customers' perception of online shopping. The integrated model used in this study is based on the adoption theories. Finally, the integrated model used in this empirical research to analyze the interrelationships between perceived website design, perceived privacy, perceived reliability, perceived customer service by online Turkish shoppers and their effects on the intention to purchase, will provide a detailed understanding of perceptions that affect online customers' purchase intention in the fashion industry.

1.3. Research Structure

This thesis includes 6 sections and is organized as follows. The first section includes the introduction, the research objective, the contribution, and the structure of the research.

The second section discusses the conceptual framework and literature synthesis. In this section, the e-commerce terminology, the origin, the adaption of e-commerce and technology were briefly explained. Then, the online fashion industry in Turkey was discussed in detail. Moreover, digital marketing and digital consumer behavior were defined. Furthermore, in this literature review, online purchase intention and the effect of online shoppers' perceptions on purchase intention were analyzed. In addition, perceived website design, perceived privacy, perceived reliability, and perceived customer service were discussed in more depth since they are part of the research model developed based on this literature review and the theoretical background.

The third section presents the theoretical background. This study is based on the adoption theories to analyze the effect of online shoppers' perceptions on purchase intention. The theories of adoption consist of the theory of reasoned action and the technology acceptance model.

The fourth section describes the methodology used for this empirical research. This section presents the research model, the research hypotheses development in detail after a comprehensive review of the literature, population, sample, data collection through a questionnaire, constructs, and items.

In the fifth section, data analysis and results are discussed using Structural Equation Modeling. First, a pilot study was conducted with 50 Turkish shoppers in the fashion industry. After the pilot study, the survey was conducted to 470 respondents. After the responds of the questionnaire were received, descriptive statistics were analyzed, and response rate was calculated. In addition to this, confirmatory factor analysis was conducted by the Smart PLS 3 to test the validity and the reliability of the measurement model. The results including R^2 values, structural model and path model were discussed.

Finally, the sixth section covers the discussion, conclusions, limitations of this empirical research and future directions.



2 – CONCEPTUAL FRAMEWORK AND LITERATURE SYNTHESIS

In this section, the e-commerce terminology, the origin, the adaption of e-commerce and technology were briefly explained. Then, digital marketing and digital consumer behavior were defined. Finally, online purchase intention, perceived website design, perceived privacy, perceived reliability, and perceived customer service were discussed in detail since they are part of the research model developed based on this literature review and the theoretical background.

2.1. Definition of e-Commerce and Size of the Global E-Commerce Market

E-commerce, also known as internet commerce or electronic commerce, is a commercial transaction conducted over the internet. In the 1960s, e-commerce was started for the initial time through electronic data interchange (EDI) on value added networks (VANs). Next, ATMs were used by customers to buy goods using credit cards and point of sale terminals, which was followed by inter-organizational systems. Organizations were able to conduct business and exchange information by these systems (Molla & Licker, 2001).

In 1995, e-commerce was commercialized. Amazon introduced a book delivering business in the garage of Jeff Bezos and eBay began online auctions in the same year. After the above mentioned first online shopping experiences, e-commerce carried on growing due to its many advantages. While an online vendor can serve a greater target market without the limits of its location whether it is in a garage or in a corporate office building, online shoppers are provided more alternatives and flexibility to purchase at the same time. For instance, the online sales of U.S.A. were USD 601.75 billion in 2019, up 14.9% from USD 523.64 billion the prior year, according to U.S. Department of Commerce quarterly e-commerce figures on February 19, 2020, which was a higher growth rate than 2018, when online sales increased by 13.6% year over year (Young, 2020).

In 2019, the global e-commerce market of B2C was expected to reach approximately USD 3.5 trillion (Informatics Industry Association (TUSIAD), 2019). China and U.S.A. are the leaders in the global B2C e-commerce market while opening the gap with other countries. The sales revenue of the e-commerce market in China is expected to grow from USD 2.1 trillion in 2021 to USD 3 trillion in 2024, by a CAGR (compound annual growth rate) of 12.4% (Hall, 2021). Therefore, China's e-commerce market is equal to 42% of the worldwide e-commerce market in January 2021, while U.S.A.'s e-commerce market makes up to 24 % of the global e-

commerce market (Kaur, 2021). Jack Ma Yun, the co-founder of Alibaba Group, said that “In U.S.A, e-commerce is the dessert but in China, it is the main course” (Kaur, 2021).

The revenue of the global e-commerce market is estimated to become USD 4,23 trillion in 2022 and USD 5,88 trillion in 2025, and increases by 11,58% annually (Statista, 2021b). The numbers agreed with what was said by Jack Ma Yun in the above paragraph. Therefore, most of the global e-commerce market’s revenue has been earned in China with an expected revenue of USD 1,41 trillion in 2022 (Statista, 2021b). Furthermore, worldwide user penetration of e-commerce market is estimated to be 54,1% in 2022 and 62,5% in 2025, which is estimated to be 4.887,9 million users (Statista, 2021b).

Finally, e-commerce adoption’s antecedents include using of the internet and adopting the related technology (Tauringana, 2019). As demonstrated in Figure 1, e-commerce can be carried out via a wide range of technologies such as laptops, tablets, mobile phones, credit cards, debit cards, and so on.

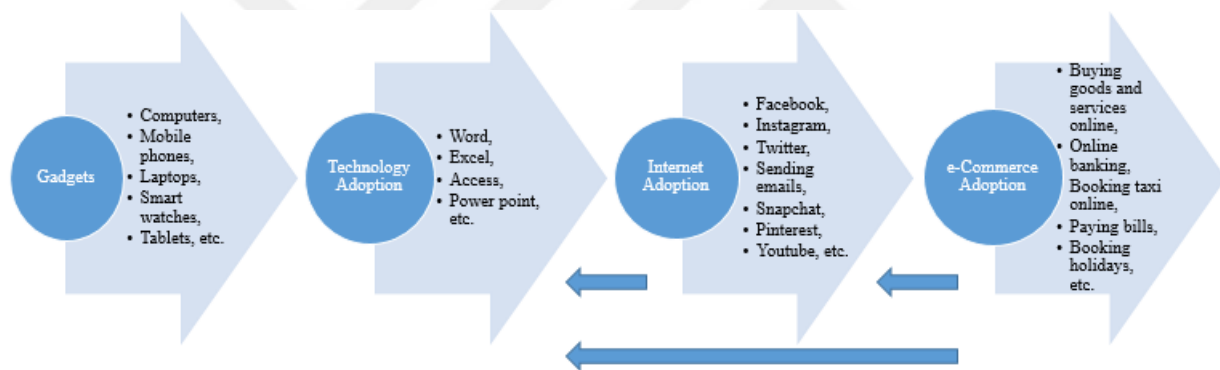


Figure 1 E-Commerce Adoption Process

The last phase in the diagram of e-Commerce Adoption Process (Figure 1), which is named as e-commerce adoption, has been increased especially during the Covid-19 pandemic. Especially in Turkey, since the apparel is the largest segment in fashion industry with 62% of the total fashion e-commerce market (Statista, 2021a), many online apparel vendors have been digitalized dramatically since the Covid-19 pandemic acted as an “adaption deadline”. In the new physical and digital ecosystem, shortened as “phygital”, all the things are “digital from the core” to continue to exist (Segura, 2021). It is very exciting to be a retailer for the companies in the fashion industry that wants to embrace the digital transformation (Berg & Knights, 2019). In the following section, fashion industry in Turkey is describe in depth.

2.2. Online Fashion Industry in Turkey

Fashion is a segment of e-commerce including the online sales of shoes (e.g. sneakers, boots, products of shoe care), apparel articles (e.g. coats, jackets, blazers, dresses, jumpsuits, tops, shirts, t-shirts, sweatshirts, skirts, shorts, jeans, trousers, suits), bags (e.g. handbags, purses, cross body bags, suitcases, mini bags, backpacks, clutch bags, briefcases and oversized totes) and accessories (e.g. headwear, gloves, hats, scarves and caps) for women, men and kids (Statista, 2022). In addition, the fashion market segment of e-commerce has the following channels (Segura, 2021):

- **Internet Retailers (e-Tailing):** Retailers undergo a transition, which is called digital transformation due to changing spending habits and consumer values (Berg & Knights, 2019). An internet retailer is defined as a company that puts on sales its services and products online. Examples of the internet retailers in Turkey are hepsiburada.com, amazon.com.tr, and so on.
- **Online Fashion Retailers:** Companies that offer digitally fashion services and goods are called online fashion retailers. These companies connect with consumers and the fashion manufacturers in the fashion supply chain. Some examples of the online fashion retailers in Turkey include trendyol.com, morhipo.com, boyner.com.tr, beymen.com, asos.com and so on.
- **Dedicated Category Retailers:** Companies that sell only their brands to the consumers on the internet are called dedicated category retailers (Statista, 2022). Examples of the dedicated category retailers in Turkey are lcwaikiki.com.tr, defacto.com.tr, zara.com, mavi.com.tr, mango.com, koton.com.tr, ipekyol.com.tr, penti.com.tr, samsonite.com and so on.

Considering all the Turkish internet retailers, online fashion retailers and dedicated category retailers, the biggest online vendors in Turkey are hepsiburada.com (Revenue: USD 987 million), trendyol.com (Revenue: USD 792 million) and lcwaikiki.com (Revenue: USD 460 million) in 2020 (ecommerceDB, 2022). The total revenue of the biggest players sums up to 20% of the Turkish e-commerce market's revenue. The fashion segment's revenue is estimated to become USD 6,56 billion in 2022 and USD 12,90 billion in 2025 with compound annual growth rate of 25,29% from 2022 to 2025 (Statista, 2022). As can be seen from the revenue figures, there has been an increase in online sales together with the Covid-19 pandemic in addition to the significant advantages of online shopping. The convenience of online

shopping, which is divided into 5 categories, is the most preferable advantage by digital shoppers (Hanus, 2016).

The first one is access convenience, which means shopping online without the barriers of location and time (Hanus, 2016). Therefore, consumers can do their online shopping at any time and from anyplace while they are on a bus, or in the office. Digital shoppers do not need to leave their houses while they can access to different variety of products that are not sold in everyday physical stores. Plus, online shoppers do not go into the crowd and wait with the crowd in the long queues to make a payment or to receive a service. Online shopping provides timesaving and convenience to the customers (J. Chang, 2003; Rastogi, 2011)

The second type of convenience is search convenience, which means online shoppers can research products and compare their properties with a couple of clicks through their screen either it is a mobile phone, a tablet, or a laptop, even a smart watch (Hanus, 2016). If consumers need to visit physical stores to research and compare products, it will take longer time and it will be limited to a couple of stores. Researching and comparing products online take shorter time and online shoppers can compare the entire set of the products which are sold online (J. Chang, 2003). Online shoppers can easily compare the prices of the products among different online vendors whose reviews and ratings from the previous sellers can be seen online (Rastogi, 2011). Online shoppers use internet as a powerful investigation tool during the purchasing process (J. Chang, 2003).

The third type of convenience is evaluation convenience which has been developed in the recent years (Hanus, 2016). Evaluation convenience covers the product details, content, photos, and videos of the products. In addition to this, evaluations made by online shoppers who has bought and used that product boost the sales of the online products. Consumers cannot find those precious comments and suggestions in the offline market (J. Chang, 2003). After reading the reviews of other online shoppers, customers can give the buying decision fast, effortless, and efficient.

The fourth one is transaction convenience which covers the ease and simplicity of the e-shopping's transaction process (Hanus, 2016). In Turkey, consumers can make payment cash at the door upon the arrival of the products when they shop online from websites such as Hepsiburada, Morhipo, DeFacto, LC Waikiki, Mavi and so on. In addition, online customers can use shopping loans right away during payment if their shopping cart is over a certain amount. For instance, if the total of the online basket is min 250 TL, online shoppers can take

an online shopping loan at Hepsiburada which has agreements with the banks. Then, a text will be sent to the mobile phone of the customer to approve the credit agreement. The customers can complete their transaction in a very short time by using a loan without leaving their room in their houses.

The final one is possession convenience which is explained as the less effort and time used during shopping online (Hanus, 2016). Hence, consumers can shop from wherever they want and at any time they like (Jiang et al., 2013). Consumers mention that it is hard to shop at a physical store due to lack of a time, car, or muscle strength to take heavy products to home (Y. Huang & Oppewal, 2006).

Finally, online shoppers have access to order a big variety of products from all over the world (Nielsen & Ramus, 2005). Consumers can shop online 24/7 (Rastogi, 2011). Online shoppers prefer to pay for the delivery charges compared to the time saved at online shopping (Y. Huang & Oppewal, 2006). When the effect of the pandemic was added to these advantages, the number of customers shopping online increased as explained by the numbers previously mentioned. During the pandemic, many businesses have gone through a digital transformation process and forwarded their businesses via digital marketing, which is discussed in detail in the following section.

2.3. Digital Marketing

Today, the transition to the combination of offline and online interaction among businesses and their consumers (which is called Marketing 4.0) is increasing together with the presentation of new concepts like e-commerce, social media, big data, and corporate social responsibility that have been a part of our daily lives (Guven, 2020). Online shopping plays an important impact on purchasing processes. Therefore, trends and approaches which lead modern marketing have been changing every day because of “the rapid transformation in information and communication technologies” as mentioned by Guven (2020). Thus, marketing managers should adapt to these changes and use digital marketing techniques to reach the new customers, retain the current consumers and increase the frequency of online shopping.

Digital marketing (also known as e-marketing, internet, or online marketing) is defined as “a sub-process of marketing in which organizations and existing customers use the internet to create value and products as well as interchange them” (Kotler et al., 2017). Digital marketing is divided into three segments (Lanz & Bagley, 2014) as follows:

1. **Earned Content** is out of the direct control of the online vendors and covers media coverage and reviews of the online users.
2. **Owned Content** covers the websites of the online vendors and their social media content such as Facebook pages, Instagram stories or Twitter posts, etc.
3. **Paid Content** is the online marketing activities which online vendors buys or pays on to increase the number of followers, forward traffic to the online vendor's website (owned content) or get leads meaning any information to be generated for users to share to track them such as emails, phone numbers, names, occupations, etc. Some instances of the paid content would be putting a banner on another website, giving a sum of money to promote a story or a post on Instagram or Facebook, or Google Adwords (Kapoor & Kapoor, 2021).

Since the number of social media user accelerating every day, considering Facebook's monthly active users in January 2022 is 2,91 billion, whereas Youtube has 2,56 billion, Instagram has 1,47 billion, Tiktok's 1 billion, Twitter has 436 million and Pinterest has 444 million active monthly users (Statista, 2021c), it has been vital for the fashion industry to be active on social media and to connect to the users efficiently and effectively by using earned content, owned content or paid content.

Furthermore, some other channels of digital marketing were mentioned as SEO (Search Engine Optimization), e-mail, viral, PPC (pay-per-click), and so on (Arya, 2016).

The aim of SEO is to be listed on the top in the results of a search in a search engine like Google (Durmaz & Efendioglu, 2016). In other words, SEO helps companies to attain the top position because of an online search (Xing & Lin, 2006). For instance, if a customer searches on Google for a red, cotton, V-neck sweater, it is important for a fashion brand like Zara.com to be listed on the top of the page to get more clicks and result in more online sales.

In addition to SEO, in the case of PPC, the fashion brands pay a certain amount of fee to the search engines (Durmaz & Efendioglu, 2016). PPC is used by SEM (Search Engine Marketing). Furthermore, in e-mail marketing, fashion brands contact to their customers through emails to provide information about specific products or services (Korkmaz, 2002). In this kind of marketing, the subject, images, and length of the e-mail are very crucial (Chittenden & Rettie, 2003). Moreover, revenue partnership depends on the amount of the products or services purchased online, and online vendors pay depending on the amount sold (Durmaz & Efendioglu, 2016).

