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**EXPLORATION OF THE COPING STRATEGIES FOR
CONSUMER CONFUSION THROUGH PERCEIVED
RISK AND AN APPLICATION**

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İZMİR – 2021

THESIS APPROVAL PAGE



DECLARATION

I hereby declare that this doctoral thesis titled as “Exploration of the Coping Strategies for Consumer Confusion through Perceived Risk and an Application” has been written by myself in accordance with the academic rules and ethical conduct. I also declare that all materials benefited in this thesis consist of the mentioned resources in the reference list. I verify all these with my honor.

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Signature

ABSTRACT

Doctoral Thesis

Doctor of Philosophy (PhD)

**Exploration of the Coping Strategies for Consumer Confusion through
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Dokuz Eylül University

Graduate School of Social Sciences

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With the development of production and mass media and the strengthening of capitalism, consumption culture is spreading day by day. So that it is possible to say that our daily life is shaped around consumption. In such an environment, many reasons such as the proliferation of products, services, brands and alternatives, the increase of the usage of internet and social media, the problems brought by technology, the decrease in the trust in the brands, the increase in information and excessive information load with the effect of mass media cause consumers to experience more confusion. In order to get rid of this confusion, it is seen that consumers resort to different methods.

Based on this problem, this study aims to enable consumers to choose the products or services with which they are most confused, to investigate what kind of confusion they have about these products, the risk factors they perceive for these products, and how they deal with this situation. In the theoretical part of the study, with headings such as "The Causes of Consumer Confusion", "The Dimensions of Consumer Confusion", "Consumer Perceived Risk Factors", "Dimensions of Perceived Risk" and "Coping Strategies with Consumer Confusion & Confusion Reduction", the phenomenon of consumer confusion is addressed in all aspects. In the application part, the risk groups and levels perceived by the consumers for the products and services selected within the scope of the study were determined and the strategies to cope with this were analyzed and discussed.

It is hoped that this study will contribute to the literature with its extensive literature review and the form of analysis it has revealed and will guide other studies to be conducted afterwards.

Keywords: Consumer Confusion, Consumer Confusion Proneness, Consumer Perceived Risk Factors, Coping Strategies with Consumer Confusion, Consumer Confusion Reduction.



ÖZET

Doktora Tezi

Tüketicinin Kafa Karışıklığı ile Başa Çıkma Stratejilerinin Algılanan Risk Faktörleri ile Açıklanması ve Bir Uygulama

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Üretim ve kitle iletişim araçlarının gelişmesi ve kapitalizmin güçlenmesi ile birlikte tüketim kültürü de gittikçe yayılmaktadır. Öyle ki günlük hayatımızın tüketim etrafında şekillendiğini söylemek mümkündür. Böyle bir ortamda ürün, hizmet, marka ve alternatiflerin çoğalması, internet ve sosyal medya kullanımının artması, teknolojinin getirdiği sorunlar, markalara olan güvenin azalması, bilgi birikiminin artması ve aşırı bilgi yükü gibi birçok neden, kitle iletişim araçlarının etkisiyle tüketicilerin daha fazla kafa karışıklığı yaşamasına sebep olmaktadır. Bu kafa karışıklığından kurtulmak için ise tüketicilerin farklı yöntemlere başvurduğu görülmektedir.

Bu sorundan yola çıkan çalışmamız, tüketicilerin en fazla kafa karışıklığı yaşadığı ürün veya hizmetleri seçmelerini sağlayıp bu ürünlere yönelik ne tür bir kafa karışıklığı yaşadıklarını, bu ürünlere yönelik algıladıkları risk faktörlerini ve bununla nasıl başa çıktıklarını araştırmayı amaçlamaktadır. Çalışmanın teorik bölümünde; "Tüketici Kafa Karışıklığı", "Tüketici Kafa Karışıklığı Eğilimi", "Algılanan Risk Faktörleri", "Tüketici Kafa Karışıklığıyla Başa Çıkma Stratejileri" ve "Kafa Karışıklığını Azaltma" gibi başlıklarla tüketici kafa karışıklığı olgusu tüm boyutlarıyla ele alınmıştır. Uygulama bölümünde ise tüketicilerin, çalışma kapsamında seçilen ürün ve hizmetler için algıladıkları risk grupları ve seviyeleri belirlenmiş ve bununla başa çıkma stratejileri ele alınmıştır.

Yapılan geniş literatür taraması ve ortaya koymuş olduđu analiz biçimiyle, çalışmamızın literatüre katkı sağlaması ve kendisinden sonra yapılacak olan diğerk çalışmalaraya yol gösterici olması umulmaktadır.

Anahtar Kelimeler: Tüketici Kafa Karışıklığı, Tüketici Kafa Karışıklığı Eğilimi, Algılanan Risk Faktörleri, Tüketici Kafa Karışıklığıyla Başa Çıkma Stratejileri, Tüketici Kafa Karışıklığını Azaltma.



EXPLORATION OF THE COPING STRATEGIES FOR CONSUMER CONFUSION THROUGH PERCEIVED RISK AND AN APPLICATION

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INTRODUCTION

With the development of production and mass media and the strengthening of capitalism, consumption culture is spreading day by day. So that it is possible to say that our daily life is shaped around consumption. In such an environment, many reasons such as the proliferation of products, services, brands and alternatives, the increase of the usage of internet and social media, the problems brought by technology, the decrease in the trust in the brands, the increase in information and excessive information load with the effect of mass media cause consumers to experience more confusion. In order to get rid of this confusion, it is seen that consumers resort to different methods.

Based on this problem, this study aims to enable consumers to choose the products or services with which they are most confused, to investigate what kind of confusion they have about these products, the risk factors they perceive for these products, and how they deal with it.

In the first part of the thesis, the phenomenon of "consumer confusion" is discussed in detail and different concepts of consumer confusion in the literature are studied extensively. Then, by focusing on "The Causes of Consumer Confusion" and "The Dimensions of Consumer Confusion", the phenomenon of consumer confusion was tried to be examined with all its dimensions.

In the second part of the thesis, "Consumer Perceived Risk Factors" has been discussed and the subject of "Dimensions of Perceived Risk" has been examined in detail under different titles.

In the third section, certain coping strategies prominent in the literature on the subject of "Coping Strategies with Consumer Confusion & Confusion Reduction" are examined and exemplified in detail.

The fourth part of the thesis is the "Methodology" part. Within the scope of the thesis, one of the product/service groups with which consumers are most confused was selected. Then, the risk groups and levels perceived by consumers for these products and services were determined and the strategies to cope with this were examined.

The main purpose of the thesis is to enable consumers to choose the products or services that they are most confused with, to investigate what kind of confusion they

have about these products, the risk factors they perceive for these products, and how they deal with this situation. "Simple Random Sampling" was chosen as the sampling method. Within the scope of the study, consumers of different age groups, different education levels, and incomes were reached. In the study, a total of 57 questions were asked to the consumers selected using the Consumer Confusion Scale (9 items), Perceived Risk Scale (17 items) and Confusion Reduction Strategies (Coping with Confusion) Scale (31 items) questionnaires.

The selections of the five product groups examined in the study were made in accordance with the literature and today's technology and marketing. Mobile phones and computers are products that are expected to be confused technologically, as accepted in the literature. Mobile internet packages, in-home internet, and satellite broadcasting, cable TV and digital TV platforms (such as Digiturk, DSmart, Tivibu...etc.) product groups have been added in line with today's trend product groups.

In the study, it is aimed to select a single product with the most confusion among different product and service groups. Firstly, a questionnaire was applied to a total of 50 people among the 15 product and service groups that experienced the most confusion. In order not to spread the scope of the study too much, five product groups were selected to be used in this thesis.

The originality of the study is that only few studies have previously studied consumer confusion with risk levels with different product groups especially in mobile phone and computer product groups, and coping strategies have not been detected in the Turkish literature with these variables. This study also analyzed consumer confusion with different industries such as Satellite Broadcast, Cable TV & Digital TV Platforms, New Technology TV Models and Mobile Internet and in-Home Internet Packages. At the end of this study, the type of confusion that can be experienced in the selected product groups, the risk levels that can be perceived and to what extent and how they have been dealt with will be found, can be beneficial for both practitioners and researchers. Moreover, it is hoped that it will make original contributions to both the consumer behavior literature, practitioners, and marketers since the product groups included in the analysis are among today's trendy and widely used products.

416 questionnaires were used in data analysis. A positive and significant relationship between consumer confusion, perceived risk and coping strategies are found. In addition, Perceived Risk is found to be partial mediator variable of this study.



CHAPTER ONE

CONSUMER CONFUSION

1.1. THEORETICAL FRAMEWORK AND LITERATURE REVIEW

With the technological advancements, the demands and needs of consumers are changing. The marketing sector is based on meeting the demands and needs of consumers. However, traditional marketing methods are no longer sufficient to determine the expectations of consumers and to satisfy the demands of consumers. The reasons such as the increase in alternatives and the decrease in confidence in the mass media cause confusion for the consumers. Therefore, consumers have difficulty in making decisions, and they have turned to different ways to get rid of this confusion.

At this point, in order to express the place of confusion in the consumer decision process, it is necessary to first address the issues of “consumer confusion” and “understanding information search and decision-making processes of the consumers”.

1.1.1. Understanding Information Search and Decision-Making Processes of the Consumer

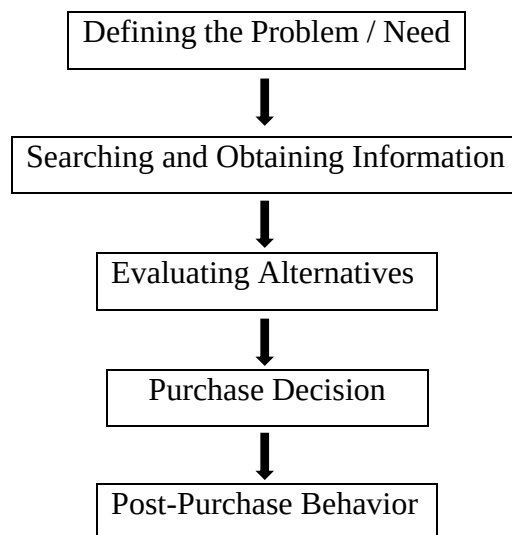
Consumers are faced with many decision-making processes during the day. These decisions can take many different forms, such as purchasing a product that will meet the wishes and needs, or watching a movie that attracts attention, listening to music, and attending an event. When consumers are faced with certain decisions in order to satisfy their needs, they go through a process referred to as the decision process. In other words, in every situation where consumption exists, consumers go through a decision process. This decision process is described in the literature by different models. The common feature of these models is that the consumer performs information seeking activities at a certain level in each decision process. In the next part of the study, the information seeking behavior exhibited by the consumer during the decision process is examined in detail. First of all, what the consumer decision

process is, and its stages were examined briefly, and then information seeking behavior in the decision process was included.

It is possible to define the consumer decision process as the whole of the activities carried out by the consumer in order to satisfy his/her needs. Since consumers try to make decisions to obtain the most effective and efficient choice for them in the decision process, needs are considered as a problem and the consumer decision process is seen as a problem solving proces (Solomon, 2010: 332).

The problem-solving process performed by consumers for these problems, which may be difficult, complex, easy, or ordinary, is cognitive and goes through certain stages (Odabaşı and Barış, 2010: 333). It is accepted that the consumer decision process, which starts with the awareness of the needs of consumers that can be met, consists of five stages in general (Kotler and Armstrong, 2012: 152). Figure 1.1. shows the consumer decision process. In many cases, the consumer can shorten this process and ignore some of the stages. The real process is shaped by behavioral influences, decision-making approaches, and levels of interest.

Figure 1.1. Consumer Decision Process Chart



Source: Kotler & Armstrong, 2012: 152; Solomon, 2010: 333.

The first stage of the consumer decision process is the awareness of the need by the consumer, that is, the definition of the problem, and this stage triggers all other stages.

When the consumer feels that there is a difference between the desired state and the current situation, he/she defines the problem and takes action (Butler and Peppard, 1998: 604). This perceived difference occurs in two ways. These; changes in the current state of the consumer and the state desired by the consumer (Odabaşı and Barış, 2010: 350).

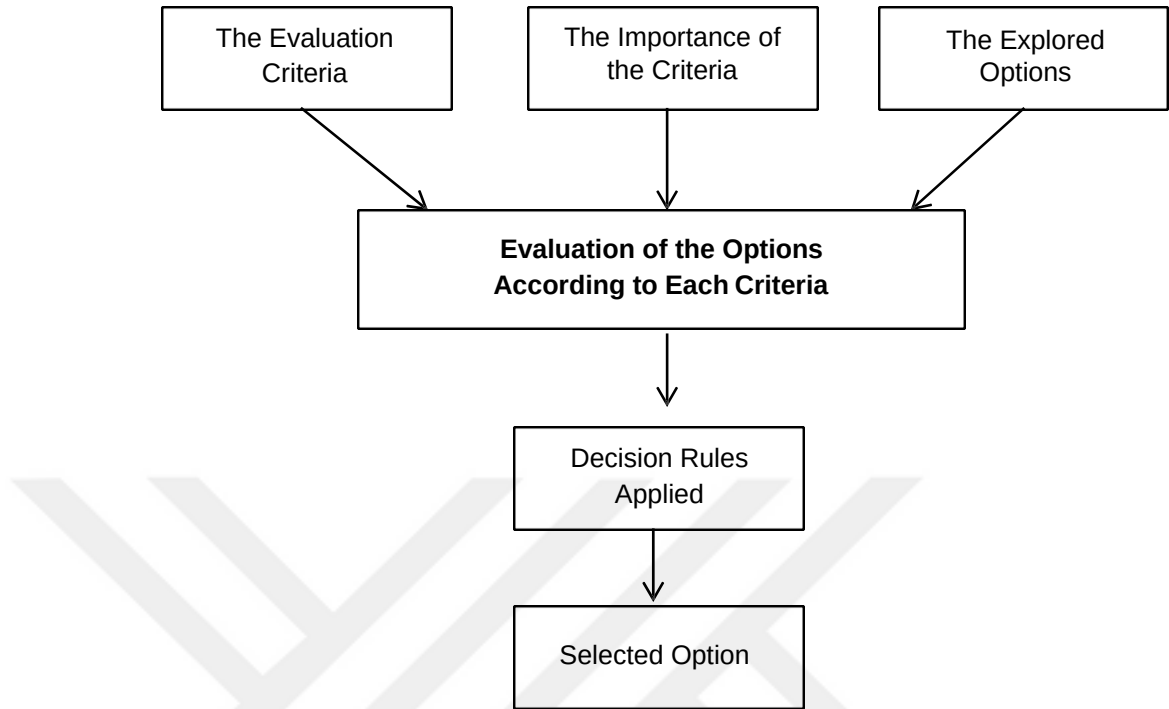
The consumer, who determines the problem, will collect information in order to obtain the options and relevant information to solve the problem. However, information gathering activity may not always take place. Although there is only one increase in the consumer's attention to this problem, the consumer may not be able to solve the problem (Kotler and Armstrong, 2012: 153).

The consumer, who collects information to solve his/her problem, is at this stage tries to identify appropriate options to solve the problem by referring to sources and external sources (Odabaşı and Barış, 2010: 357). External resources used by the consumer, personal resources (family, friends, neighbors, acquaintances), commercial resources (advertisements, displays, sales representatives, packaging, websites), public resources (mass media, internet searches, consumer rating agencies) and experiential resources (touching the product, viewing the product, using it) (Kotler and Armstrong, 2012: 153).

In the next stage, the consumer evaluates the most suitable product options determined at the information gathering stage in line with the information obtained in order to make the purchasing decision. Consumers determine the criteria they will use when evaluating alternatives and the degrees of importance they will consider for these criteria. In the following process, they try to determine the most appropriate choice by evaluating each alternative according to these criteria.

The consumer's evaluation and elimination process of alternatives is summarized as follows:

Figure 1.2. The Consumer's Evaluation and Elimination Process of Alternatives



Source: Odabaşı & Barış, 2010: 365; İslamoğlu & Altunışık, 2010: 47.

The next stage in the process is the purchase of the chosen option. Procurement consists of two determinants: intention to purchase and situational effects and personal differences (Odabaşı and Barış, 2010: 376).

The creation of a purchase intention as a result of evaluating alternatives does not always result in a purchasing decision. The procurement action may be delayed or abandoned with various effects. After the purchasing action, the consumer will evaluate the effects and results of his decision and display various behaviors accordingly.

After the purchase, the consumer will face three important situations: Satisfaction (brand loyalty may develop), partially satisfied (cognitive conflict may occur) and dissatisfaction (complaining behavior may be exhibited) (Odabaşı and Barış, 2010: 387).

1.1.1.1. Information Search and Acquisition in the Decision-Making Processes

The process of seeking and obtaining information is one of the most important stages of the consumer decision process. However, searching for information should not be seen as just a stage of the process. Consumers need information at every stage of the decision process. Therefore, information is the most needed input for the consumer to make a decision and to be satisfied with the consumer's decision.

Information seeking behavior is defined as the research activity carried out by the consumer to obtain information from the environment in order to make the right decision (Solomon et al., 2006: 265). Consumers carry out information seeking activities for two different situations. The first of these is the research the consumer conducted in connection with the process before the purchase takes place. The second is the research the consumer conducted for a purchase that may arise in a later period or just to have knowledge and curiosity (İslamoğlu and Altunışık, 2010: 44).

Searching for pre-purchase information can ensure better and more effective decisions in the decision process, increase the level of knowledge about the product and increase the level of satisfaction after purchasing (Bloch, Sherrell and Ridgway, 1986: 121).

Consumers constantly identify problems and opportunities and carry out internal and external searches for information that will eliminate these problems. Information seeking includes cognitive activities as well as physical activities displayed by consumers. On the other hand, searching for information is not a cost-free process. For this, the consumer may need to spend time, energy, money and generally give up more attractive activities (Hawkins and Mothersbaugh, 2010: 526).

The information obtained by the consumers serves multiple purposes. The informed consumer (Odabaşı and Barış, 2010: 357);

- makes better and easier decisions.
- perceives less risk than his decision.
- eliminates unnecessary options by selecting the most effective options.

During the decision process, the consumer, who realizes his/her needs, carries out information seeking activities in order to identify product alternatives to meet his/her

needs. At this stage, the consumer engages in two types of information seeking behaviors. These are internal searches and external searches.

The consumer will primarily perform internal searches using the information obtained from previous purchases, uses and experiences, shaped according to their satisfaction and formed in their long-term memory. If the internal search is not sufficient to solve the problem, the consumer will apply to external sources by making an external search that may be related to the solution of the problem (Hawkins and Mothersbaugh, 2010: 518).

An external search is described as turning all of the consumer's attention, awareness, and initiative to the outside world in order to gain knowledge about the purchase from the context (Beatty and Smith, 1987: 85). The need for customers to engage in external search practices would increase based on the market's complexity, product, and customer characteristics (İslamoğlu and Altunışık, 2010: 43).

1.1.1.2. Resources Used in Information Searching Processes

Consumers benefit from various external sources within the framework of external search. It is possible to categorize the sources used by the consumer in information seeking behaviors in four groups. These are personal resources, independent / public resources, marketing / commercial resources, and experiential resources (Hawkins and Mothersbaugh, 2010: 523-524, Kotler and Armstrong, 2012: 153; Hoyer and MacInnis, 2010: 205).

Personal Resources: Includes the consumer's family, friends, neighbors, and other acquaintances. Consumers can obtain information by contacting other people they know face-to-face, over the phone, via the internet or other means.

Independent / Public Resources: Includes magazines, consumer groups, consumer rating agencies, non-brand-related websites, mass media and government organizations.

Marketing / Commercial Resources: Includes marketing communication resources offered by the business such as advertisements, sales representatives, websites, packaging. These resources are those that marketers are under their direct control. Consumers can obtain information by visiting or calling a store or seller,

browsing the product's package or brochures about the brand, following internet advertisements, examining the websites of manufacturers or other types of communication produced by the business.

Experiential Resources: It includes touching the product, examining and using the product. Information can be obtained by using product samples, testing products (such as a test drive), or experiencing products online.

1.1.2. Consumer Confusion

In order to fully understand the phenomenon of consumer confusion, the term confusion needs to be defined. In general, it can be stated that there is confusion "when the person is confused" (Cambridge Advanced Learner's Dictionary, 2007) or "cannot know how to act" (Oxford Advanced Learner's Dictionary, 2005). Accordingly, it can be said that a person who experiences chaos, behaves differently than normal, has a difference in his/her understanding, and loses his/her orientation (Cremer, 2007: 32).

Under the next heading, first of all, consumer confusion is defined, and a general evaluation is made regarding the development of this concept in the literature.

One of the most important problems facing today's consumers in the decision process is confusion. Consumers' exposure to excessive information, the increase in the number of accessible products, the development of product imitation strategies, as well as the development of technology and the internet have triggered the increase of the problem of confusion. The purchasing decision process for many products, especially technological products, has started to become more complex (Leek and Kun, 2006: 184).

Although it is important in terms of consumer behavior, the concept of "consumer confusion" is not included extensively in consumer behavior textbooks (Scweizer, Kotouc, Wagner, 2006), which may be due to the lack of a consensus definition of the concept. The concept of consumer confusion has generally been tried to be explained based on two main views in the literature. One of these is the brand confusion perspective, based on product similarity and associated with the issue of trademark infringement. The other is the complexity approach arising from the excess of variety, including the knowledge load literature (Cremer, 2007: 92).

When the studies on consumer confusion in the literature are examined, it is seen that the definitions of confusion vary.

Consumer Confusion is described as a troubling / unsuitable state of mind and disturbing/inappropriate attitude that begins before the purchase period and negatively impacts customers' information gathering process and decision-making skills, prompting them to make lower standards of decisions (Walsh and Mitchell, 2010: 840).

Mitchell and Papavassiliou (1999: 327) defined confusion as a mood affecting information gathering and decision-making process in their study and added that consumers may not be aware of it.

Turnbull, Leek, and Ying (2000: 145) defined consumer confusion as an inability of consumer's to establish an accurate understanding of several attributes of a product and/or service throughout the decision-making process. Consumer confusion, on the other hand, is described by Schweizer, Kotouc, and Wagner (2006: 185) as an emotional state in which consumers find it difficult to choose and interpret stimuli as a result of exceeding of the individual upper limit.

Table 1.1. lists the definitions and semi-definitions of consumer confusion in the marketing and consumer behavior literature by various scholars over time, adapted from Walsh et al., (2007) and Cobanoglu and Tutuş's Consumer Confusion definition tables (2014).

Table 1.1. Definitions of Consumer Confusion and Their Classification

Author(s)	Definition	Semi-Definition
Kapferer (1995a, p. 101)	“(…) emerges from a misassignment of distinctive markings”.	
Kohli and Thakor (1997, p. 213)		“Confusion may occur when the consumers mistakenly select the similar brand name rather than the original one”.
Huffman and Kahn (1998, p. 492; 493)		The confusion arises when the consumer feels the difficulty with a high number of potential alternatives is due to the perceived complexity, not because every time actually the real complexity or variety.
Jacoby and Morrin (1998, p. 97)		“If a trademark is used by someone other than the manufacturer, there is a risk that people will be misled over who makes the product.”
Mitchell and Papavassiliou (1999, p. 327)		The information processing and decision-making processes are affected by the mental state of the consumers who can be aware or unaware of their confusion.
Turnbull, Leek, and Ying (2000, p. 145)	“Consumers’ failure to have appropriate interpretation about the aspects of a product or service during the decision-making process”.	
Miaoulis and D’Amato (1978, p. 49)	“confusion” is a form of stimulus generalization.”	

Diamond (1981, p. 52)	“(…) is so close in appearance, tone, or context to the label that a potential purchaser is likely to be mistaken or misled.”	
Sproles and Kendall (1986, p. 274)		“(Consumers) experience a large number of products and retailers to select, and they find it difficult to make decisions. Furthermore, they are bombarded with too much information.”
Loken, Ross, and Hinkle (1986, p. 196)		“(…)Physical similarities between products can lead to a customer mistaking the source of origin or identification.”
Poiesz and Verhallen (1989, p. 233)	“Brand confusion is a condition that happens at the individual level (…) and is largely unconscious.”	
Foxman, Muehling, and Berger (1990, p. 172)		“(…) the confusion arises from the misled consumers”
Foxman, Berger, and Cote (1992, p. 125)	“(…) consists of one or more inferential processing errors that cause a buyer to unintentionally shape false assumptions about the attributes or results of a less well-known brand based on the attributes or performance of a more well-known brand.”	

Walsh (1999)	Confusion is an unpleasant state of mind that occurs especially before the purchase and has a detrimental impact on customers' information gathering and decision-making skills, and potentially leading to sub-optimal decisions.	
Chryssochoidis (2000)	Confusion is characterized as a situation in which people utilize incorrect opinions about products and services as well as their performance and may confuse the features and performance of a well-known product with the less-known products by them.	
Walsh (2002)	Consumer confusion is a conscious or unintentional disruption of consumers' information processing that leads to poor buying decisions.	
Walsh et. al. (2002)	Consciously and unconsciously state of mind linked to stimuli resemblance, excess of information and mental unclearness.	
Schweizer (2004)	Consumer confusion is an emotionally loaded and unhealthy mental state, making it hard for customers to pick and understand information quickly and accurately.	

Schweizer et. al. (2006)	Confusion is an emotional state that occurs when an individual's ability for absorbing and interpreting environmental stimuli is temporarily overwhelmed / unavailable and in which individuals find it difficult to choose and understand stimuli.	
Drummond and Rule (2005)	..is widely regarded as a distressing emotional state that exacerbates the shopping process and can have detrimental consequences for customers' information gathering and decision-making abilities.	
Mitchell et. al. (2004)	It's a conscious mental state that can happen before or after a purchase and includes not only a mental but also an attitudinal and behavioral component.	

Source: Walsh et al., 2007 & Cobanoglu and Tutuş, 2014.

Based on the above definitions of consumer confusion, it is possible to define consumer confusion as a mental state that consumers experience due to exceeding their capacity thresholds while processing the information obtained in the decision process and evaluating alternatives and making it difficult to make decisions.

Consumers are exposed to excessive information like the number of products and the amount of information about each product increase, the differences between products decrease, information sources become more complex, and relative costs increase. In addition, these situations can cause the consumers to feel confused, feel stress and frustration, and make sub-standard decisions (Mitchell and Papavassiliou, 1999: 319, Walsh and Mitchell, 2010: 843).

This is particularly evident in complex purchases of high interest, where consumers put more effort into collecting information and have a higher tendency to experience the burden of information (Mitchell and Papavassiliou, 1999: 319).

In the definitions of brand confusion, the most frequent emphasis is on stimulus similarity, and in these studies (e.g., Miaoulis, D'Amato, 1978; Diamond, 1981; Loken et al., 1986; Foxman et al., 1990), it is generally used in cases where the original and counterfeit brands are similar. The chaotic situation experienced is described. However, in these studies, confusion caused by the product was also taken into account, while consumer characteristics and other possible causes of confusion were not taken into account.

