

EFFECT OF PERCEIVED BENEFITS AND RISKS ON ONLINE SHOPPING INTENTION: AN ANALYSIS OF TURKISH CONSUMERS

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Abstract: This study measured the impact of perceived benefits and risks on the intention to shop online among Turkish consumers. In addition, it also investigated the differences of males and females' opinion about the benefits and risks illustrated with online shopping, as well as which age group has more perceived benefits and risks of online shopping. This study followed quantitative research design whereas online survey conducted to collect the data from Turkish consumers. The online survey was adopted to measure online shopping intention, perceived benefits and risks. To analyze data, SPSS 27.0 used and implied crosstabulation, linear regression analysis, independent sample t-test, and one way ANOVA for comparison and prediction analysis. Findings revealed that Turkish consumers preferred to shop electronic accessories (mobile, tablets, ...), food items, and furniture or décor items in online shopping. Female consumers shopped almost 4 times in last three month, they preferred to use debit card, and spend almost 8000 Turkish liras as compared to male consumers who preferred to use credit card and spend almost 2000 Turkish lira. In terms of the duration to shop online, both genders had been shopping online for more than 3 years. Further, perceived benefits positively predicted online shopping intention among Turkish consumers, on the contrary, perceived risks did not show negative influence on the online shopping intention among Turkish consumers. Male and female Turkish consumers did not have any statistically difference for the perceived benefits and risks illustrated with online shopping. There was not statistically significant difference been observed among younger and older Turkish consumers.

Keywords: online shopping intention, perceived benefits, perceived risks, Turkish consumers.

I. INTRODUCTION

a) Background

This passage provides an overview of the evolution and impact of online shopping. It traces the origins of online shopping back to 1979, emphasizing its global growth with over 5 billion people having internet access. The advantages of online shopping, such as direct purchasing, information accessibility, and 24/7 availability, are highlighted. However, the text also acknowledges the disadvantages, including the lack of sensory experiences and potential security concerns.

The focus shifts to Turkey, where online shopping has seen significant growth, ranking 18th globally in ecommerce. The chapter outlines Turkey's increasing internet access, particularly in Istanbul, and the thriving ecommerce market, with Trendyol.com leading in sales. The study aims to explore how Turkish consumers perceive the risks and benefits of online

shopping, examining their impact on the intention to shop online. The literature review categorizes perceived benefits (e.g., ease, enjoyment, trust) and risks (e.g., financial, convenience, health) associated with online shopping.

In summary, the passage provides a comprehensive overview of the global and Turkish online shopping landscape, setting the stage for a study that aims to analyze the perceptions of risks and benefits among Turkish consumers and their impact on online shopping intentions.

b) Purpose/Importance

The main purpose of this study is to investigate the effect of perceived benefits and perceived risks on online shopping intention, but it was subdivided as follows:

- To investigate the impact of perceived benefits on online shopping intention.
- To examine the impact of perceived risks on online shopping intention.
- To capture either males' consumer has more perceived benefits or females in online shopping.
- To check females' consumer has more perceived risk than males in online shopping.
- To inspect the difference of perceived benefits and risks with respect to age of consumers in online shopping

c) Justification of the study

This study focuses on investigating the impact of perceived risks and benefits on the intention to shop online among Turkish consumers in Istanbul. The research also aims to explore variations in perceived risks, benefits, and online shopping intention across different genders and age groups in Turkey. The study acknowledges the influence of the COVID-19 pandemic on consumer behavior in Turkey, with shifts in preferences, increased reliance on online shopping, and altered buying patterns noted by scholars.

The literature review highlights the psychological factors influencing online shopping, such as motivations, including utilitarian and hedonic aspects. Researchers emphasize the importance of factors like website content, perceived usefulness, ease of use, and trust in shaping online shopping intentions. The study also recognizes the significance of negative experiences, addressing issues like product and price refunds, delays in delivery, and concerns about product quality and payment security.

While previous research in Turkey has focused on motivations, trust, and past experiences in online shopping, there is a gap in understanding the impact of perceived risks and benefits among Turkish consumers. The study positions itself within the Turkish context, distinguishing it from similar research conducted in other countries like Malaysia, Sri Lanka, and Vietnam. The research aims to contribute valuable insights into the dynamics of online shopping in Turkey, specifically focusing on the interplay between perceived risks, benefits, and consumer intentions.

d) Problem (hypothesis)

H1; perceived benefits impacted positively on online shopping intention among Turkish consumers.

H2; perceived risks impacted negatively on online shopping intention among Turkish consumers.

H3; Turkish male consumers have more perceived benefits in online shopping as compared to females.

H4; Turkish male consumers have less perceived risks in online shopping as compared to females.

H5; young Turkish consumers have less perceived risks in online shopping as compared to adult consumers.

H6; young Turkish consumers have more perceived benefits in online shopping as compared to adult consumers.

