

(Araştırma)

A RESEARCH ON CONSUMER ONLINE PURCHASING INTENTIONS IN THE PANDEMIC DISEASE PERIOD ¹

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ABSTRACT

With the pandemic period, there have been differences in online purchasing intention and behavior due to changes in consumers' social lives and consumption habits. The main purpose of this study is to understand the changes in the online shopping attitudes of consumers during the pandemic period and to obtain a model that will provide the intention to purchase online. The data obtained in the study were carried out with a digital questionnaire applied to 329 consumers from different age groups living in Ankara, and the findings obtained were analyzed and interpreted with the SPSS 25.0 package program. In this period, it was determined that consumers' online purchase intentions changed significantly, and product range, ease of use, satisfaction, experience, and innovation positively affected consumers' online purchasing intentions. In this context, suggestions were made to digital entrepreneurs to work more effectively in the digital market after the pandemic period.

Keywords: Pandemic, Online Purchase Behavior, Online Purchase Intention

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SALGIN HASTALIK SÜRECİNDE TÜKETİCİLERİN ÇEVİRİM İÇİ SATIN ALMA NİYETLERİ ÜZERİNE BİR ARAŐTIRMA

ÖZ

Pandemi dönemi ile birlikte tüketicilerin sosyal yaşamlarında ve tüketim alışkanlıklarındaki deęişiklikler nedeniyle çevrimiçi satın alma niyet ve davranışlarında farklılıklar yaşanmıştır. Bu çalışmanın temel amacı, pandemi döneminde tüketicilerin çevrimiçi alışveriş tutumlarındaki deęişiklikleri anlamak ve çevrimiçi satın alma niyetini sağlayacak bir model elde etmektir. Arařtırmada elde edilen veriler, Ankara’da yaşayan farklı yaş gruplarından 329 tüketiciye uygulanan dijital anket ile gerçekleştirilmiştir ve elde edilen bulgular SPSS 25.0 paket programı ile analiz edilerek yorumlanmıştır. Bu süreçte tüketicilerin çevrimiçi satın alma niyetlerinin önemli ölçüde deęiřtięi ve ürün yelpazesi, kullanım kolaylıęı, memnuniyet, deneyim ve yenilięin tüketicilerin çevrimiçi satın alma niyetlerini olumlu yönde etkiledięi belirlenmiştir. Bu kapsamda pandemi döneminden sonra dijital girişimcilere dijital pazarda daha etkin çalışmalarını için önerilerde bulunulmuştur.

Anahtar Kelimeler: Salgın hastalık, Çevrim İçi Satın Alma Davranışı, Çevrim İçi Satın Alma Niyeti

1. Introduction

The developments in information technologies, the widespread use of the Internet, the disappearance of distances thanks to digital technologies, the use of mobile phones and mobile applications by large masses, the dynamic changes of consumer demands and needs have created many changes in the way entrepreneurs and businesses carry out their commercial activities. Thanks to digital entrepreneurship activities, businesses offer quality, fast and economical products/services to consumers. Consumers have the opportunity to compare many products/services in terms of price and features at the same time without going to any store. This has increased the interest in online purchasing in recent years, and thanks to this, the shopping market made on digital platforms has improved significantly. Especially in the pandemic disease process, online purchasing has become imperative to meet the needs of consumers. Consumers who did not shop with online tools before the pandemic disease process have started to shop online through digital platforms during this period. In this way, many businesses and entrepreneurs have developed mobile applications for their businesses in order to be able to adapt to the existing conditions, and businesses have developed some innovations to enable consumers to shop easily through their web pages. The main reason for this is the increased consumer interest in the digital market.

Online shopping is a popular phenomenon that an increasing number of companies continue to exist in the virtual environment, and online sales are one of these companies' primary sources of income (Goby, 2006). The phenomenon of online shopping increasingly makes its presence and importance felt in today's economic, commercial and social life (Vijayasathy, 2004). Online shopping develops rapidly in parallel with the development of the traditional retailing sector. Changing consumers and lifestyles involves increasing consumers in the virtual environment (Saydan, 2008). The growth and development of the e-retail market have been due to the increase in the socio-economic levels of individuals, the increase in the interest in online shopping, and the acceleration of the use of social networks (Chen et al., 2014). With the widespread use of the Internet, e-commerce constantly evolves day by day. While businesses show more presence on the Internet, consumers tend to shop online alongside traditional shopping methods.

Due to the pandemic that emerged in 2019, there have been significant changes in consumers' online purchasing attitudes and behaviors and the factors affecting them. Consumers' interest in online purchasing has increased significantly, especially due to the restrictions imposed. As a result, the demand for products that were rarely purchased before on digital shopping platforms has increased considerably. It is observed that online purchases of durable goods in the USA have increased significantly. Rice, flour, canned vegetables, and canned legumes sales increased by 433% in March compared to January. According to a study conducted in Vietnam, the tendency to stock up on food at home increased by 45%, while online shopping activities increased by 25% (Statista, 2020b). In

the U.K., canned milk sales increased 3.5 times compared to previous weeks, while canned fruit sales increased three times and flour sales increased six times (Criteo, 2020). In another study conducted with 2933 people in England, America, Germany, and China, it was determined that the food and beverage expenditures of consumers increased by 43% in China, 22% in Germany, 27% in the U.K., and 27% in the USA (Statista, 2020b). According to the research conducted by the Ipsos Household Consumption Panel in Turkey, there has been an increase in the purchase of products such as pasta, pulses, flour, cologne, vinegar, milk, chocolate products, garbage bags during the school holidays (Ipsos, 2020). In another study conducted in the USA, the products with the highest consumption increase are respectively; milk and dairy products, canned foods, and rice (Statista, 2020a).

When Turkey Statistics Institution of digital technology and Internet usage rates of entrepreneurs according to data from the 2019 investigation, this percentage is approximately 95%, and it is understood that the website belonging to the company of 66.6% of entrepreneurs (Tuik.gov.tr, 2019). Consumers' tendency towards purchasing by researching the products/services they need through digital platforms led businesses to develop new strategies for attracting and maintaining consumers online. The development of e-commerce in Turkey in 2019, the industry in general with a growth of 39%, realized as 83.1 billion T.L. While online retail shopping is 48% growth and 30.8 billion T.L. became the most growing segment of the e-commerce industry (Tubisad.org.tr, 2020). According to the Interbank Card Center (ICC, 2020), online card payments in Turkey totaled 107 billion T.L. in the January-June period of 2020; When this is compared to the first six months of 2019, it is seen that there is an increase of 24%. Compared to April 2019, an increase of 220% in the market-food sector, 122% in the electronic goods sector, and 87% in the furniture and decoration sector during the epidemic period. In the market-food sector, which has the highest increase, payments made over the Internet have tripled last year and reached 2.4 billion Turkish Liras (FinTech Istanbul, 2020).

