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Analyzing Factors Distinguishing E-Buyers from Brick and Mortar Buyers

Çevrimiçi tüketicileri geleneksel tüketicilerden ayırt eden faktörlerin analizi

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Growing interest in online shopping made the subject more popular. It is now more crucial to determine what motivates people to e-shop and why traditional shoppers are 'put off' by e-retailers. The purpose of this empirical study is to determine factors which separate traditional shoppers from online shoppers. The analyzed factors are Hedonic Shopping, Product Risk, Attitude toward Technology and Channel Risk. The research was conducted in Turkey. The data has been collected from consumers aged above 18 by using a survey. The research sample consists of 179 consumers. Logistic regression and one-way ANOVA tests are employed to data. It is developed a statistically significant model which predicts consumers' shopping choice. Mainly online shoppers differentiate from traditional shoppers in terms of Channel Risk and Attitude toward Technology. Some managerial implications are also shared at conclusion.

Keywords: *Online shopping behavior, Consumer behavior, Channel risk, Attitude toward technology*

Jel Codes: *M31.*

Çevrimiçi alışverişe olan ilginin artması bu konuyu daha popüler bir hale getirmiştir. Artık çevrimiçi alışveriş yapan insanları motive eden faktörlerin belirlenmesi ve geleneksel alışverişi tercih edenlerin neden e-perakendecilerden uzak durduğunun açıklanması daha kritik bir hale gelmiştir. Bu çalışmanın amacı da geleneksel tüketicileri çevrimiçi tüketicilerden ayırt eden faktörlerin belirlenmesidir. Analiz edilen faktörler; Hedonik Alışveriş, Ürün Riski, Teknolojiye Karşı Tutum ve Kanal Riski olmuştur. Çalışma Türkiye'de gerçekleştirilmiştir. Veri 18 yaşından büyük bireylerden anket kullanılarak toplanmıştır. Araştırmanın örneklemini 179 birey oluşturmaktadır. Lojistik regresyon ve ANOVA testleri veri üzerinde uygulanmıştır. Tüketicilerin mağaza tercihlerini tahmin edebilen istatistiki olarak anlamlı bir model ortaya konmuştur. Temel olarak çevrimiçi tüketiciler Kanal Riski ve Teknolojiye Karşı Tutum faktöründe geleneksel tüketicilerden ayrışmaktadır. Sonuç kısmında yöneticilere yönelik bazı tavsiyeler paylaşılmıştır.

Anahtar Kelimeler: *Çevrimiçi alışveriş, Tüketici davranışları, Kanal riski, Teknolojiye karşı tutum*

Jel Kodları: *M31.*

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1. INTRODUCTION

As Doherty and Chadwick (2010) mentioned there are some visionary researchers like Doddy and Davidson (1967) foreseeing that a woman will be able to order some goods by using *a tiny color television screen* while sitting at her kitchen.' Some of the early predictions about e-shopping have just became to reality and now it is reaching the point beyond the imagination. According to literature online shopping was first used at 1994 (Harn et al., 2006; Lee et al., 2011). After it was introduced, it began grow rapidly and nowadays this rapid grow is peaking. It is estimated that in 2012, B2C ecommerce sales increased 21.1% at whole world (emarketer.com). As of 2008 a research illustrates that two-thirds of American People have used internet in commercial activities and other illustrates that 58% of Americans have researched a product or service online at 2010 (pewresearch.org). Individuals who never used Internet in Turkey were 18% in 2005. As of 2014 it became 42% (internetworldstats.com). According to Turkish Statistical Institute (TurkStat) 67, 2% of people who are using the internet have researched a product or service online at 2014 (tuik.gov.tr). In Turkey at 2014 number of transactions at internet by cards (master, visa etc.) was 8.604.334 (bkm.com.tr).

This rapid growth implies in near future that there will be more and more internet transactions. These increasing numbers are creating new marketing issues for researchers. What are the motivators of digital consumers to shop online? Which factors are important for determining potential e-consumers? It is known that these kinds of discussions became more important just after the dot-com crisis in U.S.A (Chang et al., 2005; Kulviwat et al., 2004) and are still widely being discussed. For preventing firms from any other crisis more and more comprehensive information about online shopping is necessary.