Also, viral marketing is voluntarily spreading information about services or products by customers (Richardson & Domingos, 2002). The advantages of the viral marketing are free, quick transfer, easy advertising, increasing growth, recognized network, and other infrastructures (Wilson, 2000).

To sum up, if the channels have a common objective for the brand, then they cooperate with each other that causes to happen better reach and targeting of online users, more sales of products or services, and lower costs of marketing (Kapoor & Kapoor, 2021). The Covid-19 pandemic has increased the development of digital marketing that has an influence on the digital consumer behavior (Junusi, 2020).

2.4. Digital Consumer Behavior

Online shopping, a type of e-commerce, allows individuals to purchase directly from sellers of goods or services through the internet by providing flexibility to the consumers. This situation is explained well in an advertisement where Ikea promotes e-commerce. On Ikea's banner, it was written that "Because sometimes inspiration can strike at 3 am. Shop online anytime you like at Ikea.co.uk." After realizing the advantages of online shopping (explained in detail in the section 2.2.), people who shop online is called digital consumer or e-consumer. A digital consumer is defined as someone who searches and buys products online (Tkaczyk, 2016). Digital consumers take advantages of online shopping in terms of saving time and effort instead of going to a brick-and-mortar store, finding a parking lot, wandering in the aisles of the malls, finding the right products, going to the cashier, waiting in the queue, and paying. In addition to the benefits offered to the consumers, the pandemic of Covid-19 has affected the traditional consumer behavior together with the mandates of the social distancing and the quarantine; therefore, consumers' behaviors have been changing and improvised (Sheth, 2020).

E-commerce businesses have been affected positively during the Covid-19 pandemic. Since people do not want to mix with the crowd, the number of online shoppers has been increased. 67% of the customers state that now they shop differently than before because of the Covid-19 crisis (Aronson, 2021). Therefore, there are new trends in the digital consumer behavior.

First, there is a boost in online shopping in some of the product categories (Fryer, 2022). For example, before Covid-19, the penetration of grocery industry was 3% - 4% same as with the electronics, apparel, and beauty industries, all of them have been shifted to 10% - 20% due

to the pandemic of Covid-19 (Aull et al., 2021). Therefore, there is a shift to digital in consumer behavior.

Second, loyalty of consumers to their certain brands have been decreased during Covid-19 crisis (Fryer, 2022). In the middle of 2021, 80% of shoppers mentioned that while shopping, they purchased a different brand than they used to, which is a trend in consumer behavior that has begun in the beginning of the Covid-19 pandemic due to products' lower prices and unavailability in stock (Goetzen, 2021).

Third, after the spread of Covid-19, consumers prefer to use different types of proximity payment options (Fryer, 2022). This shows a change in consumer behavior as well. Instead of paying cash, consumers prefer to tap their credit cards, mobile phones, or smart watches, or even scan their faces for payment. Hence, in 2020, consumers who performed globally contactless mobile payment increased by 22,2% compared to the previous year (Lebow, 2021). Covid-19 pandemic has increased the use of proximity payment options and governments support contactless payment to decline physical contact (Lebow, 2021).

Fourth, while the number of online shoppers has increased, the use of curbside pickup and the third-party providers such as Getir and Uber Eats have been increased (Fryer, 2022). This trend in consumer behavior can be considered as an expanded option of shopping from physical stores in the neighborhood (Fryer, 2022).

Fifth and the final trend is shopping via social media. In the United States, approximately 3.4% of the digital retail sales was through social networks in 2020 (Chevalier, 2021a). In Turkey, social commerce was expected to increase by 55.8% annually to become USD 2,723 million in 2022 (Wood, 2022). Therefore, there is a shift to social commerce in consumer behavior. In 2021, 58% of the Generation Y and 54% of the Generation Z consider the social media as better source of information for newly launched products compared to searching online (Chevalier, 2021b).

To sum up, the effect of the Covid-19 pandemic and how it effects consumer behavior will carry on (Fryer, 2022). During the post-Covid times, online shopping and omnichannel will continue to penetrate the retail industry especially preferred by customers with the minimum contact mindset (Fryer, 2022). Omnichannel is a strategy used in e-commerce to provide customers a seamless experience across various channels used by customers while shopping covering the physical store, online store, and mobile store (F. Gao & Su, 2016).

Moving forward, offering to the customers an omnichannel experience will be a necessity for the vendors' survival in the retail industry (Briedis et al., 2021).

The transformation of the traditional consumers to online shoppers through the periods of marketing was analyzed (Yuruk-Kayapinar, 2020). In addition to their segmentation in the market, the effect of online environmental factors on digital consumers, online shoppers' characteristics of psychographic and demographic have been pointed out. Digital consumer behavior is described as how digital consumers behave online (Shah, 2020). For instance, websites digital consumers visit and shop; advertisement digital consumers watch; devices (laptop, desktop, mobile, etc.) digital consumers use, and so on. In order to learn more and become familiar about the digital consumer behavior, it is important to track the purchasing process of online shoppers and accordingly their behaviors; how they decide on purchasing; channels preferred by the digital consumers; payment methods; sharing their online experiences with other customers after the decision of buying; experiences of loyalty, satisfaction or dissatisfaction; and if digital consumers re-purchase in an online environment (Yuruk-Kayapinar, 2020). Before tracking the customers' behavior, companies must obtain permission from the customers.

Finally, once online vendors in the fashion industry track the digital consumer behavior during the customer journey, they would have a better idea of the online purchase intention of their customers.

2.5. Online Purchase Intention

The willingness of consumers to purchase products or services from websites is defined as online purchase intention, in short OPI. The Technology Acceptance Model (TAM) was extended (Venkatesh et al., 2000) and called Technology Acceptance Model 2 (TAM 2). The extended model is supported that the behavioral outcomes' valid predictor is considered as intention, which is a significant predictor of the future purchasing behavior (Akram et al., 2021; Lee & Lee, 2015). Furthermore, there are various factors which impact the OPI.

According to Huang (2012), affective involvement, flow (intense emotions, enjoyment, and concentration of online shoppers while shopping on a web page (Csikszentmihalyi, 1991)) and cognitive involvement have a strong impact on the OPI. In addition to that, lifestyle, and lack of free time to shop can influence the intention of the online shoppers (Akram et al., 2021). Moreover, the research conducted by Cheong et al. (2020) showed that review quantity, review

timeliness, and review valence results in a significant positive correlation with the OPI as other numerous studies in this area (Cheong et al., 2020; D. Park et al., 2007).

During the review of the literature, many researchers mentioned the positive impact of the competitive advantages of online shopping such as finding the products conveniently, having more choices of products, shopping 24/7 from anywhere, saving money and ordering easily, going after promotions, and so on (Adnan, 2014; Clemes et al., 2014; Ferreira, 2016; Ghalandari, 2012; S.-H. Hsu & Bayarsaikhan, 2012; Iyer & Eastman, 2006; Kwon & Noh, 2010; Leerapong & Mardjo, 2013; Lian & Yen, 2014; Lignell, 2014; Ofori et al., 2017; Punj, 2011; Saprikis, 2013). Online shopping makes the life of the consumers easier and allows consumers to buy more quickly and efficiently compared to offline shopping. E-consumers can order from wherever they are and the product or service they order can reach to them within hours or even minutes. For instance, someone who wants to drink coffee while walking her dog in the park can order their coffee from yemeksepeti.com and both walk her dog and sip her coffee.

In addition to the competitive advantages of online shopping, the consumer attributes include the subjective norms, personal innovativeness, self-efficacy, and prior internet experience impact the OPI.

First, the previous research shows that self-efficacy perceived by the consumer is another driver of online shopping. Wang et al. explains self-efficacy as “a consumers’ self-assessment of their capabilities to shop online” (Wang et al., 2010). As the consumers’ self-efficacy level is perceived as high, then their intention to shop online is more (Bonera, 2011; Boyle & Ruppel, 2006; Ghalandari, 2012; Wang et al., 2010).

Secondly, another factor that influence the OPI was stated as the extent of internet usage (Wang et al., 2010). Therefore, consumers having prior internet experience tend to purchase online more compared to the ones who do not have such experience (Doolin et al., 2005; El Ansary & Roushdy, 2013; Kuhlmeier & Knight, 2005; Punj, 2011; Saprikis, 2013; Wang et al., 2010).

In addition, personal innovativeness is described as “the degree to which an individual is receptive to new ideas” (Wang et al., 2010). Moreover, it is indicated that personal innovativeness influences positively the intention of online shopping (Boyle & Ruppel, 2006; S.-H. Hsu & Bayarsaikhan, 2012; Wang et al., 2010). Nevertheless, Boyle et al. (2006) mention the difficulty of identifying the innovative consumers in practice.

Finally, another driver of online shopping called the subjective norms was defined as “the rules by which operates the subjective motivation of individuals to act consistently with the views of the individuals’ peer and social group” (Bonera, 2011). Together with Bonera, many other researchers concluded that the social influence which is other individuals’ or social groups’ views impacts positively the online shopping intention (Bonera, 2011; Clemes et al., 2014; Ghalandari, 2012; Laohapensang, 2009; Leerapong & Mardjo, 2013; Lian & Yen, 2014; Lim et al., 2016; Yu & Wu, 2007). An example for subjective norms is f-factors including friends, family, Facebook fans, Twitter followers who affect the purchasing decisions of online consumers in powerful ways (Kotler et al., 2017).

Consequently, in addition to the factors mentioned above that influence the OPI, perceived website design, perceived privacy, perceived reliability, and perceived customer service are discussed in the following sections separately since they are part of the research model developed based on this literature review and the theoretical background.

2.6. Perceived Website Design

The process of arranging, conceptualizing, and planning online content is called the website design, or in short, it is called web design including mobile applications, web applications and design of the user interface (Gandy, 2021). Website design, which covers web atmosphere, gamification, perceived ease of use, information quality, perceived usefulness, and product variety, is considered as an important driver for online shopping (Akar & Nasir, 2015). First of all, a website’s atmospheric cues including design, structure, functionalities, layout, aesthetics dimensions (fonts, colors, spacing, shapes, videos and icons), and image have a positive impact on online shopping (Adnan, 2014; Aghdaie et al., 2011; Alam & Yasin, 2010; Clemes et al., 2014; Gatautis et al., 2014; Goode & Harris, 2007; Koo et al., 2008; Mazaheri et al., 2012; Pappas et al., 2016; Zhang et al., 2006). In the fashion industry, online shoppers want to see the images of the products that they intend to buy. Hence, if a model wears the product, the background used on the back of the model, the facial expression of the model, and her/his stance play a role in the sale of the clothing.

Secondly, many other researchers concluded that gamification, such as using avatars in a virtual shop as human representatives, has an impact on online shopping intention (Bonera, 2011; Holzwarth et al., 2006; Ling et al., 2011). Using avatars as sales representator leads to not only a higher online purchase intention, but also greater satisfaction with the online vendor and positive attitude for the online products or services (Holzwarth et al., 2006). A charming

avatar sales representative could be more effective when online shoppers have product involvement of medium level (Holzwarth et al., 2006). On the other hand, online shoppers having product involvement of high levels prefer expert avatar sales representatives instead of the attractive ones (Holzwarth et al., 2006). During the last 25 years, customer journeys, user experience, and user interface have also been prepared for online shopping. Before online shopping, they used to be tracked for traditional shopping only.

Moreover, external variables are followed by the perceived usefulness and perceived ease of use at the Technology Acceptance Model. Perceived usefulness is explained as “the degree to which a person believes that using a particular system would enhance his or her job performance” and perceived ease of use is defined as “the degree to which an individual believes that using a particular system would be free of physical and mental effort” (Davis, 1989). Furthermore, attitude towards using could be positive or negative evaluations about the use of a particular system. Thus, the intention to use determines the actual usage of the system. “Perceived usefulness” and “perceived ease of use” were also captured the attention of the e-commerce researchers. Positive perception of ease of use shows that online vendors care, values and understands the consumers (Collier & Bienstock, 2006). Consumers are willing to shop online when their perception of ease of use is high (Aghdaie et al., 2011; Bilgihan & Bujisic, 2015; Bonera, 2011; Gatautis et al., 2014; Mehta & Kumar, 2012). In addition to the perceived ease of use, perceived usefulness has a significant positive influence on online purchase intention (Aghdaie et al., 2011; Bilgihan & Bujisic, 2015; Bonera, 2011; Gatautis et al., 2014; Wang et al., 2010). Bilgihan et al. (2015) stated that high level of perceived ease of use and usefulness of a website can create a captivating online shopping experience and end up with a purchasing behavior. Thus, consumers would like to surf comfortably on a website and complete an online transaction easily and quickly (Dang & Pham, 2018; Shergill & Chen, 2005; Wolfinbarger & Gilly, 2003). When the websites are user friendly, precious and limited time of the online shoppers would not be wasted.

Furthermore, online shoppers want to find sufficient information about the products and services on a website (Dang & Pham, 2018; Shergill & Chen, 2005; Wolfinbarger & Gilly, 2003). The information quality of a website has a significant positive impact on the intention of online shoppers (Aghdaie et al., 2011; Koo et al., 2008; Pappas et al., 2016). It is important to show the online shoppers that the online vendors understand and feel their needs by the quality and quantity of the information provided on the website. Thus, perceived level of website personalization should be about right, meaning that not too little or not too much

exaggerated (Dang & Pham, 2018). Website personalization is used to support competitiveness and sustainability of online businesses (Edwards, 2015). Also, it is important to send personalized emails to customers to create long lasting relationships (Shyu & Huang, 2009).

In addition, it is important for online shoppers that websites have a good selection of products or services. Therefore, product variety has a significant positive influence on OPI (Clemes et al., 2014; Dang & Pham, 2018; Koo et al., 2008; Shergill & Chen, 2005; Wolfinbarger & Gilly, 2003).

While discussing about the website design, it is important to mention about the perceived irritation. If online shoppers perceive irritation, then their purchasing behavior will be affected in terms of trust, online purchase intention, attitude, satisfaction, and final purchasing behavior (Azeem, 2012; d'Astous, 2000; Y. Gao & Wu, 2010). When online shoppers are irritated either in a physical store or on a digital environment, they leave their trolleys and exits the physical or digital store in the absence of buying a product (Hasan, 2016b). Hence, perceived irritation influences customers' thoughts about vendors' dependability, trust, competence, and integrity (Y. Gao & Wu, 2010; Thota, 2012). Lack of navigational, informational, and visual characteristics of website design influence negatively the perceived irritation of online shoppers (Hasan, 2016b). Therefore, considering the fast pace and ease of the online environment, online shoppers can stop shopping at one website and start shopping at the competitor's website right away, which makes the effect of perceived irritation more damaging in the digital environment (Hasan, 2016b).

In addition to the perceived irritation, testing the products before buying online is another factor that restricts the e-commerce. 37% of the customers have the desire to touch or see the product before shopping online (Laurent, 2021). Therefore, online vendors should emphasize two important features for their customers on their websites, which are about "to see" and "to read" (Laurent, 2021). In this regard, as much as detailed and clear explanation about the products is vital including the color, size, dimensions, style, material, country of origin, video demonstrations (to explain how to wear or use a product), customer reviews (to show that customers make a right choice while buying that product), zoomable and top-quality images which allow customer to evaluate the products properly (Laurent, 2021). For example, Zara's website provides very detailed information about their products clarifying the product details. Please find below an example for a random boy's jacket (Zara UK, 2022).