With the pandemic period, significant changes occurred in consumers' purchasing behavior. Some of the personal and special needs, especially the basic needs, market shopping, were met by online purchasing. This situation forced many national and local entrepreneurs to develop new digital applications. Due to the restrictions and health measures applied, consumers could meet their needs without leaving their homes. However, some sectors and enterprises were insufficient to keep up with the developments in this period. The difficult process experienced caused changes in the shopping habits of the consumers. Thanks to these changes, it will be inevitable for entrepreneurs and businesses to develop appropriate strategies by analyzing consumers' attitudes towards online purchasing.

This study aims to obtain a model that will affect online purchasing attitudes by examining the changes caused by the factors that affect the purchasing attitudes of consumers during the pandemic disease period. In addition, the limited number

of studies on online purchasing intentions and attitudes of consumers during the pandemic period, especially in the literature, makes the research important. Another importance of the study is that it will lead future studies to examine whether the pandemic process, which impacts consumers' intention to buy, has permanent effects on consumers' repurchase attitudes and behaviors.

2. Online Shopping Process and Factors of Affecting Online Shopping

When the studies on the online shopping process and various factors affecting this process are examined, it is understood that there are some elements. Although there are studies that deal with this process and elements separately, research on the factors that cause consumers to do online shopping in the pandemic process, which has affected the whole world on a global scale, has begun to be conducted with the pandemic. In particular, a number of issues such as pre-purchase behaviors, decision-making processes, purchasing decisions, and post-purchase attitudes/behaviors towards consumers' attitudes towards online shopping come to the fore. However, with the pandemic, some compulsory external factors have been added to these processes.

Liu et al. (2008) evaluated the purchasing process together with Kotler and Keller's (2006) study and stated this process as information seeking, alternative evaluation, purchasing phase. The qualities of the web pages, the information they contain, and their usefulness are components of the information-seeking phase. According to Liu et al. (2008), some of the factors of the purchasing stage; ease of transaction and payment, security, privacy, post-purchase transactions; delivery is associated with customer service and customer overall satisfaction factors.

According to Alcaniz et al. (2008), the fact that the websites can be used by the users and the information obtained from them provides the information that the consumer is looking for increases the interest of the consumers in online shopping. In general, consumers' purchasing decisions begin with determining the need first. A need-based information search process follows this. Then, in the light of the information obtained, she/he chooses the option he thinks she/he can meet his needs most among the available alternatives. Then, by purchasing the service/product she/he has decided on, he evaluates whether the product/service meets the desired needs after the purchase (Seock and Norton, 2007: 571). External trust and risk factors also affect the five stages above (Alghaith et al., 2010: 34).

Before purchasing, consumers take some risks when searching for information about the products/services they need and when evaluating the alternatives according to their needs. The main reason for this is that web pages sometimes provide incomplete or incorrect information (Özgüven, 2011b). Another risk is that consumers share their credit card numbers or personal information with the seller during online shopping. Since some information of customers may be misused, post-purchase security risks are also observed (Haas and Kenning, 2014: 430).

When the studies on the online purchasing process and the factors affecting online shopping are examined, generally, consumer attitudes and behaviors and the factors affecting these attitudes and behaviors are emphasized. However, due to the pandemic experienced since 2019, a new factor (forced shopping) has been added to the online purchasing process of consumers and the factors affecting this process. People have to stay at home and shop online due to the measures taken due to the pandemic is called the pandemic effect. This is the online purchasing tendency that arises due to the necessity of consumers to shop online due to forced external factors. Especially in extraordinary times and crisis periods, significant differences have emerged in consumer purchasing attitudes and behaviors. The means of communication between buyers and suppliers have also changed due to quarantines and imposed travel restrictions. The digital age of online, mobile, and social media marketing has shown rapid progress/development within weeks. As consumers' lifestyles change, it has become inevitable to change the products offered to consumers and the means of distribution. For this reason, it is important to understand the online purchasing attitudes and behaviors of consumers and the factors affecting them, especially with the pandemic process.

Elavarasan and Pugazhendhi (2020) argue that the technological changes adopted may have an impact on how people/consumers will live in the near future. In the post-pandemic period, it is necessary to analyze the effects of the pandemic process well to correctly understand and meet consumer demands and needs.

2.1. Online Purchase Process

Consumers first decide what their needs are in order to make the best possible choice for them in line with their needs. Afterward, they try to get the best in return for the price they paid by comparing the information and product/service features required to meet the need. After all these stages, consumers are the ones who have completed the purchase process by evaluating the product/service they have purchased.

According to (Perreau, 2014), the consumer purchasing process is as follows:

- ✓ Determination of need
- ✓ Data collection
- ✓ Evaluating options
- ✓ Purchase decision
- ✓ Post-purchase behavior

2.1.1. Determination of Need

In terms of consumers, defining the need is the most important stage of the purchasing process and purchasing decision. A difference arises between the real

need of the consumer and the desired. Therefore, all emerging needs do not result in a purchase. However, for the resulting need to result in purchasing (product price, ease of purchase, product availability, etc.), the need must be perceived and accepted by the consumer (Perreau, 2014: 11).

Some promotions and advertisements that occur when consumers visit their web pages cause them to approach certain products/services positively. However, the consumer needs some additional information about the need before making a purchase decision. The consumer needs some additional information regarding the need before making a purchase decision. For example, when the customer sees a new mobile phone, she/he needs information about the new features that this mobile phone compares to the old mobile phone (Alatawy, 2018).

2.1.2. Data Collection

For studies on online consumer information research, Saleh (2015) has revealed that consumer characteristics and consumer information levels in the digital era are distinctive features in consumer acceptance of shopping on online shopping platforms. In addition, I.T. and computer-technology usage information/habits that consumers use to obtain information are also effective in the search for information regarding needs.

The decisions taken by the consumers in accordance with their needs are difficult since the available information and options are high, and time is limited. First of all, consumers need to decide on which channel (online-offline) they can get the information they need about their needs (Talja and Lloyd, 2010: 12). Generally, consumers decide by taking information in offline environments and evaluating various options on online platforms (Brosdahl and Almousa, 2013; Rajagopalan et al., 2010).

Heinrichs et al. (2016) have revealed that the information needed by consumers according to the needs before purchasing decision was influenced by factors such as menu types, consumer understanding, and search targets of online advertising. The researchers have divided the information-seeking process into two groups as continuous search and pre-purchase information search. However, information calls about healthcare are an exception because such information searches are included in both groups as both continuous search and pre-purchase search.

After obtaining the information they need online, consumers decide whether to shop online by comparing the risks, benefits/gains, and product diversity of online purchasing (Brosdahl and Almousa, 2013).

2.1.3. Evaluating Options

Online media alternatives offer a different platform to compare different options during the evaluation phase. After the information is obtained, the consumer prefers what she/he thinks is the most suitable for her/his needs by evaluating the different alternatives offered to him/her (Li and Liu, 2014; Heinrichs et al., 2016).

