



Factors Influencing Purchase and Reuse Intentions in Mobile Shopping Applications

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Abstract

Customers can do online purchasing with the use of mobile devices. Thus, this paper aims to determine the factors affecting customers' mobile shopping behaviors for online purchasing intention regarding perceived risk, perceived usefulness, and perceived cost value, but also the re-use intention in using mobile shopping apps. SPSS Statistics 26 software was used to analyze data collected from 290 Turkish consumers to test the hypotheses. The results of this study have revealed that the variables of perceived risk, perceived usefulness, and perceived cost value directly and significantly affected the consumers' purchase intention in using the mobile apps. Regression results indicate that the model explains 27.4% of the variance in purchase intention ($R^2 = 0.274$). This study offers an original contribution to the mobile shopping literature by considering purchase and reuse intentions together. It also examines the variables of perceived risk, perceived usefulness, and cost holistically. It provides a method-based contribution by using the logistic regression method in the analysis of reuse intention. In addition, logistic regression analysis showed the rate of finding mobile shopping safe is 84.8% for customers. These findings will provide important insights to app developers, marketers, and researchers to create apps that will deliver value to users.

Keywords: Mobile application, mobile commerce, consumer behavior

Jel Codes: M31, M10

Mobil Alışveriş Uygulamalarında Satın Alma ve Yeniden Kullanım Niyetine Yön Veren Faktörler

Özet

Mobil cihaz kullanımı, tüketicilerin mobil araçları kullanarak online alışveriş yapmasına imkan tanımaktadır. Bu nedenle, bu çalışmanın amacı, tüketicilerin çevrimiçi satın alma niyeti için müşterilerin mobil alışveriş davranışlarını etkileyen faktörleri algılanan risk, algılanan fayda ve algılanan maliyet boyutlarından faydalanarak açıklamaktır. Bu çalışmanın diğer amacı ise tüketicilerin mobil uygulama aracılığıyla yeniden alışveriş yapma niyetini tahminlemektir. Hipotezleri test etmek amacıyla online anket kullanılarak 290 Türk kullanıcıdan veri elde edilmiştir. Verilerin analizi için SPSS 26 istatistik paket programı kullanılmıştır. Bu çalışmanın sonuçları, algılanan risk, algılanan fayda ve algılanan maliyet değeri değişkenlerinin, tüketicilerin mobil uygulamaları kullanırken satın alma niyetini doğrudan ve önemli ölçüde etkilediğini ortaya koymuştur. Regresyon analizi sonuçlarına göre model, satın alma niyetindeki varyansın %27,4'ünü açıklamaktadır ($R^2 = 0,274$). Bu çalışma, satın alma ve yeniden kullanım niyetlerini birlikte ele alarak mobil alışveriş literatürüne özgün bir katkı sunmaktadır. Ayrıca, algılanan risk, fayda ve maliyet değişkenlerini bütüncül biçimde incelemekte ve yeniden kullanım niyetinin analizinde lojistik regresyon yöntemini kullanarak yöntemle dayalı bir katkı da sağlamaktadır. Sonuç olarak, lojistik analizi sonuçlarına göre bu değişkenlerle müşterilerin gelecekteki mobil alışveriş güvenli bulma oranı %84,8'dir. Tüm bu bulgular, kullanıcılara değer sağlayacak uygulamalar oluşturmak için uygulama geliştiricilerine, pazarlamacılarına ve araştırmacılara önemli bilgiler sağlayacaktır.

Anahtar kelimeler: Mobil uygulama, mobil ticaret, tüketici davranışı

Jel Kodu: M31, M10

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1. INTRODUCTION

According to SensorTower (2024) data, global spending on mobile applications has reached \$ 150 billion, increasing by 13% annually, which reveals that mobile shopping applications reflect the growing economic significance of mobile commerce. Also, approximately 7.2 billion people worldwide use smartphones (Statista, 2024). In Turkey, it is reported that 93.8% of individuals aged 16–74 access the internet via mobile devices (TÜİK, 2024). These statistics highlight the significant growth potential of mobile shopping. Research explaining this trend also shows that experience-oriented factors are decisive in consumer decisions. McKinsey's (2025) report has indicated that experience-oriented factors, such as ease of use and perceived value, in mobile applications play a critical role in consumers' decisions to make their first purchase and return to the application. Considering the rates of smartphone usage, online shopping trends, and the interest in mobile applications, it is expected that consumers' habits of using mobile applications for shopping will increase positively in this period.

Mobile shopping has significantly transformed traditional shopping habits by enabling consumers to access the products or services they need at any time and from anywhere (Lu & Su, 2009). This experience, which initially began with mobile browsers, has evolved into various shopping formats, including mobile-friendly websites, mobile applications, and social media platforms (Karaođlan & Durukan, 2020). Recent studies have revealed the multidimensional structure of mobile shopping applications that affect user behavior. These studies demonstrated that multidimensional elements, including ease of use, perceived usefulness, digital trust, and data intelligence-based recommendation systems, influence both purchase and reuse intentions (He et al., 2025; Chua et al., 2021; Yapraklı et al., 2019).