- Product explanation: “Collared jacket with long sleeves. Featuring front button fastening and patch pockets on the chest.”
- Color: Blue / Ecrú
- Size: “4-5 years – 110 cm” (There is also a detailed size guide.)
- Origin: “Made in Turkey.” (Information has also been provided about sustainability and how Zara works together with the suppliers sustainably.)
- Care: “Machine wash at max. 30°C/86°F with short spin cycle. Do not use bleach. Iron at a maximum of 110°C/230°F. Do not dry clean. Do not tumble dry.”
- Customers can also check the products availability in-store. They can also read detail information about exchanges, delivery and returns.
- While shopping online, customers can talk to Zara’s virtual assistant in case they need help. Chat button appears on the screen all the time.
- The content provided above is supported with zoomable, detailed, and high-quality images as in Figure 2.

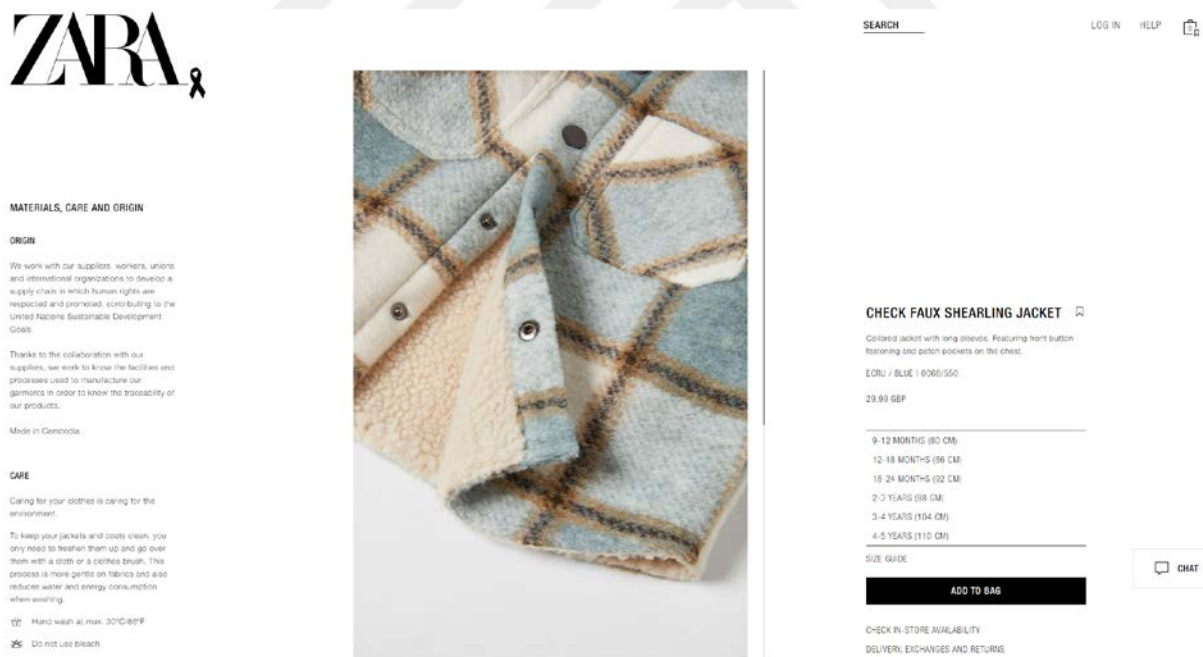


Figure 2 Detailed product information example from Zara.com (Zara UK, 2022)

Furthermore, online vendors can utilize interactive features such as augmented reality or 3D modelling) to enable customers try the products and look at the products from different angles (Laurent, 2021). Augmented reality (AR) is a type of technology by which shoppers can try the digital content in their real life, which can image, video, text, audio, or graphics (R. Chen et al., 2021). AR is still in its infancy phase, and I used by 13% of customers in the United States (McKinnon, 2022). The number of AR apps is increasing among retail companies in order to sell their customers the perfect product they are looking for (McKinnon, 2022). An example of AR is placing a sofa in the living room to understand how it looks and matches with the other furniture. IKEA has launched its augmented reality application which is named as IKEA Place to allow customers virtually place 3D models wherever they would like to in their houses (Pardes, 2017). By using IKEA Place AR application, customers can either place a product virtually in their rooms (Pardes, 2017) or use a simple concept of “point your camera at a chair (or lamp, or table...) and find others like it for sale” (Coldewey, 2018). After launching the IKEA place application, IKEA’s online sales raised up by 43% and IKEA’s worldwide annual revenue became USD 40 billion in 2019 (Kelly, 2021). For another example, Sephora developed an application called Virtual Artist as in Figure 3 (McKinnon, 2022) and launched the application in 2016 (Dingwall, 2017). There are more than 20 thousand products on the Virtual Artist application including lipsticks, blushes, eye shadows, and highlighters. This application recognized the faces of the customers and allows them to digitally apply make-up on their faces. If customers like the make-up on their faces, they can easily buy the products they use their preferred make-up. In the first 2 years of the application, it was visited more than 8.5 million (Dingwall, 2017). Sephora’s head of omni retail explained the app as “Sephora Virtual Artist is a really good example of where there was a real customer need. It can be overwhelming coming into stores or shopping online, but this makes it easier to help you find your favorite shade and save you time.” (DeNisco Rayome, 2018).

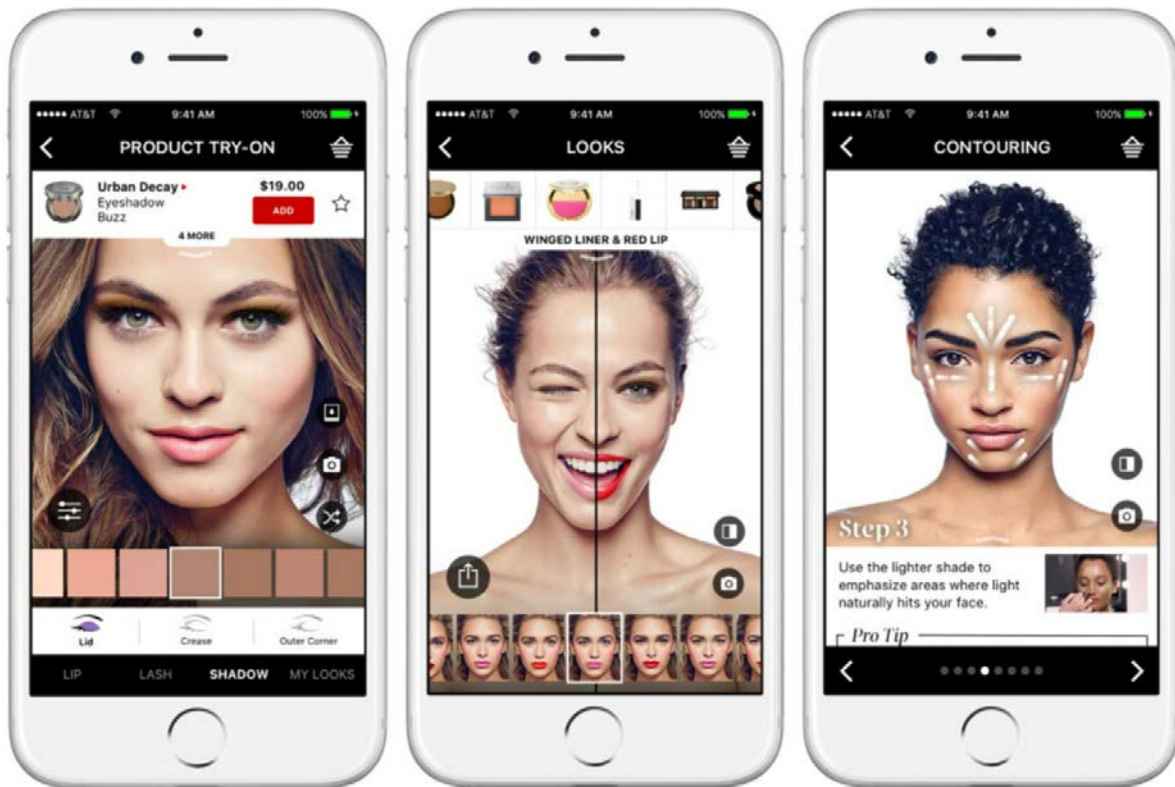


Figure 3 Sephora – Virtual Artist Application (McKinnon, 2022)

Moreover, a three-dimensional visualization (3D) allows customers to visualize a product like it appears in reality (Ozok & Komlodi, 2009). In the retail industry, some brands have been using 3D modelling to provide a seamless online experience to their customers (Kelly, 2021). Adidas and Nike are good examples. Customers do not need to go to a physical store to see a trainer on their feet. All they need is a smart phone and the application of the brand that they would like to make a purchase. Then, customers try various products with their favorite outfit to visualize how they look. As a result of using the 3D and AR technologies, Nike's conversion rate raised up to 11% (Kelly, 2021).

Adidas launched Try-On application in November 2019 to reduce the number of returned products, to increase the conversions and the number of new customers by attracting them by providing this feature for the first time (Manalac, 2019). In the Figure 4, in the left photo, Adidas trainers are actually on the feet of the user; however, on the right photo, the user looks at her mobile phone or tablet's screen and sees the products on her feet by the help of 3D modelling and AR technology (Tarhan, 2022). It looks as if she is actually wearing the trainers for real although she has only bare feet in the real life.

Finally, as the retail firms using the AR and 3D technologies become successful in terms of higher conversion rates, increased revenues, lower returns, competitive advantage and various marketing opportunities, more and more online vendors apply those technologies on their digital platforms (Kelly, 2021). At this point, perceived privacy by the online shoppers has become an important topic.



Figure 4 Adidas Try-On Application (Tarhan, 2022)

2.7. Perceived Privacy

In the world of digitalization, privacy and security are very important dimensions. Perceived privacy is defined as “an individual’s self-assessed state in which external agents have limited access to information about him or her” (Dinev et al., 2013). Consumers shop from the websites and vendors that they trust and feel secure. Therefore, many online companies prefer to work together with the companies that are best in cyber security to develop the security of their website and to provide the online shoppers the safest environment for shopping online.

In this regard, the online vendors should design their websites very clearly. Plus, the content of the website must be understandable, attention-grabbing, and clear for the consumers (Akar & Nasir, 2015). When the business image of an online vendor is represented by the design and the content of the website, online shoppers start trusting them.

In numerous studies, trust was mentioned as one of the most crucial drivers of online shopping (Akar & Nasir, 2015). Online vendors' trustworthiness and online shoppers' confidence in digital vendors advance e-commerce. On the contrary, absence of trust has a negative influence on OPI. In consequence, online shoppers do not prefer purchasing products when they perceive lack of trust (Aghdaie et al., 2011; Al-Nasser et al., 2014; Becerra et al., 2011; Bianchi et al., 2012; Chang et al., 2008; Ling et al., 2011; W. Wu et al., 2012).

During the review of the literature, another dimension of online shopping was mentioned as perceived risk, which was defined as "consumer's perceptions of the uncertainty and adverse consequences of engaging in an activity" (R. Li et al., 2007). Perceived risk indicates a negative effect on purchase intention of online shoppers (Adnan, 2014; Almousa, 2014; Bianchi & Andrews, 2012; Boyle & Ruppel, 2006; Clemes et al., 2014; Doolin et al., 2005; S.-H. Hsu & Bayarsaikhan, 2012; Kuhlmeier & Knight, 2005; Leerapong & Mardjo, 2013). Therefore, it shows that online shoppers tend not to buy when they perceive online shopping as risky due to the issues of privacy or security.

Finally, to regulate how vendors handle and process customer data and to protect the individuals' personal and private information, General Data Protection Regulation (GDPR) was accepted in 2016 by the European Council and the parliament, effective in 2018, replaced the outdated laws from 1995, and considered as "the world's strongest set of data protection rules" (Burgess, 2020). In spite of the fact that it was adopted in Europe, the regulation is also applied to the vendors outside the European Union which does commerce in the Europe (Burgess, 2020). For those who does not obey the rules of the GDPR there is high amount of fines, and damage of reputation (Burgess, 2020). In Turkey, similar to the GDPR, Turkish Data Protection Law (KVKK) is applied since 2016 (Cookie Script, 2021). To sum up, the aim of both regulations is to protect the privacy of the customers.

2.8. Perceived Reliability

Online shopping reliability is defined as the ability of an online vendor to accurately and dependably complete the committed service (Berry et al., 1988). In addition to this, reliability is defined as a foundation of trust (Ha & Stoel, 2009). Reliability motives consumers to end up

with a purchasing behavior (McKnight & Chervany, 2001). Therefore, it is considered a source of each economic affair (Arrow, 1974).

Highly reliable vendors perform their promises as claimed (Tan, 1999). Furthermore, online consumers thought that a reliable vendor or website was an important driver to shop online (Aghdaie et al., 2011; Al-Nasser et al., 2014; Becerra & Korganonkar, 2011; Bianchi & Andrews, 2012; El Ansary & Roushdy, 2013; Gatautis et al., 2014; Goode & Harris, 2007; Ling et al., 2011; McCloskey, 2006; Mehta & Kumar, 2012; Mittal & Agrawal, 2016; Obal & Kunz, 2013; Ofori et al., 2017; Parment, 2013). There is a significant relationship between reliability and satisfaction achieved because of shopping online (Alam et al., 2010). Moreover, online consumers investigated the reputation of the merchant or vendor, which had an important role in online shopping (Aghdaie et al., 2011; Goode & Harris, 2007).

During the review of the literature for perceived reliability, numerous studies argued that perceived reliability of a website is important not only to attract new online customers, but also to keep the existing ones (Brynjolfsson & Smith, 2002; Savin & Silberg, 2002; Swaminathan et al., 1999). In this regard, e-commerce interpreters argue that perceived reliability is very crucial so online vendors, who update, test, and maintain their websites continuously, maximize the online reliability (Rowley, 2002). Online vendors should pay attention that all the links on their website are valid and work properly; and they also make sure that none of the pages on their websites are neither being invalid and nor having dead-ends.

Consequently, online consumers perceive reliability as online vendor's capability to serve the right products not only at the promised quantity and quality, but also at the right place, price, and time (Wolfinbarger & Gilly, 2003).

2.9. Perceived Customer Service

The perception of customer service is an important part of the online shopping journey. Customer service is defined as “the assistance and guidance a company provides to people before, during and after they buy a product or service” (Savage, 2021). Since there is lack of the physical interaction in online shopping, customers require ‘online’ customer service over the conventional ways of delivering customer service in a physical store (Hamad et al., 2017). Online vendors should guarantee their customers that quality of the customer service is assured throughout the customer journey and even after the online purchase is completed (Akar & Nasir, 2015). In this regard, online customer service can be provided to the shoppers on a website by touching the senses of the customers. For example, live chat could be provided to the online

shoppers as an option to reach the customer service representatives. Online shoppers prefer to shop from websites that could respond their requests quickly, deliver their products timely, provide ease of return and payment options (Liao & Cheung, 2001).

Moreover, online customer service consists of assurance, providing information, support, efficiency of service, flexibility, interaction, responsiveness, and personalization (Yang & Fang, 2004). Online shoppers can be provided with more flexibility in terms of customer support, information, and personalization before, during and after shopping online (Jin & Oriaku, 2013). For instance, customers can buy a washing machine when they are travelling on a train, or they can buy a party dress at 6 am in the morning when the physical shops are close. For another instance, customers can talk to a customer service representative at 1 am at night about their online purchase, delivery, product warranty or return. Therefore, online vendors, providing flexible, responsive, personalized, and interactive customer services, not only can make their customers happy, but also have a competitive advantage among the other online retailers (Ajjan et al., 2018; Chidambaram, 2001; Kotler & Armstrong, 2016; Levy & Weitz, 2016). Thus, numerous researchers concluded that the online buying intention was positively influenced by customer service value and quality (Boyle & Ruppel, 2006; Clemes et al., 2014; Dang & Pham, 2018; El Ansary & Roushdy, 2013; Eng, 2008; Gatautis et al., 2014; Hackman et al., 2006; Jin & Oriaku, 2013; A. Kumar & Lim, 2008; Tsao & Tseng, 2011; Wolfinbarger & Gilly, 2003). In addition to the customer service value and quality, after purchase customer service value and quality was analyzed during the literature review and concluded that it has a significant positive influence on online purchase intention (Gatautis et al., 2014; Koo et al., 2008).