According to Al-Mowalad and Putit (2012), it is understood that consumers make an evaluation using the information they obtain from the outside for the options related to the products/services and evaluate the options related to the experience by making use of the personal information they have previously obtained. They have claimed that the searched products/services were more suitable for offline channels. They have also stated that existing products are more economical than non-existing products, and considering the distribution costs, it is more economical to make retail sales through online channels than suitable products.

2.1.4. Purchase Decision

Information quality, sales service, and product range at the purchasing stage help consumers to decide which products to choose (Al-Maghrabi and Dennis, 2011: 900).

After the consumer determines his/her own need, he/she prefers the product/service or a certain brand that he/she hopes to meet this need in the best way (according to price, quality, suitability, security, etc.). The decisions taken are generally dependent on the value of the product perceived by the consumer, its features, the information it acquires about the product, and its personal preference. In addition, consumer decisions are influenced by the purchasing process knowledge/experience, the quality of the business, the return policy, and the additional facilities (service/warranty, etc.) provided with the product. For example, suppose the consumer who wants to buy a product from a well-known brand has had a negative experience with this business or brand in their past experience. In that case, this directly affects the consumer's decision (Engel et al., 1968: 33).

2.1.5. Post-Purchase Behavior

Finally, the post-purchase behavioral phase becomes an important phase due to some concerns consumers have about the product/service they have received because the consumer wants to make sure that it can be solved in case of a problem with the product/service (Brosdahl and Almousa, 2013: 12).

Behaviors and attitudes of consumers after purchasing can have important consequences for businesses. For this reason, a customer who is satisfied after the shopping is likely to exhibit positive attitudes and behaviors about the business and to share it with the people in the vicinity. This is the case especially for daily purchases, such as packaged consumer goods and slow-moving consumer goods. When the experiences that consumers have gained throughout their lives are brought together, the concept of customer loyalty appears, which is seen as an important source of income for businesses/brands. In addition to maximizing the customer experience, it is possible to improve consumer post-purchase behavior if there is a warranty (for a refrigerator, for example), effective consumer support, and the ability to communicate directly (Engel et al., 1968: 26).

Consumers with positive or negative experiences can spread their opinions about any brand/product on a wider scale through their families, acquaintances, social networks (Facebook, Twitter, YouTube), or consumer product review websites. A customer who is dissatisfied with the Internet can have an important power in damaging a brand through the Internet. Therefore, companies need to be attentive in this regard.

2.2. Factors of Affecting Online Purchasing

A meta-analysis method was used in order to determine the factors of online shopping in the context of the research findings made beforehand, the individual characteristics of the consumers, the acceptance of the technology, the usage patterns, and the risks posed by online shopping. With the meta-analysis, it was understood that some online shopping factors affect the attitudes and behaviors of consumers towards online shopping, but this effect level and shape differ from person to person (Wu and Ke, 2015). Online tools (applications, technologies, and innovations) that consumers use during online shopping, factors related to consumers (personal, social, economic, psychological), features of the products/services they want to buy (qualities of products/services), prices of products/services (multiple product/service prices) are important factors of online shopping. According to Baubonienė and Gulevičiūtė (2015), online shopping;

- Technological factors: It consists of the level of knowledge of the information technologies/systems consumers have and the ability to use this information in the online purchasing process.
- Consumer-related factors: Consumers' previous experiences of online shopping and the sense of loyalty they developed as a result of these experiences, consumers; factors such as demographic features such as age, education and income, perceived risks related to online shopping, information obtained from the outside world (online-offline), seller recommendations, consumer reviews.
- Price factor: It is one of the data that consumers use to compare different alternatives (product, variety, price, quality, etc.) before shopping online.
- Product/service factors: The online purchasing process is the information-seeking phase, the product/service comparison, the purchasing phase, and the detailed information about the product/services provided by the online platform where the shopping is provided.

There have been studies on many factors affecting online shopping, but among them, research on consumers' online shopping intentions and online shopping behaviors/attitudes is remarkable. Changes due to the quality of the platform/digital media/web page/application where the online shopping is done, consumer personal and demographic characteristics, product/service quality and other external factors

(Li and Zhang, 2002), perceived benefit, perceived risk, interest in e-commerce, evaluations on the offer (Teo, 2002), product and product diversity, financial risk, suitability, price awareness, and accessibility in the physical store (Yaraş et al., 2017) are the factors that affect online shopping. Alghaith et al. (2010) argued that some online media tools could affect consumers' online shopping attitudes. This attitude is positively influenced by some factors, especially in terms of the online shopping platform that consumers use, which are easy to use, including quality service, and low risks. Malik and Guptha (2013) have claimed that the intention to shop online consists of identifying the problem, searching for and obtaining information, reviewing different alternatives for the desired product/service, making a purchase decision, and support for post-purchase. They have also examined the relationships between the relevant factors.

Although there are various studies on the factors that affect online purchasing intent and repurchasing behavior, one of the most frequently used theories is "intention to adopt" (Venkatesh and Morris, 2000). However, there are also rational action theory, planned behavior theory, expectation confirmation theory, and social cognitive theories (Pappas et al., 2014).

However, apart from these theories, Venkatesh et al. (2003) put forward a "unified theory for the acceptance and use of technology," explaining 70% of the variance of consumers' intention to adopt. Studies have shown that many factors have an impact on the adoption of online shopping (Bohn, 2005; Barbonis and Laspita, 2005; Eliot, 2002; Karakaya and Charlton, 2001; Teo, 2002; Udo, 2001). In addition, cultural, psychological, social, and personal factors play an important role in consumers' online purchasing decisions (Armstrong and Kotler, 2000). These factors are divided into two groups as internal factors, belief, attitude, motif, need, personality, perception, values, and external factors, demographic, economic, social, situational, and technological factors (Wu, 2003).

3. Literature Review

Online shopping consists of determining the products/services to meet the needs of consumers through some online tools (web pages, digital platforms, digital applications), evaluating the options, making the purchasing decision (Ariff et al., 2013). According to Levy et al. (2001), online purchasing means that consumers obtain the product/service they need by interacting with sellers through a number of online tools. An internet shopping mall is defined as a virtual store or information system that displays products in a web-based virtual store and provides a variety of commercial activities such as purchasing, payment, and shipping (Oh et al., 2006). Online purchasing is also defined as online shopping (Lee and Kim, 2010). According to Hoffman and Novak (1996), online purchasing consists of the stages of offering and delivering products/services to consumers through an internet-based shopping center. Online shopping provides a huge amount of information to the worldwide I.T. network, and the home internet is a way of buying (Henrichs,

1995). In online purchasing, consumers visit the shopping site and decide whether to buy based on the information the site provides about the product. The consumer performs the payment method online, and the seller delivers the product to the consumer directly or by courier (Hao and Shin, 2001).