II. LITERATURE REVIEW

This part provides the existing literature that identified the indicators of perceived risks and benefits used in different studies and how they were studied with the online shopping intentions. This explains the detailed review of evidence of effect of perception of risks and benefits on the intention to shop online from different regions. The conceptual framework will be proposed from it and see the relevancy of our hypotheses with respect to the literature.

a) Perceived benefits

This study delves into the concept of perceived benefits in the context of online shopping, defined as an individual's beliefs regarding positive consequences influencing their behavior. Perceived benefits, in this research, pertain to consumers' perceptions of the positive advantages associated with online shopping. Drawing on existing literature, particularly Forsythe et al. (2006), the study identifies four primary determinants of perceived benefits: ease or comfort of shopping, shopping convenience, product selection, and hedonic or enjoyment factors. Other researchers, such as Bagdoniene and Zemblyte (2009), Hsu and Bayarasaikhan (2012), and Abd Aziz et al. (2018), have highlighted dimensions such as product variety, information, brand, purchase environment, and quick design as contributors to perceived benefits. The study aligns with Forsythe et al.'s (2006) dimensions in its approach to measuring perceived benefits of online shopping, emphasizing product selection, convenience, comfort of shopping, and hedonic or enjoyment factors as crucial elements in the online shopping experience.

b) Perceived risks

In this study, the concept of perceived risk in online shopping is explored, tracing back to its introduction by Bauer in 1960. Perceived risk is defined as consumers' perceptions of negative or uncertain aspects associated with online shopping transactions. The study aligns with Park and Tussyadiah's (2017) definition, viewing perceived risk as consumers' beliefs regarding the uncertainty linked to online transactions, influencing their decision to proceed or not. The perceived risks in online shopping are categorized into three main types: internet connectivity, website-related risk, and product risk by Lin et al. (2009). Forsythe et al. (2006) identify product risk, financial risk, and time or convenience risk as key elements of perceived risks in online shopping. Other scholars, such as Bhatnagar and Ghose (2004) and Zhang et al. (2011), associate dimensions like product risk, security risk, time risk, health risk, privacy risk, quality risk, after-sale risk, delivery risk, economic risk, and social risk with perceived risks in online shopping.

This study, however, focuses on Forsythe et al.'s (2006) dimensions—financial, time or convenience, and product risk—to measure perceived risks in online shopping. The research aims to understand how these specific dimensions impact consumers' online shopping behavior.

c) Online shopping intentions

The concept of intentions in online shopping refers to the willingness of individuals to engage in certain behaviors and the number of attempts made to perform such behaviors (Ajzen, 1991). In the context of online shopping, consumer intentions involve a willingness to shop online, not just for a single purchase but also for subsequent shopping activities. Factors influencing these intentions include attitudes towards technology, website revisits, recommendations to others, and positive online opinions (Hausman and Siekpe, 2009). Abd Aziz et al. (2018) identified three factors—thinking about online shopping, expecting to shop online soon, and the willingness to make a purchase within a month—as contributing to online shopping intentions among Malaysian university students. Lee and Lee (2015) proposed that the intention to shop online serves as an indicator for actual purchase behavior, with factors like website design, information availability, and additional benefits influencing consumers' intentions (Lim et al., 2016). The study also draws from previous research on Turkish consumers' online purchasing intentions (Saygılı & Sütütemiz, 2020) and highlights the significance of perceived benefits in influencing online store selection and, consequently, intentions to purchase online (Sheikh et al., 2015). Conversely, a lack of online purchasing intentions is seen as a major obstacle to the development of e-commerce (He et al., 2008).

III. RESULTS

This part presents the study's findings, accompanied by tables, charts, graphs, and written interpretation. It details the data collection and evaluation process using SPSS, providing details on refuting or accepting hypotheses and reaching conclusions. The chapter is divided into descriptive and inferential statistics.

A. Descriptives Statistics

Descriptive statistics were used to calculate means, percentages, and frequencies against variables, providing insights into raw data. Categorical variables were calculated using frequencies and percentages, while continuous variables used means and standard deviations. Reliability statistics were used to determine internal consistency between variables. A socio-demographic analysis table of respondents was generated using SPSS.

Table 1: Distribution of sociodemographic information

Variables	Frequency	Percent
Gender		
Male	169	42.3
Female	179	44.8
Prefer not to say	52	13.0
Age (years)		
Below 25 years	77	19.3
26-35 years	160	40.0
36-45 years	107	26.8
More than 46 years	56	14.0
Education		
Undergraduate	124	31.0
Graduate	197	49.3
Postgraduate	79	19.8
Employment status		
Part-time	84	21.0
Full-time	212	53.0
Not employed	104	26.0
Marital status		
Single	156	39.0
Married	155	38.8
Divorced	74	18.5
Separated	15	3.8
Number of children		
No children	32	13.1
1 child	74	30.3
2 children	57	23.4
3 children	48	19.7
4 children	20	8.2
5 or more children	13	5.3

N = 400, (N is the number of respondents)

The data presented in Table 1 reveals demographic information about the survey respondents. Among the participants, 45% identified as females, slightly exceeding the 42% who identified as males. The majority (87%) disclosed their gender, while 13% chose not to reveal it. The age distribution shows that 40% of respondents fall within the 26 to 35 age group, with 26% between 36 and 45 years old, and 19% below 25 years old. Those above 46 years old constituted 14% of the total.