In later studies, the existence of other factors that may cause confusion was taken into consideration, and the definitions of confusion were developed accordingly. Poiesz and Verhallen (1989) stated that not only brand confusion but also confusion arising from communication elements may exist.

Huffman and Kahn (1998: 490) also pointed out the existence of elements that could be a source of confusion other than similarity by associating confusion with product diversity in their definition. Huffman and Kahn (1998: 493) argued that the confusion is due to the perceived confusion, which is clearly distinguished from real confusion or diversity. They also noted that even though the total number of stimulants is limited, some customers can experience confusion.

Mitchell and Papavassiliou (1997, 1999) are the first to shed the brand confusion and approach the subject from a more holistic perspective. Expanding the brand infringement point of view, they stated in their study (1999) that besides the similarity, the excess of options and the information transmitted may cause confusion, as well as being incomplete, inaccurate, or ambiguous, all mixed elements can be a source of confusion. However, they also mentioned the changes in the mental state of the person due to the information load (such as stress, frustration) and also talked about the confusion reduction strategies that can be used to deal with the mental confusion.

After the introduction of this holistic approach, studies that advance the subject in this direction (eg. Mitchell, Walsh, Yamin, 2005; Drummond, Rule, 2005), only one dimension (similarity, information load or uncertainty) or a single source (product, brand, etc.) such as, Turnbull et. al. (2000) pointed out that if the stimulus is

ambiguous, the consumer cannot interpret the product correctly, while Chryssochoidis (2000) continued with a product-oriented approach to the subject.

There are also researchers who continue to focus to the subject. One of the first studies that define consumer confusion as an attitude and therefore state that it has cognitive, emotional, and behavioral components belong to Mitchell and Kearney (2002). Similarly, although Mitchell et al. (2005) supported this idea, no empirical study was found that measured these three components together, and it was observed that the emotional dimension was ignored (Cremer, 2007: 93).

In the definition of consumer confusion, there have been changes in parallel with the studies that consider all environmental stimuli as triggers of confusion and take into account the information processing capacity of the consumers. For example, Schweizer et al. (2006) defined consumer confusion as to the result of temporarily exceeding the limit of a person's capacity to grasp environmental stimuli and process them, and they stated that it is an emotional state that makes it difficult for a person to select and interpret the stimulus.

A famous work of Sproles and Kendall (1986) about Consumer Decision Making Styles have also referred “*confused consumers from over choice* caused by a proliferation of the stores, consumer information and brands” as one of the fundamental consumer decision-making characteristic.

Sertoğlu and Kavak (2017) conducted a scale development study about consumer confusion and found out four confusion factors that are confusion caused by other people's views, personal characteristics, price, and product confusion and added that consumer confusion arises from mostly personal characteristics.

Vanpariya and Patel (2018) analyzed the impact of consumer confusion on decision postponement and brand loyalty and found out that various confusion variables show positive impact on decision postponement and negative impact on loyalty.

Some authors argue that confusion prevails in almost every decision consumers make (Walsh and Mitchell, 2010: 838). Walsh, Hennig-Thurau and Mitchell (2007: 704) accordingly classify confusion as a consumer characteristic.

As a result, confusion for the consumer who wants to find the optimum solution for him causes the market to be misinterpreted and the consumer not to perform the expected performance in the decision process.

1.1.2.1. The Causes of Consumer Confusion

Consumer confusion is an individual characteristic of the consumer and can vary from person to person. Referring to the optimal stimulation level theory, Schweizer, Kotouc, and Wagner (2006: 185) state that when the stimuli to which consumers are exposed cross an individual critical threshold, the consumer may be confused at different levels due to the intensity of stimulation.

The development of the Internet and the changes that occur in the lives of consumers accordingly cause consumers to be confronted with many stimulants. Consumers experience a certain level of confusion in almost every decision, although it also depends on the level of interest and the risk of the decision. The diversity in the number and type of stimulants consumers are exposed to makes it difficult to pinpoint the specific causes of confusion.

Drummond (2004: 318) summed up the causes of consumer confusion as follows:

1) Consumers now have easy access to ever-increasing volumes of information:

As stated in previous sections, consumers' information processing absorption capacity and abilities are limited. With the exceeding of the limits, the information burden and the resulting confusion arise as a serious problem for the consumer. This situation generally depends on the time the consumer has. The more time a customer has, the less likely he or she may be overwhelmed by the amount of excessive information. Conversely, the greater the likelihood of confusion for consumers who have less time to process increasing volumes of information.

2) Unprecedented proliferation of product alternatives:

The widespread use of products, beyond adding value to the consumer, causes the consumer to be alone with many options and thus confused due to the enormous increase in the number of similar products.

3) Increased use of imitation strategies:

Keeping track of competitors' successful product ideas, concepts and styles is a possible case for other products on the market. The fact that imitation can be done easily causes uncertainty and confusion about which product and brand the consumer should choose.

4) Consumers shopping in new and foreign environments:

The globalization of the markets, the easy access of consumers to many products including international markets, the development of online shopping and alternative distribution opportunities cause the consumers to be relatively unfamiliar with the market environment where they shop and experience confusion accordingly.

In a previous study, Papavassiliou (1995) argued that confusion was caused by excessive excess of stimuli (information, products, product characteristics etc.), similar and contradictory stimuli, misleading, ambiguous, and insufficient information (Turnbull, Leek and Ying, 2000: 145).

1.1.2.2 Negative Consequences of the Consumer Confusion

One of the main negative outcomes of consumer confusion that can be triggered by product similarity, information overload and ambiguous information is that it negatively affects consumer decision-making and business profitability (Alarabi and Grönblad, 2012 :1). Knowing these negative outcomes is important for optimizing the consumer decision-making process for both consumers and companies, since reduced discomfort caused by confusion and hence mental unhappiness and dissatisfaction and the reduced brand loyalty affect both consumers and companies.

1.1.2.2.1. Negative Consequences of the Consumer Confusion for Consumers

Consumer confusion can adversely impact customers' decision-making process, as consumers confused because of product similarity, proliferation of the products, overloading complex information and abundance of details and existence of unclear information, the decision paralysis emerges, and the consumer becomes overwhelmed by the decision (Mitchell and Papavassiliou, 1999: 327).

The Consumer Confusion may have many negative consequences, such as not being able to make a decision and feeling mentally uncomfortable, not being able to explain the reason for choosing a particular product option, hesitating to buy, and having a negative attitude towards shopping (Bayraktaroğlu, 2011: 65).

Therefore, the brand choice of the consumers may unknowingly be affected which later lowers the brand loyalty because of the frustration and dissonance they have. The consumers may misunderstand price as a measure of quality and this may mislead them. The other negative outcome may be the negative word of mouth effect, that the confused and dissatisfied consumer spread inaccurate or irrelevant information and worsens the decision-making process of other consumers. Moreover, since the confused consumer may postpone the purchase decision for later, the decision later may be the same or different (Mitchell and Papavassiliou, 1999: 327).

Walsh and Mitchell (2010: 840) also contributed to the negative outcomes of the consumer confusion that they claimed that the consumer confusion can lead to incorrect buying, misuse and misunderstanding of the products and their attributes and this situation results in a “non-maximization of utility”.

1.1.2.2.2. Negative Consequences of the Consumer Confusion for Businesses

It is inevitable that the negative consequences of confusion on consumers will negatively affect businesses as well. With these negative outcomes on consumers, the consumer confusion may have also negative outcomes for businesses that adversely affect their profitability.

Confusion causes the consumer to shop without taking the brands and product attributes into consideration which may result in decrease in brand and store loyalty, thus leading to a loss of sales for the producer. The reason for this is that the confused consumer may give up purchasing, postpones the purchase or switches to another product group where he / she will feel more comfortable. In this case, the manufacturer or retailer loses its customer directly or indirectly to its competitor.

Foxman (1990:172) searched about this condition from the perspective of imitation strategies and trademark law and argued that when the consumer

unknowingly buys a counterfeit Nike product and is not satisfied with it, she/he will not buy a Nike product again.

For manufacturers, the decrease of brand loyalty, weakening of brand image and loss of sales are the biggest problems. Manufacturers especially should think that the excessive increase in the number of products causes more confusion due to wrong and insufficient information. (Bayraktaroğlu, 2011: 68). For retailers, as a result of this situation, the store image of the stores is damaged and the store loyalty of the consumers decreases, as a result, the consumers choose the stores randomly (Mitchell and Papavassiliou, 1997: 164). All these factors cause economic loss for companies.

1.2. THE CONSUMER CONFUSION DIMENSIONS

When the definitions and studies related to confusion are examined, it is observed that there is a transition from brand confusion due to product similarity to consumer confusion, which is a more comprehensive concept that includes environmental stimuli and different features of these stimuli.

In this part of the study, the studies in the literature related to the complexity that have been realized based on different perspectives will be evaluated and different types of complexity will be defined.

In recent years, researchers have been paying attention to market uncertainty and its precedents. The plethora of products available on the market is an important aspect of the market (Walsh et al., 2007). Confusion occurs due to multiple brand options and overload, which is triggered by interruption of responsiveness that agitates and tenses consumers (Mitchell & Papavasiliou, 1999; Walsh, Thuru & Mitchell, 2007). Product markets today are absolutely competitive and segregated, offering end consumers plenty of options. Three key streams of proneness to uncertainty are therefore found: "Similarity Confusion Proneness", "Overload Confusion Proneness", "Ambiguity Confusion Proneness" (Iqbal et al., 2014: 1-2).

When the studies in the literature are examined, it is seen that consumer confusion is examined under three dimensions. These are (Matzler, Stieger and Füller, 2011: 233):

1. Similarity Confusion Proneness

2. Overload Confusion Proneness
3. Ambiguity Confusion Proneness

In addition to these three different perspectives, there are also studies that defend the similarity, excessive information and uncertainty complexity should be handled together, and the holistic perspective that defines the consumer confusion as the combination of these three dimensions.

1.2.1. Similarity Confusion Proneness

Mitchel, Walsh, and Yamin (2005: 143) defined the similarity confusion proneness as a false brand assessment caused by the perceived physical similarity of goods and/or services in consumer choice.

Inaccurate evaluations caused by the perceived similarity of goods and/or services in terms of distinctive features such as color, style, packaging, or writing cause confusion due to even more similarity, especially with the imitation of well-known brand products by competitors (Matzler, Stieger, and Füller, 2011: 233). In the current situation, consumers, consciously or unconsciously, tend to buy the imitation brand rather than the original brand (Leek and Kun, 2006: 184).

In some sources, it is said that the similarity confusion proneness occurs at an unconscious level (Mitchel, Walsh, and Yamin, 2005: 839).

One of the stimulus elements associated with confusion in the literature is similarity. Especially the studies on product and brand similarity (Miaoulis, D'Amato, 1978; Loken et al., 1986; Foxman et al., 1992; Foxman et al., 1990) and thus brand confusion and resource confusion are mostly, and there are also studies drawing attention to the similarity of other stimuli such as advertising and message. Confusion of similarity can be defined as "a lack of understanding, wrong evaluations regarding the brand or possible changes in the choices made due to the perceived physical similarities of the products" (Mitchell et al., 2005). However, confusion can also be caused by the characteristics, shape or quality of the products, the advertisement or commercial message being similar (Kent, Allen, 1994; Poiesz, Verhallen, 1989).

One of the first studies to relate complexity to the similarity of products is the work of Miaoulis and D'Amato (1978). Based on the concept of stimulus

generalization (Miaoulis, D'Amato, 1978), which expresses the response given and learned in previous situations, since it is similar to new situations and previous situations, the researchers found that when the person encounters two products that are physically similar to each other, his positive attitudes towards the original product are similar. They state that they can generalize to the imitation product and give similar reactions to both. It was stated that if the responses are very similar, it may be thought that the two stimuli are so similar in the eyes of the respondent, and therefore confusion may occur. The researchers, arguing that the expectations of a person who has never tried or used a product are based on the visuality of the product, the researchers tested the confusion created by similar products-brands based on an example case. For this purpose, in a region where the first brand is known but new brands have not yet been recognized, a meeting was held with consumers right after they bought the product, before they even tried the product.

As a result of the study, it was determined that when purchasing a new brand, consumers generalized their experiences about the first brand to new products, they generally purchased products with the expectation arising from visual similarity, and the main reason for this association was the shape of the product that is a part of the brand, rather than the brand name.

Another study addressing the confusion created by the similarity between products is by Loken, Ross and Hinkle (1986), and the resource confusion that expresses the false consumer perception (Foxman et al., 1992: 125) that the copycat brand was produced by the manufacturer of the original brand was emphasized. Physical similarities can cause the consumers to misinterpret the product's origin or identity. It can create the idea that two brands belong to the same manufacturer or that companies are linked. Researchers investigating the confusion in the laboratory environment, which can occur as the manufacturers of the two brands are thought to be the same due to their physical similarities, although the manufacturers are different, found that when the perception of similarity between the products is high as a result of the study, the sources of the products are perceived as common, and the real origins also contribute to this perception.

1.2.2. Overload Confusion Proneness

Mitchell, Walsh and Yamin (2005: 143) define the overload confusion proneness as the lack of understanding that the consumer, who is confronted with an environment rich in accessible information, cannot fully process the information in the current time period. The type of confusion mentioned here is the type of confusion that depends on the information load experienced by the consumer in the decision process.

In information-rich environments, both a large part of the decision-related information and the amount of product offered can confuse decision-makers (Mitchell and Papavassiliou, 1999: 319).

The development of the Internet and Internet-connected technologies has made the Internet an integral part of our lives. Thanks to the development of web environments, it has become easier for users to create content in these environments, and thanks to this, users have started to express themselves more comfortably and freely on the Internet. Nowadays, users share all kinds of experiences, requests, and opinions with other users on the Internet, and can affect the people who examine these contents in a very powerful way.

The easy content creation and sharing processes provided by the Internet bring a rapid increase in content on a particular subject. The number of contents created on the Internet is increasing day by day. This causes consumers to be confronted with a huge amount of information in their search for information. This mass of information sometimes brings about "information pollution" on certain subjects.

With the Internet usage as a source of information, the facilities provided by tools such as search engines ensure that consumers can easily access the information they need. But on the other hand, it also requires the consumer to deal with huge information. The "information load" is defined as the negative consequences in the decision function when the consumer's memory is exposed to more information than they can handle. The amount of information on the Internet and the easy access of consumers to this information cause the consumer to face the information overload problem and the decision process is negatively affected by this situation. Other important disadvantages caused by the information load in the decision process are that the consumer delays, postpones or waives from the decision to take.

The content created by users on the Internet is increasing in number every day in parallel with the diversification of participating web environments and the increase in the number of users. The number of comments and criticisms made by users for certain products is increasing, and the number of possible content that the consumer may encounter may be more than they can handle. This situation may cause confusion of the consumer.

1.2.3. Ambiguity Confusion Proneness

Mitchel, Walsh and Yamin (2005: 143) define ambiguity confusion proneness as the lack of understanding consumers experience when they have to re-consider and review their existing beliefs and assumptions about products or the purchasing environment.

For example, when we consider the confusion due to uncertainty in terms of the content created by users on the internet, the content rather than the number of comments and criticisms made by internet users on certain products causes situations that are inconsistent or ambiguous with each other. This can lead to confusion of the consumer who uses these resources in the process of searching for information.

Leek and Kun (2006: 185) have collected the factors that trigger confusion due to uncertainty under certain headings:

Technological Complexity: This condition occurs where the purchaser lacks adequate knowledge of the technical terms used to characterize the product's functionality. Since the consumer does not understand the technical terminology, there is a possibility that the product will not be able to satisfy the demands of the consumer.

For instance, the product may lack desirable properties or have features that the user does not want or need. Technological confusion causes problems especially in products such as mobile phones and computers, but other products such as organic foods may also cause problems due to technological complexity.

Uncertain Information / Suspicious Product Claims: Although various laws and organizations have been created to protect the consumer, there are many companies in the market that offer product information ambiguously or mislead about

their products. In addition, uncertainty and doubts can arise in user comments on products.

Conflicting / Inconsistent Information: Consumers may be exposed to conflicting information from different sources. This is one of the frequently encountered situations in user comments on the internet.

When one or more of these conditions exist, consumers are more likely to make mistakes. Moreover, even if the product information is explicitly illustrated, there is always a risk that the user still may misunderstand the information (Leek and Kun 2006: 185). The overload confusion is concerned with the quantity of information, while the ambiguity confusion focuses on the quality and consistency of the information (Matzler, Stieger, and Füller, 2011: 233).

As stated before, information quality is an important variable among the reasons for overload confusion. In this respect, the ambiguity confusion and the overload confusion can be associated.

CHAPTER TWO

CONSUMER PERCEIVED RISK FACTORS

In this part of the study, the concept of consumer perceived risk factors will be explained. For this, firstly the concepts of perception and risk will be explained, and then the concept of perceived risk with its dimensions will be explained in detail.

2.1. THE CONCEPTS OF PERCEPTION AND RISK

It is generally accepted that there is a relationship between consumers' purchasing or using products and their perceptions (Yaka, 2018: 26). Thanks to these perceptions, consumers show various reactions. Before the concept of perceived risk, which should be focused on in terms of this study, it will be useful to explain the concepts of perception and risk.

Perception is formed by observing the surrounding information through sound, light, taste, smell and color. Perception, on the other hand, is the process of understanding and making sense of the environment by taking action after the messages from these objects are evaluated by five senses. The process of perception begins as a result of the human brain encounters with certain personal and physical stimuli and continues with the interpretation and reaction of messages that attract attention through five sensory organs. Physical stimuli are those that can be felt by the five sensory organs coming from the environment and vary from person to person. Therefore, perception shows personal characteristics (Akturan, 2007: 448).

In the perception process, the perception of services is not as simple as being felt by five senses, contrary to concrete products. When purchasing services, consumers mostly benefit from service quality, word-of-mouth information exchange, previous experiences, or friend thoughts and suggestions (Koç, 2016: 24).

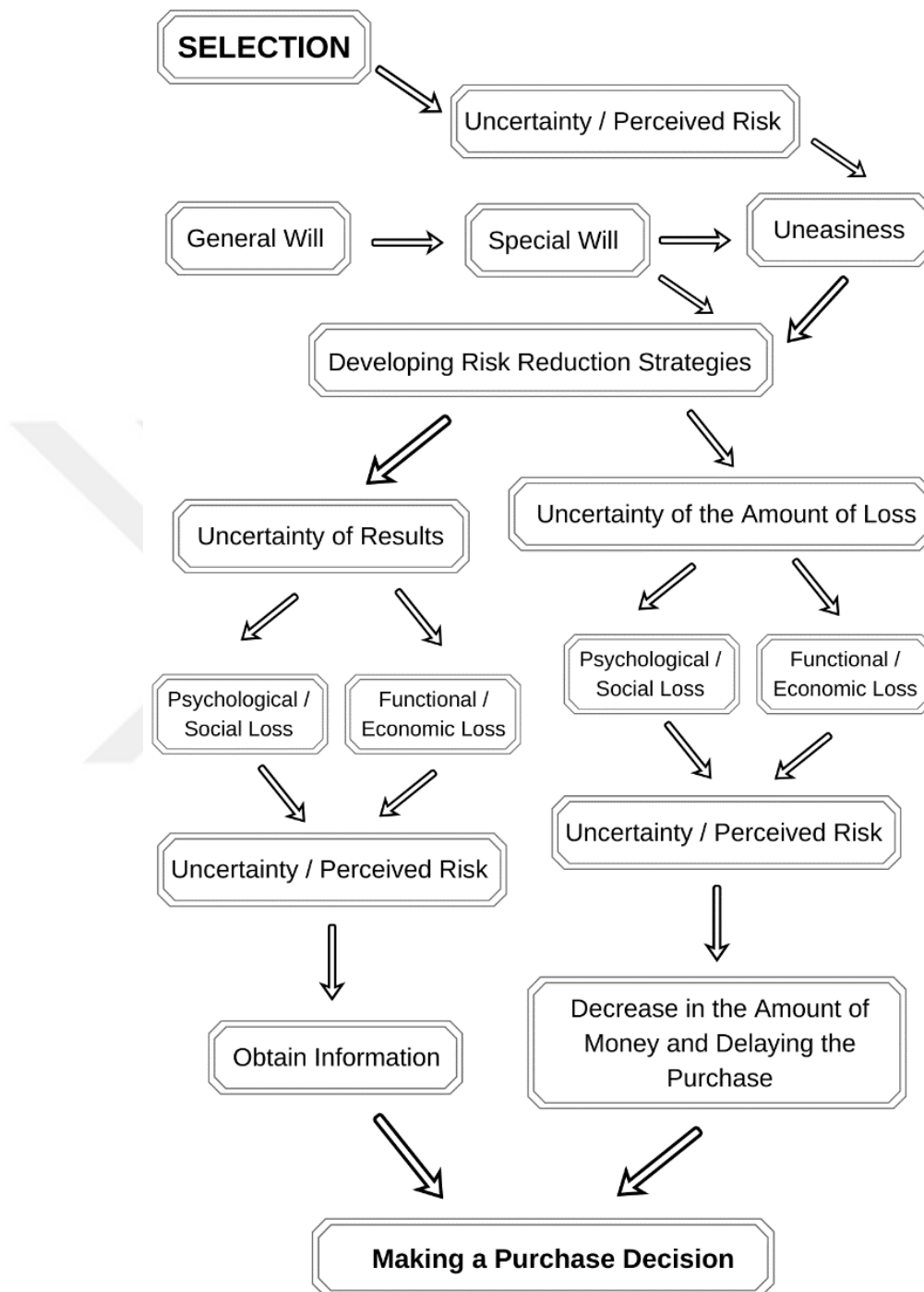
Although the risk is an uncertain structure, its meaning varies according to the user. Risk has meanings such as threat or danger, probability of an event occurring, and being affected by the consequence size (Singh et al., 2009).

When the concept of risk in consumer behavior is compared with the risk concept in other disciplines (such as economics, statistics, psychology), there are

important differences between them. While risk examines the selection situations with positive and negative consequences in other disciplines, it refers to the selection situations in which there are only negative results in consumer behavior (Stone and Gronhaug, 1993).



Figure 2.1. The Role of Risk in Consumer Behavior



Source: Taylor, 1974: 54; as cited in Temeloğlu, 2014: 26.

Figure 2.1., shows the relationship between risk components that affect consumer behavior. Since selection, one of the problems of consumer behavior, may

be known in the future, the consumer has to deal with uncertainty or risk. The perception of risk in consumer behavior is generally perceived as alarming, as it can cause anxiety. In this case, it must be handled by the consumer in some way. The amount of risk perceived in a particular choice situation and the choice of risk coping methods are influenced by the level of self-confidence of the individual consumer. Any selection situation reveals "uncertainty regarding results" and "uncertainty about results". Uncertainty regarding the results can be reduced by obtaining information. Uncertainty about the results, on the other hand, can be resolved by reducing the results by reducing the amount in question or stopping the selection (Taylor, 1974: 55).

2.2. THE CONSUMER'S PERCEIVED RISK

Bauer (1967: 28) states that perceived risk can occur at every stage of the purchasing decision process of consumers. In addition, consumers who do not have the experience, especially when purchasing a product, perceive certain types of risks differently. However, while perceived risk manifests itself at every stage of the purchasing process, it emerges at the first stage of the consumer's purchasing decision process. When the consumer makes the wrong purchase, the people around him may also be negatively affected by this situation (Temeloğlu, 2014: 27).

Perceived risk is the most significant erection encountered by customers during the purchasing of brands or goods, while the perceived risk is the opinion of the buyer on all embryonic counterfeits (Conchar et al., 2004; as cited in Iqbal et al., 2014: 5). To put it another way, the perceived risk is the idea of mental uncertainty in the minds of end-users that causes the competing brands to search and demonstrate marginal willingness to buy and consume. The effect of perceived risk on customers' cognitive and buying choices is thus generally agreed upon by scholars (e.g., Mitchell, 1998; Campbell and Goodstein, 2001; Perez and Garcia, 2012).

Perceived risk consists of two factors: uncertainty and the probability of negative consequences resulting from the purchase decision. These are stated as possible damages that consumers will encounter as a result of the purchase (Zhang & Hou, 2017: 241). The perceived risk level is an action that can affect the purchasing behavior of the consumer and varies from person to person. In addition, it is affected

by some situational factors (such as the environment, socio-economic status, characteristics of the product, the character of the person etc.) depending on the content of the product to be purchased and whether there is a return after purchase (Koç, 2016: 32).

Perceived risk refers to the potential negative consequences of an individual's decision. It occurs when consumers are unable to control the results of their purchase, or when they believe the consequences of an incorrect decision will be significant. However, it is measured using different structures, including physical, social, financial, temporal and performance risk. (Mohseni et al., 2018: 624). It is also related to material damage, loss of time, social and other damages that will occur when the result of the purchase is not positive. For example, buying a home can be more risky than the services provided by a dentist (Carmen, 2007: 81).

The concept of perceived risk also constitutes the center of the behavior of consumers in the process of making decisions about the products they will buy, choosing and purchasing the products (Campbell and Goodstein, 2001: 441). The perceived risk in consumer behavior arises as a result of concerns arising from the inability of consumers to predict the results they will encounter when purchasing products and choosing among alternative products. In other words, a consumer cannot be sure that the product he/she decides to purchase will achieve the purpose of purchasing the product he/she is planning, as it carries risk factors (Erdoğan, 2016: 68).

While consumer confusion causes misinterpretation and misunderstanding of the market, the higher the perceived risk will cause the consumers to perceive more uncertainty in their purchasing decisions. Consumers are trying to reduce the risk rather than trying to maximize the benefit they will gain in purchasing behavior. Therefore, it is very useful in explaining perceived risk in consumer behavior. If consumers have a high risk perception of a product or brand, they will not trust that product or brand. Previous studies show that decreasing perceived risk level can increase consumer confidence in the business, brand or product (Chen, Chang, 2013: 491-493).

Temizkan, Nart and Altunışık (2016) describes perceived risk as "a concept that is effective in the early stages of consumers' purchasing action". Consumers may

encounter uncertain future situations during the purchasing decision process. Therefore, the negative situations perceived by the consumers also pose the risk.

Uncertainty in the purchasing process can lead consumers to seek information and research tendency. The reason for this is due to the anxiety experienced by the consumers. This concern encourages consumers to seek information due to the uncertainty of the results, directing them to buy less risky products (Laroche et al., 2010: 205).

The risks perceived by consumers who learn more about the products they plan to buy are also reduced. Thus, they can make purchasing decisions more easily. However, since consumers will spend more time obtaining this information, they may face another risk (time risk) and turn to the search for factors such as the guarantee of the products they will buy (Cunningham et al., 2005: 364).

In particular, service marketers need to adopt strategies that encourage their products to be tested through the consumer. Strategies such as testing the product, even if limited, can provide experience with a general assessment of the importance of the product and the purchase. Therefore, it can be useful in reducing uncertainty and perceived risk. If the risk level perceived by the consumer is high, they tend to compare the products they intend to buy with other products, get advice from the people around them, and collect information on many issues such as the content of the product, ease of use, and after-sales satisfaction (Laroche et al., 2010: 207).