When studies on online shopping are analyzed, Khalifa and Liu (2007) showed with their empirical study that the positive effects of online shopping habits and online shopping experience on repurchasing. Rambo et al. (2009) analyzed online shopping in the context of all stakeholders and addressed the factors affecting online shopping for consumers and sellers. According to Hand et al. (2009), online retailers need to understand the triggering role of the situational factors affecting online market shopping to ensure that online shopping is embraced by consumers, gaining and retaining new customers. Alghaith et al. (2010) claimed that consumers' online purchase intentions were influenced by a number of online media tools such as online shopping risk perceptions, changing their online shopping attitudes, meeting their expectations regarding the service they received, and using online shopping skills. According to Eid (2011), it is the right choice for modern consumers looking for online shopping, quickness, convenience, and security. Hernandez et al. (2009) have focused on the decision-making dimension of the online shopping process. For this reason, they conducted studies on the perception of problems by consumers, searching for information for the solution of the problems, deciding to purchase by evaluating the information obtained in the light of alternatives, and consumer behavior after purchasing. Thamizhvanan and Xavier (2013) found that trust in online shopping has important implications for purchasing. Hoda et al. (2014) investigated the relationships between a subjective norm, online shopping anxiety, and perceived volatility variables and the technology acceptance model variables associated with customers' international shopping intentions in the international shopping environment. El Ahmar et al. (2016) investigated the factors affecting online consumer behavior and investigated specific experiences of Egyptian online consumers through qualitative text analysis of the fifteen anecdotal evidences reported. Kanjer and Bhatia (2018), on the other hand, investigated the impact of online shopping expertise, which is evaluated with the total shopping experience, in terms of the number of years of consumer usage and behavior in online shopping sites.

Decisions to be taken and applications to be developed to facilitate online transactions and services are very important in understanding consumers' decisions about online shopping and the factors that affect the decision process (Lin, 2007: 433). As the reason why consumers adopt online shopping more, the possibilities offered by online shopping on various topics can be listed. These include the variety of preferences and prices, original services that can be found online but not found elsewhere, access to easy and abundant information, and consumers feeling more free compared to the store (Ahuja et al., 2003: 146). There are numerous studies on various approaches to factors affecting consumers' online shopping

attitudes. Apart from the demographic characteristics of consumers, there are approaches that state that prices and expectations of the consumer, consumer loans, technological developments, and psychological and socio-cultural factors are also effective on consumption (Akhter, 2012; Kesbiç and Tandoğan, 2016). Regarding purchasing behavior, purchasing intention is defined as an individual's willingness to purchase a product (Tirtiroglu and Elbeck, 2008; Raza et al., 2014). Given the increasing level of online shopping volume and consumer disposition to online shopping, it is critical to identify factors that affect consumers' attitudes and spending. Therefore, it is crucial for businesses and other commercial actors to address the issue from a consumer perspective.

Another factor affecting consumers' online shopping intention and purchasing decisions is age. Sorce et al. (2005) state that there is a difference between age groups in the purchasing behaviors of consumers who shop online. As a result of the research, it was stated that young consumers buy all kinds of products, while older consumers buy certain products. As a result of the research conducted by Dorie and Loranger (2020), it was determined that individuals over the age of 60 shop very little from different channels (smartphone, tablet, personal computer, and social media), and they shop more from traditional stores. According to research, segmentation of the consumer market according to age demographics is of great importance in identifying needs, trends, attitudes, and various psychological and social values. This is because all the psychological, social, economic, and physical characteristics of individuals change with age. This situation significantly affects the behavior of consumers. According to Hohenschon (2013: 32), businesses need to complete four main marketing processes in order to take place in the developing market of elderly consumers. These; understand the wants and needs of consumers in this age group; develop products and services according to these wishes and needs; share the benefits of these new products and services with older consumers and establish and maintain long-term relationships with these consumers. It is known that young people are more interested in using new technologies such as the Internet to search for comparative information about products, while older consumers avoid shopping online (Ladhari et al., 2019: 114). The main reasons for insufficient use of technology among older consumers are the low attitude and awareness towards technology in this age group and the lack of interest in issues such as the design of online websites (Delello and McWhorter, 2017: 5). Bařev (2014: 97), in his study on the online shopping behavior of Turkish consumers; Demographic factors, satisfaction with computers, novelty in previous experiences, and internet use vary by age. In the literature, besides the studies that concluded that there is no relationship between age and the tendency towards online shopping (Li et al., 1999; Thamizhvanan and Xavier, 2013), there are findings that the tendency towards online shopping increases as the age of consumers increases (Naseri and Elliott, 2011; Gltař and Yldırım, 2016). In addition, as a result of the research conducted by KPMG (2017), in support of the findings of this study, it is seen that the consumers, who are approximately 36-45

years old and called the X generation, are the group that makes the most purchases in the year the research was conducted.

Another important factor is the income of individuals. Some of the studies in the literature to determine the factors affecting the consumption decisions and amounts of consumers have directly associated consumption with income and applied consumption functions in different forms in their studies (Kaya, 2018; Kesbiç and Tandoğan, 2016; Ofwona, 2013; Singh, 2014; Tarı and Çalışkan, 2005). Some studies in the literature conclude that income does not affect online shopping tendency (Özgüven, 2011a; İşler et al., 2014). However, studies conclude that online shopping tendency and online shopping behavior increase as income increases (Li et al., 1999; Sim and Koi, 2002; Naseri and Elliott, 2011; Özhan and Altuğ, 2015).

It has an important place in the product range and diversity preferences offered by businesses in the adoption of online shopping by consumers. With the widespread use of the Internet, the interest in online shopping has increased, and the competition in the online shopping market has accelerated. This has enabled consumers to choose the most suitable one for their needs among many product/service alternatives (Lim and Dubinsky, 2004; Prasad and Aryasri, 2009). One of the most common incentive factors for consumers to shop online is the wide range of products offered by the online product/service provider (Jarvenpaa and Todd, 1996; Quinn, 1999). Consumers attach great importance to the unique product range. The existence of unique and difficult-to-find products enables them to be found, evaluated, and purchased (Sim and Koi, 2002). When the studies are examined, it is understood that offering the product/service that consumers need in many different ways and price alternatives positively affects the intention to purchase online.

Many businesses that carry out their activities on digital platforms are aware that the web pages they use should be easy, simple, and understandable. The ease of use of the web page is an important factor in whether or not consumers adopt online shopping. Therefore, it is necessary to understand the ease of use in the context of the consumer in understanding the online shopping intent. Especially, it is important to provide ease of use for the consumer, who encounters a new application or technology, to adapt easily to the system (Davis, 1989). According to Constantinides (2004: 117 -118), many factors affect website usefulness. The first is that the website can be easily accessed from different internet browsers. The second is the speed of the site, allowing consumers to shop easily. Researches revealed that the availability of websites directly affects people's desire to use the site (Belanche et al., 2012: 124). The fact that consumers can easily find the product they want during online shopping and compare the products they want to buy in terms of price and features positively affects their interest in online shopping.