Regarding educational status, almost half of the respondents were graduates (49%), while postgraduates accounted for approximately one-fifth (31%), and undergraduates were 31%. In terms of employment status, 53% identified as full-time employed, 26% were unemployed, and 21% were part-time employed. Marital status revealed that 78% were either single or married, while divorced respondents made up 18%, and separated individuals constituted 4%.

In the context of family size, 30% of respondents with various marital statuses had one child, 13% had no children, and percentages for having four children (8%) and five or more children (5%) were each below ten percent. Respondents with two children (23%) outnumbered those with three children (20%).

Table 2: Descriptive statistics of variables

	N of items	α	Min.	Max.	Mean	Std. Dev
Online Shopping Intention	5	.914	1.00	5.00	3.495	1.150
Perceived Benefits	16	.937	1.00	5.00	3.586	1.059
Perceived Risks	16	.846	1.00	5.00	3.078	.675

N = 400, (N is the number of respondents)

In the descriptive statistics of the variables, online shopping intention exhibits a higher mean and standard deviation ($M = 3.49, SD = 1.15$) compared to perceived risks ($M = 3.07, SD = 0.67$). Perceived benefits show a high mean value but a lower standard deviation ($M = 3.58, SD = 1.05$) in comparison to online shopping intention. The Cronbach's alpha values indicate strong internal consistency for the scales: perceived benefits with the highest alpha of 0.91, perceived risks with an alpha of 0.84, and online shopping intentions with an alpha of 0.91. Generally, Cronbach's alpha values below 0.70 suggest low interconnectedness between items, 0.70 to 0.80 is considered good, 0.80 to 0.90 is better, and values above 0.90 are considered best, indicating a high level of internal consistency for the measured constructs.

1. Online Shopping related questions

The researcher analyzed online shopping questions using sociodemographic data like gender, age, and education to understand preferences, frequency, internet usage, and spending. Percentages were determined using a "row" approach, and tables were generated using a cross-tabulation test of SPSS.

❖ **Online shopping questions with Gender**

Table 3: Cross-tabulation of the duration of using internet for shopping by gender

How long you have been using Internet for shopping?	Gender			Total
	Male	Female	Prefer not to say	
Less than 6 months	33 (54.1)	24 (39.3)	4 (6.6)	61 (100)
6-12 months	17 (29.8)	36 (63.2)	4 (7)	57 (100)
1-2 years	30 (47.6)	24 (38.1)	9 (14.3)	63 (100)
2-3 years	21 (29.2)	32 (44.4)	19 (26.4)	72 (100)
3 or more years	68 (46.3)	63 (42.9)	16 (10.9)	147 (100)
Total	169 (42.3)	179 (44.8)	52 (13)	400 (100)

Table 3 provides a comparative analysis of respondents' internet usage for shopping based on gender. The majority of respondents have been using the internet for shopping for 3 or more years, with a slightly higher percentage of males (46%) compared to females (43%) and those who did not identify their gender (11%). Among those using the internet for shopping for less than 6 months, a higher percentage of males (54%) is observed, while more females (63%) have been using the internet for shopping for 6 to 12 months and 2 to 3 years compared to males (30%). In the 1 to 2 years duration category, there are slightly more males (30) compared to females (24). Respondents who chose not to disclose their gender have lower representation across all time durations of internet usage for shopping.

Table 4: Cross-tabulation of number of times buying things on internet by gender

How many times have you bought things on Internet (during the past three months)?	Gender			Total
	Male	Female	Prefer not to say	
Never	18 (66.7)	5 (18.5)	4 (14.8)	27 (100)
1 to 4 times	51 (46.4)	49 (44.5)	10 (9.1)	110 (100)
5 to 9 times	24 (32.4)	36 (48.6)	14 (18.9)	74 (100)
10 to 15 times	29 (45.3)	23 (35.9)	12 (18.8)	64 (100)
16 times or more	19 (36.5)	25 (48.1)	8 (15.4)	52 (100)
Not sure	28 (38.4)	41 (56.2)	4 (5.5)	73 (100)
Total	169 (42.3)	179 (44.8)	52 (13)	400 (100)

Table 4 reveals the purchasing frequency of respondents on the internet over the past three months. The majority of respondents made purchases 1 to 4 times, with a slightly higher percentage of males (46%) compared to females (44%). Females dominate the category of 5 to 9 purchases (49%), while males have a higher percentage (45%) among those who made 10 to 15 purchases. More females made purchases exceeding 16 times, and the number of females is also higher than males among those unsure about the exact number of purchases in the past three months.