2.3. DIMENSIONS OF PERCEIVED RISK

Studies on perceived risk from past to present have suggested that there are different types of risk. The concept of perceived risk, which has been under various titles in many studies since the 1960s, has been examined in four ways by Cox and Rich (1964: 36) under two headings: socio-psychological and financial risk. It also has been examined by Roselius (1971: 59) as loss of time, physical loss, ego loss (psychological and social loss) and money loss (financial loss). In this sense, Roselius is the first researcher to address time risk in the literature.

Jacoby and Kaplan (1972: 386), on the other hand, introduced a concept consisting of five dimensions as social, financial, physical, psychological and

performance risk. Peter and Tarpey (1975: 31) evaluated six types of risk in two dimensions, considering the first dimension as physical, performance, time, and financial risk, and the second dimension as social and psychological. Mitchell and Greatedorex (1993: 196) discussed the concepts of physical, financial, time and psychosocial risk. They evaluated performance risk as a risk arising from the acquisition and excluded it from the risk classification (Lim, 2003, as cited in Koçoğlu, 2016: 262).

The perceived risk types were measured with six components by Odabaşı and Barış (2010), and the reason why the consumer perceives these types of risk is presented in Table 2.1.

Table 2.1. Perceived Risks from the Consumer Perspective

RISK TYPE	CAUSE
<i>Performance Risk</i>	The product may not work properly and as expected.
<i>Physical Risk</i>	Possibility and safety risk of the product to adversely affect a person's health or physical structure.
<i>Financial Risk</i>	The product is not worth the price or the financial loss incurred as a result of poor decisions.
<i>Social Risk</i>	Possibility and concern that the products or services used will not be approved by the environment.
<i>Psychological Risk</i>	Possibility that the product or store does not fit the consumer's ego and self.
<i>Time Risk</i>	Possibility of loss of energy and time in adjusting, changing, or repairing the product.

Source: Odabaşı and Barış, 2010: 153-154.

Stone and Mason (1995: 142) evaluated perceived risk in six different dimensions, and Odabaşı and Barış (2010) used the perceived risk scale developed by Stone and Mason. As a result of the literature review, it is seen that six risk types are accepted in many studies.

In the next part of the study, six dimensions of perceived risk are explained under the titles "physical risk", "time risk", "social risk", "performance risk",

"psychological risk" and "financial risk". In addition to these six dimensions, previous studies on perceived risk factors were also examined.

2.3.1. Financial Risk

The net financial loss that a consumer will encounter is known as financial risk. In case of the product need to be fixed or removed, the consumer may fear from whether the price is refundable or not (Horton, 1976: 698). Financial risks are said to be high, given where the loss of money is significant (Ha et al., 2002: 998). Perception of the financial risk includes a sense of insecurity that consumers may lose some money in relation to shopping or that a certain amount of money may be required for the product to function correctly.

Loss of money is not just related to the credit cards or other fraudulent transactions. Because the product purchased by the consumers will not be as successful as they expected, there may be losses. In addition, costs other than product costs such as shipping and handling are a loss for customers (Maignan & Lukas, 1997: 352).

Financial risk involves transaction security, such as the security of credit cards which is one of the most important issues for customers (Keeney, 1999: 535; Maignan & Lukas, 1997: 356). Consumers are more likely to trust companies which have a better reputation and a good image than stores that have a negative reputation and a weak image, and they are expected to have lower perceived financial risk when purchasing from stores with a positive image.

In addition to all these, most studies have found that financial risk is negatively correlated with online shopping intention (Dai, Forsythe, & Kwon, 2013; Khan, Liang, & Shahzad, 2015; Masoud, 2013; Al Khattab et al., 2015; Moshrefjavadi et al., 2012).

Considering financial risk as a loss of money, Roselius (1971: 57) defined it as the payment required to be returned and replaced with another product as a result of the failure of some purchased products. In spite of the price given to the product after the purchase, it is a type of risk that is exposed if the product does not fulfill the desires and does not provide the best possible financial gain to the consumer when the product is purchased (Tsiros and Heilman, 2005: 68).

Examples of risks considered as financial risks;

- Money to be given for other meals in case meals are not liked on holiday, travel expenses, etc. (Mitchell, 1998: 176)
- Customer-specific offers such as the store's price level, discounts, free-for-one offers, shopping coupons, and ease of payment related to the use of debit/credit cards (Mitchell, 1998: 176)
- A firm called Asda Dales launched a big campaign for its customers who perceive financial risk. Asda Dales promised its customers, who had purchased 5,000 basic products -whose prices were kept within a certain range during the three months before Christmas- to repay the price difference if they purchased the same product at a lower cost in another store (Mitchell, 1998: 176).

2.3.2. Time Risk

Time risk is considered as an important risk among six risk types, which is included in more than one study in the literature. Time risk was first considered as the sixth component by Roselius (1971: 59). Time risk relates to pre-purchase (the time until the consumer receives the product) and post-purchase time (the time spent learning to use the product, trying to repair, return or replace it) (Mitchell, Moutinho & Lewis, 2003: 3). When purchased products fail due to the person or the product, it is defined as the effort and time taken to refuse or replace this product, restore it and find a replacement product (Roselius, 1971: 59).

Time risk arises in three stages of the purchasing process.

1. During the search for the suitable product needed before purchasing,
2. At the time of purchase,
3. Dissatisfaction arising from the use of the product after the purchase, lack of performance, loss of time due to wrong choices in the product.

Loss of Time Before Purchasing: It includes the time spent in cases such as purchasing from a closer or more distant location, as well as evaluating the information collected after the need is determined, choosing among alternatives, and making a decision. This includes the process until the product is purchased or received (Gökçe, 2012: 46).

Loss of Time During Purchasing: It is the process of making the payment by recording some situations due to the loss of time during the purchase, the expected time at the checkout in retail purchases, and the security measures in the payment process in online shopping.

Loss of Time After Purchasing: It refers to the time spent during the replacement or return of the product due to the loss of time after the purchase, the learning phase of the use of the product, repair, and dissatisfaction (Hook, 2012: 51).

Increasing the store's width and product range, offering various dining opportunities such as restaurants, providing services such as cash dispenser, dry cleaning, car wash and petrol stations in larger shopping areas can help businesses minimize the time risk (Mitchell, 1998: 182).

Bauer (1967: 23) defines time risk as the loss of time and comfort when the purchased product is repaired or replaced. In addition to this definition; Forsythe et al. (2006: 58) added that problems such as delays in online shopping are also can be considered as the time risk. Therefore, we can say that the time risk is evaluated from two different angles. The first is wasting time trying to find a product or product details on the internet. Website design or slow connection can waste the consumer's time trying to find the right product and product details (Thakur and Srivastava, 2015: 160). The two main reasons for the dissatisfaction with online experiences that could be considered a risk of time loss include a messy or confusing website and pages that are very slow to download (Forsythe et al., 2003: 869). The second reason for the loss of time is the delay of the product or the return and cancellation of a defective product. If the delivery of the product is urgent for the consumer, the perceived time risk will increase (Mathur, 2015: 129; Amin & Mahasan, 2014: 649).

Delays or problems in receiving the products ordered after the purchase increase the risk of time and cause anxiety to consumers in online shopping (Forsythe and Shi, 2003: 72). Due to tracking difficulties, order approval delays, or product delivery delays, customers can consider time risk during online purchases. According to the research, consumers' perception of risk is lower when the name of an online store is noticed and well known (Montoya et al., 2003: 450). A strong online store image is expected to reduce the time risk perception, since consumers think the online store is based on functional quality.

Lastly, in traditional retail shopping, the difficulty of navigation can be shown as an example of the time risk (Forsythe and Shi, 2003: 871).

2.3.3. Performance Risk

Performance risk is the concern that the products will not perform as expected and the gains and benefits gained from the product are not achieved (Mitchell, 1998: 179). It is the loss or damage that occurs when the service does not meet the expected performance (Mitchell, Moutinho & Lewis, 2003: 3). It also refers to the perceived uncertainties associated with a product that does not meet the expected quality standard (Tsiros and Heilman, 2005: 71). It is associated with the risk concern or anxiety that consumers may feel with the fear of the product or service will not work as intended and that the benefits of the products will not be realized as expected.

Consumer assessment of performance risk is often based on knowledge and experience in a particular product area (Bettman, 1973: 186). For this reason, consumers do not prefer to buy due to uncertainty about the performance of new or unknown brands. The failure of a product to work, to deteriorate, to design incorrectly, to fail to show the expected performance as shown in the advertisement, not to satisfy the purchase result, and to provide the desired benefit are also considered as performance risks (Tsiros & Heilman, 2005: 72).

In other words, the product that does not satisfy the customer, the concern that it will not work as intended, and the negative thoughts about the safe use of the product are related to the performance risk (Hirunyawipada & Paswan, 2006: 193). For example, in online shopping, concerns about the product seen on the computer and the product that will come to the individual can be explained with performance risk (Erel, 2008: 66).

Performance risk is defined as the difference between the original success of the product experienced by the customer and the customer's goal regarding the product (Peter and Tarpey, 1975: 32). Because they do not know whether the product will function in accordance with their expectations, the consumer's belief increases or decreases the perceived risk about the product. The perceived risk is greater if the product is technologically complex or has a high price. There is also a higher risk for

products such as fashion, where feel, touch, and experience are important in online shopping (Bhatnagar and Sanjoy, 2004: 762).

As we mentioned before, performance risk is defined as a fear of possible loss, and it occurs when a brand, product or supplier is not performing as expected (Horton, 1976: 701). In addition, the perception of performance risk may arise due to the high expectation of the consumer for the product. Because consumers cannot physically access and test the product (Settle and Alreck, 2002: 27; Garbarino and Strahilevitz, 2004: 771). In addition, customers may not be able to accurately evaluate the product in terms of quality, shape, or color. This increases the risk perception (Bhatnagar et al., 2000: 99).

Online consumers perceive risk by considering their experience of product performance in the traditional store environment (Horton, 1976: 701). Thus, the product they purchased might not perform as they expected. Performance risk is generally associated with the online shopping environment (Forsythe et al., 2006: 57) and results from not physically experiencing the product. Performance risk may be particularly prevalent in certain categories, such as clothing because apparel and accessories, that require a high degree of trial and error in purchase raise concerns about pleasure and esthetics (Cooper-Martin, 1992: 760; Rosa & Malter, 2003: 71). In the case of clothing products, touching, and feeling are essential to fully evaluate product performance (Gaal & Burns, 2001: 29).

2.3.4. Social Risk

Individuals shop and purchase products to gain public interest and status in a social environment. The perceived threats to the loss of image cause negative thinking in individuals and reveal social risk (Sjödin, 2007: 51).

Social risk is about not being appreciated by the social environment (family, friends, colleagues etc.) after a product has been purchased (Li and Zhang, 2002: 74). Buyers share their purchasing experience with family, friends, or colleagues. The positive or negative attitude of this social environment can change the purchasing behavior of the buyer. In addition, social risk includes the loss of social status due to a negative view of the purchased product or shopping (Stone and Grønhaug, 1993: 46).

Although the consumer purchases the product or the store, they shop is very good for him/her, the feeling and embarrassment of making an unsuccessful choice by his/her relatives or friends, and also the loss of popularity due to the loss of ego and status carry a social risk (Zhang & Hou, 2017: 241). An example of social risk is that the haircut of a person who gets a haircut is not liked by family and friends (Schiffman & Kanuk, 2004: 96).

Social risk occurs more intensely in areas where individuals interact with others. Peer groups can be given as examples to these areas, since peer groups exert a great deal of pressure to comply with group beliefs (Mitchell, 1999: 331). To reduce social risk, consumers seek advice from friends, family, or others in their social circle (Masoud, 2013: 27). For example, if the consumer perception is negatively affected by the perspectives of others as a result of a holiday reservation process, the perceived social risk may prevent the consumer from making a purchase.

Thakur and Srivastava (2015: 162) state that social risks vary from person to person. Lim (2003: 221) states that social risks arise when the purchased product is not accepted by the social environment of the buyer. Studies show different results about the effects of social risk in online shopping. While Masoud (2013: 41) found that social risk is not effective in online shopping, Pi and Sangruang (2011: 284) stated that social risk has a great effect on online shopping.

2.3.5. Psychological Risk

Psychological risk perception is defined as anxiety or psychological experience. That is, it is an inconvenience caused by emotional reactions such as anxiety and regret about the purchase decision (Perugini and Bagozzi, 2001: 82; Dholakia, 2001: 1350). Consumer's consumption can damage the consumer's self-esteem or their own perceptions.

Roselius (1971: 58) defined the perceived social and psychological risk concepts as "ego loss" by combining them as "psychosocial risk". When purchasing a product, if it does not match the personality of the consumer and causes the consumer to feel bad, it is accepted that this product creates a lack of self-confidence and ego loss in the consumer.

There are differences between psychological risk and social risk.

In psychological risk; Any external factor does not affect the perception of the risk, and the person perceives the risk himself/herself. *In social risk*; The person is influenced by social areas such as friends, relatives and environment.

Psychological risk negatively affects the consumer's peace of mind and personal perception of product choice or performance (Mitchell, 1992: 28). This risk increases the likelihood that consumers will feel disappointed by their failure to purchase products (Lim, 2003: 221).

2.3.6. Physical Risk

Physical risk is the perceived feeling of physical discomfort caused by the level of anxiety associated with the negative outcome of a purchasing decision (Salam et al., 1998: 76).

In addition, physical risk means that the products of an unknown brand have a low level of reliability, are harmful and bad for health, and that some products will endanger the safety of the consumer and adversely affect their health if they break down. The physical risk, which is the risk encountered during the use of the product, is defined as the harm to humans and the environment in terms of health and safety (Jacoby and Kaplan, 1972: 386).

Physical risk is also defined as the appearance of the product not being as good as desired together with the harm to human health (Lim, 2003). Any mental or physical effort in purchased items or shopping helps to minimize physical risk and saves time.

The product can be found at the desired time by saving time and purchased by decision. For example, operators offer services such as children's playrooms, nursery services, special prams, private cars, and adequate parking spaces for private cars and strollers to provide comfort to families when shopping. In addition, the quality of the food, the cleaning, and the security measures of the store are equivalent to the physical risk in shopping and parking areas (Mitchell, 1999: 171).

2.4. PREVIOUS STUDIES ON CONSUMER PERCEIVED RISK FACTORS

Both the economics and consumer research literatures (e.g., Bolton & Drew, 1991; Teas & Agarwal, 2000) suggest that consumers use brand name and store name to clarify purchase options by reducing the risk of shopping in a physical store. Due to the positive store image and the impact of the brand image, the product risk associated with clothing purchases can be expected to decrease. A strong and positive brand image enables consumers to approach the branded product more positively. Similarly, a strong and positive store image can positively affect consumer perception. This phenomenon has been found to be important across cultures as well (Dawar and Parker, 1994: 84). Recent studies have looked at the impact of product brand image and store image on perceived risk by examining the role of overall risk (Kwon & Lennon, 2009: 378). Therefore, specifically, the types of risk have not been studied. In addition, the research focused on the image of the original store regarding the distribution channel. In contrast to the online image of the same original retail store, the offline image was also evaluated.

The work of Kwon and Lennon (2009: 383) extends the work of others (Agarwal et al., 2001; Teas and Agarwal, 2000) to examine the role of brand image and store image in certain types of perceived risk, combining online shopping and online purchase intentions. In addition, these studies aim to investigate the relative influence of the image of the online store with national product brands and the image of the product brand. In online shopping, there are additional types of perceived risks (Huang, Schrank, & Dubinsky, 2004: 46) that may deter consumers from buying online. The studies conducted by Forsythe and Shi (2003: 874) examined the types of perceived risk associated with online shopping and they adopted definitions of financial, product performance, and time/convenience risk perceptions to provide a broad framework for online shopping.

Ring, Shriber and Horton (1980), Mitchell and Boustani (1994), Mitchell and Vassos (1997), Sarin, Sego, and Chanvarasuth (2003) and Williams, Zainuba, and Jackson (2003) examined the perceived risk, the effects of other factors on perceived risk, or the effects of perceived risk on other factors in a general context.

Ring, Shriber and Horton (1980) studied the effect of the amount of information a consumer will obtain before making a purchasing decision, the time it will spend to obtain and examine the information, and the risk on the use of well-known brands. The results suggest that the consumer will learn more in high-risk situations than in low-risk situations. It has also been found that consumers spend more time seeking and evaluating information in high-risk situations than in low-risk situations. Lastly, the study concluded that in high-risk situations, consumers will choose brands produced by well-known manufacturers.

Mitchell and Boustani (1994) analyzed the pre-purchase and post-purchase phases of a traditional shopping experience from the perspective of risk perception and risk reduction. Researchers explored whether risk perceptions are the same in the pre-purchase and post-purchase stages. In addition, Mitchell and Boustani (1994) investigated whether risk reduction strategies have the same effect in the pre-purchase and post-purchase phases. The results showed that the perceived risk in the pre-purchase stage is different from the post-purchase stage. The results also indicate that although the evidence is not strong, the effectiveness of risk reduction strategies differs between the pre-acquisition and post-acquisition stages.

Mitchell and Vassos (1997) worked on risks and risk reduction strategies in the travel marketing field. The researchers examined sample groups from Cyprus and England, taking into account cultural differences. In addition, Mitchell and Vassos (1997) investigated the effects of gender on perceived risk.

Sarin, Sego, and Chanvarasuth (2003) proposed a theoretical framework that could reduce the risk perceived by consumers when purchasing new high-tech products and examine the factors in the product package. Researchers examined multiple combinations of factors such as brand credibility, level of innovation, and package discounts. The work produced a set of recommendations for designing such packages.

Williams, Zainuba, and Jackson (2003) investigated the risk perception and risk density interactions from a managerial perspective.

Perceived risk is typically analyzed in depth by many marketing researchers. Firstly, perceived risk theory has cognitive objections (Mitchell, 1999: 328), and it helps marketers to understand their consumers' expectations and concerns. Second, it

has a wide range of applications that have been proved to be stable and effective (Cunningham, 1967; Newall, 1977). Fourth, by relating resources to activities that consumers find more efficient, the research of risk reducer strategies can help to increase marketing effectiveness (Derbaix, 1983: 21).

Table 2.2. Perceived Risk Dimensions Summarizing Studies from 2001 and After

YEAR	WRITERS	Financial Risk	Performance Risk	Social Risk	Physical Risk	Psychological Risk	Time Risk
2001	Campbell & Goodstein	+	+	+	+	+	+
2001	Mitchell	+	+	+	+	S	+
2002	Cases	+	+	+	S	+	+
2003	Chen & Dubinsky	+	S	+	+	+	+
2003	Forsythe & Shi						S
2003	Lim	+	+	+	S	S	S
2004	Pikkarainen et al.						
2005	Park & Stoel	+	S	+	+	+	+
2005	Tsiros & Heilman	+	S	+	+	+	+
2005	Cunningham et al.	+	+	+	+	+	S
2006	Hirunyawipada & Paswan	+	S	+	+	+	+
2007	Akturan	S	+	+	S	+	+
2007	Lovelock & Wirtz	+	+	+	+	+	+
2007	Deniz	+	+	S	+	+	+
2007	Carmen	+	+	+	+	+	+
2008	Erel	+	+	+	+	S	+
2008	Simpson & Siguaw	+	+	+	+	S	+
2009	Eren						+
2011	Demir						S
2011	Erbaş	+	+	+	+	+	S
2012	Akturan & Tezcan	+	+	+	S	+	S
2012	Erdoğan	+	S	S		+	+
2012	Kanca	+	S	+	S	+	+
2012	Gökçe	+	+	+	+	+	S
2012	Hanafizadeh & Khedmatgozar	+	+	+	+	+	S
2015	Cöddü	+	+	+	S	S	+
2016	Erdoğan	+	+	S	S	+	+
2016	Koç	S	S	+	+	S	+
2017	Zhang & Hou		+				
2018	Mohseni et al.	+	+	S	S	+	+

+: Dimensions included in the studies

S: Dimensions found significant in the studies

Source: Translated from Çolak, 2019: 42.

In Table 2.2., there are studies on perceived risk dimensions conducted in 2001 and after. According to Table 2.2., Mitchell (2001) examined six dimensions of perceived risk and found psychological risk significant. According to the author, service personnel who are rude and unhelpful to the customer make customers feel less important, posing a psychological risk.

Chen and Dubinsky (2003) examined six dimensions of perceived risk and found the perception of product quality to be high in performance risk. As this will reduce the anticipated uncertainty, it removes performance concerns and minimizes risk. Thus, consumers can avoid disappointment, according to the authors.

Tsiros and Heilman (2005) included in the table examined six dimensions of perceived risk, but they mentioned performance risk instead of time risk.

Cunningham et al. (2005) discussed all six dimensions of perceived risk and found significant differences in time risk dimension.

Akturan (2007) focused on the physical risk dimension of perceived risk. According to the author, the decision to buy or not to buy extra whitening toothpaste poses the physical risk.

Deniz (2007) found that products such as clothes, automobiles and mobile phones used in daily life and considered as an indicator of social status have a higher perception of social risk than other products.

Carmen (2007) compared consumer risk perception in purchasing certain products. Although there are many studies reporting that the purchase risk is higher for services rather than goods, the results obtained in his research contradict these premises. Therefore, it was concluded that it is not possible to state that the purchase risk is always higher for services than for goods. It also reveals that consumers' personal characteristics lessen the effect of buying a product recently. When referring to the products compared, it is seen that some features such as the indirect financial expenditure of the purchase and the social visibility and resilience among others are the factors that most affect the relevant risk, as indicated in the literature.

Erel (2008) found that individuals who shop online are psychologically disturbed by some events and focused on the psychological risk dimension of the perceived risk.

Similarly, Simpson and Siguaw (2008), taking into account the psychological risk dimension, state that individuals' fears such as losing some of their belongings while traveling, traveling alone, getting lost, falling asleep while driving, night travel, and flight hijacking pose psychological risks.

Eren (2009) states that, in online purchases, technological problems or failure to make payments due to a system error on the site and failure to make a purchase cause the risk of time.

Demir (2011) explains that the time risk is more perceived compared to other products, since technically complex products require repair and maintenance and are difficult to use. In addition to the problem in the products during the purchase and use, the wrong decisions taken in the selection of the products are among the reasons that increase the risk of time loss.

Erdogan (2012) stated that the side effects of the drug used, injury from falling off the bicycle, and electric shock at the hairdresser pose physical risks. In addition, he stated that situations such as the fact that the money invested in the bank does not make a profit as expected creates performance risk. The fact that the purchased mobile phone runs out of charge in a short time and a computer does not have the expected speed capacity creates a performance risk.

Kanca (2012) and Gökçe (2012) examined the time risk dimension. Similarly, Hanafizadeh and Khedmatgozar (2012) state that the time spent in learning how to use internet banking, the time spent as a result of problems such as specifying the transaction errors caused by the use, and the time spent for making transactions, create the risk.

Cöddü (2015), addressing the physical and psychological risk dimensions, stated that situations such as virus contamination or computer causing health problems during online shopping pose physical risks. In addition, he stated that consumers' worries that would put their self-confidence into doubt when they were stressed during the purchase led to the psychological risk.

Koç (2016) states that the performance risk of a car not consuming as little gas as advertised, the psychological risk of not being able to spend the holiday as imagined, and the worry of not paying the installments of the purchased products also pose financial risks.

Zhang and Hou (2017) state that in consumer innovation, performance and emotional risk affect pre-purchase transactions differently in the context of innovative goods and services. While performance risk affects purchase intention negatively, emotional risk affects it positively. In addition, these relationships are managed by innate consumer innovation.

Mohseni et al. (2018) aimed to examine the relationship between customers who purchase travel from travel businesses' websites in Malaysia and the shopping experience, personal value, purchase intention, brand, and perceived risk. The study highlights the different aspects of travel businesses related to the attractiveness and effectiveness of websites. Personal value, on the other hand, is highlighted as a dimension that can have a significant impact on online shopping motivation. In addition, the authors have brought together user features and website features, allowing them to be examined in a single model. In the field of online service purchase, their research gives a multidimensional view of the causal interaction between hidden structures.

Internet banking has emerged as one of the most profitable e-commerce applications in the last decade. Lee (2009) examined five dimensions of perceived risk in internet banking. He found that customers using internet banking were affected by security / privacy risk and financial risk, and their purchase intentions were negatively affected. He stated that banks should use methods such as creating firewalls and strengthening encryption to prevent fraud and identity theft. Thus, the risk perceived by customers will be reduced and the intention to purchase such services will increase.

Regarding the risk dimensions that are not included in the Table 2.2., Lim (2003) has added "resource risk", "personal risk" and "privacy risk" to the six dimensions of perceived risk (physical, social, financial, time, psychological, performance), and he handled perceived risk in nine dimensions.

Park and Stoel (2005), on the other hand, examined the effects of information about products offered on a website and an online shopping experience on purchase intention and perceived risk. They found that brand awareness and previous experiences differ significantly on purchase intention and perceived risk.

Campbell and Goodstein (2001) stated that besides the five dimensions of risk, there is also "overall risk".

Cases (2002) investigated the risk perception and risk reduction behavior of an online purchase and stated that “security and privacy risks” are the highest perceived risks among the eight detected risk dimensions. Online shopping reveals social risk as a result of being strange by the social environment. The author also suggests that the relationship between perceived risk and the benefit of risk reduction strategies is strong.

Hirunyawipada and Paswan (2006) studied the six dimensions of perceived risk as well as the risk of "network externalities" of consumers.

Lovelock and Wirtz (2007) discussed perceived risk under seven titles as financial, physical, social, "sensory", psychological, performance and time risk.

In addition to these dimensions in the literature, Erbaş (2011) added many risk types such as “terrorism risk”, “political instability risk”, “satisfaction risk” and “product category risk”. The author found significant differences in the physical risk dimension due to the legal regulations on package tours in the tourism sector, loss of health due to bad weather and unhygienic environments. In addition, significant differences were detected in the time risk dimension due to the aircraft not taking off in the given time during service and the time spent during the transfer.

Erdoğan (2016), in his study on healthy living, discussed the dimensions of psychological risk, performance risk, physical risk, financial risk, social risk, time risk and "overall risk" perception. It has been determined that the risk perceived by the customers of healthy living and sports centers is not high, the least perceived risk dimension is physical risk, and the most perceived risk dimension is social risk.

CHAPTER THREE

COPING STRATEGIES WITH CONSUMER CONFUSION & CONFUSION REDUCTION

Consumers may suffer various types of losses based on their buying targets, according to perceived risk theory. When choosing to buy a product or service, customers can experience some financial, physical, or psychological risk. Consumers often employ risk-reduction strategies such as clarifying their purchasing objectives, obtaining additional information, narrowing down the number of options, sharing/delegating the purchase decision/buying objectives, doing nothing, delaying the purchase, or abandoning it, and depending on heuristics (Mitchell and Papavassiliou, 1999: 327-328).

It is known that there are different levels of risk perceptions in all purchasing activities of consumers. While some consumers perceive a high level of risk while purchasing, some perceive a low risk. As a result of these level differences, consumer behaviors also differ (Özer and Gülpınar, 2005: 51).