Another of the most important effects on consumers' online shopping attitudes and behaviors is their satisfaction with the online shopping they have done and the product they have purchased. Satisfaction is the sum of the positive impressions consumers get from their previous purchasing experience. However, although there are no clear criteria in terms of measuring the satisfaction levels of the consumers, the timely delivery of the purchased product and the overlap of the desired product and the purchased product is an important factor in measuring the level of consumer satisfaction. According to Hsu et al. (2006), consumers' sense of satisfaction directly affects their intention to shop online and their intention to repeat it. Thus, satisfaction positively affects consumers' online purchases and intention to repurchase (Lee and Lin, 2005).

Consumers have an attitude towards repurchasing thanks to the experience they have gained with their online purchase. Experience is considered an important factor for online sellers to create a positive perception of online shopping in consumers. According to Liang and Huang (1998), high-level consumers are more likely to continue using online shopping tools than low-level consumers because consumers with a high level of experience have a higher interest in online shopping. Especially, the increase of the online shopping experience of the consumer results in the direct proportion of the buying habits and the satisfaction of the online shopping (Pappas et al., 2014). In the context of the study, especially pandemic disease process was taken as the experience process. The main reason for this is that consumers who have never made online purchases or who have never made online market purchases have started online shopping with the effect of the process and the changes in online consumer shopping habits due to the process.

Innovativeness is emerging as another factor for consumers to shop online. Consumer innovativeness means that consumers are eager to use a new technology/product/service. Whether consumers are willing in this regard plays a key role in the spread of innovations and their adoption by consumers. (Kim et al., 2010; Roehrich, 2004; Wang and Cho, 2012). In the literature, there is no clear decision on which innovativeness approach best measures and reveals consumer innovativeness (Salari and Shiu, 2015). There are also studies that have different perspectives. Among these studies, consumer innovativeness is an important determinant in satisfaction with new products and services (Limayem et al., 2000; Cowart et al., 2008), or that consumer innovativeness does not have an impact on satisfaction (Dincer and Dincer, 2015) or this effect is negative. (Pereira et al., 2017).

Along with the pandemic process, various studies have been conducted on consumers' online purchasing attitudes and behaviors. In this process, it is stated that consumers' purchasing habits are oriented towards food and medical supplies (Knotek et al., 2020: 2-4). In other words, it is understood that consumers turn to products that meet their basic needs (food, health). The finding that consumers

turn to basic needs during the pandemic process is supported by the research finding made by Nielsen Research Company. According to the research carried out by the Nielsen Research Company during the Covid-19 process, it shows that the practices for consumers to stay at home due to the emergency significantly reduce the social activities of consumers and engage in activities to meet the basic needs of consumers (Stanciu et al., 2020: 12). According to He and Harris (2020), the area with increased consumption is health and wellness. The spike in purchase and consumption is related to nutritional and medical products such as vitamin supplements, painkillers, and antipyretics, directly linked to the coronavirus. A study conducted on online shopping habits in Turkey during the Covid-19 epidemic stated that the tendency of those participating in the study to shop online during this period has increased. It is stated that online grocery shopping has increased significantly during the pandemic process, applications where urgent needs are delivered to the home, and the most purchased product group online during the epidemic process is food products (clothing products before the epidemic). At the same time, it is stated that consumers are satisfied with the purchasing process of online shopping, and dissatisfaction occurs due to the disruptions in the cargo process (Danişmaz, 2020: 89-90).

As consumers are somewhat isolated and quarantined due to the difficulties arising from the epidemic, there have been great changes in consumers' shopping behavior. Consumers' use of existing and new technologies has increased (Chauhan and Shah, 2020: 362). Online shopping has become much more important for this group, especially due to the curfew imposed on 65 years and older. According to the results of an online survey conducted by Core sight Research of 1,121 US internet users over the age of 18 in February 2020, 86% of people over the age of 61 said they would change their shopping online instead of shopping malls (Enberg, 2020). Although Covid-19 has not changed the saving behavior of this generation, it has changed some spending habits. Because interacting with crowds during Covid-19 poses a major health risk to older Americans, this generation has turned to online shopping (Ledesma, 2020). Shaikh (2020) argues that after the Covid-19 pandemic, there will be permanent changes in consumer behavior and some aspects of marketing responses, and brands aware of this situation and are prepared for this situation will emerge stronger from the epidemic. Goddard (2020), as a result of his research on the impact of Covid-19 on food retailing and food services, states that the measures taken in Canada have changed the reality of consumers' food purchasing and the food retail system's confidence in its ability to maintain consistent food and market availability. It is argued that some of the consumer responses, such as increased online purchases with grocery delivery, will continue after the pandemic restrictions are over. However, there are uncertainties about how consumers will react to the types of food to be purchased through restaurant visits and food retailing once extraordinary conditions are lifted. Consumers who do not leave their homes unless they have to, to protect themselves from the coronavirus epidemic have purchased many products in many

different categories to continue their lives. According to the research results, it was concluded that the consumers in the epidemic period in Turkey mostly bought tea/coffee, household cleaning products, pasta, and dried legumes, respectively. According to the research findings, the stocking trend of consumers during the epidemic period positively affects their online purchasing behavior (Çakırođlu et al., 2020).

4. Methodology

4.1. Research Problem and Scope

Although the number of consumers willing to shop online is quite high, for some reason, many consumers still meet their needs with classical shopping methods. This study has been done to reveal the reasons that will allow consumers to purchase online by changing their buying behavior. In addition, the study provides information on areas where entrepreneurs/businesses using online shopping applications can focus on making it easier and safer for consumers to transition to online shopping.

In their study, hand et al. (2009) determined the situational factors in the adoption process of the online market shopping behavior and stated the importance of the online market shopping attitude as a cognitive detailing and an irregular adoption process. When the online shopping adoption conditions change, the consumer's behavior to adopt online shopping also varies. This study aims to examine the factors that affect online consumers' intention to purchase online. In this context, research hypotheses have been created in order to examine the effects of product diversity, ease of use, satisfaction, experience, and innovativeness factors on consumers' online purchase intent.

4.2. Limitation of Research

This study has been analyzed within the scope of the results obtained from the questionnaire form presented to the people in terms of measuring the tendency of online shopping in the period of full closure without stretching the rules and applying intense restrictions due to prohibitions during the pandemic process. Even if the pandemic limited the number of samples, it was very effective in revealing the real potential of individuals, especially in online shopping. The study's limitations include the fact that certain consumers were reached by using only the online survey form due to the pandemic conditions and the restrictions applied and the fact that consumers with a lower technology usage rate in a certain age group could not be reached.

4.3. Methodology and Data Analysis

The data were analyzed using the Statistical Package for the Social Sciences version 22.0. The state of the independent variables explaining the dependent variable was analyzed with the multiple regression model. The relationship

between continuous variables was examined by Pearson correlation analysis. A p-value of <0.05 was accepted as statistically significant.