In the literature, variables such as perceived benefits, perceived risks, and ease of use have been examined in numerous studies to explain consumer attitudes and behaviors toward mobile shopping applications (Kim et al., 2014). While these factors have been widely examined, most studies primarily focus on user experience in the context of application use. In contrast, their effects on purchase intention through the application are generally neglected. Notably, the number of studies directly addressing the effects of economic factors, such as perceived cost value, on purchase intention in the mobile application environment is quite limited. The research model was developed based on theoretical foundations, including the Value-Based Adoption Model (VAM), the Technology Acceptance Model (TAM), and the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2). Considering the previous literature, the proposed integrated model enables the analysis of antecedent factors influencing behavioral outcomes, such as purchase intention and reuse intention, in mobile shopping applications. Consequently, it contributes to the literature.

As a continuation of the previous discussion, the contributions of this study to the current literature on mobile shopping include identifying various antecedents for consumer purchase intention and exploring the impact of these antecedents on the reuse intention of mobile shopping applications. This study examines how perceived benefits, risks, and cost value influence purchase and reuse intentions.

The study consists of four main sections. In the second section, the existing literature on mobile shopping was reviewed, and previous studies and theoretical approaches on the subject were presented. In the third section, the theoretical basis of the research was explained, a conceptual framework was created by the authors within the framework of the theoretical models used, and hypotheses were developed. In the fourth section, the research method, sample characteristics, data collection process, and analysis methods were presented in detail. In the fifth and final section, the research findings were evaluated by the authors, and the results were also discussed. Theoretical and practical implications were then presented.

2. LITERATURE REVIEW

The evolving retail culture encompasses the widespread use of mobile technologies, high connectivity, ubiquitous computing systems, and contactless technologies, enabling consumers to experience shopping in a new way. Innovative mobile technologies, in addition to traditional in-store services (such as in-store purchase and consumption), offer consumers the possibility to shop via mobile devices and collect their goods at home or in a store (e.g., a delivery boutique or collection point). In this way, new tools (apps) are emerging that separate the moment of purchase from the moment of active consumption (Pantano & Priporas, 2016, p. 548).

Numerous studies on mobile shopping are available in the literature. These studies mainly investigate factors such as shopping motivation, consumer adaptation, and usage behavior in mobile shopping contexts. For example, consumers' continuance intention regarding mobile shopping is influenced by their satisfaction and user experience (Chen, 2018). Second, with the mobile shopping adaptation, it has been observed that consumers' perceptions of usefulness and risk vary according to their decision-making styles (Subhro, Arpita, & Amrut, 2020). The moderating effect of gender and age is also used to investigate the mobile shopping adoption intention of consumers (Madan & Yadav, 2018). According to this study, factors such as perceived critical mass, personal innovativeness, and hedonic motivation were also found to be important factors affecting mobile shopping use.

Existing research in the field of consumer behavior has predominantly investigated design-related and experiential aspects of mobile shopping applications. For instance, researchers have found that the quality of visual presentation in the mobile commerce environment has a significant impact on users' intention to adopt the application (Chua et al., 2021). Similarly, Chang et al. (2013) stated that perceived service quality in mobile shopping is directly related to customer satisfaction and repurchase intention. Research has explored the relationship between product type, particularly in mobile applications, and consumer trust and privacy concerns in depth (Singh & Srivastava, 2020). They emphasized that factors such as personal data security and perceived risk also significantly affect behavioral intentions.

In addition to earlier findings on perceived quality, recent studies also emphasize the role of data-driven personalization in shaping user behavior. Recommendation systems, dynamic pricing, and personalization based on user behavior influence consumer decisions at both cognitive and emotional levels (He et al., 2025). Similarly, Vinerean et al. (2024) state that components such as digital trust, privacy concerns, and mobile application quality have significant effects on the mobile shopping experience, especially on reuse intention.

Studies conducted in the context of Turkey also support these findings. For example, Yapraklı, Kaçer, and Ünalın (2019) revealed that perceived ease of use, usability, and enjoyment in mobile shopping applications have a positive effect on both satisfaction and intention to use. In the same study, it was determined that while perceived risk affects satisfaction, its effect on intention to use is not statistically significant. Also, a study conducted by Uylař and Tıngöy (2016) highlighted that the rise in mobile device use has significantly transformed shopping habits.

As a result of the literature research, it points to a direct and significant effect of perceived trust and risk that anticipates the attitude and intention of consumers towards mobile retail applications (Kaushik & Kumar, 2018). In mobile application research, it is seen that trust and risk are the subjects of academic research both as factors affecting usage and as an outcome after the mobile application experience (Hillman & Neustaedter, 2017; Siau et al., 2004; Li & Yeh, 2010; Joubert & Belle, 2009; Marriott & Williams, 2018). The opportunity to compare the prices of other sellers by reaching the lowest prices via the internet is an important gain for the consumer (Konus et al., 2008). The cost value is generally discussed in the literature in terms of the functional value offered to consumers for

mobile applications (Sweeney & Soutar, 2001; Iyer, 2018; Hew et al., 2015; Baptista & Oliveira, 2015). The price value factor discussed in this study can be defined as the perceived benefits of consumers and the cost of cognitive trade-offs brought about by using various applications (Venkatesh et al., 2012; Yooong & Lian, 2019). In other words, the benefits of technology may outweigh the costs of phone usage, internet data, and other service costs. Perceived price and the consumer's perception of value are the final factors affecting the purchasing decision, as mentioned in the literature (Jung et al., 2014). Therefore, cost value can also be considered as perceived value (Zeithaml, 1988).