Table 5: Cross-tabulation of payment method for shopping by gender

How do you pay for online shopping?	Gender			Total
	Male	Female	Prefer not to say	
Credit card	73 (55.7)	44 (33.6)	14 (10.7)	131 (100)
Debit card	46 (40.7)	58 (51.3)	9 (8)	113 (100)
Cash card	13 (22.4)	28 (48.3)	17 (29.3)	58 (100)
Cash on delivery	33 (35.9)	48 (52.2)	11 (12)	92 (100)
Total	165 (41.9)	178 (45.2)	51 (12.9)	394 (100)

Table 5 illustrates a comparative analysis of the payment methods used by respondents for online shopping based on their gender. The majority of respondents utilized credit cards for online shopping, with a higher preference among males. On the other hand, females showed a greater preference for debit cards, cash cards, and cash on delivery as payment methods for online shopping compared to males. Respondents who did not disclose their gender mostly used cash cards for online purchases.

Table 6: Cross-tabulation of online spending for shopping by gender

In the past three months what would be your estimate of online expenditure (in Turkish Lira)?	Gender			Total
	Male	Female	Prefer not to say	
0 TL	18 (78.3)	3 (13)	2 (8.7)	23 (100)
1-2000 TL	52 (49.5)	43 (41)	10 (9.5)	105 (100)
2001-4000 TL	29 (43.9)	31 (47)	6 (9.1)	66 (100)
4001-6000 TL	27 (38.6)	32 (45.7)	11 (15.7)	70 (100)
6001-8000 TL	11 (19.6)	32 (57.1)	13 (23.2)	56 (100)
8001-10000 TL	19 (41.3)	21 (45.7)	6 (13)	46 (100)
10001 TL or more	13 (38.2)	17 (50)	4 (11.8)	34 (100)
Total	169 (42.3)	179 (44.8)	52 (13)	400 (100)

Table 6 provides a comparison analysis of respondents' online spending in the past three months based on their gender. The majority of respondents reported spending less than 2000 Turkish lira in online shopping, with more males in this category compared to females. As the estimated online expenditure increased from 2001 to more than 10000 Turkish lira, females surpassed males in spending. Overall, females exhibited a higher ratio of online expenditure in the past three months than males. Respondents who did not disclose their gender had a majority falling within the 6001 to 8000 Turkish lira online expenditure range for shopping.

❖ **Online shopping questions with Age**

Table 7: Cross-tabulation of the duration of using internet for shopping by age

How long you have been using Internet for shopping?	Age				Total
	below 25 years	26-35 years	36-45 years	More than 46 years	
Less than 6 months	12 (19.7)	24 (39.3)	16 (26.2)	9 (14.8)	61 (100)
6-12 months	10 (17.5)	32 (56.1)	12 (21.1)	3 (5.3)	57 (100)
1-2 years	12 (19)	28 (44.4)	17 (27)	6 (9.5)	63 (100)
2-3 years	13 (18.1)	27 (37.5)	22 (30.6)	10 (13.9)	72 (100)
3 or more years	30 (20.4)	49 (33.3)	40 (27.2)	28 (19)	147 (100)
Total	77 (19.3)	160 (40)	107 (26.8)	56 (14)	400 (100)

Table 7 presents a crosstabulation for the comparative analysis of respondents' age groups with the duration of internet usage for shopping. The table reveals that among respondents who have been using the internet for shopping for more than 3 years, over one-third fall within the age group of 26 to 35 years (33%). Across all duration categories of internet usage for shopping, the age group of 26 to 35 years consistently has higher numbers compared to those below 25 years and those

aged 36 years to more than 46 years. This suggests a pattern where, as age increases, the number of respondents using the internet for shopping decreases across all duration categories.

Table 8: Cross-tabulation of number of times buying things on internet by age

How many times have you bought things on Internet (during the past three months)?	Age				Total
	below 25 years	26-35 years	36-45 years	More than 46 years	
Never	10 (37)	10 (37)	1 (3.7)	6 (22.2)	27 (100)
1 to 4 times	19 (17.3)	56 (50.9)	23 (20.9)	12 (10.9)	110 (100)
5 to 9 times	10 (13.5)	32 (43.2)	25 (33.8)	7 (9.5)	74 (100)
10 to 15 times	14 (21.9)	22 (34.4)	16 (25)	12 (18.8)	64 (100)
16 times or more	10 (19.2)	17 (32.7)	17 (32.7)	8 (15.4)	52 (100)
Not sure	14 (19.2)	23 (31.5)	25 (34.2)	11 (15.1)	73 (100)
Total	77 (19.3)	160 (40)	107 (26.8)	56 (14)	400 (100)

Table 8 outlines the purchasing behavior of respondents on the internet over the past three months. The majority made purchases 1 to 4 times, with half of them belonging to the age group of 26 to 35 years (51%). Respondents who made more than 16 purchases during this period were predominantly in the age range of 26 to 45 years. Interestingly, respondents below 35 years of age did not make any purchases during the past three months. Those unsure about their purchase frequency mostly belonged to the 36 to 45 years age group. Older respondents, aged more than 46 years, made purchases in the 1 to 4 times and 10 to 15 times categories. This evidence suggests that younger respondents were more active in buying things on the internet in the past three months.