Consequently, customer service has an impact on the intention of online shopping. The material benefits of online shopping clearly outweigh those of traditional shopping. Therefore, it must be due to subjective criteria of those consumers who do not prefer to shop online.

In the following section, the theoretical background of this study is discussed.

3 – THEORETICAL BACKGROUND

This study is based on the adoption theories to analyze the effect of online shoppers' perceptions on purchase intention.

3.1. Theories of Adoption

The information adoption model was originally proposed by Sussman and Siegal (2003). They applied the model to explain what factors are important in driving individuals to adopt information in an organizational context. The model is built on two bodies of theories: theories of adoption and theories of informational influence. Adoption theories, including the theory of reasoned action (Ajzen & Fishbein, 1980) and the technology acceptance model (Davis, 1989), suggest that beliefs are important determinants of individuals' intention to adopt certain behavior or information technologies. These beliefs may include perceived usefulness and perceived ease of use. In the context of information adoption, perceived usefulness of information is likely to be a salient belief that drives people to adopt the information.

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The objective of the adoption theories is to clarify the essential factors which drive individuals to behave certain ways (Shen et al., 2016). Adoption theories, which consist of the theory of reasoned action and the technology acceptance model, indicate that individuals' beliefs lead to their intention to adopt specific behaviors covering "perceived ease of use" and "perceived usefulness" (Sussman & Siegal, 2003).

3.1.1. Theory of Reasoned Action

The theory of reasoned action was originally developed to better understand the relationships between attitudes, intentions, and behaviors (Fishbein, 1967). This theory, developed by Ajzen and Fishbein in 1975, is based on the field of social psychology (Fishbein & Ajzen, 1975). The main purpose of the theory of reasoned action is to explain deliberately performed social behavior (Godin, 1994). According to this theory, the attitude, subjective

norm, and behavioral intention variables explain the transformation of the individual's personal attitudes into behavior. According to the theory of reasoned action, an actual behavior of a person is determined by that person's behavioral intention, and at the same time, behavioral intention is determined by one's attitude and subjective norm (Y. Malhotra & Galletta, 1999).

The descriptions of the dimensions included in the model of Theory of Reasoned Action are explained below:

Behavioral Intentions: Behavioral intentions are decisions of action in a particular direction (Fishbein & Ajzen, 1975). Although objective measurement of the behavior of individuals is an ideal approach, obtaining it may not always be easy and practical. Behavioral intentions can be measured since theoretical and empirical studies support the strong relationship between behavior and intention (Vijayasathya, 2004). Behavioral intentions, which are instructions that direct people to behave in certain ways, include both the direction and intensity of the decision to be made regarding behavior (Sheeran, 2002).

Attitude Toward Behavior: Attitude is the tendency of the person to react positively or negatively about objects, thoughts, or situations (Odabasi & Baris, 2007). Although attitudes are seen as an indicator of people's behavior, the attitude-behavior relationship is not always strong (Terry et al., 2000). Some situational factors, such as time, money, and collaboration with other people, have been identified as obstacles to attitudes turning into behavior (Ajzen & Madden, 1986).

Subjective Norms: Subjective norms are defined as “the rules by which operates the subjective motivation of individuals to act consistently with the views of the individuals’ peer and social group” (Bonera, 2011). An example for subjective norms is f-factors including friends, family, Facebook fans, Twitter followers who affect the purchasing decisions of online consumers in powerful ways (Kotler et al., 2017).

An extension of the theory of reasoned action is the theory of planned behavior, which was developed by Ajzen in 1985 (Ajzen, 1985). In the theory of planned behavior, the construct of perceived behavioral control was added to the model of theory of reasoned action as an additional factor leading to intention.

Perceived behavioral control is defined as the perception of a consumer regarding the behavior whether it is within his/her control or not (Schiffman & Kanuk, 2010). For instance, eating chocolate is clearly within a person’s control whereas giving weight may not be.

Therefore, perceived behavioral control lets better prediction of behaviors which are not under the individual's control completely (van Zanten, 2005).

The perceived behavioral control was divided into two: intrinsic and extrinsic factors (Ajzen, 2005). Intrinsic factors indicate that an individual's belief about his/her own ability. For example, a high school student would like to study at the Middle East Technical University. However, if she did not have enough mathematics knowledge, she would not realize her intention. Therefore, intrinsic factors are the emotions and pressures that an individual feels with her knowledge and abilities. On the other hand, extrinsic factors mean depending on others. For example, let's assume a husband wants to buy a sport car. If his wife does not want and like a sport car, he would change his mind and would not get one. Therefore, there are many factors that damage or change the relationship between the individual's intention and behavior.

Furthermore, another important condition in the theory of planned behavior is the timing of the intention and the behavior. For example, let us assume Erhan wanted to buy an iPhone to his wife Olcay by the bonus that he would get by the year end. If Erhan did not get any bonuses this year or got an amount of bonus lower than expected, he would not fulfill his intention of buying his wife an iPhone. In addition to this, his wife's intention would have changed meanwhile. Instead of an iPhone, she might like Huawei better, which causes Erhan's intention not to turn into the behavior.

In the theory of planned behavior, the primary determinant of the behavior is the intention to perform the behavior. Behavioral intention is affected by attitude towards behavior, subjective norms, and perceived behavioral control (Ajzen, 1991, 2005). For example, Burcu's behavioral intention is that she is planning to go to Tarkan's concert in Bodrum a month later. When the intention is strong, the probability of performing an action will increase (Ajzen, 2005). In addition, Burcu's attitude towards the behavior is that it is a big chance to have opportunity to see Tarkan. Moreover, Burcu's subjective norm is that her family and friends support her to go to the concert of Tarkan. In terms of the perceived behavioral control, Burcu has enough money to buy a ticket of Tarkan's concert. These three factors (attitudes, subjective norms, and perceived behavioral control), which affect the intention to realize the behavior, are also influenced by some background features (Ajzen, 2005). These features are divided into three as individual, social and information oriented. Individual features include general attitudes, personality traits, values, emotions, and intelligence; while social features cover age, gender, nationality, education level, income level, and religion (Ajzen, 2005). Information

oriented features include knowledge, experience, and media effect (Ajzen, 2005). Background factors affect individuals' belief structures about various topics, causing their attitudes, subjective norms, and behavioral controls to be different.

To sum up, although the theory of reasoned action and the theory of planned behavior have created a theoretical background for research on many different topics, they have been extensively used to acknowledge the adoption of information technology, behaviors, or advice (Wallace & Sheetz, 2014). Based on the theory of reasoned action, Davis (1989) introduced the technology acceptance model, which is explained the following section.

3.1.2. Technology Acceptance Model

Fred D. Davis, Jr. developed the Technology Acceptance Model (TAM) for his PhD proposal in 1986 (Davis, 1993). Davis expanded the theory of reasoned action and introduced TAM by including “perceived usefulness” and “perceived ease of use” (Lai, 2017). Therefore, the intention is at the root of the behavior.

TAM begins with the external variables such as user features, or political factors. The external variables are followed by the perceived usefulness and perceived ease of use. Perceived usefulness is explained as “the degree to which a person believes that using a particular system would enhance his or her job performance” and perceived ease of use is defined as “the degree to which an individual believes that using a particular system would be free of physical and mental effort” (Davis, 1989). Furthermore, attitude towards using could be positive or negative evaluations of a person about the use of a particular system. Finally, the intention to use determines the actual usage of the system.

In 1996, Davis and Venkatesh (1996) simplified the model by taking out the attitude. TAM has been studied and developed continuously. Furthermore, TAM has been used to analyze the use of novel technologies including information systems (Shen et al., 2016) and software products (Wallace & Sheetz, 2014).

To sum up, the integrated model used in this empirical research is based on the adoption theories. The integrated model, which is discussed in the following section in detail, aims to analyze the interrelationships between perceived website design, privacy, reliability, customer service by online shoppers and their effects on the purchase intention.

4 – RESEARCH METHODOLOGY

This thesis is based on the theoretical background explained in the previous section to come about the following research model. This part of the thesis includes the research model, development of hypotheses, respondents, and data collection.

4.1. Research Model

The research model builds upon the adoption theories including the theory of reasoned action and TAM as shown in Figure 5. This research model, which was developed by (Dang et al., 2018), was tested in two cities of Vietnam which were Hanoi and Ho Chi Minh, the capital city, and the largest city, respectively. In this thesis, this model was tested in Turkey.

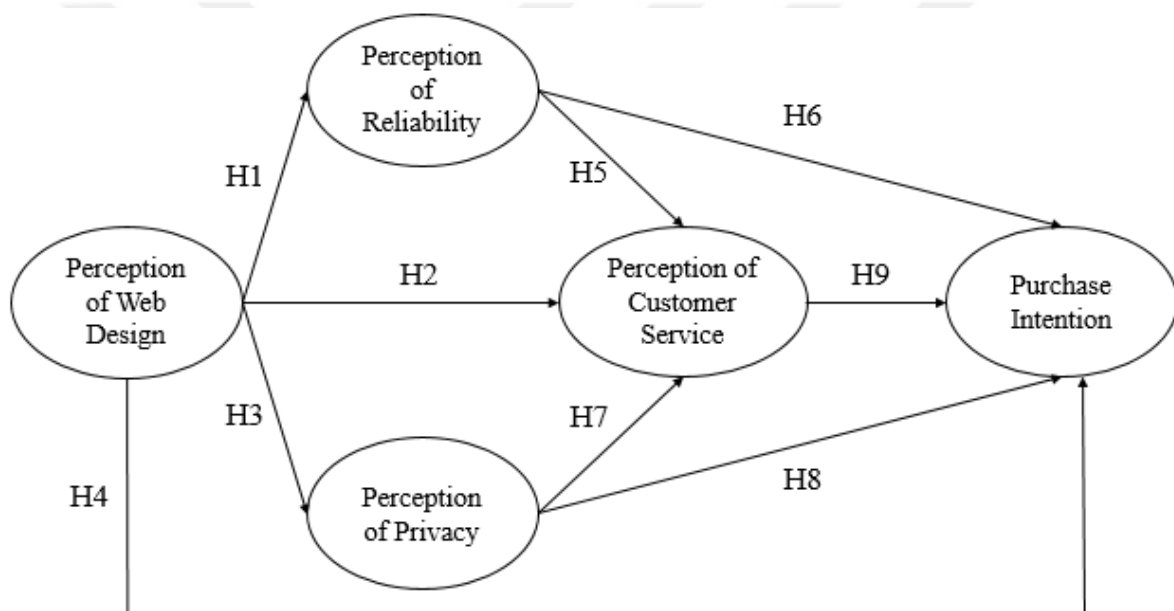


Figure 5 Research Model (Dang & Pham, 2018)

In this research model, the “perception of privacy”, the “perception of customer service” and the “perception of reliability” are hypothesized to be affected by the “perception of web design”. Furthermore, the “perception of privacy” may affect the “perception of customer service” and the online “purchase intention”. In addition to this, the “perception of reliability” may influence the “perception of customer service” and the online “purchase intention”. As a result, the online “purchase intention” is argued to be influenced by the “perception of customer

service”, the “perception of reliability”, the “perception of privacy” and the “perception of web design”.

4.2. Hypotheses Development

The following hypotheses were developed after a comprehensive review of the literature, which were discussed in detail in the following sections of the study.

4.2.1. Perception of Website Design

The adoption theories including the Theory of Reasoned Action and Technology Acceptance Model are used to hypothesize that the perceived website design of online shoppers is hypothesized to affect the perceived privacy, the perceived customer service, the perceived reliability, and online purchase intention.

4.2.1.1. Perception of Website Design to Perception of Reliability

Website design covers the institutional structure such as feedback mechanism and formal assurances, and accessibility effects including ease of usefulness and use, which determines the reliability (Kim & Park, 2013). According to Alam et al., there is a significant relationship between reliability and satisfaction achieved because of shopping online (Alam et al., 2010). According to the theory of reasoned action, an actual behavior of a person is determined by that person's behavioral intention, and at the same time, behavioral intention is determined by one's attitude and subjective norm (Y. Malhotra & Galletta, 1999). When online shoppers perceive an online vendor as reliable due to the perception of website design, they develop an attitude and they become satisfied when they shop online from that online vendor.

Moreover, online consumers investigated the reputation of the merchant or vendor, which had an important role in online shopping (Aghdaie et al., 2011; Goode & Harris, 2007). When the online shoppers believe that the online merchant has a positive reputation, their perception on the website design is affected positively and they perceive that website as more reliable, user friendly and appealing compared to the other websites (King et al., 2016). Thus, there is a significant relationship between perception of website design and perception of reliability (Alanezi et al., 2010; Al-Debei et al., 2015; Bilgihan & Bujisic, 2015; Cebi, 2013; Green & Pearson, 2011; Hove et al., 2011; Luna-Nevarez & Hyman, 2012; Luo & Lee, 2011; Rolland & Freeman, 2010; Stangl & Dickinger, 2013; Tadisina et al., 2012). Accordingly, the below hypothesis was developed:

H1. Online shoppers' perception of web design has a positive effect on perception of reliability.

4.2.1.2. Perception of Website Design to Perception of Customer Service

The first impression of confidence on e-commerce websites is influenced positively by the quality of the content and consistent reliability provided to the customers (Zhou, 2011). When online shoppers find powerful content on a website enhanced by photos taken from different angles, when the products they receive after ordering online are compatible with the content and the photographs described on the website, and when the ordered products are delivered at the promised time, online shoppers perceive the confidence and reliability about that website and the online vendor. Whenever those customers get in touch with an agent at the customer service after perceiving positively the website design, this will affect their perception of customer service (Cebi, 2013; Gulla et al., 2012; Mentzas & Papadomichelaki, 2012). Therefore, customer service can be used as a competitive advantage among online sellers (Kotler & Armstrong, 2016). The perception of customer service is an important part of the online shopping journey. Since there is lack of the physical interaction in online shopping, customers require 'online' customer service over the conventional ways of delivering customer service in a physical store (Hamad et al., 2017). As a result, customers having a perception of better website design perceive better the quality and value of the customer service (Alanezi et al., 2010; Green & Pearson, 2011; Law et al., 2010; Luo & Lee, 2011; Rolland & Freeman, 2010; Tadisina et al., 2012). Thus, the following hypothesis can be conveyed:

H2. Online shoppers' perception of web design has a positive effect on perception of customer service.

4.2.1.3. Perception of Website Design to Perception of Privacy

It is possible to achieve a high-quality website design by emphasizing the content, navigation, security, user friendliness, and privacy (Benyoucef & Huang, 2013). The Technology Acceptance Model (TAM) has been used to analyze the use of novel technologies including information systems (Shen et al., 2016) and software products (Wallace & Sheetz, 2014). TAM begins with the external variables, which are followed by the perceived usefulness and perceived ease of use. Perceived ease of use includes how skillful and confident the online customers are at using the websites while shopping online and how confident they are at understanding the terminology regarding the computer software and hardware (Hansen et al., 2018). On the other hand, perceived usefulness is about managing securely and protecting the private information of the online shoppers while they shop at the websites (Hansen et al., 2018). Therefore, customers can feel more confident and have better perception of privacy when they

have higher perception of usefulness and ease of use, which can be achieved by the perception of website design (Dong & Lingyun, 2008).