By analyzing consumers' attitudes and behaviors marketing literature has yielded a lot of theories and implications for years. Myriad findings are available about traditional consumer behavior but online environment has many differences (Demangeot and Broderick, 2007). E-consumers are able to reach more information and they are more educated. According to Kulviwat et al. (2004) as they become more educated and reach more information, they demand and consume more. Also they are acting in a more interactive and dynamic environment. According to Barkhi et al. (2008) the most known reasons for consumers to shop online are convenience, broader selection, competitive pricing and greater access to information. But sometimes they only search for a product or service information at online and buy it offline, sometimes vice versa. Some of them still insist to not to use online shopping and some of them are skeptical. These facts may arise from their attitude toward technology. Or consumers may not find online environment entertaining enough. Also there are still much potential threats for consumers while shopping online (like credit card fraud, delivery risks etc.). Accordingly, analyzing online consumer behavior requires dealing with consumers' relations with technology or internet, their risk perceptions and their general consuming behavior (utilitarian or hedonic).

In this study, in the second part a literature review is given aiming at determining factors related with e-shopping behavior. Following this hypotheses and research model are shared. In chapter three, research methodology is shared. One-way ANOVA test is employed for understanding the differences between traditional shoppers and online shoppers. In the light

of ANOVA findings, it is tried to develop a model by Logistic Regression for predicting whether a person (a case) will favor to e-stores or brick and mortars. Factors used are Hedonic Shopping, Product Risk, Attitude toward Technology and Channel Risk. Thereinafter giving the results of research some managerial implications are given. It should be noted that the terms e-shopping, internet shopping; e-buyers, e-consumers, e-customers; traditional shoppers, in-store buyers, traditional buyers have all been used interchangeably. For traditional stores sometimes the term brick and mortars is also used.

2. LITERATURE REVIEW AND CONCEPTUAL FRAMEWORK OF RESEARCH

In this section general studies dealing with determinants of online shopping and some comparative studies that investigate e-market and traditional market are analyzed. Following this, literature derived independent variables; Hedonic Shopping, Product Risk, Attitude toward Technology and Channel Risk and dependent variable; Shopping Choice are analyzed in detail. Research model and related hypotheses are developed.

In literature there are various studies that analyzed differences in between traditional shopping and e-shopping. Rajamma et al. (2007) suggest that services are more likely to be associated with the online shopping mode, whereas more tangible products are likely to be associated with brick and mortar stores. Otto and Chang (2000) created a framework which compares several a disadvantages and disadvantages of each shopping choice. Lee and Gosain (2002) compared these two markets for a homogenous product; music in terms of pricing strategy. Steinfield et al. (2002) and Avery et al. (2012) underlined the importance of integration and synergy of these two markets. Ward (2001) asked the question 'Will Online Shopping Compete More with Traditional Retailing or Catalog Shopping?' It is found that consumers consider online shopping and catalog shopping to be closer substitutes than any other pair of channels. Farag et al. (2007) developed a model which analysis relationships between e-shopping and in-store shopping. One of the main contributions of their study is; who frequently search online makes more non-daily shopping trips, and that frequent in-store shoppers are frequent online buyers. Thus appears that, in terms of shopping trip frequencies, e-shopping and in-store shopping tend to complement or generate each other. Degeratu et al. (2000) compared factors that; brand name, price, and other search attributes in between online and traditional buyers. Shankar et al. (2003) questioned the differences about the satisfaction and loyalty in between online and traditional customers. They found that satisfaction for a service chosen online is the same as when it is chosen offline, loyalty to the service provider is higher when the service is chosen online than offline. Zang and Wedel (2009) compared customized promotions for offline and online stores.

As Bosnjak and his friends sorted (2007), there are many approaches developed for analyzing determinants of online shopping and as they mentioned, Pachauri (2002) categorized that approaches in four classes as follows; *economics of information approach, cognitive costs approach, lifestyle approach and contextual influence approach*. On the other hand, Tsai and Huang (2007) argued that determinants of e-repurchase behavior are *community building, customization, switching barriers and overall satisfaction*. Hansen (2007) also built another model for understanding consumers repeat online buying of groceries. Wu and Yu (2007) used Theory of Reasoned Action for determining elements of online buying action - the theory deals with individual behavior in social context. Barkhi et al. (2008) developed

determination model which includes; perceived security, peer influence, behavioral control and usefulness factors. In 2007 Demangeot and Broderick applied a survey and built a structural equation model for analyze how consumers perceive online shopping environments. They emphasized involvement and its relation with hedonic and utilitarian value.