Table 9: Cross-tabulation of payment method for shopping by age

How do you pay for online shopping?	Age				Total
	below 25 years	26-35 years	36-45 years	More than 46 years	
Credit card	36 (27.5)	51 (38.9)	28 (21.4)	16 (12.2)	131 (100)
Debit card	21 (18.6)	47 (41.6)	33 (29.2)	12 (10.6)	113 (100)
Cash card	5 (8.6)	21 (36.2)	21 (36.2)	11 (19)	58 (100)
Cash on delivery	15 (16.3)	40 (43.5)	23 (25)	14 (15.2)	92 (100)
Total	77 (19.5)	159 (40.4)	105 (26.6)	53 (13.5)	394 (100)

Table 10: Cross-tabulation of online spending for shopping by age

Estimated online spendings in previous 3 months (Turkish lira)	Age				Total
	below 25 years	26-35 years	36-45 years	More than 46 years	
0 TL	7 (30.4)	8 (34.8)	5 (21.7)	3 (13)	23 (100)
1-2000 TL	26 (24.8)	50 (47.6)	19 (18.1)	10 (9.5)	105 (100)
2001-4000 TL	12 (18.2)	30 (45.5)	17 (25.8)	7 (10.6)	66 (100)
4001-6000 TL	11 (15.7)	28 (40)	22 (31.4)	9 (12.9)	70 (100)
6001-8000 TL	11 (19.6)	22 (39.3)	12 (21.4)	11 (19.6)	56 (100)
8001-10000 TL	3 (6.5)	14 (30.4)	19 (41.3)	10 (21.7)	46 (100)
10001 TL or more	7 (20.6)	8 (23.5)	13 (38.2)	6 (17.6)	34 (100)
Total	77 (19.3)	160 (40)	107 (26.8)	56 (14)	400 (100)

The table 10 shows a comparison of respondents' online spending over the past three months, based on age groups. Most respondents under 25 spend less than 2000 Turkish lira, while those aged 26-35 spend more than 10001 Turkish lira. Respondents aged 36-45 spend more than 4001 to 6000 Turkish lira, while those over 46 spend almost 6001 to 8000 Turkish lira. As respondents' age increases, their online shopping spending also increases.

❖ Online shopping with education

Table 11: Cross-tabulation of the duration of using internet for shopping by education

How long you have been using Internet for shopping?	Education			Total
	Undergraduate	Graduate	Postgraduate	
Less than 6 months	34 (55.7)	16 (26.2)	11 (18)	61 (100)
6-12 months	14 (24.6)	36 (63.2)	7 (12.3)	57 (100)
1-2 years	19 (30.2)	31 (49.2)	13 (20.6)	63 (100)
2-3 years	17 (23.6)	38 (52.8)	17 (23.6)	72 (100)
3 or more years	40 (27.2)	76 (51.7)	31 (21.1)	147 (100)
Total	124 (31)	197 (49.3)	79 (19.8)	400 (100)

Table 11 provided a comparison of respondents' use of the internet for shopping based on duration and education level. It revealed that among respondents who had been using the internet for shopping for less than 6 months, the majority were undergraduates (56%), followed by graduates (26%) and postgraduates (18%). For respondents using the internet for shopping for 6 to 12 months, graduates (63%) were the largest group, while postgraduates were half the number of undergraduates. Among respondents who used the internet for shopping for 2 to 3 years, the number of undergraduates and postgraduates was the same (24%), whereas graduates constituted the majority (53%). Lastly, a significant proportion of graduate respondents had been using the internet for shopping for 3 or more years (52%), compared to postgraduates (21%) and undergraduates (27%).