To better understand the dynamics of mobile shopping behavior, a conceptual model was developed by integrating relevant theoretical frameworks. In this section, the theoretical framework that underpins the study and the variables included in the model are explained in detail.

3. CONCEPTUAL FRAMEWORK

3.1. Perceived Usefulness

Perceived usefulness means an individual's belief that using a particular technology will enhance their performance (Davis, 1989). This concept was first defined within the Technology Acceptance Model (TAM), developed by Davis, and is considered one of the basic cognitive components that affect technology use behavior. According to the TAM model, the more useful an individual perceives a technology to be, the greater their intention to adopt and use it.

Over time, this concept has not only been limited to the use of technology in business environments but has also been adapted to the individual and consumer context. Especially for mobile shopping applications, perceived usefulness is associated with users' expectations of saving time by shopping through the application, providing easy access, catching opportunities more quickly, and receiving access to campaign notifications (Khare et al., 2020). When users believe that the application simplifies their transactions, makes it easier to make decisions, and speeds up the shopping process, they tend to use and reuse the application more frequently.

Similarly, the UTAUT model, developed by Venkatesh and his colleagues (2003), emphasizes the effect of the benefits to be obtained from technology on adoption behavior through the concept of "performance expectancy." In this context, perceived usefulness is considered a central variable that affects both users' initial purchase intentions and long-term loyalty (Kim et al., 2007; Lin & Lu, 2015). In numerous studies in the literature, the effect of perceived usefulness on mobile application use is consistently found to be positive and significant (Zhou, 2013). Therefore, when users believe that a mobile shopping application makes their lives easier, they are more likely to use it.

The value proposition offered by mobile shopping to users is not only the ease of purchasing products without visiting a physical store but also the advantages gained through personalized recommendations, better price comparisons, and digital campaigns (Chen & Tan, 2004; Yang & Forney, 2013). When the user perceives these advantages as personal benefits, their attitude towards the application and purchase intention are significantly shaped positively.

3.2. Perceived Risk

Perceived risk refers to the anxiety and uncertainty that an individual perceives as potential adverse outcomes they may encounter while using a product or service (Bauer, 1960). This concept becomes more complex, especially in technology-based environments such as online and mobile shopping, and encompasses various risk dimensions (e.g., financial, functional, social, time, and privacy risk) (Jacoby & Kaplan, 1972). In the model they developed for digital environments, Featherman and Pavlou (2003) emphasized that perceived risk in the adoption of technological products has a multidimensional structure.

In the context of mobile shopping, perceived risk often focuses on issues such as personal data security, the reliability of payment transactions, poor quality or delayed product arrival, difficulty with return processes, or the order not arriving at all (Forsythe & Shi, 2003). These risk elements create uncertainty regarding the use of the system. Khare et al., (2020) have demonstrated that mobile shopping users are more cautious, particularly in the face of financial and privacy risks, which negatively impact their purchase intention.

Studies have shown that if the perceived risk level is high, users may abandon the application completely or tend to turn to traditional channels that they find safe (Pavlou, 2003; Lu et al., 2005). In this context, elements such as the transparency and understandability of the user interface in mobile applications, the reliability of payment systems, the visibility of customer reviews, and clear return policies can reduce risk perception and increase user trust and satisfaction (Kim et al., 2008; Cyr, 2008).

In the consumer behavior literature, risk perception is considered a critical variable that directly affects purchase intention. Therefore, the success of a mobile shopping application is closely related not only to the benefits it offers but also to the extent to which the risks associated with this application are mitigated. In this research, it is assumed that perceived risk reduces users' purchase intentions towards mobile shopping applications.

3.3. Cost Value

Cost value (or price value) refers to the mental evaluation made by an individual by comparing the cost incurred to use a product or service with the benefit obtained as a result of this use (Venkatesh et al., 2012). This variable, defined within the scope of the UTAUT2 model (Unified Theory of Acceptance and Use of Technology 2), is a key determinant of the acceptance of technology-based services, particularly in the consumer context. In the literature, the perception of "value" is associated with the consumer's evaluation of the total benefit obtained in return for the price paid. When the result of this evaluation is positive, behavioral intentions are strengthened (Dodds, Monroe, & Grewal, 1991).

In the context of mobile shopping applications, the cost is not limited to the price of the product alone; it also includes indirect costs such as data usage, in-app advertisements, payment commissions, technical hardware requirements, time loss, and transaction complexity (Kim et al., 2008). For example, excessive data consumption by the application or frequent errors during the transaction may cause the user to perceive "high cost mentally." In this case, when the user believes that the benefit they receive is not worth the costs, their attitude towards the application may be negatively shaped.