Coping strategies are contingent upon the degree of uncertainty that the consumers face. Where uncertainty is very high and customers need the advice of someone else, delegating decision-making to others could be the case. In addition to this, consumers can simply purchase the same product again and confide in the brand when uncertainty is not high (Kasper et. al., 2010: 151).

Strategies have been developed to reduce consumers according to the types of risk they perceive. Methods such as having more information about the product or service to be purchased, taking into account previous experiences, taking the opinions of the social circle, choosing the brands used by famous people, choosing products that will not waste time, paying attention to warranty and return opportunities are the basis of these strategies (Yener, 2011: 44).

Table 3.1. Perceived Types of Risks and Coping Strategies

Risk Type	Risk Reduction Strategies (Consumers)	Risk Reduction Strategies (Business)
Performance Risk	1. Trusting consumer reports and the producer 2. Trying before purchase	1. Allowing a pre-purchase trial 2. Inform 3. Providing guarantees or privileges
Financial Risk	1. Comparison shopping 2. Service contracts 3. Trusting warranties and brand loyalty	1. Allowing delayed payments 2. Offering a total price that includes shipping 3. Offering guarantees and privileges 4. Paying back transportation expenses 5. Free sample distribution
Time Risk	1. Buying from a closer location or business offering shorter transit time	1. Guaranteeing faster transportation 2. Facilitate product returns 3. Retrieving defective products 4. Choosing a more suitable establishment location 5. Placing stores so that products can be found more easily
Physical Risk	1. Reading consumer reports, product ingredients and user manual 2. Relying on previous experience	1. Receiving opinions of third parties 2. Educating consumers for the use of products 3. Warning the consumer about potential harms of the product
Social Risk	1. Buying famous brands 2. Buying products used by famous people 3. Trusting the opinions of family and friends	1. Offering prestigious brands 2. Using famous people in promotional efforts 3. Presenting the products of famous companies 4. Increasing prices to improve perception of some products
Psychological Risk	1. Relying on previous experiences 2. Buying products used by famous people	1. Offering privileges 2. Using famous people in promotional searches

Source: Weathers, 2002: 19.

In order to prevent the negative consequences of confusion, coping strategies apply to the strategies used by customers. The basic premise that consumers are actively sensitive to forces that influence them is at the heart of this definition (Kasper et. al., 2010: 152).

In their theoretical piece, Walsh et al. (2007: 47) discussed the conscious/unconscious essence of uncertainty. They claim that recognition should be considered an important factor because it contributes to the willingness of customers to take steps to minimize it. Mitchell and Papavassiliou (1999: 318) also emphasize this as an important factor since it concerns the willingness of the customer to initiate strategies for mitigating uncertainty. There is little consensus, however, as to whether customers are, or should be, aware of being confused with many indicating that customers are unaware of their confusion (e.g., Miaoulis and D'Amato, 1978; Foxman et al., 1992; Turnbull et al., 2000). It is possible for them to describe episodes of misunderstanding when talking to clients, of which they are obviously aware.

By way of confounding reduction techniques, consumers respond consciously or unconsciously to uncertainty. Consumers who are conscious of their uncertainty fear that purchase decisions are at high risk. They, therefore, employ techniques for eliminating uncertainty and also risk reduction methods (Matzler et. al., 2007: 16).

In order to lower the data rate to a reasonable amount, customers employ reduction techniques (Schweizer and Rudolph, 2004; cited in Cremer, 2007: 78). Mitchell et. al. (2005) argues that techniques to minimize uncertainty are concerned with clarifying the option, eliminating ambiguity, and increasing the interpretation of the decision to buy.

The authors suggest that reduction methods be grouped into four groups, namely strategies aimed at either (1) clarifying the buying goals, or (2) seeking additional information, or (3) narrowing down the set of alternatives, or (4) sharing/delegating the purchase decision/buying goals, or (5) doing nothing, or (6) postponing/abandoning the purchase or (7) reliance on heuristics.

3.1. CLARIFYING THE BUYING GOALS

The first category involves buyers' efforts to make clear to themselves what they really wanted to buy. For instance, customers try to put their real buying desire into concrete terms when they experience a shelf with a wide selection of chocolates that is briefly distractive (Walsh, 2002; cited in Cremer, 2007: 79).

Consumers with obvious purchasing goals are less confused than those who are not. Therefore, clarifying the purchasing purposes helps the consumer to make more rational decisions. The consumer, whose purchase purpose is not clear, cannot determine which evaluation criteria are more important to him/her. In such a situation, the information gathered to facilitate decision-making will have the opposite effect and further increase the confusion (Bayraktaroğlu, 2011: 69).

3.2. SEEKING ADDITIONAL INFORMATION

The second category, seeking additional information, tends to be the most common technique selected for the uncertainty of similarity and ambiguity. It will not always minimize uncertainty, however, and may lead to it by creating information overload (Drummond, 2004: 317). When customers lack experience or are risk-averse, the desire for additional knowledge is particularly pronounced. It is not necessary to seek additional information as a reduction technique in the narrower context, as it does not contribute to a relief of the capacity to process information (Schweizer and Rudolph, 2004; cited in Cremer, 2007: 80). For example, Otnes et. al. (1997: 92) showed that confused customers are actually searching for more data but are often even more confused afterwards. It can also be argued that the reduction of uncertainty is based on the content of the obtained information. This means that uncertainty is unlikely to be minimized by contradictory details. Overall, it can be assumed that an inverse U-shape resembles the association between acquired information and uncertainty. As more (non-conflicting) data is collected, uncertainty is minimized by this, up to a point beyond which confusion grows as information overload sets in. This ensures that there is an optimal amount of data that enables decision-making to be accurate and relaxed (Mitchell and Papavassiliou, 1999: 319).

According to some authors (Hansen, 1972 and Cox, 1967), to reduce their uncertainty (risk) about the decision to manageable levels, consumers seek information prior to purchase. Uncertainty typically has a positive relationship with the information seeking, but this is not always the case. Urbany et al (1989) concluded that there are two forms of uncertainty: information uncertainty, that refers to uncertainty about alternative information and option uncertainty, uncertainty about which alternative to select. The findings of his research show that the two forms of ambiguity have had different effects on the information seeking. Option confusion tended to increase search behaviour, i.e., more information was collected by individuals to encourage them to make a selection. Due to the high cost of doing a detailed information quest, awareness uncertainty has a weaker and negative impact on search, i.e. individuals who were not specialists obtained less information. Consumers with a higher uncertainty of information and lower uncertainty of option would also quest the least (Turnbull et. al, 2000: 160).

Researchers (Cox, 1967; Mitchell and Grottel, 1993; Dowling and Staelin, 1994) argued that consumers tend to seek more information in order to reduce the associated risk, and this progresses simultaneously with increasing perceived risk. This concept is supported when consumers seek and evaluate alternatives when they use risk management strategies (Cunningham et al., 2005; Murray, 1991).

When the consumer cannot make a decision immediately, he/she tends to collect more information. Although it is possible to collect information from many tools such as salespeople and consumer reports, it has been observed that consumers rarely use newspaper advertisements for information gathering. Similarly, the tendency to collect information from television commercials is very low. On the other hand, looking at shop windows for information gathering is one of the common methods (Mitchell ve Papavassiliou, 1997; as cited in Bayraktaroğlu, 2011: 70).

In the process of collecting information, one of the important points people pay attention to is the time required to collect information. "The consumer thinks that the time spent on gathering too much information for a product that is cheap, has low perceived risk and is often bought is pointless." (Bayraktaroğlu, 2011: 71).

In this context, another important point Bayraktaroğlu (2011) emphasizes is related to consumer reports. Consumer reports, which are thought to evaluate products

and brands objectively, can create a burden of information and increase confusion. According to her, the issue to be considered here is the quality of the information collected, such as its content, readability and reliability (Bayraktaroğlu, 2011: 71).

3.3. NARROWING DOWN THE SET OF ALTERNATIVES

The third category, which includes narrowing down the set of alternatives, is concerned with the issue of eliminating similarity and uncertainty overload by concentrating only on a small number of products that seem to fit the needs of the customer most closely (Jacoby, 1977 and Mitchell et al., 2004). Using one or more particular criteria, consumers can narrow down their alternatives (Mitchell and Papavassiliou, 1999: 323). Duncan and Olshavsky (1982), for instance, found that buyers often simplify the research and assessment process by concentrating on the market share of products, shops, labels or sellers. As an indicator of consistency, customers use these variables. Besides, they found that customers would equate the quality of the product / service with the advertising budget of the brands.

One of the strategies to reduce the confusion in the face of information load, narrowing down the set of alternatives is based on reducing the evaluation criteria or options to be evaluated in the purchasing process. According to this strategy, more quantitative evaluation criteria can contribute to simplifying the decision-making process (Bayraktaroğlu, 2011: 72).

Although the price factor is used in the strategy of reducing options, it is not the only preferred method. The preference of previously known and trusted brands is another factor used in this strategy. Choosing by relying on the price, known or previously used brand narrowing down options and makes it easier to decide. "The use of such shortcuts is completely problem-oriented and facilitates decision-making by avoiding confusion." (Viswanathan et al., 2005, as cited in Bayraktaroğlu, 2011: 72-73).

3.4. SHARING/DELEGATING THE PURCHASE DECISION/BUYING GOALS

As indicated by the fourth category, in decision-making, a confused customer can include another person or delegate decision-making to third parties, such as sales associates, virtual personal assistants, family and friends (Poiesz, 2004: 236). Consumers do not necessarily consider salespeople to be autonomous and non-commercial agents (Turnbull et. al., 2000: 160). When buying a cell phone, Turnbull et al. (2000: 160) considered family and friends to be the key source of knowledge used by UK customers. Involving others, however, will increase uncertainty almost as likely as reducing it, although it is likely to rise the comfort factor of the confused user (Drummond, 2004: 319).

An extensive search, including interacting with store employees, is typical in a high-risk, high involvement buying situation. Levitt (1981: 96) considered the presentation of a successful salesman to be a critical factor in achieving favorable customer reactions, irrespective of the audience's technological or buying competence. It was also a necessary attribute for a new product to receive a favorable first hearing. In the long run, he stated that a good company profile is more enduring than a good reputation for the brand (Turnbull et. al., 2000: 162).

Sharing the purchase decision is a strategy used in situations where it is not possible to decide what to buy and aims to eliminate confusion by involving other people in the decision. In this strategy, the consumer includes his/her family or friends in the decision-making process and benefits from their experiences. However, in this strategy, when family or friends express an opinion contrary to the opinion of the consumer or giving inadequate or incorrect information about the product/service, it may cause more confusion in the consumer.

While sharing the purchase decision strategy does not always guarantee the best decision making, it relieves the consumer as perceived risks enable shared responsibility (Bayraktaroğlu, 2011: 74).

Lastly, "Delegating the purchasing decision to someone else is a strategy preferred by consumers who cannot decide which is the best option because they do

not have enough information." (Mitchell and Papavassiliou, 2007; as cited in Bayraktaroğlu, 2011: 74).

3.5. DOING NOTHING

Mitchell and Papavassiliou (1999: 321) add two more categories to this list: "do nothing" and "delaying or abandoning the purchase". "Doing nothing" actually is not a tactic for eliminating uncertainty, but instead an unplanned reaction to confusion.

"Doing nothing" strategy can be described as the least important of the confusion reduction strategies (Bayraktaroğlu, 2011: 75). In essence, "doing nothing" strategy is more directed towards dealing with confusion rather than reducing confusion. "It is more meaningful and important to do nothing for products with a low level of interest and when purchasing is not so important." (Mitchell and Papavassiliou, 2007; as cited in Bayraktaroğlu, 2011: 75).

3.6. POSTPONING/ABANDONING THE PURCHASE

Jacoby and Morrin (1998: 101) refer to the possibility that, if they are confused, customers would opt to delay or forgo decision-making completely. The categorical exclusion of a retail store, product category, or single product may involve this abandonment (Schweizer and Rudolph, 2004; as cited in Cremer, 2007: 80). Postponement is a deliberate purchasing delay in order to have time to re-think the option (Mitchell and Papavassiliou, 1999: 327). However, both methods have a clear, non-quantifiable effect on business sales and can mean lower levels of loyalty (Schweizer and Rudolph, 2004; cited in Cremer, 2007: 81).

Also, postponement can be caused by the interplay of perceived risk (Taylor, 2000). Perceived risk is a level of uncertainty during the purchasing decision with regard to buying anxieties that influence the mental perception (Conchar et al., 2004). In the Chinese background, Zheng et al. (2012) studied perceived risk and provided similar outcomes of postponement, with minor variations in shopping rituals. The perceived risk between the relationship of customer uncertainty and decision postponement has therefore been established as a moderator (Perez & Garcia, 2012).

In the early stages of the consumer purchasing process, perceived risk has been confirmed as a dominant effect. Consumers traditionally perceive risk because they require a specific service or product. Consumers can continue purchasing activities if their risk of acquiring a product is between the maximum and minimum threshold levels. On the one hand, if the perceived risk of a product exceeds a consumer's maximum acceptable level, the consumer will abstain from buying or increasing risk processing activities. From the other point, if a product's perceived risk is below a customer's acceptable minimum level, they may also refuse to buy because of the variety or a desire to get a riskier product (Dowling, 1986: 124- 126).

Consumer confusion can lead to the decision to postpone or abandon the purchase. In times of confusion, the consumer may delay purchasing for purposes such as gathering more information and reducing alternatives. Abandoning of the purchasing decision usually occurs with the consumer reconsidering his/her real need. "Abandoning the purchase is more of a confusion dealing strategy than a confusion reduction strategy." (Bayraktaroğlu, 2011: 71).

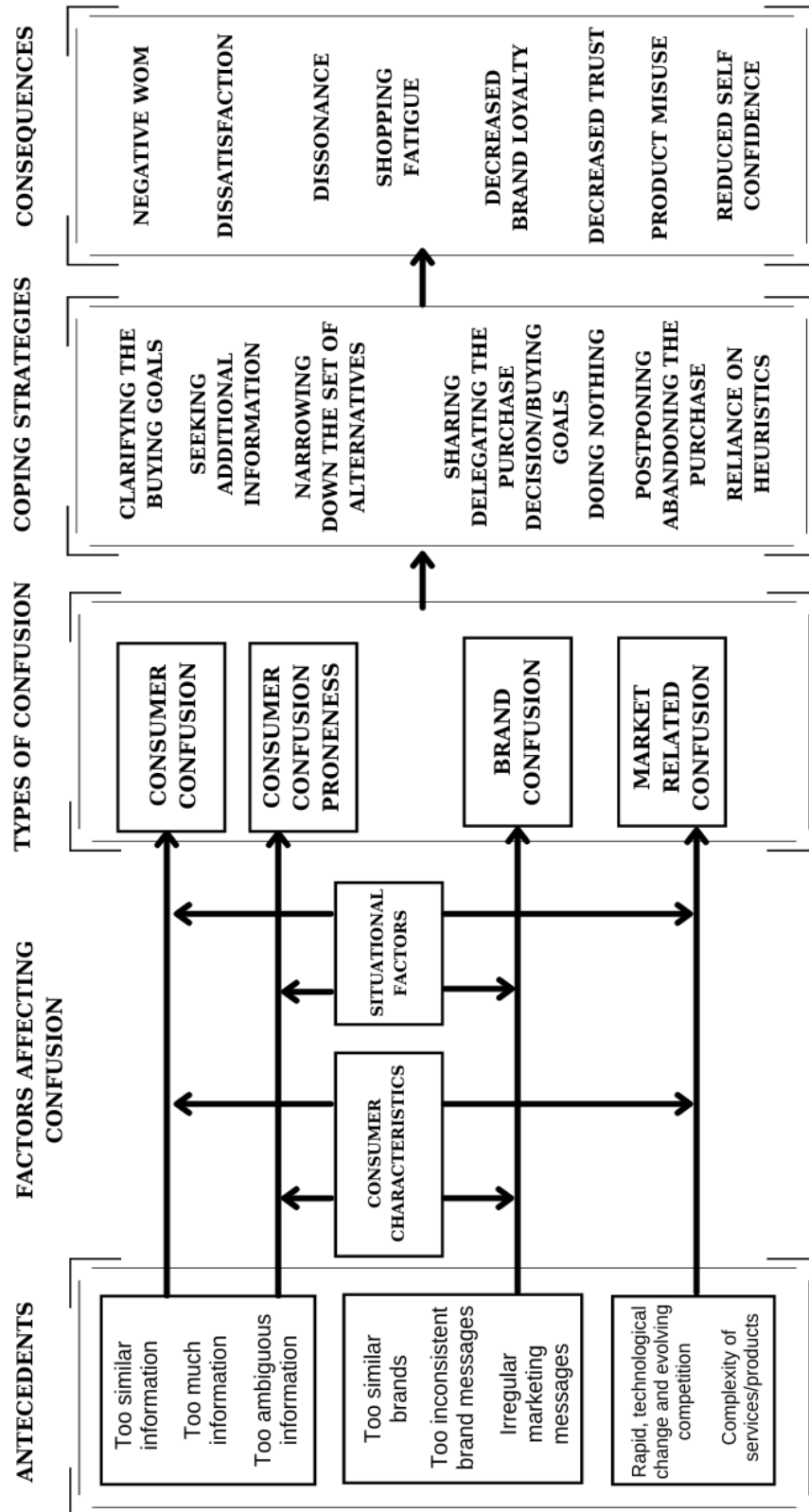
3.7. RELIANCE ON HEURISTICS

In addition to these categories, other coping strategies are proposed in the literature where choice is delayed in the absence of acceptable alternatives using cutpoints in order to determine minimum requirements for consumer choice and to reject all options that do not meet these requirements (Wright, 1975: 62).

Examples of such strategies are choosing the same option as before, or “maintaining the status quo” (Samuelson and Zeckhauser, 1988: 44), where none of the alternatives were attractive (Dhar, 1997: 218). These strategies or heuristics enable consumers to simplify their decision-making processes. They concentrate on reducing alternative products/services to choose from through reduced search for information. In fact, this type of use of heuristics is a bit too problem-oriented and aims to simplify decision-making processes while avoiding complicatedness (Viswanathan et al., 2005: 26).

In Figure 3.1., a summary can be seen that can guide the concepts of confusion in the marketing literature.

Figure 3.1. Confusion Concepts in Marketing



Source: Mitchell et al., 2004; as cited in Tutuş, 2013: 57

CHAPTER FOUR

METHODOLOGY

4.1. THE RESEARCH DESIGN AND STRATEGY

A research design provides a framework, a plan of action for the studies and determines the methods and procedures for collecting and analyzing the data. It starts with explaining the objectives of the study and continues by explaining the design technique such as survey or experiment, the sampling process, sample size, data gathering, measurement and scaling procedures (Zikmund, Carr, & Griffin, 2013: 64-69).

The research findings are obtained with using 416 questionnaires of the consumers and the results of the analysis are conducted with using SPSS 25.0 and AMOS 23.0 statistics programs. The statistical tests which are conducted are descriptive statistics, reliability analysis, explanatory and confirmatory factor analysis, Difference Analysis with One-way ANOVA, and independent sample t-test, (for the Post Hoc multiple comparisons Tukey test), Pearson Correlation and Hierarchical regression analyses with taking into Baron and Kenny's Model (1986) consideration.

Before analysis, it should be noted that the data is normally distributed and homogeneous in order to conduct parametric tests in this analysis. In order to measure this, the coefficients of Skewness and Kurtosis that tests the normality was first determined. The coefficients of Skewness and Kurtosis indicated that the data is distributed normally.

4.1.1. Objective of the Study

This study attempts to provide an overview for the consumer confusion and its dimensions and how consumers develop coping strategies according to their confusion type with the perspective of perceived risk. Therefore, this study first asks consumers to select the product which they experience the highest confusion among (a) Computer, (b) Mobile phones, (c) Mobile Internet and Home Internet Packages, (d) New Technology TV Models, (e) Satellite Broadcast, Cable TV & Digital TV Platforms

(such as Digiturk, DSmart, Tivibu...etc.) , secondly determine which type of confusion do they have (Similarity, Overload or Ambiguity Confusion), thirdly find out which type of risk they perceive (Psychological, Physical, Financial, Performance, Time and Social Risk) and lastly determine how they cope with this condition and which confusion coping strategies they used such as (Doing nothing, Clarifying the buying goals, Seeking additional information, Narrowing down the set of alternatives, Sharing/Delegating the purchase decision / Buying goals and postponing/abandoning the purchase).

The Table 4.1. below shows the variables simplified in the table.

Table 4.1. Simplified Variables

	A	B	C	D
	PRODUCT GROUP	CONSUMER CONFUSION DIMENSIONS	PERCEIVED RISK DIMENSIONS	COPING STRATEGIES WITH CONSUMER CONFUSION DIMENSIONS
1	Computer	Similarity Confusion	Physical Risk	Doing nothing
2	Mobile phones	Ambiguity Confusion	Performance Risk	Postponing/abandoning the purchase decision
3	Mobile Internet and Home Internet Packages	Overload Confusion	Financial Risk	Clarifying the buying goals
4	New Technology TV Models		Psychological Risk	Seeking additional information
5	Satellite Broadcast, Cable TV & Digital TV Platforms (Digiturk, DSmart, Tivibu)		Time Risk	Narrowing down the choice set
6			Social Risk	Sharing/Delegating the purchase decision

4.2. RESEARCH QUESTIONS & HYPOTHESES

4.2.1. Research Questions

The main objective of this study is to enable consumers to select the products which creates the highest confusion for them, to investigate what kind of confusion they have about these products, to find out the risk factors they perceive for these products and how they deal with it. For this purpose, it requires to analyze whether there is a significant relationship between Consumer Confusion, Perceived Risk, and Coping Strategies with Confusion. From the previous chapter and existing literature of (Mitchell and Papavassiliou, 1999; Walsh, 1999; Walsh and Mitchell, 2010; Turnbull et al., 2000; Chen, Chang, 2013; Leek and Kun., 2006), it is obvious that, the consumers who experience various types of confusion, develop some types of confusion reduction strategies which are called coping strategies with consumer confusion in literature. Here, it is important to analyze the role of the Perceived Risk in this relationship between Consumer Confusion and Coping Strategies with Confusion.

There are three main Research Questions of this study that are offered. These are:

RQ1: Is there a relationship between Consumer Confusion, Perceived Risk, and Coping Strategies with Confusion?

RQ2: Do the Coping Strategies with Consumer Confusion, Perceived Risk and Consumer Confusion show difference by Gender, Education, Age, Income, and Product Groups?

RQ3: Does Perceived Risk mediate the relationship between Consumer Confusion and Coping Strategies with Consumer Confusion?

4.2.2. Hypothesis Development

Therefore, Hypotheses were established as follows:

H1: There is a relationship between Consumer Confusion and Coping Strategies with Consumer Confusion.

H2: There is a relationship between Consumer Confusion and Perceived Risk.

H3: There is a relationship between Perceived Risk and Coping Strategies with Consumer Confusion.

H4: Perceived Risk has a mediator effect on the relationship between Consumer Confusion and Coping Strategies with Consumer Confusion.

4.2.3. Research Model

In this thesis, Consumer Confusion is the independent variable and Coping Strategies with Consumer Confusion is a dependent variable. The mediation effect analysis method of Baron and Kenny (1986), which is the most widely used method in order to demonstrate mediation in social sciences (Pardo and Roman 2013:615), is used to analyze the research model. The following steps should be taken to analyze the effect of mediation according to Baron and Kenny's method (Baron & Kenny, 1986).

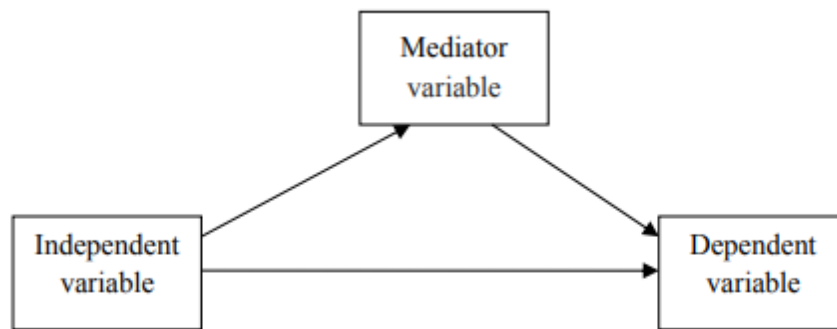
As Önem (2020:405) stated that through the mediation test, it is easier to analyze the relationship between relevant variables that are not obvious at first sight. If there seems no direct dependence between the dependent variable and the independent variable, the mediation test will check and define the indirect relationship. It can be said that the term mediation is used to indicate that the effect of an independent variable is transmitted to a dependent variable through a third mediator variable. Therefore, Mediation provides a causal chain where the effect of independent variable(s) is assumed to be transferred to the dependent variable(s) through a third variable (Pardo and Roman, 2013: 614-615).

According to Baron and Kenny (1986: 1177), the three regression equations should provide the test of the mediation model and the following conditions must be met: First, the independent variable must affect mediation in the first path (path a); second, it must be shown that the independent variable affects the dependent variable (path b); Thirdly, the mediator should have an impact on the dependent variable (path c). If these conditions are met, the independent variable's influence on the dependent variable in the third equation must be less than in the second. Perfect mediation happens where the independent variable has no effect when the mediator is controlled. When the independent variable's effect on the dependent variable reduces, the intermediate variable is said to have a "Partial Mediation" effect (Baron and Kenny,

1986:1177). In other words, when the mediator variable and the independent variable are included in the regression analysis, the effect of the independent variable in the third step on the dependent variable should be reduced (Akkılıç et al., 2014:6). Therefore, when the independent variable's effect on the dependent variable is reduced after the mediator is controlled, Partial mediation occurs (Büyükdağ et al., 2017: 333).

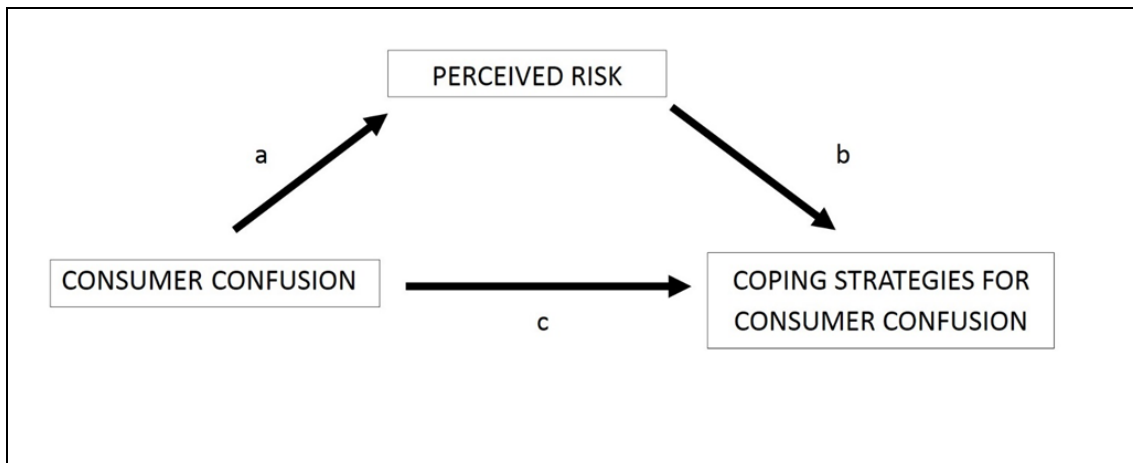
The figure of the described equation is shown below.