The data used in the study were obtained from 386 consumers of different age groups residing in Ankara using a digital questionnaire in January 2021. However, 57 participants who participated in the survey were not included in the study because of their insufficient answers. The digital questionnaire form consisting of 31 questions used in the study (8 of them are demographic and personal questions) from internationally valid studies (Ganesh et al. 2010; Chiu et al. 2009; Hsu et al. 2006; Chinho Lin 2014; Martin and Herrero 2012; Pappas 2017) are designed by quoting and the questions have high reliability.

Table 1. Content of Survey Form

Section	Content of the Sections Questions	Rank of Questions
1.	Questions about Product Range	1-4
2.	Questions about Ease of Use	5-9
3.	Questions about Satisfaction	10-13
4.	Questions about Experience	14-16
5.	Questions about Innovativeness	17-20
6.	Questions about Intention to purchase online	21-23

The concept of reliability means that the measured properties are measured correctly. The high degree of reliability assumes the prerequisite for the validity of a study. Cronbach Alpha coefficient is one of the most widely used methods to test reliability. The low value of the Cronbach Alpha coefficient (close to zero) indicates that the variables are not intrinsically related. For the newly developed scales, the acceptable Cronbach Alpha coefficient is between 0.50 and 0.60, while the Cronbach Alpha coefficient greater than 0.70 indicates that the internal consistency is high (Büyüköztürk, 2007: 45). In this study, the Cronbach Alpha coefficient was used to evaluate the reliability of the scales in the questionnaire.

Table 2. Reliability Coefficients of Scales

Scale	Measuring Range	Number of Items	Cronbach Alpha	Sample Size
Product Range	5-point Likert scale	3	.738	
Ease of Use	5-point Likert scale	4	.931	329
Satisfaction	5-point Likert scale	3	.856	329
Experience	5-point Likert scale	2	.719	329
Innovativeness	5-point Likert scale	3	.783	329
Intention to purchase online	5-point Likert scale	3	.794	329

As can be seen from the table, it is understood that the reliability of the scales used in the research is between .719 and .931, and our scales are reliable.

The universe of the research is the consumers residing in Ankara. The research data were collected using product range, ease of use, satisfaction, experience, and innovativeness scales. In this context; To investigate whether there is a statistically significant relationship between product range, ease of use, satisfaction, experience, and innovativeness, and the intention to purchase online, a relational model developed according to the purpose of the research was used.

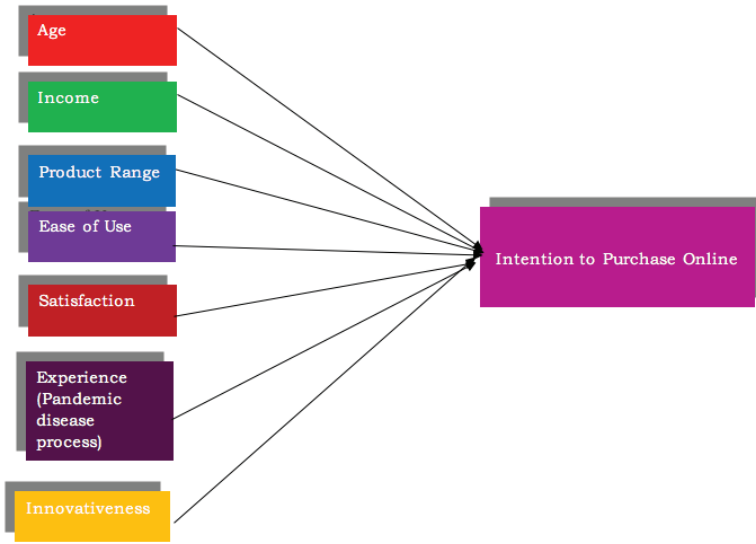


Figure 1. Factors Affecting Online Purchasing Intent

Source: Created by the Author

In this context, the hypotheses of the research are as follows:

H₁: Age has a statistically positive effect on consumer online purchasing intent.

H₂: Income has a statistically positive effect on consumer online purchasing intent.

H₃: The product range has a statistically positive effect on consumer online purchasing intent.

H₄: Ease of use has a statistically positive effect on consumer online purchasing intent.

H₅: Consumer satisfaction has a statistically positive effect on online purchase intent.

H₆: Consumer experience (during the pandemic disease experience) has a statistically positive effect on online purchase intent.

H₇: Innovativeness has a statistically positive effect on consumer online purchasing intent.

4.4. Findings

In this section, analyzes were conducted to examine whether there is a statistically significant relationship between product range, ease of use, satisfaction, experience, and innovativeness, and the intention to purchase online.

Table 3. Socio-Demographic and Personal Characteristics of Consumers

Demographic and Personal Characteristics	Number	%
Age Range		
18-25 Age	21	6.3
26-30 Age	78	23.8
31-35 Age	97	29.5
36-40 Age	59	17.9
41-45 Age	35	10.7
46 Age and Over	39	11.8
Gender		
Female	138	41.9
Male	191	58.1
Marital Status		
Married	113	34.3
Single	216	65.7
Education Status		
Primary Education	27	8.2
High School	91	27.6
University	162	49.3
Master and Ph.D.	49	14.9
Online shopping process (during the pandemic)		
None	77	23.4
Since the last month (since the pandemic began)	93	28.2
For the last few months	51	15.5
Before the pandemic began	108	32.9
Online shopping frequency (during the pandemic)		
None	97	29.4
Once a week	82	24.9
Biweekly	104	31.6
Once a month	29	8.9
More than once a week	--	--
More than once a month	17	5.2

Income Level

1000-2200 ₺	--	--
2201-3000 ₺	--	--
3001-4000 ₺	35	10.6
4001-5000 ₺	48	14.5
5001-6000 ₺	111	33.8
6001 and Over	135	41.1

Number of individuals at home

Alone	93	28.2
2-3 Person	102	31.0
4-5 Person	119	36.2
6 and Over	15	4.6

Note: (i): n:329

When the socio-demographic characteristics of consumers are examined, it is seen that approximately 80% of them are under the age of 40. This shows that young and middle-aged individuals are more willing to shop online. The fact that approximately 60% of the consumers participating in the study are male indicates that male consumers have a positive attitude towards online shopping. An interesting data obtained in the study shows that most of the individuals (65.7%) participating in the study are single, live alone, or live with their families. In terms of education level, it can be deduced that as the level of education of consumers increases, their intention to shop online increases. It is understood that the consumers participating in the research did online shopping before or during the pandemic disease. However, approximately 30% of the consumers are still distant from online shopping. In order to direct these consumers to online shopping, several innovations and applications should be developed to encourage online shopping intent. In addition, attractive alternatives that will allow consumers starting in this period to continue shopping online should be offered. A similar situation to the level of education can be seen at the income level. As consumers' income levels increase, their online shopping intentions increase. It seems that there is more interest in online shopping alone or families of 2-3 people.