Table 12: Cross-tabulation of number of times buying things on internet by education

How many times have you bought things on Internet (during the past three months)?	Education			Total
	Undergraduate	Graduate	Postgraduate	
Never	17 (63)	6 (22.2)	4 (14.8)	27 (100)
1 to 4 times	42 (38.2)	53 (48.2)	15 (13.6)	110 (100)
5 to 9 times	15 (20.3)	45 (60.8)	14 (18.9)	74 (100)
10 to 15 times	17 (26.6)	31 (48.4)	16 (25)	64 (100)
16 times or more	10 (19.2)	25 (48.1)	17 (32.7)	52 (100)
Not sure	23 (31.5)	37 (50.7)	13 (17.8)	73 (100)
Total	124 (31)	197 (49.3)	79 (19.8)	400 (100)

Table 12 in the study provided information on the frequency of online purchases by the respondents in the past three months. It showed that among those who made purchases 1 to 4 times, graduates were the largest group (48%), followed by undergraduates (38%) and postgraduates (14%). Similarly, more graduate respondents made purchases 5 to 9 times, compared to undergraduates and postgraduates. The number of postgraduates was higher among those who made more than 16 purchases online. Overall, graduate respondents had the highest occurrence of online purchases in the past three months compared to the other education groups.

Table 13: Cross-tabulation of payment method for shopping by education

How do you pay for online shopping?	Education			Total
	Undergraduate	Graduate	Postgraduate	
Credit card	48 (36.6)	60 (45.8)	23 (17.6)	131 (100)
Debit card	35 (31)	57 (50.4)	21 (18.6)	113 (100)
Cash card	5 (8.6)	36 (62.1)	17 (29.3)	58 (100)
Cash on delivery	34 (37)	42 (45.7)	16 (17.4)	92 (100)
Total	122 (31)	195 (49.5)	77 (19.5)	394 (100)

In Table 13, the comparison of payment methods used for online shopping and educational level was presented. Graduate respondents predominantly used credit cards as their payment method, while undergraduates were more inclined towards this payment method compared to postgraduates. The same trend was observed for the use of debit cards among the different

educational categories of respondents. When it comes to cash cards, postgraduates and graduate respondents showed a higher preference compared to undergraduates. On the other hand, postgraduate respondents were less likely to prefer cash on delivery as a payment method for online shopping.

Table 14: Cross-tabulation of online spending for shopping by education

Estimated online spendings in previous 3 months (Turkish lira)	Education			Total
	Undergraduate	Graduate	Postgraduate	
0 TL	18 (78.3)	5 (21.7)	0 (0)	23 (100)
1-2000 TL	34 (32.4)	51 (48.6)	20 (19)	105 (100)
2001-4000 TL	19 (28.8)	37 (56.1)	10 (15.2)	66 (100)
4001-6000 TL	16 (22.9)	42 (60.0)	12 (17.1)	70 (100)
6001-8000 TL	18 (32.1)	19 (33.9)	19 (33.9)	56 (100)
8001-10000 TL	9 (19.6)	25 (54.3)	12 (26.1)	46 (100)
10001 TL or more	10 (29.4)	18 (52.9)	6 (17.6)	34 (100)
Total	124 (31)	197 (49.3)	79 (19.8)	400 (100)

Table 14 highlights the spending behavior of respondents in online shopping over the past three months, categorized by their educational levels. Most respondents spent less than 2000 Turkish lira, with half being graduates, one-fifth postgraduates, and one-third undergraduates. A consistent pattern emerges as graduate respondents tend to spend more across all ranges, from 2001 to over 10001 Turkish liras, compared to undergraduates and postgraduates. Notably, the number of graduate and postgraduate respondents is the same for spending between 6001 and 8000 Turkish lira in online shopping.

B. Hypothesis testing:

H1; perceived benefits impacted positively on the intention to shop online among Turkish consumers.

Table 15: regression analysis

Variable	R	R ²	B	β	t	p
Perceived benefits	.841	.708	.914	.841	31.043	.000

Dependent variable: online shopping intention

F (1,398) = 963.643, p < .05.

Here, in table (15) a strong prediction found between perceived benefits and online shopping intention of Turkish consumers based on the value of R (0.84), that represented the strength of prediction among dependent and independent variables. In terms of variation, the value of R square (determination coefficient) demonstrated 70% of variation in online shopping intentions because of perceived benefits. The value of F test also considered as the significance and accuracy level in model as efficient model observed (F (1,398) = 963.643), p < .05. While increasing one point of unstandardized value perceived benefits predicted positive .914 units in online shopping intentions and this positive prediction was found statistically significant (β = .84, t = 31.04, p < .01). The standardized coefficient value of beta (β = .84) explained that with increase of standard deviation value of perceived benefits (SD = 1.15) increased .84 units in online shopping intentions. This help to conclude that the alternate hypothesis (H1) was accepted, perceived benefits impacted positively on the online shopping intentions of Turkish consumers.

H2; perceived risks impacted negatively on the intention to shop online among Turkish consumers.