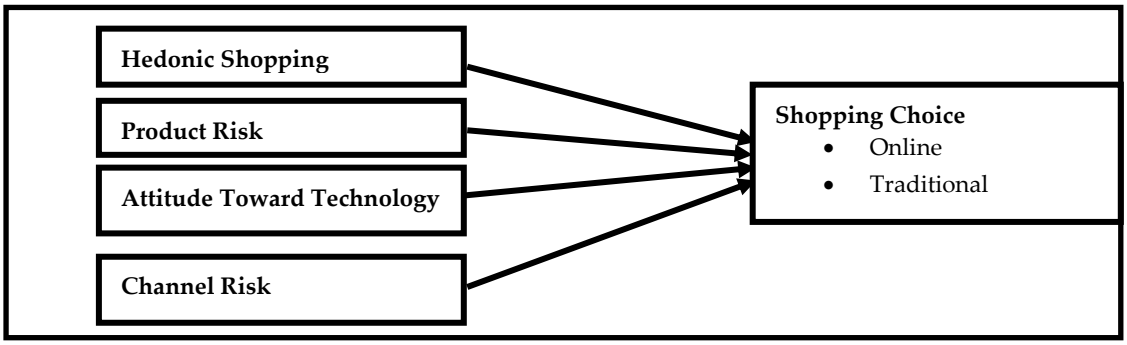

Figure 1. Research Model

Main assumption of the study is that a person will prefer online shopping or traditional shopping. It is known and suggested that both of these channels are complementary (Farag et al., 2007; Avery et al., 2012). But at data collection phase brick and mortar buyers (who have never used e-shopping) divided precisely from traditional buyers. This is only dependent variable of the study.

H1: There is a significant difference between online shoppers and traditional shoppers in terms of all independent variables

H1a: There is a significant difference between online shoppers and traditional shoppers in terms of Hedonic Shopping

H1b: There is a significant difference between online shoppers and traditional shoppers in terms of Product Risk

H1c: There is a significant difference between online shoppers and traditional shoppers in terms of Attitude toward Technology

H1d: There is a significant difference between online shoppers and traditional shoppers in terms of Channel Risk

"*Hedonic consumption designates those facets of costumer behavior that relate to the multisensory, fantasy and emotive aspects of one's experience with products* (Hirschman& Holbrook, 1982)" Hedonism motivates consumers to more shop. Surfing on the internet for looking products and buying products satisfy consumers. As they are satisfied they will be motivated use internet shopping more. According to findings of To et. al. (2007) hedonic motivation has a direct impact on intention to search and indirect impact on intention to purchase. Demangeot and Broderick (2007) have illustrated that high level of hedonic value from a retailer website makes consumers more inclined to revisit that site.

H2: Consumers' Hedonic Shopping behavior is related to Shopping Choice (Online or traditional)

Consumers' perceived risk is one of the most popular issue about online shopping. Literature shows us consumer's perceived risk is affecting online shopping motivation negatively. It is found that online shoppers have less perceived risk about online shopping than non-shoppers (Yeniçeri and Akın, 2013). Perceived risk include some sub-risks and one of the sub-risks is product risk (Chang et al. 2005). *Product risk associated with the product itself allied with the consumers' belief regarding whether the product function according to their expectations* (Bhatnagar et al., 2000). Liu and Forsythe (2010) stated that product risk is one of the main inhibitors of online shopping. Coker et al. (2011) also emphasized it and tried to measure it by developing a reliable scale about product risk on internet shopping.