Figure 4.1. Mediator Variable Model



Therefore, the Research Model of this study is shown below.

Figure 4.2. Research Model of this Study



4.3. SAMPLE, THE SCALE AND PROCEDURE

4.3.1. The Universe and Sample of the Study

The universe of the research consists of people in Istanbul. The research was carried out between September 2019 and March 2020. Since the universe of the study is dynamic, it cannot be determined exactly. Therefore, when the universe size is unknown, the following formula was used to calculate the sample size (Özdamar, 2003). According to the formula, the minimum sample number was determined as 384. ($t(1-\alpha)^2 = 1,96$; $p=0,5$; $q=0,5$; $S^2 = 0,05$).

$$n = \frac{(t_{(1-\alpha)})^2 (p \cdot q)^2}{S^2}$$

For field research, 449 people were reached, and 436 forms returned. The data was collected with the online survey application via Google Forms. Simple Random Sampling method was used to identify individuals. However, 20 inconsistent questionnaires of the 436 forms were excluded from the analysis since they were not suitable for the analysis. Thus, 416 questionnaires were used in data analysis.

4.3.2. The Scale and the Measurement

The scales used in this thesis are the most widely used scales in the literature and based on theoretical background. To measure concepts, 5-likert scale is used as 1 is “strongly disagree” and 5 is “strongly agree”. In order to measure Consumer Confusion, the 9 items scale of Walsh, Hennig-Thurau, & Mitchell (2007) is used. This scale is the first and the only scale used to measure this concept up to now.

In order to measure Perceived Risk, the 17 items scale which were developed by Stone and Gronhaug(1993) and Stone and Mason (1995), which is widely used Perceived Risk Scale in marketing literature (Laroche et al. 2004; Rozano et al. 2009) and whose validity and reliability was tested in Turkish Literature and adapted to Turkish consumers by many authors (such as Özer and Gürpınar, 2005; Deniz and Erciş, 2008; Özoğlu and Bülbül, 2013; Demir, 2011 ; Özoğlu and Bülbül, 2015;

Koçoğlu, 2016 ; Temeloğlu, 2015; Baykal and Ayyıldız, 2020) are used in the survey. Their scale is preferred because it is one of the most used perceived risk scales in the consumer behavior literature and also compatible with the products asked in this study.

In order to measure Coping Strategies with Consumer Confusion, the 31 items scale which was developed by Mitchell and Papavassiliou (1999) is used. It is determined that there has been no study using this scale in the Turkish literature before, yet. It is supposed to be first study to use this scale in Turkish Literature and ask it to Turkish consumers.

The Table 4.2. below shows the variables and sub-items that applied in the analysis of the study.

Table 4.2. Variable, Scales and Resources

Variables	Dimensions/Items	Scales and Resources
Products	a. Computer b. Mobile phones c. Mobile Internet and Home Internet Packages d. New Technology TV Models e. Satellite Broadcast, Cable TV & Digital TV Platforms (Digiturk, DSmart, Tivibu)	
Demographics	Age, Gender, Education, Income	
Consumer Confusion	a. Similarity Confusion b. Ambiguity Confusion c. Overload Confusion	Consumer Confusion Scale of Walsh and Mitchell (2007)
Perceived Risk	a. Physical Risk b. Performance Risk c. Financial Risk d. Psychological Risk e. Time Risk f. Social Risk	Perceived Risk Scale of Stone and Mason (1995), Stone and Gronhaug (1993)

Coping Strategies for Consumer Confusion	a. Doing nothing b. Postponing/abandoning the purchase decision c. Clarifying the buying goals d. Seeking additional information e. Narrowing down the choice set f. Sharing/Delegating the purchase decision	Coping Strategies for Consumer Confusion Scale of Mitchell Papavassiliou (1999)
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4.4. PRODUCT SELECTION

In order to analyze consumer confusion in specific product and service groups, firstly, the list of different product & service groups were reviewed from the official websites of the Turkish Vocational Qualifications Authority (<https://www.myk.gov.tr>) and the Turkish Statistical Institute (TURKSTAT) (<https://data.tuik.gov.tr>). 15 different product & service groups were evaluated and selected from the "Sector Lists", that is published in these official websites.

For the product selection phase, in order not to keep the scope of the work very wide and keep it more specific, a total of 50 consumers, with Simple Random Sampling, were applied a face-to-face and one-to-one surveys. They were asked to select just 5 product/ service groups that causes most confusion for them from the list of the 15 different product & service groups. If there are other products/services that are not on the list but creates confusion for them, a blank space is provided for them to write in the survey.

As no different product / service is specified, the most selected 5 product groups are marked in bold font in the Table 4.3. and selected to be used in this thesis.

Table 4.3. Survey Findings before Product Selection

PRODUCT /SERVICE GROUP	Number of People Selected	Ranking
() ELECTRONIC PRODUCTS: Mobile Phone	16 people	1.
() Mobile Internet Packages & Home Internet Service	12 people	2.
() Satellite Broadcast, Cable TV & Digital TV Platforms (such as...Digiturk, DSmart, Tivibu)	8 people	3.
() New Technology TV Models	7 people	4.
() ELECTRONIC PRODUCTS: Computer	7 people	5.
() FOOD		Excluded
() AUTOMOBILE		Excluded
() WATCH / GLASSES		Excluded
() TEXTILE PRODUCTS		Excluded
() BANKING/FINANCE		Excluded
() COSMETIC / PERSONAL CARE		Excluded
() REAL ESTATE		Excluded
() TOURISM SERVICES		Excluded
() TRANSPORTATION SERVICES		Excluded
() HEALTH SERVICES		Excluded
() OTHER (PLEASE WRITE:.....)		Excluded

The most selected products are respectively; (a) Mobile phones, (b) Mobile Internet and Home Internet Packages, (c) Satellite Broadcast, Cable TV & Digital TV Platforms, (d) New Technology TV Models and (e) Computer. When considering the most selected products; Mobile Internet and Home Internet Packages, New Technology TV Models, Satellite Broadcast, Cable TV & Digital TV Platforms, which are among the current trend and one of the most used product groups of contemporary world, is thought to be a contribution to the Consumer Confusion literature, apart from Mobile Phone and Computer, which were used in Consumer Confusion literature before. This also shows one of the originalities of the study.

In the questionnaire, which was applied to 416 consumers and analyzed, it was asked to choose only 1 (one) product among 5 of them, which causes highest confusion for them. Surveys of consumers, who are not confused and prefer not to do anything, are excluded from the analysis of this study as it is stated in Sample Section.

4.5. ANALYSIS AND RESULTS & ASSESSING THE ASSUMPTIONS

The Frequency tables regarding the product groups where consumers experience the most confusion and the demographic findings are shown below for assessing the results.

4.5.1. Demographic Findings

Demographic Features of the sample are shown in Table 4.4. while 55.5 % of the sample consists of female, 44,5% were male. Table 4.4. shows the other demographic information of the sample by also considering the frequencies of education, income and age. The demographic characteristics of the participants are shown in Table 4.4. as a result of the survey applied to the people in Istanbul and reached within the scope of the study.

Table 4.4. Demographic Features (n = 416)

	Frequency	Percentage		Frequency	Percentage
<i>Education</i>			<i>Income</i>		
Primary school	8	1,9	Not working	58	13,9
High school	48	11,5	Below 1500 TL	16	3,8
Associate degree	77	18,5	1500-2500 TL	61	14,7
Bachelor's degree	138	33,2	2501-4000 TL	95	22,8
Master of Science	84	20,2	4001-5000 TL	74	17,8
PhD degree	61	14,7	5000 TL and over	112	26,9

Age			Gender		
20-30	185	44,5	Woman	231	55,5
31-40	126	30,3	Man	185	44,5
41-50	71	17,1			
51 and over	34	8,2			

Table 4.5. shows the findings regarding the product groups where consumers experience the most confusion.

Table 4.5. Products / services and their confusion frequency and percentages (n = 416)

Products/Services	Frequency	Percentage
Computer	74	17,8
Mobile phones	95	22,8
Mobile Internet and Home Internet Packages	60	14,4
New Technology TV Models	93	22,4
Satellite Broadcast, Cable TV & Digital TV Platforms (Digiturk, DSmart, Tivibu)	94	22,6

According to Table 4.5 the products / services that are experienced with the most consumer confusion respectively; (1) mobile phone, (2) Satellite Broadcast, Cable TV & Digital TV Platforms (Digiturk, DSmart, Tivibu), (3) New Technology TV Models, Computer, Mobile Internet and Home Internet Packages.

4.5.2. Validity and Reliability Analysis of Scales

4.5.2.1. Validity of the Scales and Factor Analysis

To test the validity, a factor analysis is used. The statistical method of factor analysis is used to analyze the relationship between a wide number of factors. Factor analysis is used to summarize data from a large variety of variables to generate smaller factor sets for the least amount of information loss (Gegez, 2005:316). The construct validity of the scales used in this study were tested by explanatory factor analysis which is a highly useful and powerful statistical technique for effectively extracting information from large, interrelated data (Hair, Jr, Black, Babin and Anderson, 2010:

148). Moreover, validity shows the degree to which a scale or series of measurements correctly reflects the concept of interest (Hair et al., 2010: 126).

The explanatory factor analysis is done to determine the construct validity. Kaiser-Meyer-Olkin is the measure of the sampling adequacy (KMO) and Bartlett's test of the sphericity is done for sampling adequacy (Goni et al. 2020: 3). Appropriateness of factor analysis can be provided by measure of sampling adequacy. Values above 0.50 for individual variable indicate appropriateness in KMO test. Another method of determining the appropriateness of factor analysis is the Bartlett test of sphericity. Bartlett's test is significant ($P < 0.001$) (Hair et al., 2010: 104).

Table 4.6. shows KMO which takes values between 0 and 1 and their interpretations (Kaiser, 1974:35).

Table 4.6. Interpretation of KMO value

KMO value	Interpretation
0.90–1.00	Marvelous
0.80–0.89	Meritorious
0.70–0.79	Middling
0.60–0.69	Mediocre
0.50–0.59	Miserable
0.00–0.49	Unacceptable

The construct validity of the Consumer Confusion scale used in this study was tested by Explanatory Factor Analysis. The KMO value was found to be 0.86, and the Bartlett sphericity test was significant over 0.50 and 0.05 significance. In the factor analysis, two factors with eigenvalues above 1, which is an indication of how many factors to retain and eigenvalues greater than 1 are considered to be significant (Hair et al., 2010: 109), were determined. Total explained variance was found to be 71.5%. The resulting dimensions are “Similarity and Information Overload Confusion” and “Ambiguity Confusion”. Table 4.7. shows the results of the Explanatory Factor Analysis of the Consumer Confusion scale.

Table 4.7. Factor Analysis – Consumer Confusion Scale

Factor Name	Consumer Confusion Scale Items	Factor Loadings	Percentages of Explained Variance
Similarity and Overload Confusion	Item 2	,852	41,948
	Item 1	,825	
	Item 5	,771	
	Item 4	,768	
	Item 6	,741	
	Item 3	,693	
Ambiguity Confusion	Item 8	,921	29,557
	Item 9	,897	
	Item 7	,808	

The construct validity of the Perceived Risk scale was determined by Explanatory Factor Analysis. The KMO value was determined to be 0.74, and the Bartlett sphericity test is significant over 0.50 and 0.05 significance. Expressions with a sampling adequacy degree under 0.50, one statement remained alone under a factor, statement related with more than one factor, and statement with a factor load under 0.50, (17,6,4,5,16) were excluded from the analysis. The Social Risk question items and Time Risk Items were excluded from the analysis.

In the factor analysis, four factors with eigenvalues above 1 were determined. Total explained variance was found as 76.9%. The resulting dimensions are “Psychological Risk”, “Physical Risk”, “Financial Risk” and “Performance Risk”. Table 4.8. shows the results of the explanatory factor analysis of the perceived risk scale.

Table 4.8. Factor Analysis - Perceived Risk Scale

Factor Name	Perceived Risk Scale Items	Factor Loadings	Percentages of Explained Variance
Psychological Risk	Item 14	,916	20,509
	Item 13	,872	
	Item 15	,857	
Physical Risk	Item 7	,916	19,685
	Item 8	,891	
	Item 9	,786	
Financial Risk	Item 1	,858	18,545
	Item 2	,845	
	Item 3	,811	
Performance Risk	Item 11	,885	18,177
	Item 12	,833	
	Item 10	,744	

Since this study is one of the first study to use “Coping Strategies with Consumer Confusion scale” of Mitchell and Papavassiliou (1999), both explanatory and confirmatory factor analyzes are applied. Generally, the scale questions are the questions covered in the marketing and consumer behavior literature, each item is different subject and separate study of the literature.

The construct validity of the Coping Strategies with Consumer Confusion scale was demonstrated by explanatory factor analysis. The KMO value was found to be 0.73, and the Bartlett sphericity test was significant over 0.50 and 0.05 significance. Expressions with a sampling adequacy degree under 0.50, one statement remained alone under a factor, statement related with more than one factor, and statement with a factor load under 0.50 (30,3,20,10,11,1,2) were excluded from the analysis.

The items “doing nothing/ignoring the difficulty/delaying the purchase/abandoning the purchase” were excluded from the analysis. Eliminating consumers who do nothing produces a consistent result for the scope of the study, as the study investigated how the confused consumer coped with this kind of situation because this study is already investigating what action the consumers may take in such a position.

Eight factors with eigenvalues above 1 were determined in the factor analysis. Total explained variance was found as 76.9%. The resulting dimensions emerged and named according to the literature as; “Narrowing down the choice set based on Brand and Store”, “Seeking General Information”, “Sharing the Purchase Decision and Clarifying Goals”, “Narrowing down the choice set based on Product”, “Delegating the Purchase Decision”, “Seeking Information based on Stores and Store Elements”, “Narrowing down the choice set based on Brand familiarity”, “Seeking Information from Media Channels”. Table 4.9. shows the results of the explanatory factor analysis of the Coping Strategies with Consumer Confusion scale.

Table 4.9. Factor Analysis - Coping Strategies with Consumer Confusion Scale

Factor Name	Coping Strategies with Consumer Confusion Scale Items	Factor Loadings	Percentages of Explained Variance
Narrowing down the choice set based on Brand and Store	Item 18	,718	10,041
	Item 19	,659	
	Item 17	,623	
	Item 22	,611	
	Item 21	,566	
Seeking General Information	Item 26	,799	9,447
	Item 23	,749	
	Item 27	,715	
Sharing the Purchase Decision and Clarifying Goals	Item 5	,781	8,005
	Item 6	,689	
	Item 4	,673	
Narrowing down the choice set based on Product	Item 15	,721	7,976
	Item 12	,691	
	Item 13	,563	
	Item 8	,844	7,727

Delegating the Purchase Decision	Item 7	,735	
	Item 9	,548	
Seeking Information based on Stores and Store Elements	Item 28	,802	7,691
	Item 29	,800	
	Item 31	,504	
Narrowing down the choice set based on Brand familiarity	Item 16	,703	7,398
	Item 14	,685	
Seeking Information from Media Channels	Item 25	,820	7,079
	Item 24	,810	

The Table 4.10 summarizes the Coping Strategies with Consumer Confusion Variables after the exploratory factor analysis of this study.

Table 4.10. Coping Strategies with Consumer Confusion Variables after Exploratory Factor Analysis

Coping Strategies with Consumer Confusion	Coping Strategies with Consumer Confusion Variables after Exploratory Factor Analysis
Doing nothing	Excluded
Postponing/abandoning the purchase decision	Excluded
Narrowing down the choice set	-Narrowing down the choice set based on Brand and Store
	-Narrowing down the choice set based on Product
	-Narrowing down the choice set based on Brand familiarity
Seeking additional information	-Seeking Information based on Stores and Store Elements
	-Seeking Information from Media Channels
	-Seeking General Information
Sharing/Delegating the purchase decision	-Sharing the Purchase Decision and Clarifying Goals
Clarifying the buying goals	
	-Delegating the Purchase Decision

In CFA, the researcher can evaluate each scale item's impact as well as how well the scale measures the concept (Hair et al., 2010: 19-20). Confirmatory factor analysis determines how well the theoretical specification of the factors suits the fact after deciding the number of factors and loadings in exploratory factor analysis. As a result, CFA is a technique that allows the researcher to “confirm” or “reject” a hypothesis (Hair et al., 2010: 693).

Confirmatory factor analysis is an extension of the explanatory factor analysis (EFA) model in which a previously established and current structure is checked as a model. The “Coping Strategies for Consumer Confusion” scale, which was assessed to have eight dimensions by explanatory factor analysis, was analyzed using confirmatory factor analysis, with the theoretical relationships taken into consideration.

After determining the a priori variables, Confirmatory approaches aim to match the observed and theoretical factor models for a given data set as accurately as possible in order to assess the factor model's "goodness of fit." (Stapleton, 1997: 7-9).

A variety of fit indices, such as χ^2/df (CMIN / DF), absolute fit index GFI, comparative fit indices CFI, NFI, and RMSEA, can be used to determine the model's goodness-of-fit (Hair et al., 2010:678). The Goodness of Fit indexes and their appropriate fit values are seen in Table 4.11 (Hair et al.,2010: 667-684).

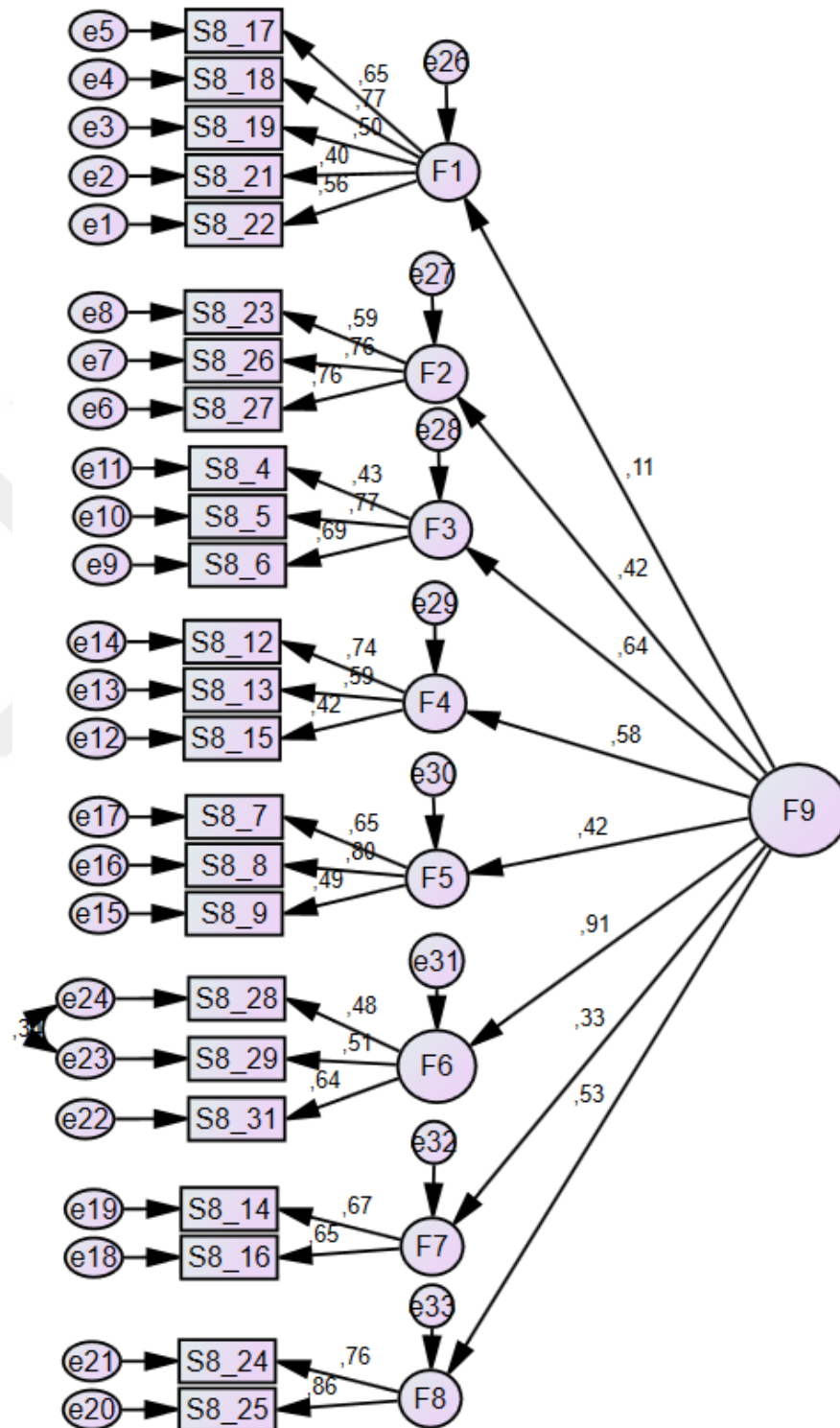
Table 4.11. Goodness of Fit Indices

Goodness of Fit Indices		
Goodness of fit indices	Good Fit	Acceptable Fit
χ^2/df	≤ 3	$\leq 4 - 5$
GFI	≥ 0.90	0.89 - 0.85
CFI	≥ 0.97	≥ 0.90
RMSEA	≤ 0.05	0.06 - 0.08
NFI	≥ 0.95	0.94 – 0.80

The visual diagrams represent the theory and paths indicate relationships (Hair et al., 2010: 731).

Figure 4.3. shows the path diagram and standardized regression coefficients.

Figure 4.3. Path Diagram of Confirmatory Factor Analysis and Standardized Regression Coefficients - Coping Strategies with Consumer Confusion Scale



* F1: Narrowing down the choice set based on Brand and Store, F2: Seeking General Information, F3: Sharing the Purchase Decision and Clarifying Goals, F4:

Narrowing down the choice set based on Product, F5: Delegating the Purchase Decision, F6: Seeking Information based on Stores and Store Elements, F7: Narrowing down the choice set based on Brand familiarity, F8: Seeking Information from Media Channels, F9: Coping Strategies with Consumer Confusion

The regression weights (estimates) and significance values of the the paths of the model in Table 4.12., are presented. According to the result of the analysis, the paths and regression weights (estimates) in the model are significant.

Table 4.12. CFA Analysis Results - Coping Strategies with Consumer Confusion Scale

			Estimate	Std. Error	Std. Regression Coefficient	Critical Ratio	P
F1	<---	F9	1,000	-	,112	-	***
F2	<---	F9	3,632	2,287	,419	1,588	***
F3	<---	F9	6,644	4,122	,639	1,612	***
F4	<---	F9	4,272	2,706	,585	1,579	***
F5	<---	F9	3,620	2,307	,422	1,569	***
F6	<---	F9	8,494	5,239	,907	1,621	***
F7	<---	F9	3,601	2,405	,325	1,497	***
F8	<---	F9	8,079	5,014	,534	1,611	***
S8_22	<---	F1	1,000	-	,557	-	***
S8_21	<---	F1	,726	,114	,404	6,389	***
S8_19	<---	F1	,953	,128	,497	7,459	***
S8_18	<---	F1	1,236	,135	,773	9,136	***
S8_17	<---	F1	1,106	,126	,646	8,771	***
S8_27	<---	F2	1,000	-	,761	-	***
S8_26	<---	F2	1,076	,100	,764	10,737	***
S8_23	<---	F2	,895	,091	,590	9,883	***
S8_6	<---	F3	1,000	-	,690	-	***
S8_5	<---	F3	,965	,105	,765	9,223	***
S8_4	<---	F3	,580	,082	,432	7,098	***
S8_15	<---	F4	1,000	-	,424	-	***
S8_13	<---	F4	1,457	,233	,588	6,242	***
S8_12	<---	F4	1,815	,293	,736	6,192	***

S8_9	<---	F5	1,000	-	,494	-	***
S8_8	<---	F5	1,553	,207	,800	7,506	***
S8_7	<---	F5	1,321	,168	,651	7,861	***
S8_16	<---	F7	1,000	-	,652	-	***
S8_14	<---	F7	1,048	,307	,670	3,410	***
S8_25	<---	F8	1,000	-	,859	-	***
S8_24	<---	F8	,843	,100	,758	8,408	***
S8_31	<---	F6	1,000	-	,644	-	***
S8_29	<---	F6	,959	,137	,512	7,005	***
S8_28	<---	F6	,940	,141	,480	6,677	***

***Significant at $p < 0.01$ level

Although there are many values for model fit, generally reported values are χ^2 / df (CMIN / DF), GFI, NFI, CFI, and RMSEA. In order to evaluate the analysis results, general model fit indices χ^2 / df (CMIN / DF), absolute fit index GFI, comparative fit indices CFI, NFI and RMSEA values were used. The obtained values as a result of the analysis, are given in Table 4.12. The obtained χ^2 / df and RMSEA values show that there is a good fit in the relationship investigated; CFI, GFI, and NFI values show an acceptable fit. When the fit indices in Table 4.13. are examined, it is seen that the results meet the fit criteria.

Table 4.13. Fit Indices Measures and Results of the Coping Strategies with Consumer Confusion Scale

Fit Indices	Good Fit	Acceptable Fit	Measurement	Result/Fit
χ^2/df	≤ 3	$\leq 4 - 5$	4,082	Acceptable Fit
GFI	≥ 0.90	0.89 - 0.85	0,853	Acceptable Fit
CFI	≥ 0.97	≥ 0.90	0,907	Acceptable Fit
RMSEA	≤ 0.05	0.06 - 0.08	0,076	Acceptable Fit
NFI	≥ 0.95	0.94 - 0.80	0,884	Acceptable Fit

χ^2 : 991,948 df : 243

4.5.2.2 Reliability

In order to assess the reliability of the scales, Cronbach's alpha is used. The questions which were grouped in factor analysis are subjected to reliability analysis. As Cronbach (1951: 297) stated in his pioneer research, any measurement-based study should involve accuracy or dependability, that is called reliability of measurement.

Table 4.14. shows the reliability analysis results of the scales.

Table 4.14. Reliability Analysis Results

Scale	Number of Questions	Reliability Coefficient
Similarity and Overload Confusion	6	,892
Ambiguity Confusion	3	,893
Consumer Confusion	9	,893
Psychological Risk	3	,881
Physical Risk	3	,866
Financial Risk	3	,814
Performance Risk	3	,784
Perceived Risk	12	,794
Narrowing down the choice set based on Brand and Store	5	,714
Seeking General Information	3	,742
Sharing the Purchase Decision and Clarifying Goals	3	,651
Narrowing down the choice set based on Product	3	,600
Delegating the Purchase Decision	3	,668
Seeking Information based on Stores and Store Elements	3	,649
Narrowing down the choice set based on Brand familiarity	2	,609
Seeking Information from Media Channels	2	,788
Coping Strategies with Consumer Confusion	24	,779

When the coefficients in Table 4.14. are analyzed, it is seen that Cronbach's Alpha coefficients are between 0,600 and 0,893. The values obtained meet the 0.60 lower limit criteria accepted in the literature (Kalaycı, 2009: 405). According to these results, the scale and dimensions used in the research are found to have internal consistency.