On the other hand, advantages such as saving time, easier access to campaigns, and price comparison resulting from using the mobile shopping application lead the individual to believe that they are getting high value at a low cost. This supports positive attitudes towards the application and purchase intention (Venkatesh et al., 2012; Lin et al., 2013). Therefore, establishing a balance between cost and benefit in favor of the consumer is a critical success factor in the adoption of mobile applications.

Many studies show that consumers consider not only financial but also time, effort, and cognitive load as cost elements (Grewal et al., 1998; Sweeney & Soutar, 2001). Technology providers can focus on enhancing the user experience on the app, minimizing hidden costs, and implementing transparent pricing strategies for their marketing efforts, thereby encouraging reuse and repeat purchases due to improved perceived value.

In this study, it is assumed that cost value is one of the important factors affecting consumers' attitudes and purchase intentions towards mobile shopping applications.

3.4. Purchase Intention

It means an individual's conscious tendency and willingness to purchase a particular product or service in the future (Fishbein & Ajzen, 1975). This concept, widely used in consumer behavior literature, is an important indicator of an individual's intention to proceed with actual purchase behavior. When considered in the context of Ajzen's (1991) Theory of Planned Behavior (TPB), intention is accepted as the most proximal determinant of behavior; attitude, subjective norms, and perceived behavioral control elements shape this intention.

In the context of digital marketing and mobile shopping, purchase intention explains users' desires and decisions to shop through a mobile application (Kim, 2008). Consumers' trust in the application, the benefits they derive from it, the risk levels they encounter, and their cost-benefit evaluations directly affect their purchase intentions. For example, if users find a mobile shopping application easy, helpful, and safe, a low perception of time and money costs positively affects the intention to shop via the application (Chen & Barnes, 2007; Zhou, 2013).

In the literature, purchase intention is defined as a strong indicator of future actions, where behavioral tendencies can be measured numerically and are used as a dependent variable in the analysis of consumer behavior in many studies (Morwitz et al., 2007). In addition, especially in the context of technology and digital platforms, intention is often considered an indicator of user loyalty and satisfaction before it turns into actual behavior (Pavlou & Fygenson, 2006).

In this study, purchase intention is considered a fundamental behavioral outcome that influences the adoption of a mobile shopping application and is assumed to be shaped by the combined effects of factors such as perceived usefulness, risk, cost-value, and ease of use. Therefore, the tendency of users to purchase a product or service in the future using the application is measured through this variable. In this context, hypotheses were developed and explained based on the relevant literature for each variable discussed in the next section.

3.5. Hypothesis Development

Hypothesis 1: Purchase intention based on perceived value components

According to the Value-Based Acceptance Model (VAM), individuals make decisions to use a technology by evaluating the benefits they will gain, the risks they will face, and the costs they will incur (Kim et al., 2007). When a positive value perception results from this evaluation, the intention to use increases. Studies conducted in the context of mobile shopping have also revealed that these three components (benefit, risk, cost) significantly affect purchase intention (Khare & Sarkar, 2020; Venkatesh et al., 2012). In this context, the following hypothesis is proposed:

H1: There will be a significant prediction of purchase intention by perceived usefulness, perceived risk, and cost value on mobile shopping applications.

Hypothesis 2: Differences based on experience

Mobile shopping experience represents past behaviors that play a critical role in users' technology adoption process. In the UTAUT2 model, variables such as "habit" and "past usage frequency" are stated to affect intention and behavior toward technology (Venkatesh et al., 2012). In the literature, it has been demonstrated that users who engage in more frequent mobile shopping develop higher trust and loyalty towards applications (Subhro et al., 2020). In this direction, the following hypothesis is proposed:

H2: There is a significant difference in purchase intention based on users' frequency of mobile application shopping.

Hypothesis 3: Effects of usefulness, risk, and value on reuse intention

Users' intentions to reuse or prefer an application safely are shaped by factors such as the system's ease of use, reliability, and cost perception. The TAM and UTAUT models have demonstrated that these perceptions have a substantial effect on user intention (Davis, 1989; Venkatesh et al., 2012). In studies conducted within the context of mobile shopping, the technical adequacy of the system and the perception of security play a crucial role in determining consumers' reuse behavior (Chen, 2018). In this context, the following hypothesis is proposed:

H3: Perceived usefulness, perceived risk, and cost value significantly influence users' intention to reuse the mobile shopping application.

4. METHOD

This research is an applied and descriptive study aimed at defining the relationship between the dimensions of mobile applications and purchase intention, as well as determining the differences according to the structural characteristics of the participants. The analysis of the obtained data was conducted using SPSS Statistics 26 software, and evaluations were performed. In doing so, regression analysis, one-way ANOVA, and logistic regression are applied to gather data. The main population of the study consists of consumers who live in the Izmir area and have made purchases from mobile shopping applications at least once.

The study employed a quantitative research design, utilizing a cross-sectional analysis approach to collect data in a single period. We used Multivariate statistical analysis techniques for hypothesis testing. The authors evaluated normality, multicollinearity, and other basic statistical assumptions during the data analysis process. The authors selected each analysis method (regression analysis, one-way analysis of variance, and logistic regression) based on the structure of the variables and the nature of the hypotheses.