Table 4. Relationship and Suitability Between Variables

Scales	Mean	Standard Deviation	KMO Adequacy	Bartlett's Test of Sphericity	N
Product Range	3.411	.793	.613	.000	329
Ease of Use	4.642	.567	.851	.000	329
Satisfaction	4.287	.715	.792	.000	329
Experience	3.921	.663	.716	.000	329
Innovativeness	3.864	.734	.748	.000	329
Intention to purchase online	3.987	.812	.811	.000	329

The KMO value varies between 0-1, and the KMO's value of 1 indicates that the ability of the variables to predict each other is excellent. The lower limit that can be accepted for this value is 0.50 (Baytekin, 2005: 42). One test that shows whether there is a sufficient relationship between the variables is the Barlett sphericity test. If the value obtained according to the test result is less than 0.05, it can be mentioned that there is a suitable relationship between the variables (Durmus et al., 2016: 79). The Cronbach's alpha values of the scales are reliable, as well as the Kaiser-Meyer-Olkin Measure of Sampling Adequacy (greater than 0.70) and Barlett test results (less than 0.05) show that our scales are reliable and sufficient in explaining the factors.

Table 5. Pearson Correlation Analysis Between Variables

Dependent variable	Independent Variables						
	Age	Income	Product Range	Ease of Use	Satisfaction	Experience	Innovativeness
Dependent Variable: Intention to Buy Online	.534** .000	.708** .000	.351* .000	.844** .000	.659** .000	.736** .000	.712** .000

Note: (i): n:329

As a result of the Pearson relationship analysis, it is understood that the online purchase intention has a low-level relationship with independent variable product range, and there is a high level and meaningful relationship between online purchase intention and other independent variables (age, income which are taken as continuous data, ease of use, satisfaction, experience, and innovativeness). Regression analysis aims to define the effect (Kurtuluş, 2010: 186). It was observed that there was a positive relationship between the coefficients in the analysis table, and since p values were below 0.05, there was a direct relationship between the variables, and simple linear regression analysis was performed. In this context, averages were taken for the expression of each factor, and regression analysis was performed with these averages.

Table 6. Intention to Purchase Online Before Pandemic with Multiple Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.664	.213		3.112	.009
Age	.450	.187	.295	2.407	.010
Income	.586	.223	.329	2.631	.002
Product Range	.437	.347	.412	1.259	.001
Ease of Use	.387	.176	.320	2.195	.023
Satisfaction	.584	.193	.482	3.032	.008
Experience	.596	.273	.274	2.181	.007
Innovativeness	.468	.206	.370	2.273	.004
Dependent Variable: Intention to Buy Online $F=32.627$ $p=.000$ $R^2=.527$ $Adjusted R^2=.523$ Predictors: (Constant), Age, Income, Product Range, Ease of Use, Satisfaction, Experience, Innovativeness					

Table 6 only covers the factors affecting the processes of individuals who shop online before the pandemic. When the R^2 and adjusted R^2 values are examined, the explanatory power of the model will be understood. As a result of the regression analysis, it was seen that the online purchase intention factor variable explained the independent variables by approximately 52%.

In the model established to explain the online shopping intention, the effect of age and income independent variables from demographic data were included in the model and existing sub-dimensions. In the table, the F value is 32.627, and the p-value (sig.) is 0.000. This indicates that the regression model created is generally statistically significant.

Table 7. Online Purchasing Intent After Pandemic with Multiple Regression Model

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.781	.241		3.241	.003
Age	.563	.197	.369	2.858	.004
Income	.651	.262	.411	2.485	.000
Product Range	.491	.382	.407	1.206	.000
Ease of Use	.471	.196	.400	2.270	.002
Satisfaction	.635	.205	.603	3.098	.001
Experience	.764	.314	.342	2.433	.000
Innovativeness	.557	.248	.462	2.246	.000

Dependent Variable: Intention to Buy Online $F=40.488$ $p=.000$ $R^2=.635$ $Adjusted\ R^2=.631$
Predictors: (Constant), Age, Income, Product Range, Ease of Use, Satisfaction, Experience, Innovativeness

When the R^2 and adjusted R^2 values are examined, the explanatory power of the model will be understood. As a result of the regression analysis, it was seen that the online purchase intention factor variable explained the independent variables by approximately 63%.

The hypotheses included in the research are tested with the F statistic, and in this statistic, it is expressed that the independent variable has a statistically significant effect on the dependent variable when the p (sig) value corresponding to the F statistic is less than 0.05 (Durmuş et al., 2016: 159). Within the scope of the research, it is seen that age, income, product range, ease of use, satisfaction, experience, and innovativeness positively impact the online purchase intent. It has been observed that the change in independent variables has an increasing effect on the tendency to shop online. Therefore, research hypotheses;

Table 9. Hypotheses Results

Hypotheses	Proposed Effect	Result
H_1	Age has a statistically positive effect on consumer online purchasing intent.	Supported
H_2	The income has a statistically positive effect on consumer online purchasing intent.	Supported
H_3	The product range has a statistically positive effect on consumer online purchasing intent.	Supported
H_4	Ease of use has a statistically positive effect on consumer online purchasing intent.	Supported
H_5	Consumer satisfaction has a statistically positive effect on online purchase intent.	Supported
H_6	Consumer experience (pandemic disease experience) has a statistically positive effect on online purchase intent.	Supported
H_7	Innovativeness has a statistically positive effect on consumer online purchasing intent.	Supported

5. Conclusion and Recommendations

If businesses want to convince and retain the customers they have acquired during the pandemic, consumers need to know the problems in this process. To better understand online customer shopping behavior, businesses need to develop and implement an effective marketing program for customers. This study aimed to understand the online shopping behaviors of consumers who have to shop online due to the restrictions applied during the pandemic and determine the factors that may affect their online shopping intentions.

It can be said that businesses that develop marketing strategies to reduce these negative emotions experienced in this period can be more effective on consumers in certain age groups. Marketing professionals can consolidate the older consumer audience by leveraging the influence of opinion leaders through social media and mass media to advertise and increase the use of age-friendly products and services. These phenomena act as a driving factor in encouraging older consumers to use online platforms. When older consumers see someone in their age group talk about the benefits and convenience of using these products and services, they will be more convinced and have a positive attitude towards online shopping. In this way, businesses will gain trust and make more sales (Ghosh, 2020: 2). George (2002, 2004) and Lin (2007) found that these factors are associated with positive attitudes towards online shopping. In addition, Turkey is a country with a high population of young people, and individuals up to the age of 35 make up 59.35% of the total population. According to TUIK data, the median age of Turkey is 32.7 (TUIK, General Population Census 2020). Therefore, age groups have a critical role in explaining which products consumers prefer and the channels through which this shopping is done. Since 59.60% of the sample subject to the study consists of individuals up to the age of 35, the power of online shopping continues to increase, especially in individuals up to the age of 50, and individuals over the age of 50 show a reaction to returning to traditional methods after the

pandemic, the age variable can be distinguished on the online shopping intention and has been found to have a significant effect. The results obtained from the study coincide with the result of the research conducted by KPMG (2017) that the X generation individuals aged approximately 36-45 years have a higher tendency to shop online.