H3: Consumers' Product Risk perception is related to Shopping Choice (Online or traditional)

Castañeda et al. (2009) indicated the importance attitude to internet, website and brand and their relationship with satisfaction and intention to revisit. Ye et al. (2011) conducted an intercultural empirical research about web usage and life style. Vijayasarathy (2004) tested TAM (Technology acceptance model) and tried to predict consumers' intention behavior. Saren (2011) look into how information revolution affected relationships consumers and other actors in marketplace by a literature review. Richard and Chandra (2005) worked on a model that tries to indicate relationship with consumers' web navigation behavior and internet marketing. As seen in literature, technology has a direct effect on consumers.

Attitudes are determinants of people's reactions to environment (Castañeda et al., 2009) and behaviors. Literature has shown that there is positive relationship between negative attitude toward technology and low usage (Keillor et al., 1997). If consumers perceive the internet as a useful channel then they will create a positive attitude to internet. And positive attitude to internet will create more buying transactions.

H4: Consumers' Attitude toward Technology is related to Shopping Choice (Online or traditional)

Channel risk refers to the uncertainty associated with online transactions and is negatively associated with consumers' attitudes and intention to purchase online (Liu and Forsythe; 2010).This factor generally describes internet shopping risk. It is unlike to product risk or general attitude (risk avoiding). It measures some privacy concerns like credit card information sharing. In literature the factor '*perceived security*' is close to this concept which defined as the extent to which one believes that the Web is not secure for transmitting sensitive information (like credit card number etc.) (Salisbury et al. 2001). Barkhi et al. (2008) used this factor as one of the determinants of purchasing from virtual stores. Also for Kulviwat et al. (2004) called this as perceived risk and for them it includes fear of technology use and information overload, feeling of uncertainty and confusion, and feeling of insecurity when engaging in online transactions (e.g. credit card fraud).

H5: Consumers' Channel Risk perception is related to Shopping Choice (Online or traditional)

3. RESEARCH METHODOLOGY

3.1. Data collection

A questionnaire is applied on 179 online consumers and potential online consumers. Random sampling is used. It contains 14 questions based on 4 factors which are independent

variables; Hedonic Shopping, Product Risk, Attitude toward Technology, Channel Risk. In addition to that socio-demographic aspects of respondents and Shopping Choice are asked. The questionnaire was applied at 2013 January and February in Turkey. All questions about factors have been assessed in a five-point Likert scale. The questionnaire is applied on internet also as printed.

3.2. Measurements

All scales used are Likert-type scales ranging from 1 to 5. To measure Hedonic Shopping, scale which adapted from Arnold and Reynolds (2003) is used. The dimensions of Product Risk are measured by using items from Liu and Forsythe (2010). For analyzing, Attitude toward Technology, Technology Readiness Index (TR) has chosen. TR consists of various technology beliefs that are categorized into four components. Two of the components—optimism and innovativeness—are contributors that increase a customer's TR, while the other two components—discomfort and insecurity—are inhibitors that suppress TR (Parasuraman, 2000). One item has chosen from Optimism component other items have been chosen from Innovativeness component. To measure Channel Risk, an adapted version of Liu and Forsythe (2010) is used. All items are translated into Turkish carefully and pretested.

3.3. Research Findings

For analyzing the data SPSS 19.0 software is used. In Table 1, the demographic characteristics of the research sample are shown. As it can be seen in the Table 1, the research sample of the study is comprehensive and well balanced in terms of demographic features. Also in previous findings, demographic characteristics of online consumers are mixed but a finding implies that men are more inclined to online shopping then women (Chang et al., 2005). As it seen from Table 2 this finding is supported. Findings related with men are more balanced. Another eye-catching point is single people are more inclined to online shopping then married people.

Table 1. The Demographic Characteristics of the Research Sample

Sex	**n**	**%**	**Education**	**n**	**%**
Male	101	56,4	High school & Less than high school	60	33,5
Female	78	43,6	Graduate degree	68	38
			Master degree or Ph.D.	51	28,5
Marital Status			**Income Category**		
Single	108	60,3	Low income	19	10,6
Married	71	39,7	Medium	114	63,7
			High	46	25,7
Age			**Shopping Choice**		
18-20	2	1,1	Traditional	83	46,4
21-30	67	37,5	Online	96	53,6
31-40	36	20,2			
41-50	37	20,8			
51 and above	37	20,9			
Total	**179**	**100,0**	**Total**	**179**	**100,0**