4.1. Scales of Research

The authors chose the variables and scales used in this study from the literature based on user value perception towards mobile applications. Perceived usefulness and perceived risk dimensions were documented by Khare and Sarkar (2020) and derived from a flexible framework based on the Value-Based Acceptance Model (VAM). The cost value variable is based on the user value product defined in the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) model of Venkatesh et al. (2012). The construct of purchase intention was operationalized using items adapted from Kim (2008). This study reconstructs the scales related to the theoretical foundation of the scale in question. In this study, the relevant scales were structured in line with the theoretical foundations in question; some dimensions were regrouped, and a model was created.

Scales used in this study for mobile application dimensions based on perceived usefulness (Khare & Sarkar, 2020), seven statements, perceived risk (Khare & Sarkar, 2020), five statements, and cost value (Venkatesh et al., 2012), three statements. Additionally, the purchase intention, as described by Kim (2008), consists of three statements. Scale statements were translated into Turkish by two marketing lecturers. After that, a Turkish language expert checked the meaning. Apart from this scale, there are question statements to determine the mobile application behaviors of the participants and to recognize the demographic structure.

4.2. Population and Sample of the Research

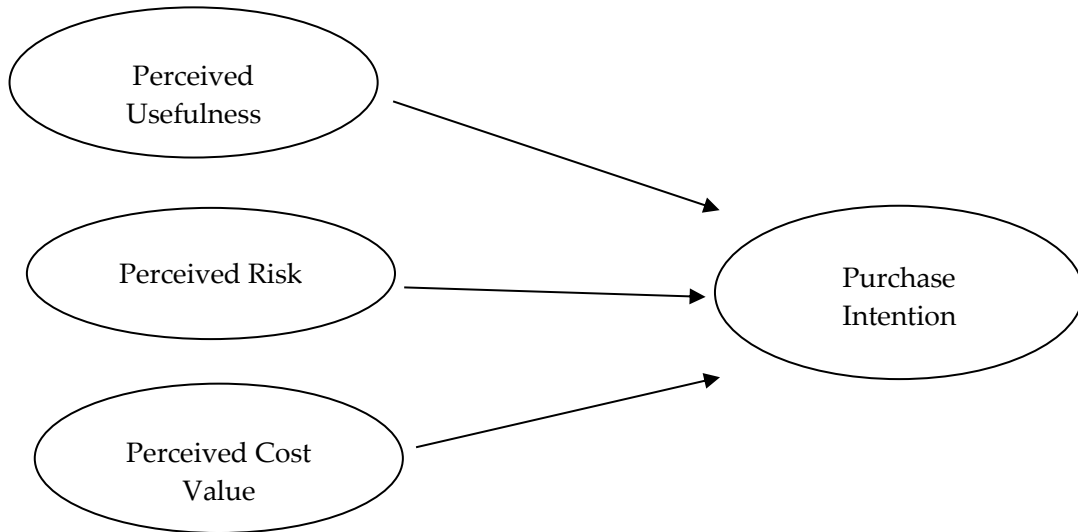
The convenience sampling method, one of the non-random sampling methods, was employed due to time and cost constraints. All participants were 18 years of age or older, and the sample group included individuals of different ages, genders, educational backgrounds, and income levels. In the data collection process of this study, the online survey method was used on the web. The authors utilized social media and digital communication networks (e.g., WhatsApp and email groups) to reach

participants and administer the survey. Voluntary participation served as the basis for data collection. Although the sample is limited in terms of representation, it also meets the purposeful sampling criterion by focusing on individuals who have mobile shopping experiences. Since the effect of perception of mobile commerce features on mobile shopping intentions differs between the mobile shopping experience group and the group with no experience, the precondition of having a mobile shopping experience was considered in the survey (Kim et al., 2013). The authors administered the survey online to 296 participants. However, the author removed six participants' surveys from the dataset due to missing data, inconsistent responses, or non-criterion demographic information (e.g., participants who had never made a mobile purchase). Therefore, a total of 290 valid responses were used in the analyses.

4.3. Research Model and Hypotheses

The research model was developed based on the hypotheses proposed in Section 3.5 and is presented in Figure 1.

Figure 1: Conceptual Model of the Study



4.4. Preliminary Analysis

Table 1 presents the internal consistency reliability results for the scales used in the study. The reliability of each construct was assessed using Cronbach's alpha coefficients.

Table 1: Internal Consistency Reliability

Constructs	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
Perceived Usefulness	.818	.820	5
Perceived Risk	.856	.857	5
Perceived Cost Value	.855	.855	3
Purchase Intention	.827	.802	3

Cronbach's alpha coefficient values higher than 0.6 are considered acceptable, and values higher than 0.8 indicate good reliability (Hair et al., 1998, cited in Hu & Yu, 2007). These scales can be used, but they have not been tested in diverse cultures enough to increase their reliability.

Table 2 presents the frequency and percentage distributions of demographic characteristics, including gender, age, and marital status, among consumers participating in the study. These data regarding the participant profile are provided to understand the structure of the sample and to identify elements that may be considered as control variables in subsequent analyses.