4.5.3. Normal Distribution Analysis

The form of the data distribution for an independent variable and its correspondence with the normal distribution is one of the most fundamental assumptions of multivariate analysis. It is a standard for statistical methods since the use of *F* and *t* statistics requires normality. Kurtosis and Skewness can be used to define the form of any distribution (Hair et al.,2010:71).

The normality of the scales and dimensions of the study is determined by Skewness and Kurtosis values and P-P Plot graphs. The Skewness value is ± 1 and the Kurtosis value is between ± 2 and it is evaluated that the distribution does not show a deviation from normality (Mert, 2020: 350). Skewness and Kurtosis values are presented in Table 4.15.

Table 4.15. Normal Distribution Analysis Results

Variables	Skewness	Kurtosis
Similarity and Overload Confusion	-1,004	,882
Ambiguity Confusion	-,411	-,779
Consumer Confusion	-,693	,506
Psychological Risk	,652	-,718
Physical Risk	-,222	-1,097
Financial Risk	-1,977	1,637
Performance Risk	-1,858	1,650
Perceived Risk	,077	,154
Narrowing down the choice set based on Brand and Store	,298	,126
Seeking General Information	-1,238	1,627
Sharing the Purchase Decision and Clarifying Goals	-,955	1,292
Narrowing down the choice set based on Product	,111	-,587

Delegating the Purchase Decision	,189	-,318
Seeking Information based on Stores and Store Elements	,044	-,786
Narrowing down the choice set based on Brand familiarity	-,122	-,714
Seeking Information from Media Channels	-,367	-,862
Coping Strategies with Consumer Confusion	-,111	,820

According to the test result, it is determined that the variables take value between the determined values and show normal distribution. Therefore, in the analysis, parametric techniques are used.

4.5.4. Difference Analysis Concerning the Collected Data

The "t" test in difference analysis used to investigate whether there is a difference in terms of means between two sample groups. The t test (two groups) and measurement of variance (ANOVA) for two or more groups are univariate methods for evaluating group differences. The "t" test is only suitable to examine the differences between the means of two groups. However, in some cases, comparing the means of more than two groups may be required. In such cases, the appropriate test is ANOVA (Analysis of Variance) (Hair et al.,2010:443-444; Altunışık et al., 2007: 173-182).

An independent sample t-test shows whether the mean scores for the two classes differ statistically significantly or not. In other words, the sample in which the participants in each group are independent from each other is an independent sample (Gerald, 2018 :51) such as gender differences.

With the t test, it is possible to examine the differences between only two groups. However, most of the time, more than two groups require to be compared. With the ANOVA test, it is possible to understand if there is any difference between the groups being compared. In other words, the ANOVA test only informs the researcher whether the groups are different from each other but does not answer the question of which group is different from the other. To answer this question, “One Way ANOVA” should be applied (Yazıcıoğlu and Erdoğan,2007: 207-221). Afterwards, “post hoc test” is conducted to identify which comparisons among groups (such as group 1, 2 and 3) have significant differences and to simplify the identification of group differences (Hair et al.,2010:473). Among post-hoc procedures, Tukey’s test is used in the analysis.

4.5.4.1. Difference Analysis according to the Gender

The differences of variables according to gender was analyzed according to “Independent Sample t Test”. Analysis results are given in Table 4.16.

Table 4.16. Difference Analysis by Gender (n=416)

	Gender	N	Avg.	Std. Dev.	f	t	p
Similarity and Overload Confusion	Female	231	4,0693	,82460	4,997	,786	,432
	Male	185	3,9982	,98310			
Ambiguity Confusion	Female	231	3,5613	1,08390	15,670	1,683	,093
	Male	185	3,3604	1,30305			
Consumer Confusion	Female	231	3,9000	,80427	3,678	1,336	,182
	Male	185	3,7856	,94067			
Psychological Risk	Female	231	2,5238	1,23761	7,025	,308	,759
	Male	185	2,4829	1,43114			
Physical Risk	Female	231	3,3853	1,21194	6,936	2,752	,006*
	Male	185	3,0306	1,37688			
Financial Risk	Female	231	4,5094	,64814	3,536	-,058	,954
	Male	185	4,5135	,81425			
Performance Risk	Female	231	4,3665	,69460	8,581	,712	,477
	Male	185	4,3081	,92762			
Perceived Risk	Female	231	3,6962	,59681	12,261	1,635	,103
	Male	185	3,5838	,76812			
Narrowing down the choice set based on Brand and Store	Female	231	2,5723	,82268	1,625	1,550	,122
	Male	185	2,4422	,87337			
Seeking General Information	Female	231	4,2078	,73630	,482	-1,721	,086
	Male	185	4,3405	,83547			
Sharing the Purchase Decision and Clarifying Goals	Female	231	3,7951	,74299	11,654	,925	,356
	Male	185	3,7153	,96717			
Narrowing down the choice set based on Product	Female	231	2,9870	,98801	3,304	,591	,555
	Male	185	2,9261	1,11151			
Delegating the Purchase Decision	Female	231	2,8615	1,01203	2,483	1,648	,100
	Male	185	2,6919	1,08039			
Seeking Information based on Stores and Store Elements	Female	231	3,3290	,98072	3,284	-,868	,386
	Male	185	3,4162	1,06395			

Narrowing down the choice set based on Brand familiarity	Female	231	3,1948	1,08394	1,520	2,217	,027*
	Male	185	2,9459	1,20113			
Seeking Information from Media Channels	Female	231	3,4242	1,15424	8,561	1,382	,168
	Male	185	3,2541	1,31888			
Coping Strategies with Consumer Confusion	Female	231	3,2350	,48100	,799	1,456	,146
	Male	185	3,1617	,54505			

According to Table 4.16., Similarity and Overload Confusion, Ambiguity Confusion, Consumer Confusion, Psychological Risk, Financial Risk, Performance Risk, Perceived Risk, Narrowing down the choice set based on Brand and Store, Seeking General Information, Sharing the Purchase Decision, Clarifying Buying Goals, Narrowing down the choice set based on Product, Delegating the Purchase Decision, Seeking Information based on Stores and Store Elements, Seeking Information from Media Channels and Coping Strategies with Consumer Confusion do not show difference according to gender ($p>0,05$). However, Physical Risk and Narrowing down the choice set based on Brand familiarity items show difference according to gender ($p<0,05$). According to that, the level of the Physical Risk and “Narrowing down the choice set based on Brand familiarity” items are higher for Female than Male consumers.

4.5.4.2. Difference Analysis according to the Education

The differences of variables according to education was analyzed according to “One Way ANOVA Analysis”. Analysis results are given in Table 4.17.

Table 4.17. Difference Analysis by Education (n=416)

		N	Avg.	Std. Dev.	f	p
Similarity and Overload Confusion	Primary school	8	4,3542	1,08173	4,524	,001* PHD>AD, BACHELOR
	High school	48	4,1910	,68156		
	Associate degree	77	3,8463	1,14955		
	Bachelor's degree	138	3,8756	,89607		
	Master of Science	84	4,0833	,73290		
	PhD degree	61	4,4208	,73258		
	TOTAL	416	4,0377	,89811		
Ambiguity Confusion	Primary school	8	4,3333	,85449	1,814	,109
	High school	48	3,7014	1,09855		
	Associate degree	77	3,3810	1,28499		
	Bachelor's degree	138	3,3551	1,11191		
	Master of Science	84	3,4206	1,14436		
	PhD degree	61	3,6284	1,34591		
	TOTAL	416	3,4720	1,18909		
Consumer Confusion	Primary school	8	4,3472	,99281	3,899	,002* PHD>AD, BACHELOR
	High school	48	4,0278	,73614		
	Associate degree	77	3,6912	1,07705		
	Bachelor's degree	138	3,7021	,86920		
	Master of Science	84	3,8624	,70624		
	PhD degree	61	4,1566	,74491		
	TOTAL	416	3,8491	,86836		
Psychological Risk	Primary school	8	3,1667	1,42539	1,515	,184
	High school	48	2,8611	1,54650		
	Associate degree	77	2,3117	1,19861		
	Bachelor's degree	138	2,5024	1,26160		
	Master of Science	84	2,5040	1,26903		
	PhD degree	61	2,3934	1,46377		
	TOTAL	416	2,5056	1,32567		
Physical Risk	Primary school	8	2,8750	1,51120	1,772	,118
	High school	48	3,5417	1,31481		
	Associate degree	77	2,9004	1,26128		
	Bachelor's degree	138	3,2874	1,22239		
	Master of Science	84	3,2897	1,26616		
	PhD degree	61	3,2186	1,46551		

	TOTAL	416	3,2276	1,29835		
Financial Risk	Primary school	8	4,6250	,80549	,964	,439
	High school	48	4,5556	,68532		
	Associate degree	77	4,4242	,76593		
	Bachelor's degree	138	4,4783	,76411		
	Master of Science	84	4,4921	,58878		
	PhD degree	61	4,6721	,77577		
	TOTAL	416	4,5112	,72580		
Performance Risk	Primary school	8	4,6250	,51755	5,262	,000* AD<HIGHS, BACHELOR, MASTER, PHD
	High school	48	4,3542	,87358		
	Associate degree	77	3,9394	1,06613		
	Bachelor's degree	138	4,4783	,57235		
	Master of Science	84	4,4167	,67836		
	PhD degree	61	4,3825	,87736		
	TOTAL	416	4,3405	,80607		
Perceived Risk	Primary school	8	3,8229	,76043	3,135	,009* AD<HIGHS, BACHELOR
	High school	48	3,8281	,79046		
	Associate degree	77	3,3939	,67438		
	Bachelor's degree	138	3,6866	,60626		
	Master of Science	84	3,6756	,61128		
	PhD degree	61	3,6667	,76784		
	TOTAL	416	3,6462	,67980		
Narrowing down the choice set based on Brand and Store	Primary school	8	2,4250	1,16833	1,248	,286
	High school	48	2,6583	1,11161		
	Associate degree	77	2,5221	,84052		
	Bachelor's degree	138	2,5667	,78585		
	Master of Science	84	2,5095	,71568		
	PhD degree	61	2,2918	,86454		
	TOTAL	416	2,5144	,84704		
Seeking General Information	Primary school	8	3,6250	1,27786	2,783	,017* PHD>PRIMARY
	High school	48	4,3750	,65819		
	Associate degree	77	4,2251	,85231		
	Bachelor's degree	138	4,2053	,81084		
	Master of Science	84	4,2262	,68481		
	PhD degree	61	4,5137	,71382		
	TOTAL	416	4,2668	,78378		
	Primary school	8	4,0833	,75066	,641	,669

Sharing the Purchase Decision and Clarifying Goals	High school	48	3,6944	,89873		
	Associate degree	77	3,6494	,88835		
	Bachelor's degree	138	3,7923	,77805		
	Master of Science	84	3,7738	,81676		
	PhD degree	61	3,8142	,97662		
	TOTAL	416	3,7596	,84986		
Narrowing down the choice set based on Product	Primary school	8	3,5000	1,38013	4,680	,000* HIGHS>BACHELOR, MASTER, PHD
	High school	48	3,5000	,99882		
	Associate degree	77	3,0779	1,01292		
	Bachelor's degree	138	2,8841	1,00174		
	Master of Science	84	2,8095	,94179		
	PhD degree	61	2,6940	1,14390		
	TOTAL	416	2,9599	1,04388		
Delegating the Purchase Decision	Primary school	8	3,9167	1,06533	3,491	,004* PRIMARYS>AD, BACHELOR, MASTER, PHD
	High school	48	3,0903	1,14181		
	Associate degree	77	2,6017	,97188		
	Bachelor's degree	138	2,8092	,91565		
	Master of Science	84	2,7143	,96684		
	PhD degree	61	2,6776	1,29953		
	TOTAL	416	2,7861	1,04512		
Seeking Information based on Stores and Store Elements	Primary school	8	4,3333	1,08379	2,118	,062
	High school	48	3,5556	1,04584		
	Associate degree	77	3,3723	1,04849		
	Bachelor's degree	138	3,2609	1,00666		
	Master of Science	84	3,3333	,88116		
	PhD degree	61	3,3770	1,10298		
	TOTAL	416	3,3678	1,01825		
Narrowing down the choice set based on Brand familiarity	Primary school	8	2,2500	1,69031	1,206	,305
	High school	48	3,1250	1,12278		
	Associate degree	77	3,0260	1,16103		
	Bachelor's degree	138	3,1884	1,02737		
	Master of Science	84	3,0119	1,10032		
	PhD degree	61	3,0984	1,33797		
	TOTAL	416	3,0841	1,14287		
Seeking Information	Primary school	8	2,6250	1,30247	2,479	,031* BACHELOR>PHD
	High school	48	3,3438	1,36115		
	Associate degree	77	3,4481	1,25809		

from Media Channels	Bachelor's degree	138	3,4638	1,17709		
	Master of Science	84	3,4464	1,04714		
	PhD degree	61	2,9262	1,35964		
	TOTAL	416	3,3486	1,23157		
Coping Strategies with Consumer Confusion	Primary school	8	3,3438	,61671	1,635	,150
	High school	48	3,3698	,58735		
	Associate degree	77	3,1807	,50308		
	Bachelor's degree	138	3,2080	,44881		
	Master of Science	84	3,1682	,45911		
	PhD degree	61	3,1141	,62058		
	TOTAL	416	3,2024	,51115		

According to Table 4.17., Ambiguity Confusion, Psychological Risk, Physical Risk, Financial Risk, Narrowing down the choice set based on Brand and Store, Narrowing down the choice set based on Brand familiarity, Seeking Information from Media Channels, Clarifying Buying Goals, Coping Strategies with Consumer Confusion do not show difference according to education ($p > 0,05$). However, Similarity and Overload Confusion, Consumer Confusion, Performance Risk, Perceived Risk, Seeking General Information, Narrowing down the choice set based on Product, Seeking Information from Media Channels dimensions show difference according to education ($p < 0,05$). Tukey's test was applied as post-hoc test in order to determine the difference between groups. According to the results of the analysis, the following findings were found.

- It is determined that the levels of Similarity and Overload Confusion and Consumer Confusion levels of PhD Graduates are higher than the consumers with an Associate and Bachelor's degree ($p < 0,05$).
- The Performance Risk perception of associate degree graduate consumers is lower than high school, Bachelor's degree, Master of Science and PhD graduates ($p < 0,05$).
- Perceived Risk levels of associate degree graduates are lower than high school and bachelor's degree graduates ($p < 0,05$).
- "Seeking General Information" levels of PhD graduate consumers are higher than the primary school graduate consumers. ($p < 0,05$).

- “Narrowing down the choice set based on Product” levels of high school graduates are higher than those of consumers with bachelor’s degree, Master of Science and PhD graduates. ($p < 0,05$).
- Primary school graduates’ level of “Seeking Information from Media Channels” are more than associate, bachelor's, master’s, and PhD graduates to cope with/reduce their confusion; ($p < 0.05$). So according to the results, the Primary school graduates choose this coping strategy more than other associate, bachelor's, master’s, and PhD graduates.

4.5.4.3. Difference Analysis according to the Age

The differences of variables according to age was analyzed according to “One Way ANOVA Analysis”. Analysis results are given in Table 4.18.

Table 4.18. Difference Analysis by Age (n=416)

		N	Avg.	Std. Dev.	f	p
Similarity and Overload Confusion	20-30	185	3,8640	,90220	8,341	,000* 41-50>20-30, 31-40 51 and over>20-30, 31-40
	31-40	126	3,9987	,85700		
	41-50	71	4,3521	,75988		
	51 and over	34	4,4706	1,00878		
	Total	416	4,0377	,89811		
Ambiguity Confusion	20-30	185	3,4288	1,10385	,341	,796
	31-40	126	3,4709	1,06772		
	41-50	71	3,5023	1,41743		
	51 and over	34	3,6471	1,53728		
	Total	416	3,4720	1,18909		
Consumer Confusion	20-30	185	3,7189	,87005	4,883	,002* 41-50>20-30 51 and over>20-30
	31-40	126	3,8228	,81990		
	41-50	71	4,0689	,79801		
	51 and over	34	4,1961	1,01947		
	Total	416	3,8491	,86836		
Psychological Risk	20-30	185	2,5081	1,27123	,410	,746
	31-40	126	2,4259	1,26114		
	41-50	71	2,5493	1,44760		
	51 and over	34	2,6961	1,59833		
	Total	416	2,5056	1,32567		
Physical Risk	20-30	185	3,2577	1,22831	,525	,665
	31-40	126	3,1931	1,24747		
	41-50	71	3,1127	1,51390		
	51 and over	34	3,4314	1,39631		
	Total	416	3,2276	1,29835		
Financial Risk	20-30	185	4,4486	,69759	2,461	,062
	31-40	126	4,4656	,71688		
	41-50	71	4,6808	,74841		

	51 and over	34	4,6667	,81236		
	Total	416	4,5112	,72580		
Performance Risk	20-30	185	4,1892	,88922	5,199	,002* 20-30<41-50, 51 and over
	31-40	126	4,3730	,69616		
	41-50	71	4,5587	,77002		
	51 and over	34	4,5882	,60891		
	Total	416	4,3405	,80607		
Perceived Risk	20-30	185	3,6009	,65394	1,669	,173
	31-40	126	3,6144	,67451		
	41-50	71	3,7254	,69642		
	51 and over	34	3,8456	,77799		
	Total	416	3,6462	,67980		
Narrowing down the choice set based on Brand and Store	20-30	185	2,6314	,83516	3,562	,014* 20-30>51 and over
	31-40	126	2,4921	,71494		
	41-50	71	2,4197	1,00408		
	51 and over	34	2,1588	,91158		
	Total	416	2,5144	,84704		
Seeking General Information	20-30	185	4,2162	,76856	2,014	,111
	31-40	126	4,2063	,79650		
	41-50	71	4,4319	,81142		
	51 and over	34	4,4216	,72152		
	Total	416	4,2668	,78378		
Sharing the Purchase Decision and Clarifying Goals	20-30	185	3,7081	,83988	1,369	,252
	31-40	126	3,7169	,82523		
	41-50	71	3,8779	,87874		
	51 and over	34	3,9510	,91796		
	Total	416	3,7596	,84986		
Narrowing down the choice set based on Product	20-30	185	2,9640	,96115	1,845	,138
	31-40	126	2,8386	1,01520		
	41-50	71	3,0000	1,16292		
	51 and over	34	3,3039	1,26429		

	Total	416	2,9599	1,04388		
Delegating the Purchase Decision	20-30	185	2,8144	,92915	,290	,833
	31-40	126	2,7751	1,00296		
	41-50	71	2,6948	1,27459		
	51 and over	34	2,8627	1,27951		
	Total	416	2,7861	1,04512		
Seeking Information based on Stores and Store Elements	20-30	185	3,3099	,98604	5,794	,001* 51 and over>20-30, 31-40, 41-50
	31-40	126	3,2328	,94118		
	41-50	71	3,4507	1,10998		
	51 and over	34	4,0098	1,05883		
	Total	416	3,3678	1,01825		
Narrowing down the choice set based on Brand familiarity	20-30	185	3,1811	1,04175	,834	,476
	31-40	126	2,9841	1,12594		
	41-50	71	3,0352	1,32645		
	51 and over	34	3,0294	1,31967		
	Total	416	3,0841	1,14287		
Seeking Information from Media Channels	20-30	185	3,3081	1,22350	2,354	,072
	31-40	126	3,1905	1,19976		
	41-50	71	3,6056	1,20983		
	51 and over	34	3,6176	1,35992		
	Total	416	3,3486	1,23157		
Coping Strategies with Consumer Confusion	20-30	185	3,2155	,48440	1,640	,180
	31-40	126	3,1300	,49260		
	41-50	71	3,2394	,54956		
	51 and over	34	3,3223	,61548		
	Total	416	3,2024	,51115		

According to Table 4.18., Ambiguity Confusion, Psychological Risk, Physical Risk, Financial Risk, Perceived Risk, Narrowing down the choice set based on Product, Narrowing down the choice set based on Brand familiarity, Seeking General Information, Seeking Information based on Stores and Store Elements, Clarifying Buying Goals, Sharing or Delegating the Purchase Decision, Coping Strategies with

Consumer Confusion do not show difference according to age ($p>0,05$). However, Similarity and Overload Confusion, Consumer Confusion, Performance Risk, Narrowing down the choice set based on Brand and Store, Delegating the Purchase Decision dimensions show difference according to age ($p<0,05$). Tukey's Test was applied as post-hoc test in order to determine the difference between groups. According to the results of the analysis, the following findings were found.

- Similarity and Overload Confusion of individuals between the ages of 41 and 50 is higher than those between the ages of 20 and 30 and between 31 and 40 ($p < 0.05$).
- Similarity and Overload Confusion of individuals aged 51 and over is higher than those between 20 and 30 and 31 and 40 years old ($p < 0.05$).
- Consumer Confusion of individuals between the ages of 41 and 50 is higher than individuals between the ages of 20 and 30 ($p < 0.05$).
- Consumer Confusion of individuals aged 51 and over is higher than those between 20 and 30 years old ($p < 0.05$).
- Performance Risk of individuals between the ages of 20 and 30 is lower than those aged between 41 and 50 and 51 and over ($p < 0.05$).
- Narrowing down the choice set based on Brand and Store coping strategy levels of consumers between the age of 20 and 30 are higher than those 51 and over ($p < 0.05$).
- “Delegating the Purchase Decision” coping strategy levels of consumers is whose age 51 and over are higher than those consumers whose age is 20 and 30, 30 and 41 and 41 and 50 ages.

4.5.4.4. Difference Analysis according to the Income

The differences of variables according to age was analyzed according to “One Way ANOVA Analysis”. Analysis results are given in Table 4.19.

Table 4.19. Difference Analysis by Income (n=416)

		N	Avg.	Std. Dev.	f	p
Similarity and Overload Confusion	Not working	58	3,4540	,93596	12,974	,000* Not working<2501-4000, 4001-5000, 5000 TL and over
	Below 1500 TL	16	3,3333	,89650		
	1500-2500	61	3,7869	,91344		
	2501-4000	95	4,1632	,80702		
	4001-5000	74	4,3198	,72189		
	5000'den +	112	4,2842	,83667		
	Total	416	4,0377	,89811		
Ambiguity Confusion	Not working	58	2,9885	1,03913	3,449	,005* Not working<4001-5000
	Below 1500 TL	16	3,2917	,92596		
	1500-2500	61	3,4918	1,10488		
	2501-4000	95	3,5474	1,13500		
	4001-5000	74	3,8198	1,12016		
	5000 TL and over	112	3,4435	1,35152		
	Total	416	3,4720	1,18909		
Consumer Confusion	Not working	58	3,2989	,87271	10,086	,000* Not working<2501-4000, 4001-5000, 5000 TL and over
	Below 1500 TL	16	3,3194	,85959		
	1500-2500	61	3,6885	,89416		
	2501-4000	95	3,9579	,82612		
	4001-5000	74	4,1532	,73097		
	5000 TL and over	112	4,0040	,81116		
	Total	416	3,8491	,86836		
Psychological Risk	Not working	58	1,7644	,77487	4,937	,000* Not working<2501-4000, 4001-5000, 5000 TL and over
	Below 1500 TL	16	2,5625	,97159		
	1500-2500	61	2,6011	1,30925		
	2501-4000	95	2,7368	1,33943		
	4001-5000	74	2,4324	1,31231		
	5000 TL and over	112	2,6815	1,47748		

	Total	416	2,5056	1,32567		
Physical Risk	Not working	58	2,9310	1,33152	1,356	,240
	Below 1500 TL	16	3,1042	1,25148		
	1500-2500	61	3,2459	1,16572		
	2501-4000	95	3,3649	1,28372		
	4001-5000	74	3,0721	1,28954		
	5000 TL and over	112	3,3750	1,36165		
	Total	416	3,2276	1,29835		
Financial Risk	Not working	58	4,2299	,88348	6,580	,000* Not working<2501- 4000, 4001- 5000, 5000 TL and over
	Below 1500 TL	16	4,0625	,90446		
	1500-2500	61	4,3005	,73963		
	2501-4000	95	4,5860	,63899		
	4001-5000	74	4,5991	,67344		
	5000 TL and over	112	4,7143	,60999		
	Total	416	4,5112	,72580		
Performance Risk	Not working	58	4,3333	,81888	6,570	,000* Not working>Below 1500 TL
	Below 1500 TL	16	3,6250	1,01744		
	1500-2500	61	4,0984	,92765		
	2501-4000	95	4,2807	,83696		
	4001-5000	74	4,3784	,78480		
	5000 TL and over	112	4,6042	,54897		
	Total	416	4,3405	,80607		
Perceived Risk	Not working	58	3,3147	,57968	6,269	,000* Not working<2501- 4000, 5000 TL and over
	Below 1500 TL	16	3,3385	,54727		
	1500-2500	61	3,5615	,68006		
	2501-4000	95	3,7421	,73004		
	4001-5000	74	3,6205	,65036		
	5000 TL and over	112	3,8438	,64230		
	Total	416	3,6462	,67980		
	Not working	58	2,4345	,72561	1,701	,133

Narrowing down the choice set based on Brand and Store	Below 1500 TL	16	2,7375	,94860		
	1500-2500	61	2,6656	,81790		
	2501-4000	95	2,6337	,85833		
	4001-5000	74	2,4378	,92080		
	5000 TL and over	112	2,3911	,83240		
	Total	416	2,5144	,84704		
Seeking General Information	Not working	58	3,9770	,95689	7,462	,000* Not working<2501-4000, 4001-5000, 5000 TL and over
	Below 1500 TL	16	3,7292	,99046		
	1500-2500	61	4,0055	,83996		
	2501-4000	95	4,3684	,69356		
	4001-5000	74	4,3378	,70978		
	5000 TL and over	112	4,5030	,61836		
	Total	416	4,2668	,78378		
Sharing the Purchase Decision and Clarifying Goals	Not working	58	3,7011	,77909	,307	,909
	Below 1500 TL	16	3,6250	,78764		
	1500-2500	61	3,7705	,78065		
	2501-4000	95	3,7754	,91409		
	4001-5000	74	3,7117	,92212		
	5000 TL and over	112	3,8214	,83580		
	Total	416	3,7596	,84986		
Narrowing down the choice set based on Product	Not working	58	2,6092	,85871	2,684	,021* Not working<1500-2500, 2501-4000
	Below 1500 TL	16	3,0208	1,02898		
	1500-2500	61	3,1749	1,08799		
	2501-4000	95	3,1474	,94496		
	4001-5000	74	2,8514	1,16146		
	5000 TL and over	112	2,9286	1,06771		
	Total	416	2,9599	1,04388		
Delegating the Purchase Decision	Not working	58	2,6954	,79050	,659	,655
	Below 1500 TL	16	2,9167	,75523		

	1500-2500	61	2,9563	1,01192		
	2501-4000	95	2,8351	1,09142		
	4001-5000	74	2,7523	1,18728		
	5000 TL and over	112	2,7024	1,07883		
	Total	416	2,7861	1,04512		
Seeking Information based on Stores and Store Elements	Not working	58	3,0057	,85268	2,164	,057
	Below 1500 TL	16	3,3125	,68279		
	1500-2500	61	3,4044	,94695		
	2501-4000	95	3,4491	1,05719		
	4001-5000	74	3,3063	1,06951		
	5000 TL and over	112	3,5149	1,07561		
	Total	416	3,3678	1,01825		
Narrowing down the choice set based on Brand familiarity	Not working	58	3,0517	1,00302	1,721	,129
	Below 1500 TL	16	2,7813	1,01602		
	1500-2500	61	3,0410	1,14490		
	2501-4000	95	3,1947	1,10197		
	4001-5000	74	2,8176	1,22075		
	5000 TL and over	112	3,2500	1,18740		
	Total	416	3,0841	1,14287		
Seeking Information from Media Channels	Not working	58	3,0948	1,15643	,654	,659
	Below 1500 TL	16	3,2813	1,11009		
	1500-2500	61	3,3852	1,13796		
	2501-4000	95	3,4158	1,33419		
	4001-5000	74	3,3311	1,23387		
	5000 TL and over	112	3,4241	1,25060		
	Total	416	3,3486	1,23157		
Coping Strategies with Consumer Confusion	Not working	58	3,0180	,47251	2,697	,021* Not working<2501-4000
	Below 1500 TL	16	3,1510	,43137		
	1500-2500	61	3,2548	,46616		
	2501-4000	95	3,2965	,52112		

	4001-5000	74	3,1402	,53206		
	5000 TL and over	112	3,2381	,52184		
	Total	416	3,2024	,51115		

According to Table 4.19., Physical Risk, Narrowing down the choice set based on Brand and Store, Narrowing down the choice set based on Brand familiarity, Seeking Information based on Stores and Store Elements, Seeking Information from Media Channels, Clarifying Buying Goals, Sharing or Delegating the Purchase Decision do not show difference according to income ($p>0,05$). However, Similarity and Overload Confusion, Ambiguity Confusion, Consumer Confusion, Psychological Risk, Financial Risk, Performance Risk, Perceived Risk, Narrowing down the choice set based on Product, Coping Strategies with Consumer Confusion show difference according to income ($p<0,05$). Tukey's Test was applied as post-hoc test in order to determine the difference between groups. According to the results of the analysis, the following findings were found.