Table 2. The Cross Tabulation of Demographic Characteristics and Shopping Choice

			Shopping Choice		Total
			Online	Traditional	
Income Category	Low income	Count	7	12	19
		% within Income Category	36,8%	63,2%	100,0%
	Medium	Count	62	52	114
		% within Income Category	54,4%	45,6%	100,0%
	High	Count	27	19	46
		% within Income Category	58,7%	41,3%	100,0%
Education	High school & Less than high school	Count	27	33	60
		% within Education	45,0%	55,0%	100,0%
	Graduate degree	Count	42	26	68
		% within Education	61,8%	38,2%	100,0%
	Master degree or Ph.D.	Count	27	24	51
		% within Education	52,9%	47,1%	100,0%
Marital Status	Single	Count	64	44	108
		% within Marital Status	59,3%	40,7%	100,0%
	Married	Count	32	39	71
		% within Marital Status	45,1%	54,9%	100,0%
Sex	Male	Count	50	51	101
		% within Sex	49,5%	50,5%	100,0%
	Female	Count	46	32	78
		% within Sex	59,0%	41,0%	100,0%
Total			96	83	100,0%

3.3.1. Reliability and Validity Analysis

In this part result of factor analysis are shared. If Kaiser-Meyer-Olkin value is high it means that a variable in the scale can be predicted perfectly by every other variable. In the case of Kaiser-Meyer-Olkin test results by lower than 0.50, it is possible to deduce that factor analysis cannot be continue. These results suggest that the factor analysis was appropriate and significant for the number of items (KMO = 0,787). Bartlett's test of sphericity was significant (X^2 = 948,703, p = 0.000), which indicated that the correlation matrix was not an identity matrix.

Table 3. KMO and Bartlett's Test

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		,787
Bartlett's Test of Sphericity	Approx. Chi-Square	948,703
	df	91
	Sig.	**,000**

The reliability of the scales used in the study was tested by using Cronbach's alpha to determine internal consistency before the model was tested. The lower limit of Cronbach's alpha is taken as 0.60 for exploratory studies (Hair et.al., 2009). It is used in Factor analysis in order to determine validity of the scale used in the study. The summary of the reliability and the validity analyses' results are as in Table 4. As it can be seen from below table, the reliability levels for all factors are satisfactory.

Table 4. The Summary of The Reliability and The Validity Analyses' Results

Factors	Measures	Alpha	Mean	Std. Deviation	Factor Loadings
F1 Product Risk	• Cannot try on clothing online • Unable to touch and feel the item • Size may be a problem with clothes • Cannot examine the actual products	,644	4,1592	,74610	,821 ,810 ,788 ,753
F2 Hedonic Shopping	• To me, shopping is a way to relieve stress • To me, shopping is an adventure	,833	3,3101	1,09015	,851 ,833
F3 Attitude toward Technology	• It seems you are learning more about the newest technologies than your friends are • In general, you are among the first in your circle of friends to acquire new technology when it appears • You feel confident that machines will follow through with what you instruct them to do • You keep up with the latest technological developments in your areas of interest • You find you have fewer problems than other people in making technology work for you	,825	3,4581	,85603	,851 ,813 ,777 ,663 ,629
F4 Channel Risk	• Shopping on the internet jeopardizes my privacy • Internet shopping is more risky than shopping in a store • My credit card number may not be secure	,655	3,0168	,83335	,766 ,656 ,626

3.3.2. One-way ANOVA

For analyzing the differences in between online shoppers and traditional shoppers One-way ANOVA is applied.

Table 5. ANOVA Results

		N	Mean	Std. Deviation	F	Sig.
Hedonic Shopping	Traditional	83	3,1325	1,13987	4,177	**,042**
	Online	96	3,4635	1,02661		
	Total	179	3,3101	1,09015		
Product Risk	Traditional	83	4,3946	,57398	16,764	**,000**
	Online	96	3,9557	,81757		
	Total	179	4,1592	,74610		
Attitude toward Technology	Traditional	83	3,2000	,77460	15,191	**,000**
	Online	96	3,6813	,86406		
	Total	179	3,4581	,85603		
Channel Risk	Traditional	83	3,4297	,75892	48,048	**,000**
	Online	96	2,6597	,72544		
	Total	179	3,0168	,83335		

As it can be seen at Table 5, for all factors there are significant differences in between the groups ($p<0.05$). So H1 hypotheses are supported. As analyzed statistics for Traditional group; Channel risk (M=3,4297; SD= 0,75892), Product Risk (M= 4,3946; SD= 0,57398) and factors are significantly greater than online shoppers on the other hand Attitude toward Technology (M=3,2000; SD=0,77460) and Hedonic Shopping (M= 3,1325 SD=1,13987) factors are significantly lower than internet shoppers.