Table 2: Demographic Characteristics of Participants

		N	%
Gender	Male	116	40
	Female	174	60
Age Group	Under 25	170	58,6
	26-40 Age	81	27,9
	41-56 Age	34	11,7
	57-100 Age	5	1,7
Income	0-1000 TL	22	7,6
	10001-20000 TL	20	6,9
	20001-50000 TL	111	38,3
	50001-100000 TL	94	32,4
	100001 TL and over	43	14,8
Job	Retired	4	1,4
	Housewife	4	1,4
	Worker	58	20
	Unemployed	16	5,5
	Officer	38	13,1
	Student	118	40,7
	Self-employment	52	17,9

Findings regarding participants' online shopping habits are presented in Table 3.

Table 3: Online Shopping Habits of Participants

		n	%
How often do you use mobile shopping apps?	Everyday	18	6.2
	Once a week	41	14.1
	A few times a week	61	21.0
	Once a month	106	36.6
	Once a year	64	22.1
Do you think shopping through the mobile application is safe to buy something?	Yes	237	81.7
	No	51	17.6
Which mobile shopping apps do you use?	A101	3	1.0
	Amazon	3	1.0
	Getir	6	2.1
	Gittigidiyor	3	1.0
	Hepsiburada	22	7.6
	Koton	3	1.0
	Letgo	1	.3
	Mango	1	.3
	Migros	12	4.1
	Morhipo	1	.3
	N11	12	4.1
	Sahibinden.com	3	1.0
	Trendyol	188	64.8
	Yemeksepeti	29	10.0
Zara	3	1.0	
What is your most used payment method for your shopping using the mobile application?	Other	6	2.1
	Pay at the door	23	7.9
	Credit card	224	77.2
	Money transfer	6	2.1
	Virtual Credit Card	31	10.7

Most of the participants say that they usually shop through a mobile application once a month (n=106, 36.6%). In addition, the majority of the respondents think that shopping through a mobile application is safe (n = 237, 81.7%). It is also seen that Trendyol is the predominantly preferred application (n=188, 64.8%) and most of the participants prefer the credit card payment method (n=224, 77.2%).

4.5. Test of Normality

The normality assumption is checked before deciding the statistical method that will be used for the analysis. At this stage, we benefited from Kolmogorov-Smirnov and Shapiro-Wilk tests. The critical value is $p=0.05$. Probabilities > 0.05 indicate that the data are normal. According to the normality test results, none of the variables were distributed normally. Normality tests can be used in large samples (e.g., ANOVA) based on the Central Limit Theorem. According to Tabachnick, skewness and kurtosis values should fall within the range of ± 2 . Although it is possible to calculate the significance of these values, this significance can often be ignored when the sample size is large, since even minor deviations may appear statistically significant in small samples. In this study, the sample size is sufficiently large to rely on the shape of the distribution rather than the significance values. Thus, the regression analysis assumption is supported. Also, missing value analysis is done, there is no problem.

4.6. Factor Analysis of Model Variables

The findings of the factor analysis conducted to determine the factor structure of the variables in the research model are presented in Table 4.

Table 4: Factor Analysis

Component	Initial Eigenvalues			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative%	Toplam	% of Variance	Cumulative %
1	6,084	33,798	33,798	3,25	18,053	18,053
2	2,616	14,534	48,332	3,202	17,791	35,844
3	1,718	9,547	57,879	2,932	16,29	52,135
4	1,271	7,063	64,942	2,305	12,807	64,942
5	0,839	4,661	69,602			
6	0,738	4,1	73,702			
7	0,657	3,648	77,35			
8	0,569	3,164	80,513			
9	0,51	2,835	83,349			
10	0,508	2,823	86,172			
11	0,391	2,171	88,343			
12	0,377	2,096	90,439			

13	0,366	2,031	92,47			
14	0,335	1,861	94,331			
15	0,311	1,73	96,061			
16	0,267	1,481	97,543			
17	0,238	1,322	98,864			
18	0,204	1,136	100			

It is seen that four factors have eigenvalues greater than 1, explaining 64.942% of the total variance. According to the results presented in the table, it can be concluded that these tested variables have an explanatory power of question 64.942%. Additionally, four factors appear to be sufficient to explain this construct. When factor loadings are examined, all expressions have values above 0.30. Therefore, all expressions were included in the analysis.

4.7. Regression Analysis for the Model

The results of the regression analysis conducted to test the relationships suggested in the research model are presented in Table 5.

Table 5: Regression Analysis for the Model

Model	Unstandardized Coefficients		Standardized Coefficients	t	p
	β	Std. Error	Beta		
Constant	1,628	0,229		7,124	0.000
Perceived Usefulness	0,404	0,065	0.375	6,237	0.000
Perceived Risk	0,159	0,048	0.173	3,290	0.001
Perceived Cost Value	0,114	0,054	0,124	2,106	0.036

Model	R	R ²	Adjusted R ²	Std. Error of the Estimate
1	0.531	0.282	0,274	0,63089

Not: Predictors: (Constant), Perceived Usefulness, Perceived Risk, Perceived Cost Value, Dependent Variable: Purchase Intention.