In the world of digitalization, privacy and security are very important dimensions. Consumers shop from the websites and vendors that they trust and feel secure. Otherwise, lack of perceived privacy creates a big hurdle to online shopping (Kirs et al., 2010). The online vendors should design their websites accordingly. Plus, the content of the website must be understandable, attention-grabbing, and clear for the consumers (Akar & Nasir, 2015). When the business image of an online vendor is represented by the design and the content of the website, online shoppers start trusting them. Therefore, there is a significant relationship between perception of website design and perception of privacy (Benyoucef & Huang, 2013; Cebi, 2013; Law et al., 2010; Luo & Lee, 2011; Rolland & Freeman, 2010; Shanmugam et al., 2013; Tadisina et al., 2012; J. C. Yeh & Tsai, 2018; Y.-S. Yeh & Li, 2010). As a result, the below hypothesis was developed:

H3. Online shoppers' perception of web design has a positive effect on perception of privacy.

4.2.1.4. Perception of Website Design to Purchase Intention

Online vendors sell their product on a website designed like a physical store covering the esthetic, physical and social elements (Hasan, 2016a; Purinton & Rosen, 2004). Unlike a traditional store where consumers can use all senses, online shoppers can only use their eyes and ears while shopping online (Solomon, 2017). Therefore, not only online shoppers get attracted, but also their attitude and buying behavior change based on the design of a website (Demangeot & Broderick, 2010; Hasan, 2016a). Online vendors should have an attractive website design to impact the online shoppers' behaviors including positive reviews of the website or online shopping experience, revisiting the website, repurchasing from the same website, word of mouth marketing and suggestions of the website to the friends (Siekpe & Hausman, 2009).

As indicated by the adoption theory, consumers' perceptions, attitudes and buying behaviors can be affected by the properties of a website design such as ease of use, usefulness, information content and so on (Bilgihan & Bujisic, 2015; Dang & Pham, 2018; Demangeot & Broderick, 2010; Shen et al., 2016). Consequently, website design has an impact on online purchase intention (Al-Debei et al., 2015; Dedek, 2016; Khalid & Hasanov, 2015; Korgaonkar & Becerra, 2010; X. Li et al., 2016; Noermijati & Putra, 2017; S. C. Park et al., 2010; Siekpe

& Hausman, 2009; Tahir & Sam, 2009; Tamerlane & Octavia, 2017). Upon this explanation, the hypothesis was conveyed as follows:

H4. Online shoppers' perception of web design has a positive effect on purchase intention.

4.2.2. Perception of Reliability

The perceived reliability of online shoppers is hypothesized to affect the perceived customer service and purchase intention.

4.2.2.1. Perception of Reliability to Perception of Customer Service

Satisfied online shoppers are developed by higher service quality which has a reliability dimension. Online shopping reliability is defined as the ability of an online vendor to accurately and dependably complete the committed service (Berry et al., 1988). A positive perception of reliability is achieved by receiving what you order online as promised on the online shopping website in terms of product description, photos, specifications, and characteristics. For instance, if a 90 cm black leather belt is ordered from Trendyol.com, the fact that the belt received by the customer is dark brown or its length is 92 cm will affect the perception of reliability. Online shoppers want to receive products that they have seen photos of and read the description of on a reliable website. Therefore, this effects customers' perception of reliability on the online vendor. Reliability motives consumers to end up with a purchasing behavior (McKnight & Chervany, 2001). Thus, online shoppers perceive customer service positively when the online vendor is perceived as reliable. Online shoppers think that the online vendor is ready and willing to answer inquiries promptly while sincerely trying to solve customer problems. For example, Amazon was chosen as the number 1 in the "Customer Service Champs" list by BusinessWeek magazine as an online vendor in 2009 and had left behind the brands that provided physical services like the Ritz-Carlton, Four Seasons Hotels, and Nordstrom. Amazon made a difference by making its website reliable enough so that online shoppers did not need to get in touch with any agents at the customer service (Sutton, 2009). Amazon customers have a positive perception towards the customer service. Consequently, there is a significant relationship between perception of reliability and perception of customer service (Ahmad et al., 2017; bin Seman et al., 2015; Carruthers et al., 2009; Cheng et al., 2010; Hudrasyah & Quddus, 2014; G. S. G. Kumar & George, 2014; Siddiqi, 2011; Theingi & Saha, 2009). Thus, the hypothesis was developed as the following:

H5. Online shoppers' perception of reliability has a positive effect on perception of customer service.

4.2.2.2. Perception of Reliability to Purchase Intention

There are some major differences between online and onsite shopping. In a physical store, customers can use their senses while shopping. For example, they can touch the clothes, feel the fabric of a shirt, try the pants on, test drive the scooters, see the color of the dress, or smell the coffee beans before they shop. On the other hand, this is not the same in a digital store in terms of using senses for testing, touching, and tasting the products. Therefore, online shoppers have a higher perception of risk due to absence of vis-à-vis communication on a website (Bilgihan & Bujisic, 2015; H. Chang & Chen, 2008; Doherty & Ellis-Chadwick, 2010; J. Kim & Lennon, 2010; Miyazaki & Fernandez, 2001). For instance, customers get worried that ordered product is not the same as the one photographed and described on the website, the purchased item is not delivered or delivered later than promised time frame, or the delivered item is different from what they order (Dang & Pham, 2018; Demangeot & Broderick, 2010; J. Kim et al., 2009; Pappas et al., 2016; Shergill & Chen, 2005; Wolfinbarger & Gilly, 2003). Therefore, consumers shop online from the vendors that they rely on. The key issue for online vendors is to build relationships with their customers based on trust and reliability (Corbitt et al., 2003). Furthermore, customers with a higher level of perceived reliability in online shopping are more probably to shop online (Corbitt et al., 2003). According to the theory of reasoned action, customers' behavior of shopping online is affected by their intention of shopping online and the stated intention of shopping online, in order, is determined by their attitude toward shopping online (Saleem et al., 2022). Finally, there is a significant relationship among online shoppers' perception of reliability and their intention to shop online (Ahmed et al., 2015; Choi et al., 2017; Choudhury, 2013a; Rajaguru, 2016; Safari & Chimedtseren, 2016; Sagas et al., 2011; Sivaraks et al., 2014; Wijaya & Wandebori, 2017; C.-M. Wu et al., 2009). As a result, the following hypothesis was developed:

H6. Online shoppers' perception of reliability has a positive effect on purchase intention.

4.2.3. Perception of Privacy

Furthermore, the perceived privacy of online shoppers is hypothesized to affect the perceived customer service and the purchase intention.

4.2.3.1. Perception of Privacy to Perception of Customer Service

Websites' collection of cookies for analyzing consumers' online behavior (online shopping history, search behavior, etc.) may worry the consumers in terms of neglecting their privacy (Kotler & Armstrong, 2016). Some online vendors collect cookies of the shoppers to better understand the online shoppers' personal data and their shopping behavior. Online shoppers want to feel safe, and they want their privacy to be secured during shopping online at the websites having sufficient security attributes (Dang & Pham, 2018; Shergill & Chen, 2005; Swaminathan et al., 1999; Wolfinbarger & Gilly, 2003). Furthermore, the perception of privacy has a significant impact on the perception of the customer services (Fang et al., 2014; Gulla et al., 2012; Hutinski & Mekovec, 2012; C. H. Kim & Kim, 2010; Taherdoost, 2017; Thaichon et al., 2016; Thaichon & Lobo, 2014; Tsimonis et al., 2012; J. C. Yeh & Tsai, 2018). Online shoppers could get in touch with the agents at the customer service knowing that their privacy is secured. Thus, the hypothesis is developed as below:

H7. Online shoppers' perception of privacy has a positive effect on perception of customer service.

4.2.3.2. Perception of Privacy to Purchase Intention

When consumers perceive threats in their privacy and when they do not feel secure, they prefer not to shop online (Levy & Weitz, 2016). Online shoppers' most crucial concerns while shopping digitally are their personal information's disclosure and security issues (Rohm et al., 1998). For instance, consumers stop purchasing online when they fear that the website is not secure, their credit or debit card details might be stolen and utilized for fraud (Miyazaki & Fernandez, 2001), or their information regarding shopping behavior, personal or financial data might be sold to another party without their permission (Pieters et al., 2010). Digital consumers want to feel safe and their privacy to be secured while shopping online at the websites having sufficient security attributes (Dang & Pham, 2018; Shergill & Chen, 2005; Swaminathan et al., 1999; Wolfinbarger & Gilly, 2003).

While reviewing the literature, a significant relationship was stated between perception of privacy and online purchase intention (Akhter, 2014; Goh et al., 2018; Kafeza & Zorotheos, 2009; J. Kim & Lennon, 2010; Lotz & Eastlick, 2011; Ndubisi et al., 2010; Pappas, 2018; Prabhakar et al., 2019; Sprott et al., 2010; Y.-T. Yang et al., 2016). According to the Theory of Reasoned Action, "the more favorable the respondents' attitude, the higher the purchase intention" (Belleau et al., 2007). As a result of this, the below hypothesis was developed:

H8. Online shoppers' perception of privacy has a positive effect on purchase intention.

4.2.4. Perception of Customer Service

The perceived customer service is hypothesized to influence the purchase intention from online vendors.

4.2.4.1. Perception of Customer Service to Purchase Intention

One of the most important competitive advantages of the online vendors is the customer service offered to the online shoppers (Levy & Weitz, 2016). Websites can offer customer service only as a service or sometimes the offered service can be enhanced by tangible products. For example, morhipo.com sends its customers a piece of Turkish delight in a box when the customers shop from morhipo.com to leave a sweet taste at the mouth of the shoppers. Online vendors try to differentiate their customer services by creating and enhancing brand loyalty via customer service (Johan et al., 2020).

Moreover, when e-commerce first started, a firm's success was measured by the low prices it sold (Rahi et al., 2017). In Turkey as in the world, the discount websites in the fashion industry were opened first such as Markafoni.com, which opened in 2008 by using an invited membership system, having attention with various discount campaigns, and selling the products of famous brands at low prices (Murat, 2017). However, Markafoni.com closed in 2017 after 9 years. Therefore, focusing only on discounts can bring the end of companies (Murat, 2017). At this point, the perception of customer service comes into play. Customer service is an important element while purchasing online (Zeithaml, 2022).

According to the previous studies, when online shoppers perceive the quality of the customer service better, their online purchase intention increases (Anwar et al., 2017; Choudhury, 2013b; Dang & Pham, 2018; Janda et al., 2014; Johan et al., 2020; Mazaheri et al., 2012; Noor et al., 2019; O'Cass & Carlson, 2010; Raman, 2019; Sharma, 2012; Stathakopoulos et al., 2010). Thus, the hypothesis is developed as the following:

H9. Online shoppers' perception of customer service has a positive effect on purchase intention.

Finally, the structural equation modeling (SEM) was used in this study to analyze the research hypotheses. To collect the data, a questionnaire was conducted to the respondents with detailed information in the following section.

4.3. Respondents

The world's population is 7.91 billion people while Turkey's population is 85.30 million people in February 2022 (Hootsuite, 2022). There are 69.95 million internet users in Turkey in February 2022, which is equal to 82% of Turkey's population that is over the world's ratio of 62.5% (Hootsuite, 2022). Furthermore, 75% of the Turkish internet users aged 16 to 64 years old has shopped online via any device including smart phone, laptop, desktop computer, and so on (Hootsuite, 2021). In addition to this, 89% of the Turkish internet users aged 16 to 64 searched online for a product or a service to purchase, 89.5% visited an online retail store, 68.5% used a shopping application on their mobile phone or tablet, and 54.8% purchased a product online via a mobile phone (Hootsuite, 2021).

In the online fashion segment in Turkey, there are 30.6 million users (Statista, 2022), which forms the population of this study. Therefore, the population is composed of "all the elements defined prior to selection of the sample" (Denzin & Lincoln, 2000). 30.6 million Turkish users aged 16 to 64 years old shop online in the fashion segment of e-commerce including the online sales of shoes, apparel articles (e.g., coats, jackets, dresses, shirts, skirts, shorts, trousers, suits) and accessories (e.g., headwear, gloves) for women, men, and kids (Statista, 2022). The number of the users in the sub-sections of the fashion segment in 2021 is as follows (Statista, 2022):

- a) Accessories: 21.5 million users
- b) Apparel: 28.6 million users
- c) Footwear: 27.8 million users

To validate the research model proposed in section 4.1, a survey study was conducted to the selective portion of the defined population that is over 18 years old online shoppers from the fashion industry who live in Turkey. Therefore, the survey research was used as a methodology in this thesis.

4.4. Sampling, Data Collection and Measurement

The data was collected through a questionnaire. An online survey tool was used to collect the primary data. The questionnaire used in this study has 6 parts. The first part consists of demographic questions about the respondents such as gender, age, education level, monthly income, online shopping experience in general and online shopping experience in fashion segment of e-commerce. The answers of the questionnaire from the second to the sixth part were collected for this study from the Turkish online shoppers aged 18 and over who shop at

least one time in the fashion segment of e-commerce including shoes, apparel articles, and accessories for women, men, and kids.

In addition to this, the second, third, fourth, fifth and sixth part of the questionnaire includes five constructs. The constructs are (1) perception of website design, (2) perception of privacy, (3) perception of reliability, (4) perception of customer service, and (5) online purchase intention. The five constructs were listed in Table 1. The first construct is perception of website design including 7 questions. The second construct is perception of privacy consisting of 3 questions. The third construct is perception of reliability which includes 3 questions. The fourth construct is perception of customer service covering 3 questions. Finally, the fifth construct is online purchase intention which consists of 3 questions. Therefore, apart from the demographic questions, the questionnaire includes 19 questions regarding the constructs based on this study's theoretical framework. A five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree) was used for each item.

Furthermore, the items of the questionnaire were adapted from a previous research study to measure the constructs that were proposed (Dang & Pham, 2018). An initial version of the scales of the constructs used in this empirical research was produced using "forward and backward translation" from English to Turkish and from Turkish to English (please refer to Appendix). A pilot test with 50 online Turkish shoppers in the fashion segment was conducted to understand the meaning of the translated items and the suitability of the wording in the questionnaire. As a result of these efforts, no change was needed to be done in the questionnaire. After the pilot study was concluded, the survey was distributed to the Turkish customers who are over 18 years old. Only the survey results of those who shopped from the fashion segment of the e-commerce at least one time were evaluated within the scope of this study. Finally, the structural equation modeling (SEM) was used in this study to calculate each factors' effect and to analyze the research hypotheses.

To collect the data, the link of the questionnaire was shared on social media platforms like LinkedIn, Instagram, and Facebook. In addition to this, the link of the survey was shared on the platforms of the alumni associations of high schools and universities to reach more respondents from different age groups and income levels.

In terms of the sampling strategies (Lamarche et al., 1982), Convenience Sampling Method was implemented in this thesis to reach the respondents that were more available conveniently to answer the survey. In Convenience Sampling Method, the sample is drawn

from the easily accessible part of the population (Zikmund et al., 2020). Convenience Sampling Method has both advantages and disadvantages. The advantages include the minimum effort, time, and cost. On the other hand, there are some disadvantages of the Convenience Sampling Method. If the target population is to be extrapolated, the results of this sampling method would not be representative and would be difficult to replicate. Therefore, making inferences or generalizations regarding the population by using the Convenience Sampling Method is not possible theoretically (N. K. Malhotra, 2009).