Table 16: regression analysis

Variable	R	R ²	B	β	t	p
Perceived risks	.366 ^a	.134	.623	.366	7.846	.000

Dependent variable: online shopping intention

F (1,398) = 61.56, p < .05

Here, in table (16) a low level of prediction found between perceived risks and online shopping intention of Turkish consumers based on the value of R (0.36), that represented the strength of prediction among dependent and independent variables. In terms of variation, the value of R square (determination coefficient) demonstrated 13% of variation in online shopping intentions because of perceived risks. While increasing one point of perceived risks positive .623 units in online shopping intentions and this positive prediction was found statistically significant ($\beta = .36, t = 7.84, p < .05$). The standardized coefficient value of beta ($\beta = .36$) explained that with increase of standard deviation value of perceived risks ($SD = .67$) increased .36 units in online shopping intentions. This help to conclude that the alternate hypothesis (H2) was not accepted, online shopping intentions is not negatively predicted by perceived risks of online shopping.

H3; Turkish male consumers have more perceived benefits in online shopping as compared to females.

Table 17: distribution of group statistics of comparison among gender and perceived benefits

	Gender	N	Mean	Std. Deviation	Std. Error Mean
Perceived benefits	male	169	3.5976	1.109	.085
	female	179	3.5959	1.065	.079

Table 18: distribution table of gender and perceived benefits comparison

Perceived benefits	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	T	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Equal variances assumed	.050	.823	.015	346	.988	.001	.116	-.227	.231
Equal variances not assumed			.015	342.737	.988	.001	.116	-.227	.231

For t-test result, two main tables generated where first one provides the values of mean and standard deviations of dependent variable (perceived benefits) between the categorical variable (gender of Turkish consumers). The values demonstrated males (who were coded 1) and females (who were coded 2) consumers have same perception of benefit of online shopping. In standard deviation, females have less value that depicted the more consistent of the positive (benefit) perceptions illustrated with online shopping as compared to male Turkish consumers. Yet, the difference is very small among them.

The difference in mean values did not enough to reject or accept the hypotheses so second table (18) of t-test needed to interpret. Here, the significance value against the equality of variance in levene’s test was found higher (0.82) than critical value (0.05). This helps to assume the equal variances for considering the significance value in equality of means which we used further to conclude the findings. The respective significance value was also found higher (0.98) than critical value (0.05) that guide us to not accepting the alternate hypothesis that no difference of the perceptions of benefits illustrated in online shopping among males and females’ Turkish consumers was found.

H4; male Turkish consumers have less perceived risks in online shopping as compared to females.

Table 19: distribution of group statistics of comparison among gender and perceived risks

	Gender	N	Mean	Std. Deviation	Std. Error Mean
Perceived risks	male	169	3.022	.772	.059
	female	179	3.089	.593	.044

Table 20: distribution table of gender and perceived risks comparison

Job satisfaction	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	T	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Equal variances assumed	7.876	.005	-.89	346	.370	-.066	.073	-.210	.078
Equal variances not assumed			-.89	315.099	.373	-.066	.074	-.212	.079

For t-test result, two main tables generated where first one provides the values of mean and standard deviations of dependent variable (perceived risks) between the categorical variable (gender of Turkish consumers). The values demonstrated males (who were coded 1) and females (who were coded 2) have same perception of risks for online shopping. In standard deviation, females have less value that depicted the more consistent to perceived risks in online shopping as compared to males' consumers. Yet, the difference is small among them.

The difference in mean values did not enough to reject or accept the hypotheses so second table (20) of t-test needed to interpret. Here, the significance value against the equality of variance in levene's test was found lower (0.00) than critical value (0.05). This helps to assume the not equal variances for considering the significance value in equality of means which we used further to conclude the findings. The respective significance value was found higher (0.37) than critical value (0.05) that guide us to not accepting the alternate hypothesis that no difference of the perceptions of risks illustrated in online shopping among males and females' Turkish consumers was found.

H5; young Turkish consumers have less perceived risks in online shopping as compared to adult consumers.

Table 21: Hypothesis testing 5: ANOVA

	<i>N</i>	<i>Mean</i>	<i>SD</i>	<i>F</i>	<i>p</i>
below 25 years	77	3.751	1.180	2.210	.086
26-35 years	160	3.471	.986		
36-45 years	107	3.719	1.001		
More than 46 years	56	3.434	1.158		
Total	400	3.586	1.059		

The above table of anova explained very small difference among the values of perceived benefits' mean among age groups of Turkish consumers. Age group of less than 25 years and from 36 to 45 years have almost same means values, in the same way, from 26 to 35 years of age group and more than 46 years have same mean values. Further, the F values is very low and significant value was also greater than critical value (0.05) so, there was not a significant difference of perceived benefits between age groups of Turkish consumers $F(3,96) = 2.21, p = .08$. This helps to conclude that the alternate hypothesis is rejected that no significant difference of perceived benefits illustrated in online shopping among age group of Turkish consumers was found.

H6; young Turkish consumers have more perceived benefits in online shopping as compared to adult consumers.