Within the scope of the research, it is seen that the experience, which has an effect on the purchasing intent of the consumers, has a higher-level relation with the online purchase intent compared to other factors. This situation is especially related to the perception of the application or website used for online shopping as simple, plain, understandable, and reliable by the consumers who start online shopping during the pandemic disease process. This is because consumers who did not shop online before the pandemic disease process were distant from this form of shopping. It is understood that consumers turned to online shopping in this period due to some restrictions, especially health concerns. This is understood by the fact that consumers stated that they started online shopping for the first time during the pandemic disease in the question asked within the scope of the survey. For this reason, digital entrepreneurs/digital retailers need to develop simple, understandable, and reliable strategies/practices that are easy to use, especially for consumers who are new to online shopping. Thus, it will be possible to increase their profitability by holding existing consumers and gaining new consumers. Another independent variable that has a high level of relationship and influence with the online shopping intention variable is experience. In the light of the data obtained, it is understood that the experience consumers gained during the pandemic disease affected their online shopping intentions. Digital entrepreneurs/businesses operating in the market should evaluate this situation well. This is important for the continuity of the profitability of digital entrepreneurs/digital businesses. One of the reasons for the positive consumer experience is closely related to the satisfaction of the consumers after online shopping. Consumers with a high level of satisfaction are more willing to make their next online purchase, as they have positive experiences against online shopping. Another variable that has a high-level relationship with the intention of online shopping is innovativeness. Innovative products/services mostly attract consumer attention. However, what is important here is the correct understanding and satisfaction of the innovative product/service by the consumer. Although one of the most important motivations in online shopping in Turkey is the availability of more types of products on the Internet with a rate of 69% (Nielsen Turkey E-Commerce Report, 2019), it was found in our study that it did not adequately explain the online shopping trend. Within the scope of the research, it is the product range that has the lowest level of relationship and influence with online shopping. Although the product range may seem to be an advantage in terms of its ability to compare many different products for experienced consumers, it can be seen as a disadvantage for inexperienced consumers who will just start online shopping. The main reason for this is that they do not have enough knowledge and experience in online shopping yet,

because they do not know which product, where, and how. For this reason, digital entrepreneurs/businesses need to offer solutions to consolidate existing customers and new customers concerning the product range. As a result, it is important for the future that consumers have started shopping online due to the external environment and mandatory reasons. Because whether these people continue to shop online is closely related to businesses operating in the field of online retail. For this reason, in order to ensure that consumers who start online shopping continue to use this method, it is important to closely monitor the online shopping satisfaction levels of the current consumers, to maintain customer loyalty, to direct the 30% consumer determined within the scope of the study to online shopping and to determine appropriate, easy, innovative and open strategies. When the effect of the age variable was examined, it was observed that, in general, as the age increased, the online shopping intentions of the people also increased. While the contribution of only online shoppers to the model was moderate before the pandemic, it is seen that this effect increased by 25% with the inclusion of people who directed their tendency to online shopping due to the restrictions brought by the pandemic. It is another remarkable point that the people who played a role in the increase of this rate and who will have to shop online after the end of the pandemic and will change their preference to the old method again consist of individuals aged 50 and over, comprising approximately 11.9% of the sample. It is seen that the income variable has a high effect on consumers' purchase intention. Although this effect showed its strength in individuals who only shopped online before the pandemic, it was observed that the effect of the income variable in the model increased with the inclusion of individuals who had to shop due to restrictions after the pandemic. According to the data of the Interbank Card Center (ICC, 2020), more than 5 million card users did online shopping in March and April, and as of April, the online card payments reached a record level with 24% of the total card payment amount. It is stated that 1 T.L. of every 4 T.L. card payments made with a card is an online payment. These figures also reveal the existence of the potential to use credit cards in line with the income of the people and the economic size of the online shopping rate.

It can be said that during the Covid-19 pandemic process, there are behavioral changes in order to avoid the risks that the pandemic may pose, for consumers to spend a long time at home, to comply with social distance rules. These changes are due to the differences in the product groups and purchasing points they purchase. Consumers generally make their purchases through online shopping to meet their basic needs during the pandemic process. Permanent changes in consumers' online food purchasing habits, increased labor market restrictions, and greater intensification in fresh produce distribution and perhaps retail are expected. Online grocery/food shopping can only be viewed as an app for consumers; however, this requires building distribution centers, establishing a distribution network, integrating with physical stores, and expanding geographic reach. Small, independent neighborhood stores may not compete in an environment where

consumers demand online grocery options. In order to ensure the continuity of the changes in consumers' behavior in the post-pandemic period, online retailers should increase the product variety on their web pages, maintain their attractiveness by offering promotions to consumers, communicate more with consumers through social media and traditional media or their web pages, and provide comprehensive information about consumers. It will be important at this point that they offer specific product offers and purchasing conveniences by conducting lifestyle research that will provide data.

As a result of the results obtained from the study, the quantitative study based on the questionnaire can be done with a wider consumer group or applied in comparison with different generations. After the pandemic period, the same study can be repeated, and the results obtained can be compared. The shopping motivations of consumers aged 55 and over can also be investigated in detail. Despite the limitations, the current study provides findings to learn about consumers' emotions during the Covid-19 process and their online shopping tendencies. It is thought that the study will help online retailers better understand consumers of different age groups and design their marketing strategies accordingly. Given the number of older individuals and their increasing purchasing power, marketing professionals should pay more attention to this group of older consumers. Marketing professionals must convince consumers that online shopping saves time and money and increases efficiency. Thus, they can make the attitudes of the elderly consumer group more positive; this will positively affect this group's online purchases. In addition, the findings of this study are that trust in online retailing also contributes to the results that it positively affects the purchase intention (Chang et al., 2005).

In particular, the reasons why consumers in a certain age group do not prefer to buy online are their general insecurity, fear, and doubt about using new technology, and not wanting to use technology products such as computers and the Internet. Being more prone to cheating (Yoon and Cole, 2008: 248), fear and anxiety caused by online crimes (Vincent, 2016), and risk perceptions in online transactions (Bruseke, 2016) are some of the reasons that prevent older consumers from participating in online shopping. The difficulties experienced by this generation from online shopping include delays in delivery, risk in credit card transactions, inexperience in using the Internet and computers, and privacy concerns (Dhanapal et al., 2015). Since these negative thoughts will affect shopping behaviors, businesses need to develop strategies to eliminate these negative thoughts. Since a positive attitude towards online shopping is important for the formation of online shopping intention, online shopping should create a good impression for consumers who do not make such purchases. In this context, retailers must inform and persuade this generation about reliability, low risks, security, privacy, convenience, cost savings, product variety, compatibility, convenience in online shopping, and ease of use. Given that previous user experience has a strong positive impact on usability

and compatibility (Lee and Lyu, 2019), retail managers should encourage older consumers who have never or rarely used online shopping to use them more often.

This study will lead future studies to understand the persistent changes the pandemic disease process has on consumers' online shopping intentions and purchasing behaviors.

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