In this study, the questionnaire has been distributed to 470 respondents, out of which 452 respondents (96.2% of 470 respondents) said they shopped online. Out of 452 respondents, 425 respondents (90.4% of 470 respondents) stated that they shopped online from the fashion industry at least one time, which means that the respondents bought shoes, clothing, bags, and accessories online at least one time in Turkey. To understand the sample size of 425 respondents is acceptable or not, the N:q ratio was calculated. The N:q ratio (N is being the “number of cases” and q is being the “number of model parameters that require statistical estimates”) states that an ideal ratio would be 20:1 (each item needs 20 respondents) although less ideal would be 10:1 (each item needs 10 respondents) (Byrne, 2016; Jackson, 2003; Kline, 2011). The questionnaire used in this research includes 19 items (please refer to Table 1). Therefore, $19 \times 20 = 380$ cases are necessary for an ideal ratio. The N:q ratio states that the sample size of 425 respondents in this study is acceptable since it is more than 380 respondents.

Furthermore, in another study, it is stated that 150 sample size is required for a research model covering less than 8 constructs, modest communalities, as well as excluding unidentified constructs to analyze the structural equation modeling (SEM) (Anderson et al., 2014). The sample size in this thesis is 425, which is higher than 150 sample size and is reasonable for research models including 5 constructs.

Finally, a guideline for sample size to analyze SEM was suggested as follows: Up to 100 respondents are stated as small sample size, between 100 and 200 respondents are considered as medium sample size and finally over 200 respondents are mentioned as large sample size (Kline, 2005). However, complexity of the research model was taken into the consideration in the following years. For example, a sample size of 200 respondents could be considered as small to analyze SEM for a highly complex model (Kline, 2016). As a result, the sample size in this study is 425 considered as a large sample size according to Kline (2005, 2016)’s sample size guidelines for structural equation modeling, which was used in this study

and explained in detail in the following section to calculate each factors' effect and to analyze the research hypotheses.

Table 1 *Constructs and Items (Dang & Pham, 2018)*

Constructs	Items
Perception of Website Design (7 items)	WD1. It is quick and easy to complete a transaction at online shopping website. WD2. Online shopping website understands my needs. WD3. Online shopping website provides in-depth information. WD4. I feel comfortable in surfing online shopping website. WD5. Online shopping website does not waste my time. WD6. Online shopping website has a good selection. WD7. The level of personalization of online shopping website is about right, not too much or too little.
Perception of Privacy (3 items)	P1. I feel safe in my transactions with the online shopping website. P2. The online shopping website has adequate security features. P3. I feel that my privacy is protected at the online shopping website.
Perception of Reliability (3 items)	R1. You get what you ordered from the online shopping website. R2. The product that came was represented accurately by the online shopping website. R3. The product is delivered by the time promised by the company.
Perception of Customer Service (3 items)	CS1. The company is willing and ready to respond to customer needs. CS2. Inquiries are answered promptly. CS3. When you have a problem, the online shopping website shows a sincere interest in solving it.
Online Purchase Intention (3 items)	PI1. If I need a product, I intent to purchase it on online shops. PI2. I intend to continue online shopping in the future. PI3. I will regularly use online shops in the future.

5 – DATA ANALYSIS AND RESULTS

In this section, data analysis and results are discussed using Structural Equation Modeling (SEM) which is a combination and conduction of different types of statistical procedures such as (M)ANOVA, multiple regression, factor analysis and so on (Nachtigall et al., 2003). Since it is a complicated model, it is difficult to find a simple definition of SEM. It was proposed to define as “a class of methodologies that seeks to represent hypotheses about the means, variances and covariances of observed data in terms of a smaller number of structural parameters defined by a hypothesized underlying model” (Kaplan, 2009). SEM’s focal point is to compare the model against the empirical data (Nachtigall et al., 2003). In addition, SEM is a “confirmatory technique as a generalization of path models, principal component analysis and confirmatory factor analysis where several constructs are connected by causal links” (Tenenhaus, 2008). As a result, 2-step approach was used in this thesis. First, validity and reliability of the measurement model were examined. Next, model fitness and developed research hypotheses were tested by analyzing the structural model after the pilot study.

5.1. Pilot Study

A pilot test with 50 Turkish shoppers in the fashion segment was conducted to understand the meaning of the translated items and the suitability of the wording in the questionnaire. Out of 50 people, 2 of them mentioned that they never shopped online. Out of the remaining 48 respondents, 2 of them stated that they shopped online but they did not shop shoes, clothing, bags, and accessories online from the fashion segment. Therefore, the preliminary analysis includes the data of 46 respondents.

Smart PLS 3 has been used to evaluate the data. The confirmatory factor analysis results of the pilot study are provided in Figure 6 to measure the validity of the measurement model. Factor loadings are supposed to be greater than 0.5, and in ideal conditions 0.7 and greater (Hair et al., 2009). All factor loadings are higher than 0.70 except for one indicator of the perception of website design (WD7), which is 0.65 and it is very close to 0.70. Therefore, this value does not contravene the constructs’ integrity.

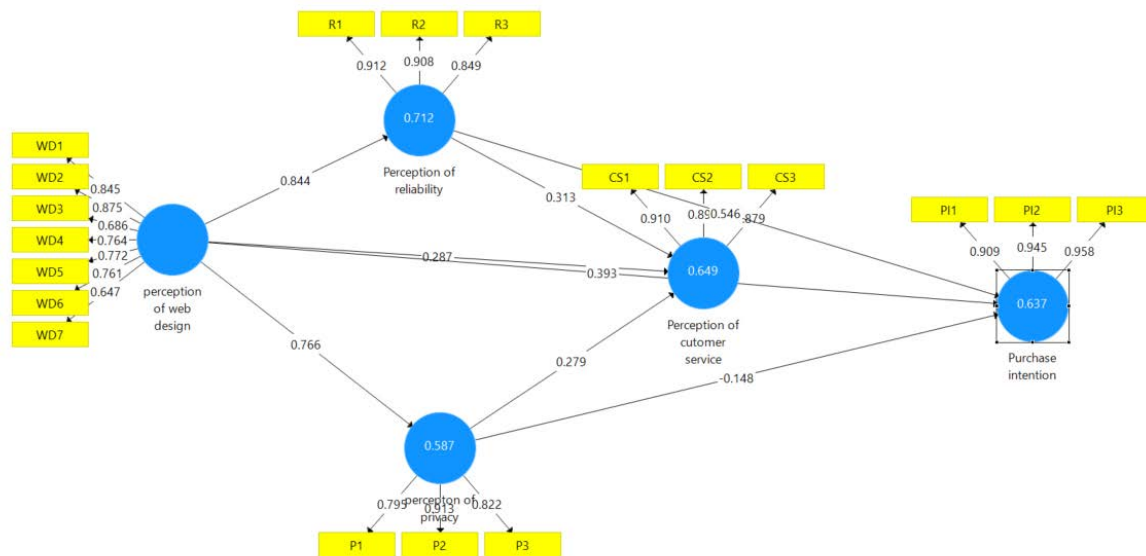


Figure 6 Pilot Study - Path Model

Moreover, the acceptable range for Cronbach's alpha should be above 0.70 to test the reliability of the measurement model (Cortina, 1993). According to the Table 2, the variables in this thesis are found as reliable in the preliminary analysis.

Table 2 Pilot Study - Construct Reliability and Validity

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Perception of Customer Service	0.876	0.881	0.924	0.801
Perception of Privacy	0.799	0.825	0.882	0.714
Perception of Reliability	0.868	0.871	0.919	0.792
Perception of Web Design	0.882	0.890	0.909	0.590
Purchase Intention	0.931	0.938	0.956	0.879

As a result of these efforts, no correction was needed to be done in the items and the questionnaire was stayed in its original form. After the pilot study was concluded, the survey was distributed to the Turkish customers who are over 18 years old via Survey Monkey. Only the survey results of those who shopped from the fashion segment of the e-commerce at least one time were evaluated within the scope of this study. Finally, the structural equation modeling (SEM) was used in this study to calculate each factors' effect and to analyze the research hypotheses.

5.2. Descriptive Statistics and Response Rate

The questionnaire has been distributed to 470 respondents (please refer to Table 3.). All the respondents replied to the questionnaire on an average 3 minutes 25 seconds through Survey Monkey from April 4th, 2022, to April 25th, 2022. The response rate is 100%. Out of 470 respondents, 67% of them are female and 33% of them are male. According to the Competition Authority in Turkey, during the coronavirus epidemic, 80.4% of female consumers and 58.4% of male consumers, who shop online, preferred fashion products (Bodur, 2021). Accordingly, the number of female respondents should be higher than the number of male respondents. This is consistent with the female and male distribution of respondents in this study.

Moreover, out of 470 respondents, 5.1% of them are 18 – 25 years old, 19.1% of them are 26 – 35 years old, 45.1% of them are 36 – 45 years old, 16.8% of them are 46 – 55 years old, 9.4% of them are 56 – 65 years old, and 4.5% of them are 66 years old or above. In addition to this, out of 470 respondents, 91.4% of them have an undergraduate or higher academic degree. Furthermore, 51.3% of the respondents have an income level of 15.001 TL or above, whereas 17.2% of the respondents have an income level of 10.001 – 15.000 TL and 23.8% of them have an income level of 5.001 – 10.000 TL.

When respondents were asked whether they shop online, 452 respondents (96.2%) said they did. Therefore, online shoppers were asked to continue answering the following question which is whether the respondents buy shoes, clothing, bags, and accessories online. Out of 452 respondents, 425 respondents (90.4% of 470 respondents) stated that they shopped online from the fashion industry and continued to answer the rest of the questions in the questionnaire. As the remaining 27 respondents (5.7% of 470 respondents) stated that they did not shop online from the fashion segment even though they shopped online, so the survey ended for them. Out of 470 questionnaires completed by the respondents, 425 of them were used in the data analysis, which shows a usable response rate of 90.4%.

When the demographic characteristics of 425 users are examined (please refer to Table 4), out of 425 respondents, 68% of them are female respondents and 32% of them are male respondents. In addition to this, 5.2% of them are 18 – 25 years old, 19.5% of them are 26 – 35 years old, 47.1% of them are 36 – 45 years old, 16.2% of them are 46 – 55 years old, 8.5% of them are 56 – 65 years old, and 3.5% of them are 66 years old or above. Moreover, out of 425 respondents, 92% of them have an undergraduate or higher academic degree. Furthermore, 51.1% of the respondents have an income level of 15.001 TL or above, whereas 17.4% of the respondents have an income level of 10.001 – 15.000 TL and 31.5% of them have an income level under 10.000 TL.



Table 3 Demographic profile of 470 respondents whether they shop online or not

Variable	Frequency	Percentage (%)
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Gender		
Female	315	67.0%
Male	155	33.0%
Total	470	100.0%

Age		
18 - 25	24	5.1%
26 - 35	90	19.1%
36 - 45	212	45.1%
46 - 55	79	16.8%
56 - 65	44	9.4%
66 or above	21	4.5%
Total	470	100.0%

Education Level		
Primary Education	3	0.6%
High School Degree	16	3.4%
Associate Degree	21	4.5%
Bachelor's degree	246	52.3%
Graduate Degree	184	39.1%
Total	470	100.0%

Income Level		
Under 5.000 TL	36	7.7%
5.001 TL - 7.500 TL	58	12.3%
7.501 TL - 10.000 TL	54	11.5%
10.001 TL - 12.500 TL	41	8.7%
12.501 TL - 15.000 TL	40	8.5%
15.001 TL or above	241	51.3%
Total	470	100.0%

Do you shop online?		
Yes	452	96.2%
No	18	3.8%
Total	470	100.0%

Do you buy shoes, clothing, bags, and accessories online?		
Yes	425	90.4%
No	45	9.6%
Total	470	100.0%

Table 4 Demographic profile of 425 respondents who shop online from the fashion segment

Variable	Frequency	Percentage (%)
----------	-----------	----------------

Gender		
Female	289	68.0%
Male	136	32.0%
Total	425	100.0%

Age		
18 - 25	22	5.2%
26 - 35	83	19.5%
36 - 45	200	47.1%
46 - 55	69	16.2%
56 - 65	36	8.5%
66 or above	15	3.5%
Total	425	100.0%

Education Level		
Primary Education	2	0.5%
High School Degree	14	3.3%
Associate Degree	18	4.2%
Bachelor's Degree	222	52.2%
Graduate Degree	169	39.8%
Total	425	100.0%

Income Level		
Under 5.000 TL	33	7.8%
5.001 TL - 7.500 TL	50	11.8%
7.501 TL - 10.000 TL	51	12.0%
10.001 TL - 12.500 TL	38	8.9%
12.501 TL - 15.000 TL	36	8.5%
15.001 TL or above	217	51.1%
Total	425	100.0%

5.3. Confirmatory Factor Analysis

Confirmatory factor analysis was carried out by using the Smart PLS 3 tool to test the validity of the measurement model including 19 items describing 4 latent constructs as perception of customer service, perception of privacy, perception of reliability, perception of website design, and purchase intention. As a result of the initial confirmatory factor analysis of the measurement model, few construct revisions were necessary. Therefore, perception of website design indicators (WD1, WD5 and WD7) having factor loadings less than 0.7 were deleted from the measurement model and 16 items were maintained. Factor loadings are supposed to be greater than 0.5, and in ideal conditions 0.7 and greater (Hair et al., 2009). Consequently, the constructs of the measurement model are represented well as in Table 5.

Table 5 Actual Study - Outer loadings

	Perception of Customer Service	Perception of Privacy	Perception of Reliability	Perception of Web Design	Purchase Intention
CS1	0.818				
CS2	0.830				
CS3	0.893				
P1		0.896			
P2		0.909			
P3		0.818			
PI1					0.858
PI2					0.916
PI3					0.929
R1			0.744		
R2			0.762		
R3			0.798		
WD2				0.774	
WD3				0.718	
WD4				0.762	
WD6				0.728	

5.4. Reliability and Validity

Construct reliability and validity were tested by the confirmatory factor analysis. Construct reliability, which is to test the empirical data's unbiasedness and trustworthiness, shows whether the variables are consistent in what is intended to be tested (Buahom & Yu, 2013). While analyzing the reliability of the research, Cronbach's alpha coefficient of the factors was checked as shown in Table 6 and they are higher than the offered threshold of 0.6 (Hair et al., 2009; Hu & Bentler, 1998; Kline, 2011). In addition to this, composite reliability figures for each construct in Table 6 are greater than 0.7, which also shows that the measurement model is reliable (Anderson et al., 2014).

While testing the validity of the research, two essential parts of the construct validity, which are convergent validity and discriminant validity, were analyzed. First, convergent validity is defined as "how closely the new scale is related to other variables and other measures of the same construct" (Krabbe, 2016). According to the Fornell-Larcker criterion of the convergent validity, the Average Variance Extracted (AVE) should be higher than 0.5 (Fornell & Larcker, 1981). This study fulfills this criterion since the AVE figures in the Table 6 are higher than 0.5. Furthermore, according to Hair and his colleagues' criteria of the convergent validity, AVE should be higher than 0.5, all items' standardized factor loadings should be higher than 0.5, and finally composite reliability should be higher than 0.7 (Anderson et al., 2014). As shown in Table 6, the average variance extracted of each factor in this study is greater than 0.5, standardized factor loadings of each item in this research are greater than 0.5 and composite reliability of each factor in this study is greater than 0.7. Therefore, the results show a good convergent validity (Boudreau et al., 2000; Yi & Bagozzi, 1988).