- Individuals who do not work at work have lower Similarity and Overload Confusion, Consumer Confusion, Psychological Risk, Financial Risk, and " Narrowing down the choice set based on Product " than those with an income of 2501-4000 TL, 4001-5000 TL and more than 5000 TL ($p<0,05$).
- The Ambiguity Confusion of individuals who do not work is lower than those with an income of 4001-5000 TL ($p<0,05$).
- Performance Risk of individuals who do not work is higher than those with an income of less than 1500 TL ($p<0,05$).
- The Perceived Risk levels of individuals who do not work is lower than those with an income of 2501-4000 TL and 5000 TL and above ($p<0,05$).
- The strategy of " Narrowing down the choice set based on Product " of individuals who do not work at a job is lower than those with an income between 1501-2500 TL and 2501-4000 TL ($p<0,05$).
- The determination of Coping Strategies with Consumer Confusion of individuals who do not work is lower than those with an income between 2501-4000 TL ($p<0,05$).

4.5.4.5. Difference Analysis According to Product Groups

The differences of the variables according to the product groups with the highest level of confusion was tested according to the "One-Way ANOVA Analysis". Analysis results are given in Table 4.20.

Table 4.20. Difference Analysis by Product Groups (n=416)

		N	Ort.	Std. Sp.	f	p
Similarity and Overload Confusion	Computer	74	3,8221	,82592	9,042	,000* Mobile Phone<TV, HomeInt, DigPlatforms
	Mobile phones	95	3,7035	,98756		
	Mobile Internet and Home Internet Packages	60	4,3472	,73728		
	New Technology TV Models	93	4,0717	,89226		
	Satellite Broadcast, Cable TV & Digital TV Platforms (Digiturk, DSmart, Tivibu)	94	4,3138	,80909		
	Total	416	4,0377	,89811		
Ambiguity Confusion	Computer	74	3,2568	,99243	2,622	,054
	Mobile phones	95	3,2807	1,11334		
	Mobile Internet and Home Internet Packages	60	3,7889	1,17245		
	New Technology TV Models	93	3,6022	1,21808		
	Satellite Broadcast, Cable TV & Digital TV Platforms (Digiturk, DSmart, Tivibu)	94	3,5035	1,33668		
	Total	416	3,4720	1,18909		

Consumer Confusion	Computer	74	3,6336	,76908	7,407	,000* Mobile Phone<TV, HomeInt, DigPlatforms
	Mobile phones	95	3,5626	,95894		
	Mobile Internet and Home Internet Packages	60	4,1611	,77803		
	New Technology TV Models	93	3,9152	,86104		
	Satellite Broadcast, Cable TV & Digital TV Platforms (Digiturk, DSmart, Tivibu)	94	4,0437	,79211		
	Total	416	3,8491	,86836		
Psychological Risk	Computer	74	2,4279	1,18786	1,903	,109
	Mobile phones	95	2,2667	1,29520		
	Mobile Internet and Home Internet Packages	60	2,5500	1,30453		
	New Technology TV Models	93	2,5018	1,43256		
	Satellite Broadcast, Cable TV & Digital TV Platforms (Digiturk, DSmart, Tivibu)	94	2,7837	1,33665		
	Total	416	2,5056	1,32567		
Physical Risk	Computer	74	3,4009	1,06698	,843	,499
	Mobile phones	95	3,3298	1,27579		
	Mobile Internet and Home Internet Packages	60	3,2000	1,20295		
	New Technology TV Models	93	3,0932	1,39735		
	Satellite Broadcast, Cable TV & Digital TV	94	3,1383	1,43967		

	Platforms (Digiturk, DSmart, Tivibu)					
	Total	416	3,2276	1,29835		
Financial Risk	Computer	74	4,2748	,78680	4,191	,002* Computer<TV, HomeInt
	Mobile phones	95	4,4211	,79182		
	Mobile Internet and Home Internet Packages	60	4,7222	,50670		
	New Technology TV Models	93	4,5950	,60363		
	Satellite Broadcast, Cable TV & Digital TV Platforms (Digiturk, DSmart, Tivibu)	94	4,5709	,78459		
	Total	416	4,5112	,72580		
Performance Risk	Computer	74	4,2973	,71846	1,455	,215
	Mobile phones	95	4,2667	,93222		
	Mobile Internet and Home Internet Packages	60	4,5278	,67031		
	New Technology TV Models	93	4,2616	,81331		
	Satellite Broadcast, Cable TV & Digital TV Platforms (Digiturk, DSmart, Tivibu)	94	4,4078	,79748		
	Total	416	4,3405	,80607		
Perceived Risk	Computer	74	3,6002	,56131	1,099	,357
	Mobile phones	95	3,5711	,70438		
	Mobile Internet and Home Internet Packages	60	3,7500	,60132		

	New Technology TV Models	93	3,6129	,73131		
	Satellite Broadcast, Cable TV & Digital TV Platforms (Digiturk, DSmart, Tivibu)	94	3,7252	,73016		
	Total	416	3,6462	,67980		
Narrowing down the choice set based on Brand and Store	Computer	74	2,6378	,72955	1,872	,115
	Mobile phones	95	2,5242	,86697		
	Mobile Internet and Home Internet Packages	60	2,6267	,83115		
	New Technology TV Models	93	2,3226	,77686		
	Satellite Broadcast, Cable TV & Digital TV Platforms (Digiturk, DSmart, Tivibu)	94	2,5255	,96519		
	Total	416	2,5144	,84704		
Seeking General Information	Computer	74	4,1306	,68205	5,154	,000* TV>Computer, Mobile, HomeInt, DigPlatforms
	Mobile phones	95	4,1544	,88300		
	Mobile Internet and Home Internet Packages	60	4,6611	,45717		
	New Technology TV Models	93	4,2867	,76391		
	Satellite Broadcast, Cable TV & Digital TV Platforms (Digiturk, DSmart, Tivibu)	94	4,2163	,86441		
	Total	416	4,2668	,78378		
	Computer	74	3,7432	,75358	1,637	,164

Sharing the Purchase Decision and Clarifying Goals	Mobile phones	95	3,6526	,84763		
	Mobile Internet and Home Internet Packages	60	3,9111	,81849		
	New Technology TV Models	93	3,6631	,89752		
	Satellite Broadcast, Cable TV & Digital TV Platforms (Digiturk, DSmart, Tivibu)	94	3,8794	,88239		
	Total	416	3,7596	,84986		
Narrowing down the choice set based on Product	Computer	74	2,8739	,91446	2,775	,027* HomeInt>Mobile
	Mobile phones	95	2,7088	1,03969		
	Mobile Internet and Home Internet Packages	60	3,0389	1,07898		
	New Technology TV Models	93	3,1864	1,07616		
	Satellite Broadcast, Cable TV & Digital TV Platforms (Digiturk, DSmart, Tivibu)	94	3,0071	1,04952		
	Total	416	2,9599	1,04388		
Delegating the Purchase Decision	Computer	74	2,9234	,85216	,619	,649
	Mobile phones	95	2,7825	,93749		
	Mobile Internet and Home Internet Packages	60	2,6444	1,29444		
	New Technology TV Models	93	2,8029	1,01824		
	Satellite Broadcast, Cable TV & Digital TV Platforms	94	2,7553	1,13926		

	(Digiturk, DSmart, Tivibu)					
	Total	416	2,7861	1,04512		
Seeking Information based on Stores and Store Elements	Computer	74	3,3964	,87181	5,148	,000* Mobile<TV, DigPlatforms
	Mobile phones	95	3,0316	,99178		
	Mobile Internet and Home Internet Packages	60	3,4944	1,05318		
	New Technology TV Models	93	3,3047	1,05025		
	Satellite Broadcast, Cable TV & Digital TV Platforms (Digiturk, DSmart, Tivibu)	94	3,6667	1,01010		
	Total	416	3,3678	1,01825		
Narrowing down the choice set based on Brand familiarity	Computer	74	3,2027	,96486	,741	,565
	Mobile phones	95	3,0105	1,05684		
	Mobile Internet and Home Internet Packages	60	3,2417	1,16623		
	New Technology TV Models	93	2,9946	1,20798		
	Satellite Broadcast, Cable TV & Digital TV Platforms (Digiturk, DSmart, Tivibu)	94	3,0532	1,27310		
	Total	416	3,0841	1,14287		
Seeking Information from Media Channels	Computer	74	3,0878	1,14485	3,724	,005* TV>Computer, Mobile
	Mobile phones	95	3,1632	1,26836		
	Mobile Internet and Home Internet Packages	60	3,8167	1,18238		
	New Technology TV Models	93	3,4247	1,14195		

	Satellite Broadcast, Cable TV & Digital TV Platforms (Digiturk, DSmart, Tivibu)	94	3,3670	1,30379		
	Total	416	3,3486	1,23157		
Coping Strategies with Consumer Confusion	Computer	74	3,2072	,42053	2,997	,019* TV>Computer, Mobile
	Mobile phones	95	3,0816	,53920		
	Mobile Internet and Home Internet Packages	60	3,3542	,47721		
	New Technology TV Models	93	3,1743	,46702		
	Satellite Broadcast, Cable TV & Digital TV Platforms (Digiturk, DSmart, Tivibu)	94	3,2518	,58304		
	Total	416	3,2024	,51115		

According to Table 4.20., Ambiguity Confusion, Psychological Risk, Physical Risk, Performance Risk, Perceived Risk, Narrowing down the choice set based on Brand and Store, Narrowing down the choice set based on Brand familiarity, Seeking Information based on Stores and Store Elements, clarifying buying goals variables, do not differ according to the product groups with the highest level of Consumer Confusion ($p > 0.05$).

However, Similarity and Overload Confusion, Consumer Confusion, Financial Risk, Seeking General Information, Narrowing down the choice set based on Product, Seeking Information based on Stores and Store Elements, Seeking Information from Media Channels, Coping Strategies with Consumer Confusion show difference according to the product groups with the highest level of Consumer Confusion ($p < 0.05$). Tukey's Test was applied as post-hoc test in order to determine the difference between groups. According to the results of the analysis, the following findings were found.

- Similarity and Overload Confusion and Consumer Confusion (general situation) experienced in mobile phones are lower than the experienced in TV, Mobile Internet and Home Internet Packages and Satellite Broadcast, Cable TV & Digital TV Platforms ($p < 0.05$).
- Financial Risk in computers is lower than New Technology TV Models and Mobile and Home Internet Packages ($p < 0.05$).
- “Seeking General Information” experienced in TV’s is higher than experienced in Computer, Mobile phone, Mobile and Home Internet Packages and Satellite Broadcast, Cable TV & Digital TV Platforms ($p < 0.05$).
- “Narrowing down the choice set based on Product” experienced in Mobile and Home Internet Packages is higher than experienced in Mobile Phones ($p < 0.05$).
- “Seeking Information based on Stores and Store Elements” in Mobile Phones is lower than those experienced in New Technology TV Models and Satellite Broadcast, Cable TV & Digital TV Platforms ($p < 0.05$).
- “Seeking Information from Media Channels” levels as a coping strategy for New Technology TV Models are higher than Computer and Mobile Phones ($p < 0.05$).
- The consumers develop more Coping Strategies with Consumer Confusion for New Technology TV Models than they develop for computers and mobile phones. ($p < 0.05$).

4.5.5. Correlation Analysis

Correlation analysis is a widely used analysis technique to show the direction and strength of the relationship or dependency between two variables measured at interval and ratio level (Yazıcıoğlu and Erdoğan, 2007: 260). The strength of the relationship of any two metric variables is shown by the correlation coefficient (r). The direction of the relationship is indicated with the signs plus (+) and minus (-) which ranges from + 1 to -1. Zero (0) indicates no relationship, while + 1 indicates a perfect

positive relationship and -1 indicates a perfect negative relationship such as one variable increases, the other variable decreases (Hair et al.,2010:156-157).

The existence of a relationship between two variables is determined by statistical test. While the direction of the relationship means that the relationship is positive or negative, the strength of the relationship shows how consistent the relationship is. Firstly, it is necessary to look at the statistical significance of the correlation coefficient. Before interpreting the correlation, it is necessary to determine that the correlation is statistically different from zero. After determining the correlation coefficient is significant, some generally accepted rules regarding the strength of the relationship can be mentioned. Statistically significant values greater than 0 and close to 1 indicate that there are some systematic relationships between the two variables. Here it is important to note that, considering that many other factors may play a role in the increase or decrease of any variable, it would be wrong to think that only one factor will increase or decrease another factor (Burns and Bush, 2015:354-367). Therefore, when Table 4.21. is examined; it is seen that there is a positive relationship between Consumer Confusion (CC) ($r = .226$) and Perceived Risk (PR) ($r = .355$) and Coping Strategies with Consumer Confusion (STR) at the level of 0.01 significance

Table 4.21. shows the Pearson correlation coefficients that express the relationships between variables.

Table 4.21. Correlation Analysis Results

	CC F1	CC F2	CC	PRF 1	PR F2	PR F3	PR F4	PR	STR F1	STRF 2	STR F3	STR F4	STR F5	STR F6	STR F7	STR F8	ST R
CCF1	1																
CCF2	,502 **	1															
CC	,719 **	,703 **	1														
PRF1	,189 **	,232 **	,237 **	1													
PRF2	,063	,076	,078	,354 **	1												
PRF3	,506 **	,258 **	,467 **	,086	,039	1											
PRF4	,277 **	,056	,217 **	,170 **	,254 **	,359 **	1										

PR	,340 **	,235 **	,341 **	,730 **	,736 **	,434 **	,597 **	1									
STRF 1	- ,164 **	- ,031 **	- ,128 **	,159 **	,107 *	- ,131 **	- ,056 **	,077	1								
STRF 2	,433 **	,129 **	,358 **	,047 **	,056 **	,490 **	,376 **	,292 **	- ,090	1							
STRF 3	,240 **	,097 *	,209 **	,121 *	,040 **	,241 **	,198 **	,201 **	,052	,304**	1						
STRF 4	,149 **	,226 **	,206 **	,241 **	,115 *	,056 **	,014 **	,192 **	,178 **	,061	,068	1					
STRF 5	,050 **	,142 **	,100 *	,187 **	,155 **	- ,015	,084 **	,186 **	,106 *	-,036	,231 **	,352 **	1				
STRF 6	,288 **	,084 **	,237 **	,320 **	,134 **	,174 **	,172 **	,318 **	,116 *	,220**	,273 **	,331 **	,242 **	1			
STRF 7	- ,070	,037 **	- ,031	,165 **	,083 **	- ,031	,027 **	,120 *	,458 **	,008	,050	,338 **	,115 *	,156 **	1		
STRF 8	,178 **	,022 **	,133 **	,171 **	,064 **	,098 *	,070 **	,161 **	,086 **	,332**	,344 **	,123 *	,072 **	,299 **	,057	1	
STR	,221 **	,160 **	,226 **	,344 **	,187 **	,167 **	,181 **	,355 **	,543 **	,353**	,507 **	,602 **	,520 **	,623 **	,522 **	,500 **	1

* p<0,05 ** p<0,01

4.5.5.1 Correlation between Consumer Confusion and Perceived Risk and Subdimensions

When the correlation coefficients of the Consumer Confusion(CC) and Perceived Risk(PR) variables are examined, it is determined that there is a moderately positive and significant relationship between Consumer Confusion and Perceived Risk scale ($r = .341$, $p < .01$). The moderate and positive relationship gives information about the more confusion of the consumers increase, the more they perceive risk.

When it comes to examine subdimensions, it is seen that there is a moderate, positive, and significant relationship between the "Similarity and Overload Confusion" sub-dimension of the Consumer Confusion and the "Financial Risk" sub-dimension of the Perceived Risk scale ($r = .506$, $p < .01$). The more the consumers are confused because of Similarity and Overload, the more they perceive financial risk.

The moderate, positive, and significant relationship is found between the subdimensions of Consumer Confusion; "Similarity and Overload Confusion" and "Ambiguity Confusion" ($r = -.502$, $p < .01$) which shows that the more the consumers

are confused because of Similarity and Overload, the more they are confused because of Ambiguity.

There is low but positive and significant relationship between Ambiguity Confusion and Psychological Risk ($r = .232, p < .01$), which shows that the more the consumers are confused because of Ambiguity, the more they feel psychological risk. There is also low but positive and significant relationship between Similarity and Overload Confusion and Performance Risk ($r = .277, p < .01$) which shows that the more the consumers are confused because of Similarity and Overload, the more they perceive performance risk.

4.5.5.2 Correlation between Coping Strategies with Consumer Confusion and Consumer Confusion and Subdimensions

When the correlation coefficients of the Coping Strategies with Consumer Confusion (STR) and Consumer Confusion(CC) variables are examined, it is determined that there is a positive and significant relationship between Coping Strategies with Consumer Confusion and Consumer Confusion ($r = .226, p < .01$). It can be said that the more consumers are confused in terms of similarity, overload, or ambiguity, the more they develop coping strategies for confusion.

When the literature is reviewed, it can be said that the result of the analysis is consistent with the literature that the consumers who perceive several risk types develop risk reduction strategies and if the result of this study that an existence of the significant relationship between perceived risk, consumer confusion and Coping Strategies with Consumer Confusion is taken into account, Coping Strategies with Consumer Confusion may also be used by consumers as risk-reducing strategies (Turnbull et al., 2000).

When it comes to examine subdimensions, it is seen that there is a moderate, positive, and significant relationship between the "Similarity and Overload Confusion" sub-dimension of the Consumer Confusion and the "seeking general information" sub-dimension of the Coping Strategies with Consumer Confusion scale ($r = .433, p < .01$). It can be said that the consumers seek more information when their confusion based on Similarity and Overload increase.

A significant, moderate, and positive relationship is found between “seeking general information” subdimension of the Coping Strategies with Consumer Confusion and Consumer Confusion ($r=.358$, $p < .01$). Here, it can be said that, when consumers are more confused in terms of similarity, overload, or ambiguity, they seek more information.

4.5.5.3 Correlation between Coping Strategies with Consumer Confusion and Perceived Risk and Subdimensions

When the correlation coefficients of the Coping Strategies (STR) with Consumer Confusion and Perceived Risk (PR) variables are examined, it is determined that there is a moderately positive and significant relationship between Coping Strategies with Consumer Confusion and Perceived Risk ($r = .355$, $p < .01$). It can be said that the more consumers perceive several risks, the more they develop coping strategies for confusion.

When it comes to examine subdimensions, it is seen that there is a moderate, positive, and significant relationship between the "seeking general information" sub-dimension of the Coping Strategies with Consumer Confusion and the "Financial Risk" sub-dimension of the Perceived Risk scale ($r = .490$, $p < .01$) and “Performance Risk” sub-dimension of the Perceived Risk scale ($r = .376$, $p < .01$). It can be said that the more consumers perceive financial and performance risk, the more they seek information.

There is positive and significant relationship is found between Coping Strategies with Consumer Confusion and “Psychological Risk” sub-dimension of the Perceived Risk scale ($r=.344$, $p < .01$). Here again, it can be said that, when the psychological risks perceptions of the consumers increase, their strategies to cope with confusion increase.

4.5.6. Hierarchical Regression Analysis

Mediator analyses is conducted to determine whether the perceived risk is a mediator between Consumer Confusion and Coping Strategies with Consumer

Confusion through Hierarchical regression analysis in compliance with Baron and Kenny's model (1986).

In order to determine the mediating effect of Perceived Risk on the relationship between Consumer Confusion and Coping Strategies with Consumer Confusion, a 3-Step Regression Analysis proposed by Baron and Kenny is applied. In the first stage the effect of independent variable on mediating variable was examined. Secondly, the effect of independent variable on dependent variable was revealed. Finally, the regression analysis, which investigated the effect of independent and mediating variable together on dependent variable was conducted.

In this context, it is necessary to first perform a regression analysis between the independent variable (Consumer Confusion) and the variable that is thought to have a mediating effect (Perceived Risk) and determine whether there is a significant relationship or not.

Secondly, the cause-effect relationship between the independent variable (Consumer Confusion) and the dependent variable (Coping Strategies with Consumer Confusion) should be investigated. Finally, a regression analysis in which the mediating variable (perceived risk) and the dependent variable (Coping Strategies with Consumer Confusion) which is controlled should be done. As a result of these analyzes, in order to reveal whether or not there is a mediating effect; in the second stage, it should be checked whether the effect of the independent variable (Consumer Confusion) on the dependent variable (Coping Strategies with Consumer Confusion) has completely disappeared or not. At this point, if there is a decrease in the effect and the relationship continues to be significant, "partial mediation effect" occurs. If the effect completely disappears, a "full mediation effect" occurs. At this stage, it is also necessary to maintain the significance level of the relationship between the mediator variable and the dependent variable.

For this purpose, "Hierarchical Regression Analysis" is applied to test the research model. Table 4.22. shows the Hierarchical Regression Analysis results of the research model.

Table 4.22. Hierarchical Regression Analysis of the Research Model (n=416)

	Non-Std. β	Non-Std. Std. Error	Std. β	P	F
Model 1					
Constant	2,691	,111	-	,000	22,256
Consumer Confusion	,133	,128	,226	,000	
Model 2					
Constant	2,072	,143	-	,000	33,124
Consumer Confusion	,070	,029	,119	,015	
Perceived Risk	,236	,137	,314	,000	

Note: For Model 1 $R^2=0,151$ ($p<0.05$); For Model 2 $\Delta R^2=0,134$ ($p<0.05$); * $p<0.05$

The first model represented in Table 4.22. is the relationship between the independent variable Consumer Confusion and Coping Strategies with Consumer Confusion; Model 2 shows the effect of independent variable Consumer Confusion on Coping Strategies with Consumer Confusion with taking Perceived Risk as mediator. While first model explains the 15% of the variance, it explains 28% of the variance when the Perceived Risk is added. In other words, the perceived risk that is added as a mediator explains a total of 13% of the variance. In addition, this model was found to be significant in the confidence interval of 0, 05.

According to the analysis results, there is a statistical relationship between Consumer Confusion ($= 0.128$) and Coping Strategies with Consumer Confusion ($p < 0.05$). When Model 2 is examined, it is seen that the relationship between Consumer Confusion and Coping Strategies with Consumer Confusion does not disappear; when the mediator is added, the effect of the relationships between the dependent and the independent variable decreases ($\beta = 0.029$), and the statistical significance of this relationship continues. It is determined that Perceived Risk ($= 0.137$) as an intermediary variable has a statistical effect on Coping Strategies with Consumer Confusion and has a partial mediator effect.

4.5.6.1. Examining the Relationship Between Consumer Confusion, Perceived Risk, and Coping Strategies with Consumer Confusion

Correlation and regression analyses were used to test the proposed hypotheses. Correlation analysis is conducted to determine whether there is a significant relationship between Consumer Confusion, Perceived Risk and Coping Strategies with Consumer Confusion levels of the consumers participated in the study. Each variable has been found to be in a positive relationship with another variable. In other words, with the increase of one of the variables, the other also increases.

According to these results, there is a significant and positive relationship between Consumer Confusion, Perceived Risk and Coping Strategies with Consumer Confusion at the 0.01 significance level. In other words, individuals with a higher level of Consumer Confusion have higher levels of Perceived Risk and apply more Coping Strategies with Consumer Confusion strategy or individuals with a lower level of Consumer Confusion have lower Perceived Risk and therefore apply a lower level of Coping Strategies with Consumer Confusion strategy. A positive and significant correlation between Consumer Confusion, Perceived Risk and Coping Strategies with Consumer Confusion show that the more consumers are confused, the more they perceive risk and the more coping strategy with confusion they develop.

Therefore,

The H1 hypothesis, which predicts a significant relationship between Consumer Confusion and Coping Strategies with Consumer Confusion, is supported with the finding of a significant and positive relationship at 0.01 significance level, $r = .226$, between Consumer Confusion and Coping Strategies with Consumer Confusion.

The H2 hypothesis, which predicts a significant relationship between Consumer Confusion and Perceived Risk, is supported with a significant and positive relationship between Consumer Confusion and Perceived Risk at 0.01 significance level and $r = .341$.

The H3 hypothesis, which predicts a significant relationship between Perceived Risk and Coping Strategies with Consumer Confusion, is supported when

there was a significant and positive relationship between Perceived Risk and Coping Strategies with Consumer Confusion at 0.01 significance level, $r = .355$.

The H4 hypothesis, which predicts that Perceived Risk is an "intermediate variable" between Confusion and Coping Strategies, is supported after determining that Perceived Risk ($\beta = 0.137$) has a statistical effect on Coping Strategies with Consumer Confusion and has a partial mediator effect.

4.6. SUGGESTIONS AND RECOMMENDATIONS FOR REDUCING CONSUMER CONFUSION & MANAGERIAL IMPLICATIONS

Foxman (1990:184) stated that, the consumers who are less involved with product categories are more likely to experience confusion, because they are not familiar with the categories since they do not use them regularly, therefore the confusion increases. Here, he suggested to increase the possibility of experience and usage of the products which may lower the confusion or at least the consumers may become less vulnerable to confusion.