The results illustrate that traditional shoppers have some product related risk concerns when buying online. As excepted their attitude toward technology is lower than e-shoppers. They find the internet channel risky. Also they are not hedonic as much as e-shoppers.

By benefiting from these differences between groups it is tried to develop a useful Logistic Regression equitation which will help to predict correctly consumers' shopping choice before they stated.

3.3.3. Logistic Regression

Logistic regression is a specialized form of regression that formulated to predict and explain a binary (two-group) categorical variable rather than a metric dependent measure (Hair et.al., 2009). In the regression model metric dependent variable was shopping choice which represents cases' choices-online or traditional (0=Traditional, 1=Online).

Table 6. Dependent Variable

Dependent Variable			
Original Value	**Internal Value**	**N**	**Percentage**
Traditional	0	83	46,4 %
Online	1	96	53,6 %

In our sample there are 96 cases who buy online and 83 cases who buy offline. This is an adequately balanced sample which allows us to extract reliable findings.The Step 0'soutput is for a model that includes only the intercept (which SPSS calls the constant) thus it is not shared in here.

Table 7. Omnibus Tests of Model Coefficients

Omnibus Tests of Model Coefficients				
		Chi-square	**df**	**Sig.**
Step 1	**Step**	51,079	4	,000
	Block	51,079	4	,000
	Model	51,079	4	,000

Table 8. Model Summary

Model Summary			
Step1	**-2 Log likelihood**	**Cox & Snell R Square**	**Nagelkerke R Square**
	196,122(a)	,248	,332
a Estimation terminated at iteration number 5 because parameter estimates changed by less than ,001.			

In the first step of analysis all of the predictors are included which means there is no elimination for improve the fitness. At Table 8 it can be seen the indexes of the fit of the

model to the actual data. For Nagelkerke R Square value it can be said that the independent variables is able to predict dependent variable by at the rate of 33, 2 %.

Table 9. Classification Table

Classification Table(a)					
	Observed		Predicted		
			Shopping Choice		Percentage Correct
			Online	Traditional	
Step 1	Shopping Choice	Online	74	22	77,1
		Traditional	24	59	71,1
	Overall Percentage				74,3
a The cut value is ,500					

As it is seen at Table 9 the developed logistic regression model is able to classify correctly at the rate of 74, 3%which is adequate for interpreting results. For Online variable there is more success in terms of prediction 77, 1 %. It is possible to interpret the result by claiming that by using these four factors (hedonic shopping, product risk, attitude toward technology and channel risk) one can determine online shoppers correctly at the rate of 77,1 %.

Table 10. Variables in The Equation

Variables in the Equation									
		B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I.for EXP(B)	
								Lower	Upper
Step 1[a]	**Hedonic Shopping**	,233	,175	1,774	1	,183	1,262	,896	1,778
	Product Risk	-,260	,288	,810	1	,368	,771	,438	1,358
	Attitude toward Technology	,434	,225	3,736	1	**,053**	1,544	,994	2,398
	Channel Risk	-1,203	,270	19,854	1	**,000**	,300	,177	,510
	Constant	2,625	1,534	2,928	1	,087	13,800		
a. Variable(s) entered on step 1: Hedonic Shopping, Product Risk, Attitude toward Technology, Channel Risk.									

Generally in logistic regression analysis Wald value is accepted as a reliability value. If it is higher than 2 the factor is accepted as reliable. For this study, p value is accepted as criterion. When analyzed Table 10, it is seen most significant indicator as dependent variable is Channel Risk ($p<0.05$). On the other hand Attitude toward Technology variable is acceptably significant ($p <0.1$). H4 (within $p<0.05$) and H5 (within $p<0.1$) are supported.