All independent variables in the model explain 27.4% of the variance in purchase intention ($R^2 = 0.274$). We test the significance value as a reference to see if the model is significant. Our model can explain purchase intention in a statistically significant way (sig = .000).

4.8. One-Way Anova Analysis for Model Variables

The results of the one-way ANOVA analysis conducted to determine the differences in purchase intentions according to the shopping frequency of the participants are presented in Table 6.

Table 6: One-Way Anova Test Results for Purchase Intention Through Mobile Shopping Application Regarding Shopping Frequency

f, \bar{x} , ss					ANOVA					
	Group	N	\bar{x}	St Dev.		Sum of Sq	df	Mean Sq	F	p
Perceived Usefulness	Every day	18	4,15	0,8	Between Groups	16,9	4	4,225	10,095	0
	Once a week	41	3,9	0,62	Within Groups	119,3	285	0,419		
	A few times a week	61	3,86	0,59	Total	136,2	289			
	Once a month	106	3,59	0,6						
	Once a year	64	3,32	0,74						
	Total	290	3,67	0,69						
Perceived Risk	Every day	18	3,89	0,77	Between Groups	19,08	4	4,771	8,087	0
	Once a week	41	3,49	0,72	Within Groups	168,1	285	0,59		
	A few times a week	61	3,16	0,77	Total	187,2	289			
	Once a month	106	3,07	0,73						
	Once a year	64	2,91	0,85						
	Total	290	3,16	0,8						
Perceived Cost Value	Every day	18	3,56	1,28	Between Groups	8,809	4	2,202	3,532	0,008
	Once a week	41	3,69	0,87	Within Groups	177,7	285	0,623		
	A few times a week	61	3,51	0,79	Total	186,5	289			
	Once a month	106	3,37	0,68						
	Once a year	64	3,15	0,73						
	Total	290	3,41	0,8						

When the one-way analysis of variance (ANOVA) findings are examined, the perception of dimensions differs significantly ($p < 0.05$) according to the frequency of shopping from the mobile

application. When the averages are examined, it is evident that the differentiation is primarily due to the more intense perceptions of the dimensions by participants who shop more frequently.

The results of the factor effect analysis, conducted to determine which dimensions caused the differences in shopping frequency, are presented in Table 7.

Table 7: Factors Affecting Mobile Shopping Purchase Intention Regarding Shopping Frequency

Purchase Intention				
How often do you use mobile shopping apps?	N	Subset for alpha = 0.05		
		1	2	3
5	64	3.6302		
4	106	3.9340	3.9340	
1	18		4.2407	4.2407
3	61		4.3607	4.3607
2	41			4.4146
Sig.		.316	.055	.816
Means for groups in homogeneous subsets are displayed.				
a. Uses Harmonic Mean Sample Size = 41.187.				
b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.				

It is observed that shopping frequency influences purchase intention. Also, it can be said that the group with the most decisive influence on purchase intention (the highest average) is those who shop “a few times a week.”

4.9. Logistic Regression Analysis for Model Variables

The results of the binary logistic regression analysis, conducted to determine the factors affecting the tendency to reuse mobile shopping applications in the future, are presented in Table 8.

Table 8: Application of Binary Logistic Regression to Predict Consumers’ Perception of Next Mobile Shopping

Variables	β	s β	Wald	p	Exp(β)	95% C.I. for EXP(B)	
						Lower	Upper
Perceived Usefulness	-1,39	0,330	17,727	0,000	0,249	0,130	0,476
Perceived Risk	-1,48	0,270	30,031	0,000	0,228	0,135	0,387
Perceived Cost Value	-0,04	0,258	0,019	0,891	0,965	0,582	1,601

The logistic regression model increased prediction accuracy from 81.7% (baseline) to 84.8%, indicating that perceived usefulness, perceived risk, and cost value significantly contribute to predicting whether consumers perceive mobile shopping as safe.

The model helps identify patterns in the consumer’s perception and the probability of these influencing their future decisions for their next mobile shopping (Nagelkerke R-squared: 0.364). Additionally, the model can be considered a good fit, as indicated by the Hosmer-Lemeshow goodness-of-fit value, which is $p > 0.05$ and 0.359. It is used to decide whether the predicted model fits well or not. If $p > 0.05$, the model fit is considered good.

Summary information regarding the test results of the hypotheses developed within the scope of the research is presented in Table 9.

Table 9: Hypothesis Test Summary

Hypothesis	P	Result
H1: There will be a significant prediction of purchase intention by perceived usefulness, perceived risk, and cost value on mobile shopping applications.	0,000***	Cannot be Rejected
H2: There is a significant difference in purchase intention based on users’ frequency of mobile application shopping.	0,000***	Cannot be Rejected
H3: Perceived usefulness, perceived risk, and cost value significantly influence users’ intention to reuse the mobile shopping application.	0,000***	Cannot be Rejected