Marketers should analyze and understand about the reasons that cause confusion to their consumers, and measure confusion levels of their consumers with using regarding three dimensions (similarity, information overload and ambiguity) or using total consumer confusion scale (Bayraktaroğlu, 2011: 76). For example, if there is a confusion caused by similar stimulants, it should be determined whether it is caused by similar products or similar advertisements. If this is determined, this will enable the perception of stimulants to be different from other stimulants by differentiating them and the confusion of consumers will decrease (Walsh and Mitchell, 2010: 852)

In addition, the marketers can develop a scale specific to their sector in order to be able to measure their sector or product specific confusion. Such a scale will reveal more clearly on which issues the confusion arises from, what things to be done and what things should be improved. Determining a valid and reliable scale in this regard will help retailers and manufacturers to take precautions in determining the level of confusion in a product group or market (Bayraktaroğlu, 2011: 76).

Consumers do not always need lots of information so companies should analyze this wisely and need better planned, more understandable, more qualified and in some cases offer less information to meet the demands and expectations of the target audience. Marketers should restrict producing and using commercial messages, packaging products that the consumer does not need. They should use more understandable words or phrases, produce less complex products, or use less complex product manuals that are more understandable. Marketers should examine all marketing mix components one by one, evaluate the factors that may cause confusion, and make some adjustments to reduce consumer confusion (Bayraktaroğlu, 2011: 76).

Moreover, Bayraktaroğlu (2011: 76) gave related suggestions by considering different marketing practices:

In terms of product line extension strategies and product diversity:

Businesses generally prefer the way of product diversification in order to increase their profitability. Some applications such as offering different brands and different versions of each brand or different packages of the same product to the market cause confusion by increasing the product variety. In this way the potential of introducing more product types to the market will have little or no new customer generation potential. Therefore, marketers need to reconsider their product line extension decisions. Some retailers may limit the product range to reduce consumer confusion (Bayraktaroğlu, 2011: 77).

Although consumers think that markets should have a variety of products, they think they have an abundance of product that even more than necessary. They believe that excessive variety of products can make shopping and decision-making more difficult. For this reason, they believe that removal of the too many product crowd and so similar products from the market shelves will reduce confusion. The factors that create product crowd vary from product to product. For example, the elements that create a product crowd for deodorants may be presented in different forms such as stick, powdered or roller tip. In some products, the variety of packaging sizes leads to product crowding. However, in this case, the strategies may differ from product to product. Because, for example, diversity in corn flakes and beverage industry is a desirable situation by consumers. For this reason, the variety of cereals is increased, and changes are constantly made in this product line. In the beverage sector, companies are also in an effort to introduce new drinks to the market by adding new flavors. The

store atmosphere and the mood of the customer can also play an important role in coping strategies with confusion development (Bayraktaroğlu, 2011: 78).

In terms of stores: Retailers should design the store atmosphere with keeping these factors in minds, create environments where the customer can have fun and there are not too many stimulants, and where there are stimulants associated with the product being sold (Bayraktaroğlu, 2011: 79).

Casini, Cavicchi, and Corsi (2018: 555-557) studied consumer confusion in British wine market and stated that one of the reasons for consumer confusion is the ambiguity of product labeling with unclear language, ambiguous price strategies and promotions and stated that even there can be same product offerings under same brands, with different prices, different price promotion, or even similar packaging. The consumers even can face with inconsistent and incoherent information by manufacturers. The authors also offered loyalty cards to be used by marketers to reduce confusion since additional advantages are offered rather than confusing price discounts.

Too much information will increase the confusion if it is contradictory, insufficient, ambiguous, or deceptive-misleading. The confused consumer feels a dissatisfaction that she/he cannot make the right decision or cannot be sure that his/her decision is correct or not. The consumers may think that the reason for this dissatisfaction is usually caused by the store from which they bought the product. For this reason, marketers or retailers should consider that the consumer is not an expert and should learn what product features the consumers give importance and emphasize on (Bayraktaroğlu, 2011: 81).

In terms of personal selling: Personal selling also plays a major role in reducing consumer confusion. In this regard, the salesperson should act as a consultant and help to solve the problem of the confused consumer to reduce confusion by offering them solutions. Businesses should educate their salespeople and their employees to help confused consumers. Each product is different in nature and providing information to the customer according to the characteristics of each product makes it easier to reduce complexity. In order to reduce the possibility of confusion of the consumer, it would be correct for the salesperson to give information to the customer about the product according to the type and specifications. In cases where

the customer is informed by explaining the options one by one, the possibility of the consumer to experience confusion will increase. At the same time, salespeople should be trained to understand exactly what the customer wants and then to offer options that can meet their wishes. The salesperson's way of explaining the information about the product plays an important role in reducing consumer confusion and making the consumer feels ready and satisfied with their choice. Salespeople should try to learn the expectations of the consumers while explaining or showing the product features to the consumer. Afterwards, they may give some advice to help them to give decision. These recommendations would be a good way to reduce any confusion the customer may experience (Bayraktaroğlu, 2011: 80-85).

In complex product groups, the salesperson giving the customer unnecessary and excessive information will confuse the customer. In this case, it will be useful for the salesperson to know and consider the confusion that may occur on the product group beforehand and give information according to this. The consumer may have experiences with these products before and the salesperson should try to understand this during mutual dialogue and offer solutions according to the consumer's experience. Understanding the customer's preferences during mutual dialogue between salesperson and customer also plays a very important role here.

As a result, the interaction between the customer and the salesperson needs to simplify the purchase process. In this case, the salesperson should assist the customer in determining what product features the customer may prefer. In order to learn the preferences effectively, how the information is given by the salesperson and how the information requested from the customer should be requested, is also very important. As long as these rules are followed, the possibility of consumer confusion will decrease (Bayraktaroğlu, 2011: 86).

As Bayraktaroğlu (2011: 76) mentioned and Kahn and Isen (1993:257) stated that consumers tend to show more product variety seeking behavior when they are in better mood and Mitchell, Kahn, and Knasko (1995) studied the effect of ambient odor on consumer decision making and found out that when the smell of chocolate spread, customers chose a wider variety of chocolate. Moreover, Tian, Zhang, and Zhang (2018) studied the effect of weather on consumer variety-seeking behavior and found

out that variety-seeking behavior may increase due to bad weather such as less sunlight and higher temperature.

Sample offering: The consumers should be offered samples to test the product before purchasing it, such as test drive before purchasing an automobile (Bayraktaroğlu, 2011: 80).

In terms of different types of perceived risks: It should be considered that every product group may contain different risk perceptions. The marketers and manufacturers should search about the risk perceptions of their target market about specific products and services. Actually, it is wide searched subject in consumer behavior literature however, some coping strategies are more used with some specific product or service groups. Therefore, marketers, may use these risks reducing coping strategies in their marketing mix and try to ease the process for the consumers.

In terms of differences among gender: Physical Risk and “Narrowing down the choice set based on Brand familiarity” items show difference according to gender. According to that, the level of the Physical Risk and “Narrowing down the choice set based on Brand familiarity” items are higher for Female than Male consumers.

In terms of differences among education: It is determined that the levels of Similarity and Overload Confusion and Consumer Confusion levels of PhD Graduates are higher than the consumers with an Associate and Bachelor’s degree. Therefore, it might show that the more educated consumers may have more confusion since they have lots of information. Consistent with that, "Seeking General Information" levels of PhD graduate consumers are found to be higher than the primary school graduate consumers. The Performance Risk perception of associate degree graduate consumers is lower than high school, Bachelor’s degree, Master of Science and PhD graduates. Perceived Risk levels of associate degree graduates are lower than high school and bachelor’s degree graduates. Although it is lower than high school graduate consumers, associate degree consumers’ more risk level, can show manufacturers and marketers that, less educated may have more risk levels. Primary school graduates’ level of “Seeking Information from Media Channels” are more than associate, bachelor's, master’s, and PhD graduates to cope with/reduce their confusion. So according to the results, the Primary school graduates choose this coping strategy more than other associate, bachelor's, master’s, and PhD graduates.

In terms of difference analysis according to the age: Similarity and Overload Confusion of individuals between the ages of 40 and 50 and over is higher than those between the ages of 20 and 40. Consumer Confusion of individuals between the ages of 40 and 50 and over is higher than individuals between the ages of 20 and 30. Therefore it shows that, 30- 50 and over age group consumers experience more confusion than 20-30 age group consumers. Performance Risk of individuals between the ages of 20 and 30 is lower than those aged between 41 and 51 and over. It might show that those over 40 are sensitive to performance of these products than 20-30 age group. Narrowing down the choice set based on Brand and Store coping strategy levels of consumers between the age of 20 and 30 are higher than those 51 and over. It might show that 20-30 age group consumers give branding and stores more importance than 51 and above age group. "Delegating the Purchase Decision" coping strategy levels of consumers is whose age 51 and over are higher than those consumers whose age is 20-50 ages. It might show that the more age the consumers have, the more possibility for them to delegate the decisions since the product groups are trend and technological products such as mobile phones, new technology TV's and internet-based products.

In terms of difference analysis according to the income: individuals who do not work at work have lower Similarity and Overload Confusion, Consumer Confusion, Psychological Risk, Financial Risk, and "Narrowing down the choice set based on Product " than those with an income of 2500 TL and over. The working individuals of the sample may have more confusion than those who do not work. Performance Risk of individuals who do not work is higher than those with an income of less than 1500 TL. Since it might show that, since their income level is lower than others, the possibility for them to buy these products may be lower and they do not fear from confusion and so their risk levels such as Ambiguity Confusion. Consistent with that, the Perceived Risk levels of individuals who do not work is lower than those with an income of 2501-4000 TL and 5000 TL and above. The determination of Coping Strategies with Consumer Confusion of individuals who do not work is lower than those with an income between 2501-4000 TL. Since they do not experience as much confusion and risk as the more income groups, they do not need to cope with this.

In terms of difference analysis according to the product groups: Similarity and Overload Confusion and Consumer Confusion (general situation) experienced in mobile phones are lower than the experienced in TV, Mobile Internet and Home Internet Packages and Satellite Broadcast, Cable TV & Digital TV Platforms. It might show that the consumers are now adapted and familiarize to use the mobile phones but not familiarize as much as it in other product groups. The new suggestion may be also the Financial Risk in computers is lower than New Technology TV Models and Mobile and Home Internet Packages, since in these products groups more confusion can be experienced, and the consumers do not want to risk their money. Clarifying the marketing mix of these product groups may be beneficial to marketers and retailers. “Seeking General Information” experienced in new technology TV’s is higher than experienced in Computer, Mobile phone, Mobile and Home Internet Packages and Satellite Broadcast, Cable TV & Digital TV Platforms. Therefore, the manufacturers of new technology TV models should give importance to give more precise information and available. “Seeking Information based on Stores and Store Elements” in Mobile Phones is lower than those experienced in New Technology TV Models and Satellite Broadcast, Cable TV & Digital TV Platforms. This also shows the necessity of giving importance to the store elements of these products. “Seeking Information from Media Channels” levels as a coping strategy for New Technology TV Models are higher than Computer and Mobile Phones. This again shows the necessity of giving enough information to the media channels regarding New Technology TV Models. In addition, generally, the consumers develop more Coping Strategies with Consumer Confusion for New Technology TV Models than they develop for computers and mobile phones. ($p < 0,05$).

Therefore, manufacturers and marketers should take into account these results to reduce confusion and ease the purchasing process. As long as these rules are followed, the possibility of consumer confusion and the risk perceptions may decrease. At the same time, they need to consider which coping strategies are used especially in which product groups and give attention to how to simplify this process.

For example, if consumer may experience specific risk in specific product, and use the “Narrowing down the choice set based on Brand familiarity” coping strategy,

the manufacturers and marketers may not only decrease this risk, but also try to reorganize their marketing mix to increase Brand familiarity.

Weathers (2002: 19) also suggested some risk reduction strategies for each risk levels in Table 3.1. that previously stated in Chapter Three of this thesis. These strategies can be suggestions for business for helping their consumers who try to cope with confusion. For example, providing guarantee or privileges, allowing delayed payments or payback privileges for the consumers that perceive performance and financial risk, may be a good method.

A free sample offering may be that 1-month free subscriptions or more, to Satellite Broadcast, Cable TV & Digital TV Platforms, that are available now. If not, they should be available. A free sample cannot be available for the products like in-Home Internet Packages or New Technology TV Models, however the contribution of the suggestions of this thesis is that for these products groups, an experience rooms may be created by the companies. It would also increase the possibility of usage, arouses public curiosity, and also provides an advertisement for the brand which later may have impact on brand image and loyalty.

It can also be said that the results of the product group, “Satellite Broadcasting, Cable TV And Digital TV Platforms (such as Digiturk, DSmart, Tivibu...etc.)” may also be used as suggestions for Netflix and Exxen Platforms which become popular recently in Turkey, or only these platforms (or just one) may be included in the analysis in future studies.

4.7. LIMITATIONS AND FURTHER STUDIES

For further studies, the store atmosphere and the mood of the customer can also play an important role in coping strategies with confusion development (Bayraktaroğlu, 2011: 76). Further studies may conduct a research with using different product groups or especially in service industry.

Various personal characteristics can be added to the analyze according to the findings of Sertoğlu and Kavak (2017) that found out that consumer confusion mostly arises from personal characteristics with their developed scale of consumer confusion

“confusion caused by other people's views, personal characteristics, price, and product confusion”.



CONCLUSION

In today's world where consumption culture is widespread day by day and even our lives are shaped around consumption, consumers also face many different problems. Many reasons such as the increase in the information load due to resources such as the Internet, the problems brought by technology, the decrease in trust in brands, and the mass media cause confusion for the consumers. In order to get rid of this confusion, it is clearly seen in the literature review that consumers resort to different methods.

Based on this problem, our study aims to reveal the most confusing products or services for consumers, what kind of confusion they have about these products, the risk factors they perceive for these products, and how they deal with them. For this purpose, in the first part of the thesis, the phenomenon of "consumer confusion" is discussed in detail and different concepts of consumer confusion in the literature are comprehensively examined. In the second part of the thesis, the subject of "perceived risk" has been examined in detail under different headings and with a consumer focus. In the third chapter, strategies for coping with the confusion that stands out in the literature are examined in detail and illustrated. Within the scope of the thesis, one of the product and service groups that create the most confusion for consumers has been selected. Then, the risk groups and levels perceived by consumers for these products and services were determined and the strategies to cope with this were examined.

The main purpose of the thesis is to understand how consumers choose the products or services that cause the most confusion, what kind of confusion they have about these products, the risk factors they perceive for these products, and how they deal with them. "Simple Random Sampling" was chosen as the sampling method. Within the scope of the study, consumers from different age groups, different education levels, and professions were reached. A total of 57 questions were asked to the selected consumers using the Consumer Confusion Scale (9 items), Perceived Risk Scale (17 items) and Confusion Reduction Strategies (Coping with Confusion) Scale (31 items) questionnaires.

The selections of the five product groups examined in the study were made in accordance with the literature and today's technology and marketing. Mobile phones

and computers are products that are expected to be mixed technologically, as accepted in the literature. In line with today's product groups, product groups of mobile internet packages, in-home internet and satellite broadcasting, cable TV and digital TV platforms (Digiturk, DSmart, Tivibu) have been added. In the study, it is aimed to select a single product among different product and service groups that creates the most confusion for consumers. In order not to expand the scope of the study, a questionnaire was applied to a total of 50 people, and the five product groups that created the most confusion for consumers were selected for use in this thesis.

The originality of the study is that only few studies have previously studied consumer confusion with risk levels with different product groups especially in mobile phone and computer product groups, and coping strategies have not been detected in the Turkish literature with these variables. This study also analyzed consumer confusion with different industries such as Satellite Broadcast, Cable TV & Digital TV Platforms, New Technology TV Models and Mobile Internet and Home Internet Packages.

The aim was to enable consumers to select the products which creates the highest confusion for them, to investigate what kind of confusion they have about these products, to find out the risk factors they perceive for these products and how they deal with it. 416 questionnaires were used in data analysis. In result, a positive and significant relationship between consumer confusion, perceived risk and coping strategies are found. In addition, Perceived Risk is found to be partial mediator variable of this study as a result of the Hierarchical Regression Analysis. Moreover, positive and significant correlations between specific variables, difference analysis results among demographic variables show important findings to contribute to the literature.

Suggestions offer wide variety offerings for both consumers and businesses. Considering that this study is carried out with analyzing the products among today's most used and trendy products, it is hoped that it will make original contributions to both the consumer behavior literature, practitioners, and marketers.

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APPENDICES

APPENDIX 1. QUESTIONNAIRE FORM (IN TURKISH)

1) Cinsiyetiniz : () Kadın () Erkek

2) En son bitirdiđiniz okul?

() İlkokul/Ortaokul

() Lise

() Önlisans

() Lisans

() Yüksek Lisans

() Doktora

3) Yaşınız?

() 20–30

() 31–40

() 41–50

() 51 ve Üzeri

4) Geliriniz nedir?

() Çalışmıyor

() 1500 Liradan az

() 1500 – 2500

() 2501 – 4000

() 4001 - 5000

() 5000 liradan fazla

5) En fazla kafa karışıklığı yaşadığınız ürün/hizmet türünü tanımlayınız.

(Eğer birden fazla var ise, lütfen en fazla zaman ve çaba harcadığınız bir tanesini seçiniz ve ankette yer alan diğer soruları bu ürün/hizmet doğrultusunda cevaplandırınız.)

() Bilgisayar

() Cep Telefonu

() Yeni Teknolojili TV Modelleri

() Mobil İnternet Paketleri & Ev İnterneti

() Uydu Yayını, Kablo TV & Digital TV Platformları (Digiturk, DSmart, Tivibu..vs.)

6) Kafa karışıklığı yaşadığınız bu ürün/hizmet türü için değerlendirme sürecine yönelik aşağıdaki ifadelerle katılım derecenizi belirtiniz (1-Kesinlikle Katılmıyorum, 5- Kesinlikle Katılıyorum)

	Kesinlikle Katılmıyorum	Katılmıyorum	Ne Katılıyorum Ne Katılmıyorum	Katılıyorum	Kesinlikle Katılıyorum
	1	2	3	4	5
1. Değerlendirmeye aldığım çoğu ürün/hizmet birbirine çok benzediği için ayırt etmek zor oldu. (<i>Consumer Confusion Scale Item 1</i>)					
2. Değerlendirmeye aldığım ürünler/hizmetler arasındaki farklılıkları tanımlamak zor oldu. (<i>Consumer Confusion Scale Item 2</i>)					
3. Değerlendirmeye aldığım ürünlerden/hizmetlerden tam olarak hangisinin benim ihtiyacımı en iyi şekilde karşılayacağını bilemedim. (<i>Consumer Confusion Scale Item 3</i>)					
4. Değerlendirme sürecim, değerlendirmeye aldığım kullanıcı içeriği miktarının fazlalığı nedeniyle çok karmaşık oldu. (<i>Consumer Confusion Scale Item 4</i>)					
5. Değerlendirmeye aldığım o kadar çok ürün/hizmet vardı ki bazen kafamın karıştığını hissettim. (<i>Consumer Confusion Scale Item 5</i>)					
6. Değerlendirmeye aldığım ürünlerin/hizmetlerin çok fazla özelliği olması nedeniyle birbiriyle karşılaştırmak çok zordu. (<i>Consumer Confusion Scale Item 6</i>)					

7. Kullanıcı içerikleri o kadar belirsizdi ki ürünün/hizmetin gerçekten ne faydalar sağlayabileceğini bilemedim. (Consumer Confusion Scale Item 7)					
8. Değerlendirmeye aldığım ürünleri/hizmetleri değerlendirirken hangi özelliklerinin benim için daha önemli olduğundan emin olamadım. (Consumer Confusion Scale Item 8)					
9. Değerlendirmeye aldığım ürünlerin/hizmetlerin hangi özelliklerine odaklanmam gerektiğini bilemedim. (Consumer Confusion Scale Item 9)					

7) Seçtiğiniz ürün veya hizmet türünü değerlendirdiğinizde, sizin açınızdan taşıdığı **RİSK’e ilişkin** aşağıdaki ifadelerle katılım derecenizi belirtiniz. (1-Kesinlikle Katılmıyorum, 5- Kesinlikle Katılıyorum)

	Kesinlikle Katılmıyorum	Katılmıyorum	Ne Katılıyorum Ne Katılmıyorum	Katılıyorum	Kesinlikle Katılıyorum
	1	2	3	4	5
1. Bu ürünü/hizmeti satın alırken paramı boşa harcamaktan çekinirim (Perceived Risk Scale Item 1)					
2. Bu ürünü/hizmeti satın alırken akıllıca olmamasından endişe ederim(Perceived Risk Scale Item 2)					
3. Bu ürünün/hizmetin aldığım paraya değmesini isterim(Perceived Risk Scale Item 3)					
4. Bu ürünü/hizmeti kullandığımda yakın çevremden takdir görememek beni endişelendirir(Perceived Risk Scale Item 4)					

5. Bu ürünü/hizmeti aldığımda çevremi şov yaptığım gerekçesiyle eleştirmesinden endişe ederim(<i>Perceived Risk Scale Item 5</i>)					
6. Bu ürün/hizmet nedeniyle yakın çevrem tarafından alay konusu olmaktan endişe ederim(<i>Perceived Risk Scale Item 6</i>)					
7. Bu ürünü/hizmeti kullanırken sağlığıma zarar vermesinden endişe ederim(<i>Perceived Risk Scale Item 7</i>)					
8. Bu ürünü/hizmetin çevremdeki insanların sağlığına zarar vermesinden endişe ederim(<i>Perceived Risk Scale Item 8</i>)					
9. Bu aldığım ürün / verilen hizmetler nedeniyle fizyolojik (gerginlik, başarısı, sinir vs.) rahatsızlıklar yaşamaktan korkuyorum(<i>Perceived Risk Scale Item 9</i>)					
10.Bu ürünü/hizmeti satın alırken istediğim performansı alıp alamayacağımdan endişe ederim. (<i>Perceived Risk Scale Item 10</i>)					
11.Bu ürünü/hizmeti satın alırken beklediğim performansı / faydaları sağlayacağından emin olmak isterim(<i>Perceived Risk Scale Item 11</i>)					
12.Bu ürünü/hizmeti satın alırken emniyetli ve güvenilir olduğundan emin olmak isterim(<i>Perceived Risk Scale Item 12</i>)					
13.Bu ürüne/hizmete sahip olma düşüncesi beni endişelendir(<i>Perceived Risk Scale Item 13</i>)					
14.Bu ürüne/hizmete sahip olma düşüncesi beni rahatsız eder(<i>Perceived Risk Scale Item 14</i>)					
15.Bu satın aldığım ürün hizmet beni geriyor(<i>Perceived Risk Scale Item 15</i>)					
16.Bu aldığım ürünü/kullanacağım hizmeti öğrenmemin uzun zaman almasından endişelenirim (<i>Perceived Risk Scale Item 16</i>)					
17.Bu aldığım ürünü/hizmeti satın alma aşamasında zaman harcamaktan endişe ederim(<i>Perceived Risk Scale Item 17</i>)					

8) Seçtiğiniz ürün & hizmet türünde yaşadığınız kafa karışıklığını gidermeye ilişkin aşağıdaki ifadelere katılım derecenizi belirtiniz (1-Kesinlikle Katılmıyorum, 5-Kesinlikle Katılıyorum)

	Kesinlikle Katılmıyorum	Katılmıyorum	Ne Katılıyorum Ne Katılmıyorum	Katılıyorum	Kesinlikle Katılıyorum
	1	2	3	4	5
1. Hiçbir şey yapmam. / Kafa karışıklığımı dikkate almam. (Coping Strategies with Consumer Confusion Scale Item 1)					
2. Satın almayı ertelerim. (CSCC Scale Item 2)					
3. Satın almaktan vazgeçerim. (CSCC Item 3)					
4. Satın alma amaçlarımı netleştiririm (neye ihtiyacım var...vs. gibi) (CSCC Item 4)					
5. Arkadaşlarımın, ailemin veya eşimin tavsiyelerine uyarım (CSCC Scale Item 5).					
6. Satış elemanının tavsiyelerine uyarım. (CSCC Scale Item 6)					
7. Başka biriyle ortak karar veririm. (CSCC Scale Item 7)					
8. Sorumluluğu başkasına devrederim. (CSCC Scale Item 8)					
9. İndirimde olan ürünü satın alırım. (CSCC Scale Item 9)					
10.İlk gördüğüm ve sevdiğim ürünü satın alırım. (CSCC Scale Item 10)					
11.Bir an önce bitirip kurtulmak için hızlıca satın alırım (CSCC Scale Item 11)					
12.Karmaşık ürün/ürün grupları için, en basit olanını satın alırım. (CSCC Scale Item 12)					
13.Başkaları tarafından denenmemiş yeni ürünleri satın almam. (CSCC Scale Item 13)					
14.En yeni ve en modern ürün/ürün grubunu satın alırım. (CSCC Scale Item 14)					

15. Sevdiklerim içerisinde en ucuz olanını satın alırım. (CSCC Scale Item 15)					
16. En bilindik markayı satın alırım. (CSCC Scale Item 16)					
17. En alışılmamış/olağandışı markayı/ürünü satın alırım (CSCC Scale Item 17)					
18. En pahalı markayı satın alırım. (CSCC Scale Item 18)					
19. Yaşadığım yere yakın ve ulaşması kolay (mağazalardan) satın alırım. (CSCC Scale Item 19)					
20. Mağazadan bağımsız, gördüğüm anda beğendiğim ürün/ürün grubunu alırım. (CSCC Scale Item 20)					
21. Sadece uzun süredir seçmiş/tercih etmiş olduğum mağazalardan satın alırım. (CSCC Scale Item 21)					
22. En ünlü mağazalardan satın alırım. (Coping Strategies with Consumer Confusion Scale Item 22)					
23. Kafa karışıklığımı azaltmak için "bilgi toplamaya" (internetten..vs) daha fazla vakit harcarım. ((CSCC Scale Item 23)					
24. Basılı reklamlardan (dergilerdeki,gazetelerdeki, broşürler..vs) biraz daha bilgi edinirim. (CSCC Scale Item 24)					
25. Televizyon reklamlarından biraz daha bilgi edinirim. (CSCC Scale Item 25)					
26. Paramın değerini verebilecek en iyi ürün/ürün grubunu satın almak için ulaşabileceğim kadar bilgiye ulaşırım. (CSCC Scale Item 26)					
27. Zamanımı boşa harcamadan makul derecede iyi bir satın alma yapmam için bana yardımcı olacak bilgilere odaklanırım. (CSCC Scale Item 27)					
28. Karar verene kadar mağazada kalırım. (CSCC Scale Item 28)					
29. Pazarlık arayışı içinde gezebileceğim kadar mağaza gezerim. (CSCC Scale Item 29)					
30. Kafa karışıklığımı gidermek için ürün/ürün grubu bilgilerini dikkatlice okurum. (CSCC Scale Item 30)					
31. Satış elemanından tavsiye isterim. (CSCC Scale Item 31)					