In general Hedonic Shopping and Attitude toward Technology motivates people to the online shopping B=0,233; B=0,434 respectively. On the other hand Product Risk and Channel Risk drive people to Brick and Mortars (B= -0, 260; B=-1,203 respectively).

The most important independent variable for model is Channel Risk with 0,3 Exp(B) value. A one-unit change in Channel Risk will multiply by 0,3 probability of buying from Brick and Mortars. On the other hand a one-unit change at Attitude toward Technology (ATT)will multiply by 1,544 probability of online shopping.

4. CONCLUSION AND RECOMMENDATIONS

It is obvious that if the motivators of online shopping are understood, then it will guide e-business managers to create marketing strategies, technologies, decisions in online environment (Forsythe et al. 2006). So briefly it can be said that the main objective of determining consumers' online buying intention is providing a guide for e-retailers in terms of creating their online environment (Bosnjak et al., 2007).

Dynamic and complex online environment makes more difficult to determine digital consumers' behavior. Determining digital consumers' behavior will ease to clear the factors they differentiate from traditional consumers. Thus study begin with analyze determinants of online shopping behavior by literature review. In addition to that some comparative studies have been analyzed. Thereinafter literature derived hypotheses (H1a, H1b, H1c, and H1d) are tested with ANOVA. The Hypothesis 1 supported. It means all variables are significantly differentiated between the two groups. The findings indicate that traditional shoppers have some product related risk concerns; these may be potential harms during delivery, or inequality in between performance and expectations. As expected, their technology readiness is lower than e-shoppers and they have still concerns about channel related security for internet. Also in terms of general shopping behavior; they do not enjoy shopping as much as online shoppers so it is possible to claim that they are more utilitarian.

Following this, a logistic regression model is developed and tested. Hedonic Shopping, Attitude toward Technology, Product Risk and Channel Risk factors are used in this model. The model is able to classify correctly at the rate of 74, 3%. The most significant indicator was Channel Risk in the model. Attitude toward Technology was also acceptably significant ($p<0.1$).

Channel risk found as a significant discriminator of online and traditional shoppers (H4 supported). Consumers have still some concerns about potential dangers they might face during online shopping. Even there is a big improvement in online paying systems in Turkey; one of them is undoubtedly credit card fraud (*My credit card number may not be secure M= 3, 6760).*In previous studies (like Choi and Lee, 2033) transaction security is found as an important indicator of online shopping. This study findings support this fact. Managers and researchers should approach this carefully and should create and keep trustworthy websites and images.

Product risk factor also should be minimized for potential customers. In terms of risk factor as former studies stated (Chang et al., 2005) reducing to risks is really important factor for creating trust between costumers and e-businesses. Working with well-known brands and money-back guarantee systems may be useful in terms of reducing perceived risk of consumers. Today technology allows e-business to place more real-like visuals of products to site (like 3-D pictures, videos). This will help to potential customers to reduce product-related risk.

Attitude toward Technology is also important indicator (H5 is supported within $p<0.1$). It is difficult to succeed changing attitudes. But by looking this result, it is possible to advise e-business managers that they should design websites in more user-friendly form. The results also indicate that traditional markets should not be overlooked by e-businesses. Firms which

are converting their business rapidly to online environment should not oversimplify the bricks and mortars. Still in Turkey 43, 3 % of the population does not use the Internet (internetworldstats.com).

Literature has shown that hedonic value of shopping experience motivates consumers (Overby and Lee 2006; To et al., 2006). Creating charming websites and making shopping experience more adventurous and exclusive will increase hedonic value of shopping. Also it is known that for saving time, some firms allow consumers to buy products without registering the website (like connect via Facebook alternative) which will open to way of entertainment quickly by skipping boring information collection process.

4.1. Limitations and Further Research

Main limitation of the study is sample. It should be expanded in future research. For further research a cross-cultural study for Turkey (like Choi and Lee, 2003; Broshdal and Almousa, 2013) would be more informative in terms of understanding Turkish consumers risk perception. Also channel risk factor should be analyzed deeply. Maybe expanding this factor with sub-factors; product delivery, transaction security and customer services will give more reliable results.

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