Table 6 Convergent Validity

Factor	Item	Standardized Factor Loading	Composite Reliability	Average Variance Extracted (AVE)	Cronbach's Alpha	rho_A
Perception of Customer Service	CS1	0.818	0.884	0.718	0.804	0.819
	CS2	0.830				
	CS3	0.893				
Perception of Privacy	P1	0.896	0.908	0.766	0.847	0.855
	P2	0.909				
	P3	0.818				
Perception of Reliability	R1	0.744	0.812	0.591	0.655	0.662
	R2	0.762				
	R3	0.798				
Perception of Website Design	WD2	0.774	0.834	0.556	0.735	0.737
	WD3	0.718				
	WD4	0.762				
	WD6	0.728				
Purchase Intention	PI1	0.858	0.929	0.813	0.884	0.889
	PI2	0.916				
	PI3	0.929				

The second fundamental element of the construct validity is discriminant validity. Discriminant validity refers to “a latent variable that can account for more variance in the observed variables associated with it than a) measurement error or similar external, unmeasured influences; or b) other constructs within the conceptual framework” (Rudd & Farrell, 2009). Unless this is the situation, then construct’s validity is in doubt (Fornell & Larcker, 1981). In this study, the square root of the AVE through the indicators calculating that construct is higher than the correlations for each construct as shown in the Table 7. Therefore, the results indicate a good discriminant validity (Boudreau et al., 2000; Fornell & Larcker, 1981). Finally, the results show clearly that measure has a good reliability and validity.

Table 7 Discriminant Validity

	Perception of Customer Service	Perception of Privacy	Perception of Reliability	Perception of Web Design	Purchase Intention
Perception of Customer Service	0.848				
Perception of Privacy	0.391	0.875			
Perception of Reliability	0.409	0.406	0.768		
Perception of Web Design	0.451	0.463	0.433	0.746	
Purchase Intention	0.339	0.36	0.395	0.433	0.902

5.5. Structural Model

The validity of the structural model includes testing of the hypotheses. The significance of path coefficients and the R^2 values were tested to analyze the structure model. The results are summarized in Table 8 including the R square values, Table 9 including structural model and Figure 7 including the path model.

The square multiple correlations, R^2 values, which are supposed to be between 0 and 1, are to test the endogenous constructs' to be supported by exogenous constructs. R^2 values of all variables in this thesis are between 0 and 1 as shown in Table 8.

Table 8 *R Square Values*

Variables	R Square
Perception of Customer Service	0.282
Purchase Intention	0.263
Perception of Privacy	0.215
Perception of Reliability	0.187

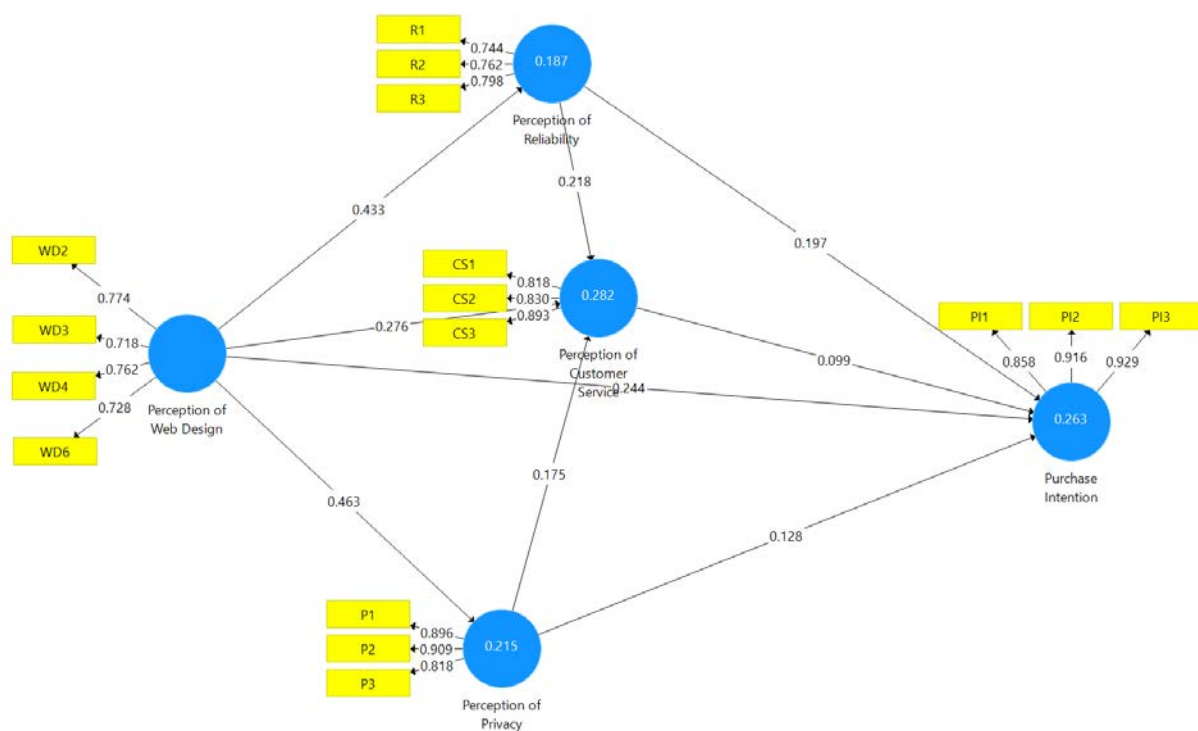
**Figure 7** *Actual Study - Path Model*

Table 9 Structural Model Results

H	Variable Relationship	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Conclusion
H1	Perception of Web Design -> Perception of Reliability	0.433	0.436	0.046	9.461	0.000	Supported
H2	Perception of Web Design -> Perception of Customer Service	0.276	0.276	0.055	5.056	0.000	Supported
H3	Perception of Web Design -> Perception of Privacy	0.463	0.465	0.040	11.583	0.000	Supported
H4	Perception of Web Design -> Purchase Intention	0.244	0.243	0.067	3.647	0.000	Supported
H5	Perception of Reliability -> Perception of Customer Service	0.218	0.219	0.054	4.069	0.000	Supported
H6	Perception of Reliability -> Purchase Intention	0.197	0.200	0.064	3.051	0.002	Supported
H7	Perception of Privacy -> Perception of Customer Service	0.175	0.176	0.051	3.412	0.001	Supported
H8	Perception of Privacy -> Purchase Intention	0.128	0.130	0.055	2.339	0.019	Supported
H9	Perception of Customer Service -> Purchase Intention	0.099	0.096	0.068	1.450	0.147	Rejected

Furthermore, the closer the path coefficient to +1 indicates a strong relationship, -1 shows a negative relationship, whereas 0 states a weak relationship. paths having a significant p-values support hypotheses (Johan et al., 2020). On the other hand, paths having a non-significant p-values reject hypotheses.

To sum up, all hypotheses from hypothesis 1 to hypothesis 8 are supported in this research except for the hypothesis 9, which is “Online shoppers’ perception of customer service has a positive effect on purchase intention” as explained in the Table 9. In the following section, detailed explanation about the conclusions and limitations of this research are provided.

5.6. Histograms

The histograms of each construct have been drawn in order to analyze the results in detail. Histograms are used to visualize data distribution (Nuzzo, 2019). Please find in table 10, the histograms for each item in this study.

First of all, there are 3 items regarding the perception of reliability which are R1, R2 and R3. 72% of the Turkish online shoppers agreed that they received what they ordered online from the vendor (R1). Moreover, 66% of the respondents agreed that the ordered products were received during the specified time frame (R3). Finally, 60% of the respondents agreed that the received product was as the same as the one represented on the website (R2).

Secondly, there are 4 items that are WD2, WD3, WD4 and WD6 regarding the perception of the website design. 56% of the respondents agreed that fashion online vendors understood the need of the customers (WD2). 33% of the respondents agreed on their answers about the fashion websites providing detailed information (WD3), while 32% of the respondents neither agreed nor disagreed. Furthermore, 60% of the Turkish online shoppers agreed that they felt comfortable while wandering around the websites (WD4). Lastly, 50% of the respondents agreed that fashion online vendors offered a good selection (WD6).

In addition, there are 3 items regarding the perception of privacy which are P1, P2 and P3. 55% of the respondents agreed that they felt secured during their online transactions (P1), while 48% of the respondents agreed that the websites had enough security attributes (P2). On the other hand, 40% of the respondents neither agreed nor disagreed that their privacy was secured while shopping online (P3).

Furthermore, there are 4 items which are CS1, CS2 and CS3 regarding the perception of the customer service. 39% of the respondents neither agreed nor disagreed that the online

fashion vendors were eager and prepared to reply to the needs of the online shoppers (CS1), while 36% of the respondents agreed on this item. In addition to this, 38% of the respondents neither agreed nor disagreed that the customer service answered inquiries on time (CS2), whereas 32% of the respondents agreed on this item. Finally, as in the CS1, 39% of the Turkish online fashion shoppers neither agreed nor disagreed that in the case of a customer problem, the customer service provided a genuine interest for its solution (CS3), while 36% of the respondents agreed on this item.

Consequently, there are 3 items regarding the online purchase intention, which are PI1, PI2 and PI3. 46% of the respondents agreed that if they wanted to buy a fashion product, they had an intention to shop it online (PI1) while 13% of the respondents strongly agreed on this item. Also, 57% of the respondents agreed that they had an intention to shop online going further (PI2) whereas 21% of the respondents strongly agreed on this item. Finally, 53% the Turkish online fashion shoppers agreed and 24% of them strongly agreed that they would regularly shop online going forward (PI3).

Table 10 Histograms

Factor	Histogram																																																								
Perception of Customer Service	CS1 <table><thead><tr><th>Bin</th><th>Frequency</th><th>Percentage</th></tr></thead><tbody><tr><td>1</td><td>20</td><td>4%</td></tr><tr><td>2</td><td>70</td><td>17%</td></tr><tr><td>3</td><td>180</td><td>39%</td></tr><tr><td>4</td><td>165</td><td>35%</td></tr><tr><td>5</td><td>20</td><td>4%</td></tr></tbody></table>	Bin	Frequency	Percentage	1	20	4%	2	70	17%	3	180	39%	4	165	35%	5	20	4%	CS2 <table><thead><tr><th>Bin</th><th>Frequency</th><th>Percentage</th></tr></thead><tbody><tr><td>1</td><td>15</td><td>3%</td></tr><tr><td>2</td><td>100</td><td>24%</td></tr><tr><td>3</td><td>180</td><td>38%</td></tr><tr><td>4</td><td>150</td><td>32%</td></tr><tr><td>5</td><td>15</td><td>3%</td></tr></tbody></table>	Bin	Frequency	Percentage	1	15	3%	2	100	24%	3	180	38%	4	150	32%	5	15	3%	CS3 <table><thead><tr><th>Bin</th><th>Frequency</th><th>Percentage</th></tr></thead><tbody><tr><td>1</td><td>20</td><td>4%</td></tr><tr><td>2</td><td>70</td><td>17%</td></tr><tr><td>3</td><td>180</td><td>39%</td></tr><tr><td>4</td><td>165</td><td>36%</td></tr><tr><td>5</td><td>20</td><td>4%</td></tr></tbody></table>	Bin	Frequency	Percentage	1	20	4%	2	70	17%	3	180	39%	4	165	36%	5	20	4%
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6 – CONCLUSION

This research study, based on the adoption theories consisting of the theory of reasoned action and TAM, explores the interrelationships between perceived website design, perceived privacy, perceived reliability, perceived customer service by online Turkish shoppers and their effects on the purchase intention in the fashion industry. This thesis aims to come up with further empirical findings to extend the understanding of e-commerce in the fashion industry. The conclusions from this research study provide various interesting findings grouped under 3 sections: Theoretical Contribution, Managerial Implications, Limitations of the Research, and Future Directions.

6.1. Theoretical Contribution

All hypotheses from hypothesis 1 to hypothesis 8 are supported in this research except for the hypothesis 9 based on the hypotheses testing which involves the survey results of 470 respondents shopping shoes, clothing, bags, and accessories online in Turkey.

First, the adoption theories are used to hypothesize that the perceived website design of online shoppers affects positively the perceived reliability (Hypothesis 1), the perceived customer service (Hypothesis 2), the perceived privacy (Hypothesis 3), and digital purchase intention (Hypothesis 4). These findings emphasize the importance of website design in the online fashion industry. Websites of the online Turkish vendors should not only feel the needs of the customers, but also include detailed information and good variety of products. Then, online shoppers can browse the website comfortably. As a result of this research, there is a significant relationship between perception of website design and perception of reliability as indicated in the previous research (Alanezi et al., 2010; Al-Debei et al., 2015; Bilgihan & Bujisic, 2015; Cebi, 2013; Green & Pearson, 2011; Hove et al., 2011; Luna-Nevarez & Hyman, 2012; Luo & Lee, 2011; Rolland & Freeman, 2010; Stangl & Dickinger, 2013; Tadisina et al., 2012). Thus, the Turkish online shoppers in the fashion industry perceive reliability positively by receiving what they order digitally as promised in terms of product description, photos, specifications, characteristics, at the promised time and place. Furthermore, whenever the Turkish online customers connect to a customer representative after perceiving positively the website design, this affects positively their perception of customer service. Therefore, as in this research, prior research also states that customers having a perception of better website design perceive better the quality and value of the customer service (Alanezi et al., 2010; Green & Pearson, 2011; Law et al., 2010; Luo & Lee, 2011; Rolland & Freeman, 2010; Tadisina et al., 2012). Also, this research indicates that perception of Turkish online shoppers in the fashion

industry has a significant effect on perceived privacy. Turkish consumers prefer to shop from the online fashion vendors that they trust and feel secure. Otherwise, lack of perceived privacy creates a big problem to online shopping (Kirs et al., 2010). Thus, this finding is also supported by the prior research (Benyoucef & Huang, 2013; Cebi, 2013; Law et al., 2010; Luo & Lee, 2011; Rolland & Freeman, 2010; Shanmugam et al., 2013; Tadisina et al., 2012; J. C. Yeh & Tsai, 2018; Y.-S. Yeh & Li, 2010). In addition, this research supports the positive effect of the Turkish online shoppers' perception of website design on online purchase intention in the fashion industry, which is consistent with the previous research in this area (Al-Debei et al., 2015; Dedek, 2016; Khalid & Hasanov, 2015; Korgaonkar & Becerra, 2010; X. Li et al., 2016; Noermijati & Putra, 2017; S. C. Park et al., 2010; Siekpe & Hausman, 2009; Tahir & Sam, 2009; Tamerlane & Octavia, 2017).

Second, the perceived reliability of the Turkish online shoppers in the fashion industry is hypothesized to affect the perceived customer service (Hypothesis 5) and e-purchase intention (Hypothesis 6). Reliability by the Turkish online shoppers in the fashion industry are perceived when they receive what they shop online from the website, when the products they receive after ordering online are consistent with the content and the photographs of the products presented on the website, and when the ordered products are delivered at the promised time frame mentioned on the website. Turkish online vendors are eager to respond to their customers' enquiries which are replied punctually in the expected time frame. When the online shoppers face with a challenge, Turkish online vendors are committed to solve the problem and help the customers in the best possible way. Hence, perceived reliability by the Turkish online shoppers has a positive effect on perceived customer service in the fashion industry as supported by the prior studies (Ahmad et al., 2017; bin Seman et al., 2015; Carruthers et al., 2009; Cheng et al., 2010; Hudrasyah & Quddus, 2014; G. S. G. Kumar & George, 2014; Siddiqi, 2011; Theingi & Saha, 2009). Moreover, in a digital world where customers shop online, online shoppers have a higher perception of risk due to absence of vis-à-vis communication on a website (Bilgihan & Bujisic, 2015; H. Chang & Chen, 2008; Doherty & Ellis-Chadwick, 2010; J. Kim & Lennon, 2010; Miyazaki & Fernandez, 2001). Online consumers shop online from the vendors that they rely on. Hence, perceived reliability by the Turkish online shoppers in the fashion industry has a positive impact on the online purchase intention as also stated by the previous research (Ahmed et al., 2015; Choi et al., 2017; Choudhury, 2013a; Dang & Pham, 2018; Rajaguru, 2016; Safari & Chimedtseren, 2016; Sagas et al., 2011; Sivaraks et al., 2014; Wijaya & Wandebori, 2017; C.-M. Wu et al., 2009).