Table 22: Hypothesis testing 6: ANOVA

	<i>N</i>	<i>Mean</i>	<i>SD</i>	<i>F</i>	<i>p</i>
below 25 years	77	3.034	.749	1.311	.270
26-35 years	160	3.032	.677		
36-45 years	107	3.099	.480		
More than 46 years	56	3.227	.855		
Total	400	3.078	.675		

The above table explained very small difference among the values of perceived risks' mean among age groups of Turkish consumers. Age group of more than 46 years have more mean scores as compared to any other age group. The ANOVA table determined that the F values is very low and significant value was also greater than critical value (0.05) so, there was not a significant difference of perceived risks between age group of Turkish consumers $F(3,96) = 1.31, p = .27$. This helps to conclude that the alternate hypothesis is rejected that no significant difference of perceived risks illustrated in online shopping among age group of Turkish consumers was found.

IV. RESULTS AND DISCUSSION

This dissertation investigates the impact of perceived benefits and risks of online shopping on the intention to shop online among Turkish consumers. The study focuses on the last three months' experiences of Turkish consumers to predict their intention to shop online. The findings reveal that perceived benefits, including convenience, ease of comfort, product selection, and enjoyment, significantly and positively predict online shopping intention among Turkish consumers. The results align with previous studies conducted in Malaysia, India, and Pakistan, highlighting the influence of perceived benefits, ease of use, trust, and attitudes on online shopping intentions. The research also supports the positive impact of perceived usefulness, product variety, and enjoyment on the intentions to purchase online, as observed in studies from different regions and demographics. Overall, the study contributes to understanding the factors influencing online shopping behavior among Turkish consumers and aligns with similar findings in international contexts.

The second hypothesis of the study, suggesting a positive influence of perceived risks on online shopping intentions, was not supported. Contrary to this hypothesis, the literature review indicated a negative impact of perceived risks on online shopping intentions. Previous studies, such as those conducted in India, showed that factors like financial risk and product risk negatively influenced the attitudes of online consumers. The findings of the current study revealed that perceived risks account for a 13% variation in the online purchase intentions of Turkish consumers. In contrast, other studies, such as one from 2018, demonstrated a more substantial 63% variation in online purchase intention due to perceived risks like time, product, financial, psychological, and security risks, all negatively predicting online purchase intention. However, not all studies found a statistically significant impact of perceived risks on the intention to shop online.

Regarding online shopping preferences of Turkish consumers, the study found that electronic accessories, food items, and furniture or décor items were among the top choices for online purchases. Notably, the results differed from a previous study where travel and fashion were highlighted as important preferences for Turkish consumers in online shopping. Additionally, in terms of payment methods, the study found that debit cards were the primary choice for online shopping, followed by credit cards, contrasting with a previous study that emphasized credit cards as the most used payment method in online shopping.

The existing literature on the differences in perceived benefits and risks between males and females in online shopping is limited. While some studies, like Dewi et al. (2020), indirectly measured associated risks and benefits among Indonesian consumers and found both genders showed positive effects on online purchase intentions, with females having a higher negative effect of anxiety. However, these results did not align with the current study, as no statistically significant differences in perceived risks and benefits were found between genders in Turkish online consumers. Şener et al. (2018) supported this lack of gender difference in their study.

Similarly, the study did not find significant differences in perceived benefits and risks among different age groups of Turkish consumers, contrary to findings by Şener et al. (2018), who observed variations in perceptions based on age groups. While Şener et al. noted lower risk perceptions and higher benefit perceptions among consumers below 25 years and above 45 years, the current study did not find substantial evidence supporting these age-related differences.

The overall conclusion is that, in line with the existing academic literature and despite a few exceptions, the impact of perceived benefits and risks on online shopping intentions among Turkish consumers appears consistent. The dissertation aims to contribute to this understanding and emphasizes its valuable addition to the current body of literature through analysis and comparison with other works.

V. CONCLUSION

This study aimed to investigate the impact of perceived benefits and risks on the online shopping intentions of Turkish consumers. Conducted with a quantitative research approach, the study surveyed 400 Turkish consumers using simple random sampling and online Google Forms for data collection. The analysis, performed with statistical software (SPSS),

revealed a positive and statistically significant prediction of online shopping intentions based on perceived benefits and risks. The study found that higher perceptions of benefits and risks in online shopping corresponded to higher intentions to shop online. Interestingly, there were no significant differences in perceived benefits and risks between genders and among different age groups of Turkish consumers.

The majority of participants were females, aged 25 to 36, with graduate degrees, full-time employment, and single status. Most preferred items for online shopping were electronic accessories, food items, and furniture or décor. Debit cards were the preferred payment method, followed by credit cards, and cash on delivery. Female consumers shopped more frequently (about 4 times in the last three months), used debit cards, and spent approximately 8000 Turkish liras, while male consumers preferred credit cards and spent around 2000 Turkish lira. Both genders had been engaged in online shopping for more than three years. Overall, the study provides insights into the online shopping behavior of Turkish consumers and highlights the influence of perceived benefits and risks on their intentions.

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