Third, the perceived privacy of Turkish online shoppers is hypothesized to affect the perceived customer service (Hypothesis 7) and the digital purchase intention (Hypothesis 8). Online Turkish customers want to feel safe during their online transactions at the websites. Therefore, it is important that the websites have acceptable and satisfactory safety attributes. Then, Turkish online shoppers perceive that their privacy is in safe hands. Perceived privacy by the Turkish online shoppers in the fashion industry has a positive impact on perceived customer service, which is also supported by the prior research in this area (Dang & Pham, 2018; Fang et al., 2014; Gulla et al., 2012; Hutinski & Mekovec, 2012; C. H. Kim & Kim, 2010; Taherdoost, 2017; Thaichon et al., 2016; Thaichon & Lobo, 2014; Tsimonis et al., 2012; J. C. Yeh & Tsai, 2018). When digital consumers perceive threats in their privacy, such as disclosure of information, they prefer not to shop online (Levy & Weitz, 2016). Hence, perceived privacy by the Turkish online shoppers has a positive impact on online purchase intention as supported by the previous research (Akhter, 2014; Goh et al., 2018; Kafeza & Zorotheos, 2009; J. Kim & Lennon, 2010; Lotz & Eastlick, 2011; Ndubisi et al., 2010; Pappas, 2018; Prabhakar et al., 2019; Sprott et al., 2010; Y.-T. Yang et al., 2016).

Fourth, the perception of customer service is hypothesized to influence the purchase intention from online vendors (Hypothesis 9). Unlike the result of this study, many previous studies concluded that when online shoppers perceive the quality of the customer service better, their online purchase intention increases (Anwar et al., 2017; Choudhury, 2013b; Dang & Pham, 2018; Janda et al., 2014; Johan et al., 2020; Mazaheri et al., 2012; Noor et al., 2019; O'Cass & Carlson, 2010; Raman, 2019; Sharma, 2012; Stathakopoulos et al., 2010). In this study, the positive effect of perception of customer service by Turkish online customers on digital purchase intention in the fashion industry is rejected. In another study, measuring the positive effect of the after-sales services perception on online purchase intention was also not supported by the result (Jaafar & Jun, 2011). After-sales services include sending the products to the customers after the online sale and the support provided technically after sale such as installation, maintenance, or training (Jaafar & Jun, 2011). Therefore, it is a part of the customer service mentioned in this research. Furthermore, Gerrard et al. (2006) performed research on the reasons of consumers who were not using online banking. 20% of the respondents mentioned that they were not using online banking due to a lack of human touch in the digital banking. In the fashion industry, human interaction is crucial as well (J.-E. Kim & Kim, 2012).

Finally, the most important difference that distinguishes this study from other studies is the rejection of the Hypothesis 9 in the online fashion industry in Turkey, that is the perception of customer service is hypothesized to influence the digital purchase intention.

6.2. Managerial Implications

Online vendors that want to be a player in the Turkish online fashion industry should concentrate heavily on the website design, which is supposed to have good visuals, sufficient content, and pleasant design of interface. Online vendors should have a strong business strategy for building a reliable website which understands the need of Turkish online fashion shoppers, provides detailed information, has a good variety of products or services, and makes the online shoppers feel comfortable and secure while visiting the website.

In addition to the importance of the website design, perceived reliability by Turkish online shoppers is crucial in online shopping in the fashion segment. Turkish online shoppers could get worried while shopping online considering ordered product is not the same as the one taken place on the website, the purchased item is not delivered at the promised time, or the delivered item is different from what they order. In this regard, digital vendors in Turkey selling shoes, apparel articles and accessories for women, men, and kids in the fashion industry should keep the promises to their customers and mail the online shoppers what they exactly order from the website. In addition to this, they should send the products which are represented precisely on their websites in the Turkish fashion segment during the promised time to the online shoppers. According to this research, these are the expectations of the Turkish online customers.

Furthermore, online customers want their privacy to be safe during shopping online in the fashion segment. Some online sellers collect cookies of the shoppers to better understand the online shoppers' personal data and their shopping behavior. This may worry some customers in terms of neglecting their privacy (Kotler & Armstrong, 2016) even though the online vendors get the permission of the online shoppers. Therefore, online vendors in the Turkish fashion industry must take precautions to make customers feel safe. For instance, online vendors could use a payment platform like Google Pay or PayPal in order not to see the credit card details of the digital consumers. For another example, online sellers make sure that there is a "closed padlock" icon on their website while customers are paying for the products that they buy. Closed padlock refers to a safe connection that online shoppers pay attention to. By these ways, Turkish online shoppers feel that their privacy is secured while shopping online.

Moreover, online shoppers would like to have an answer to the questions as "How does this t-shirt fit on me?" or "Will this pant look good on me?" or "Can I go to a job interview with this dress?". In this regard, content is useful, but it is not always sufficient. For example, it is possible to write a very long paragraph of explanation next to a dress stating the occasions that it could be worn. However, as it is said "A picture is worth a thousand words". In online

shopping, visuals can be used as an influential channel to effect online shoppers' decision and to convey feelings or information to the digital consumers (Bhardwaj et al., 2014). Digital customers would like to see the shoes, clothes or watches they want to buy on themselves, or they may want to see how their red dress and the golden shoes they plan to order online fit in. They may want to consult to a customer advisor or representative about this. Hence, the digital customers can chat with a 'human' customer advisor and ask for a comment on the clothing they will buy. Online companies in the fashion industry targeting the Turkish online shoppers can add video chat feature to their websites to provide the human touch to the customers, and for the online shopping to be concluded with the order. In addition, online vendors targeting the Turkish online customers could use augmented reality technologies like applications or smart glasses to show the clothes, shoes, or accessories as if the customers wear them. Previous research shows that the advantage of providing an experiential augmented reality retail application in the fashion industry has a positive effect on online purchase intention (Cho & Kim, 2019; Watson et al., 2020).

To sum up, even though retail stayed almost the same in the last 20 years, the effect of digital tools and applications substantially altered how businesses operate and how consumers shop. When the pandemic increased the pace consumers adapted to changes, retail industry was already battling with the challenge to digitalize. Digital consumers are reshaping the retail world while emphasizing the environmental, social, and governance (ESG) criteria. The path to digital transformation is challenging. Some firms will get through the digital transformation journey and adapt themselves, but others will fail and close. In this context, this study shows companies during their digital transformation process what the Turkish customers pay attention to and perceive positively while shopping online in the fashion industry.

6.3. Limitations of the Research and Future Directions

Convenience Sampling Method was implemented in this thesis to reach the respondents that were more available conveniently to answer the survey. In Convenience Sampling Method, if the target population is to be extrapolated, the results of this sampling method would not be representative and would be difficult to replicate. Therefore, making inferences or generalizations regarding the population by using the Convenience Sampling Method is not possible theoretically (N. K. Malhotra, 2009). A more distributed and spread online shoppers' sample in terms of age, education level and income level could be applied in the future studies. In addition to this, the sample data was gathered only from Turkey. The findings in this study are only from one country, Turkey, which would restrict the generalization of this research. For

instance, future research could gather data from other Eastern European countries such as Bulgaria, the Czech Republic, Hungary, Poland, Romania, Slovakia, and so on. Therefore, further evidence of e-commerce in the fashion industry could be provided for the Eastern Europe in the future research.

This empirical research explores some factors of the e-commerce environment covering perceived website design, perceived privacy, perceived reliability, perceived customer service by online Turkish shoppers and their effects on the purchase intention in the fashion industry. In the future research, this study could be replicated by swapping and/or adding other factors, which would add value to the development of the research model since e-commerce is an extensive research area. Hence, different aspects of e-commerce could be discussed in the future research. For instance, consumer characteristics (demographic variables such as credit card usage, level of internet usage, perceived price, web navigation ability and so on), online vendor characteristics (reputation, perceived marketing mix and so on), product characteristics (product variety, product type, product guarantee, and so on), online reviews by other digital consumers, and social media could also be investigated in the future research.

Furthermore, this research model could be replicated in different industries rather than fashion industry. For instance, food industry could be addressed in the future studies like yemeksepeti.com. The results of that research could be compared with this one.

Moreover, there are various ways to shop online including mobile phones, tablets, laptops, smart watches, and so on. Digital consumers can shop through a website or application. In this study, no such distinction was made. In future studies, those who shop online using different ways can be compared. For example, digital consumers who prefer to shop online on mobile phones and those who prefer to do their online shopping on a laptop can be compared. For another example, those who prefer to shop using an application of an online vendor can be compare with those who prefer to shop using the website.

Finally, the limitations of this study can be a light for future research. Researchers can shape their own studies by considering the limitations and recommendations herein.

APPENDIX

QUESTIONNAIRE

Merhaba,

Bu anket formu “Dijital Müşterilerin Algılarının Moda Sektöründe Satın Alma Niyetine Etkisi” üzerine akademik bir çalışma için hazırlanmıştır. Çalışma tamamen bilimsel amaçlara hizmet etmekte olup, elde edilen veriler hiçbir kişi ya da kurumla paylaşılmayacaktır. Kişisel bilgileriniz gizli tutulacaktır. Her soruyu dikkatlice okumanızı ve hiçbir soruyu boş bırakmamanızı rica ediyoruz. Anketteki soruları, **moda sektöründen** (trendyol.com, lcwaikiki.com.tr, defacto.com.tr, zara.com, boyner.com.tr, mavi.com.tr, koton.com.tr, vb.) internet üzerinden yaptığınız **ayakkabı** (örneğin; spor ayakkabı, bot, vb.), **giyim eşyaları** (örneğin; mont, ceket, elbise, tişört, etek, şort, vb.), **çanta ve aksesuarlar** (örneğin; eldiven, şapka, çanta, eşarp, cüzdan, valiz, vb.) alışverişlerini değerlendirerek cevaplandırınız. Anketin doldurulması yaklaşık 5 dakika sürmektedir. Çalışmaya yaptığınız katkı bizim için çok değerli olup, katılımınız için teşekkür ederiz.

Danışman

Prof. Dr. Tülin Ural

Doktora Öğrencisi

Müge Akkor Koktekin

I. BÖLÜM: KİŞİSEL BİLGİLER

1. Cinsiyetiniz:

Kadın () Erkek ()

2. Yaşınız:

18 – 25 () 26 – 35 () 36 – 45 () 46 – 55 () 56 – 65 () 66 ve üzeri ()

3. Eğitim Düzeyiniz:

İlköğretim () Lise () Ön Lisans () Lisans () Lisansüstü ()

4. Aylık Gelir Düzeyiniz:

5.000 TL'den az () 5.001 TL – 7.500 TL () 7.501 TL – 10.000 TL ()
10.001 TL – 12.500 TL () 12.501 TL – 15.000 TL () 15.001 TL'den fazla ()

5. İnternette alışveriş yapıyor musunuz?

Evet () Hayır ()

İnternette alışveriş yapıyorsanız, sıradaki soruları cevaplandırmaya devam edebilirsiniz.

İnternette alışveriş yapmıyorsanız, anket sona ermiştir. Katılımınız için teşekkür ederiz.

6. İnternette ayakkabı (örneğin; spor ayakkabı, bot, vb.), giyim eşyaları (örneğin; mont, ceket, elbise, tişört, etek, şort, vb.), çanta ve aksesuarlar (örneğin; eldiven, şapka, çanta, eşarp, cüzdan, valiz, vb.) satın alıyor musunuz?

Evet () Hayır ()

İnternette genel olarak giyimle ilgili e-ticaret sitelerinden alışveriş yapmıyorsanız, anket sona ermiştir. Katılımınız için teşekkür ederiz.

II. BÖLÜM: ALGILANAN WEB SİTESİ TASARIMI

	Kesinlikle katılmıyorum	Katılmıyorum	Kararsızım	Katılıyorum	Kesinlikle Katılıyorum
WD1. Genel olarak giyimle ilgili e-ticaret sitelerinde, bir işlemi tamamlamak hızlı ve kolaydır.	1	2	3	4	5
WD2. Genel olarak giyimle ilgili e-ticaret siteleri ihtiyaçlarımı anlıyor.	1	2	3	4	5
WD3. Genel olarak giyimle ilgili e-ticaret siteleri derinlemesine bilgi sağlıyor.	1	2	3	4	5
WD4. Genel olarak giyimle ilgili e-ticaret sitelerinde gezinirken kendimi rahat hissediyorum.	1	2	3	4	5
WD5. Genel olarak giyimle ilgili e-ticaret siteleri zamanımı boşa harcamıyor.	1	2	3	4	5
WD6. Genel olarak giyimle ilgili e-ticaret siteleri iyi bir ürün gamına sahiptir.	1	2	3	4	5
WD7. Genel olarak giyimle ilgili e-ticaret sitelerinin kişiselleştirme seviyesi, ne çok fazla ne çok az, doğru seviyede olmalıdır.	1	2	3	4	5

III. BÖLÜM: ALGILANAN GİZLİLİK

	Kesinlikle katılmıyorum	Katılmıyorum	Kararsızım	Katılıyorum	Kesinlikle Katılıyorum
P1. Genel olarak giyimle ilgili e-ticaret sitelerinde yaptığım işlemlerde kendimi güvende hissediyorum.	1	2	3	4	5
P2. Genel olarak giyimle ilgili e-ticaret siteleri yeterli güvenlik özelliklerine sahiptir.	1	2	3	4	5
P3. Genel olarak giyimle ilgili e-ticaret sitelerinde gizliliğimin korunduğunu hissediyorum.	1	2	3	4	5

IV. BÖLÜM: ALGILANAN GÜVENİLİRLİK

	Kesinlikle katılmıyorum	Katılmıyorum	Kararsızım	Katılıyorum	Kesinlikle Katılıyorum
R1. Genel olarak giyimle ilgili e-ticaret sitelerinden sipariş ettiğiniz ürünü teslim alırsınız.	1	2	3	4	5
R2. Gelen ürün, e-ticaret sitesinde görüldüğü gibi teslim edilmektedir.	1	2	3	4	5
R3. Genel olarak giyimle ilgili e-ticaret sitelerinden sipariş ettiğiniz ürün, taahhüt edilen zamanda teslim edilmektedir.	1	2	3	4	5

V. BÖLÜM: ALGILANAN MÜŞTERİ HİZMETLERİ

	Kesinlikle katılmıyorum	Katılmıyorum	Kararsızım	Katılıyorum	Kesinlikle Katılıyorum
CS1. Genel olarak giyimle ilgili e-ticaret siteleri, müşteri ihtiyaçlarına cevap vermeye istekli ve hazırdır.	1	2	3	4	5
CS2. Sorular anında cevaplanır.	1	2	3	4	5
CS3. Bir sorunuz olduğunda, genel olarak giyimle ilgili e-ticaret siteleri, sorunu çözmek için içtenlikle ilgilenir.	1	2	3	4	5

VI. BÖLÜM: ÇEVİRİM İÇİ SATIN ALMA NİYETİ

	Kesinlikle katılmıyorum	Katılmıyorum	Kararsızım	Katılıyorum	Kesinlikle Katılıyorum
PI1. Bir ürüne ihtiyacım olursa, onu genel olarak giyimle ilgili e-ticaret sitelerinden satın alma niyetindeyim.	1	2	3	4	5
PI2. Gelecekte, genel olarak giyimle ilgili e-ticaret sitelerinden alışverişe devam etme niyetindeyim.	1	2	3	4	5
PI3. Gelecekte, genel olarak giyimle ilgili e-ticaret sitelerini düzenli olarak kullanacağım.	1	2	3	4	5

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