➤ * $p < 0.05$ ** $p < 0.01$ *** $p < 0.001$

5. CONCLUSION and IMPLICATIONS

This study provides evidence that value-based perceptions significantly shape mobile shopping behavior. The female and male distributions of the participants in the study were attempted to be balanced, but this balance could not be achieved. Of the participants, 174 are women (60%), and 116 are men (40%). Questions directed at the structural characteristics of mobile applications include descriptive questions such as shopping frequency, mobile application platform used, variety of payment methods, and application usage frequency. Regarding the scales, Cronbach's alpha value of the internal consistency coefficient is greater than 0.70 for all dimensions; therefore, the internal consistency of the scales is ensured according to these values. Kurtosis and skewness values of the data vary between +2 and -2; these values conform to the assumption of a normal distribution. For this reason, parametric tests were applied to analyze the research data. According to these features, whether there is a differentiation in the consumer perception of dimensions by gender was examined by one-way analysis of variance. No significant difference was found between men and women in their perception of the dimensions. However, studies in the literature also find differences in mobile application usage by gender (Linhoff & Smith, 2016). According to the frequency of shopping through mobile applications, all dimensions and purchase intention ($p < 0.05$) differed significantly between the groups. The level of explanation of the purchase intention dimensions, as indicated by the explained variance value (R^2), is 0.274. These dimensions account for 27% of the purchase intention. The enjoyment experienced during application use, and the price value offered by the application are examples of customer-related factors. The findings of this study, consistent with previous research, reveal that the price value offered by an application is a determining factor in-app purchase intentions (Kim et al., 2016; Hsu et al., 2015; Chopdar et al., 2018). Another important finding of this study, which supports the existing literature, is the positive effect of perceived usefulness in shopping via a mobile application on consumer purchasing intention (Hanjaya et al., 2019). These findings will

provide valuable information to app developers, marketers, and researchers, enabling them to create applications that offer genuine value to users. Mobile apps redefine the business model of the mobile industry, creating new revenue opportunities in the mobile market industry.

In addition to these findings, the study also investigated whether key value-related perceptions influence consumers' tendency to reuse mobile shopping applications. Logistic regression analysis was applied to determine whether the participants found these transactions safe in their shopping through the mobile application. This analysis was applied in terms of perceived usability, perceived risk, and perceived cost, which are the dimensions of mobile shopping. Upon examining the logistic analysis results, the estimation rate of the model created increased from 81.7% to 84.8%. This means that, according to the dimensions included in the analysis as an independent variable, it was revealed that the participants found mobile shopping to be safer. It was observed that the model was significant ($p = 0.000$), and the model's goodness-of-fit values (Hosmer-Lemeshow goodness-of-fit = $p > 0.05$; 0.359) indicated a good fit. According to the analysis, participants who engaged in mobile shopping reported that they found it safer when they perceived the usability as comfortable, the perceived risk as low, and the cost value as low.

5.1. Theoretical and Practical Implications

This research makes theoretical contributions to the literature by attempting to explain consumer perceptions of mobile shopping applications and the impact of these perceptions on purchase intention based on the UTAUT2 model (Venkatesh et al., 2012). Examining the effects of variables such as perceived usefulness, ease of use, perceived risk, and cost value, included in the model, not only on purchase intention but also on the security of the application, provides a holistic view of the existing technology acceptance literature. In particular, the analysis conducted to predict the intention to find the application secure in the next purchase with logistic regression analysis provides an original methodological contribution to the modeling of consumer security perception.

In practical terms, these findings offer important implications for mobile application developers and marketers. For example, the high usability, low-risk perception, and reasonable cost value of a mobile shopping application increase consumers' loyalty to the application and their perception of trust (Zhou, 2013; Kim et al., 2008). In-app purchase decisions depend not only on product features but also on the overall integrity of the experience offered by the application. In this context, the results obtained reveal that practitioners should restructure digital marketing strategies to be more user-oriented.

5.2. Limitations and Suggestions for Future Research

This study has some limitations, which should be taken into consideration to inform future studies. Firstly, the authors employed a cross-sectional research design for this study. Thus, this situation limits the causal interpretation of the relationships between variables, especially preventing the examination of changes in consumer behavior over time (Creswell, 2014). Therefore, changes in consumer trends can be analyzed in more depth by using longitudinal data collection methods in future studies. Secondly, the research data were collected from a specific geographical region, and caution should be exercised when generalizing the obtained results to different regions or cultural structures. Testing similar models in different demographic and cultural samples in future studies will increase generalizability. Thirdly, the UTAUT2 model, which is the theoretical basis of the study, is limited to only four basic dimensions (perceived benefit, risk, cost value, and ease of use). However, other important variables in the model, hedonic motivation, habit, and social influence, were not included in this study (Venkatesh et al., 2012). Therefore, it is recommended that more holistic models be created by considering all structural components of UTAUT2 in future studies.

In addition, this study employed only quantitative methods as a methodology. Researchers can conduct qualitative research methods such as in-depth interviews or focus groups to explore users' psychological and emotional perceptions of mobile shopping applications (Patton, 2002). Also, authors can use mixed-method studies, which bring insights into the integration of statistical data with consumer experiences.

Finally, future studies can focus on comparative analysis methodology of different user profiles, mobile application types, or market segments. The effects of social media integration, gamification components, and artificial intelligence-based personalization strategies on consumer behavior in mobile applications can be explored as a separate research topic. These topics can offer strategic contributions in terms of developing innovative applications and user-friendly experiences in the field of digital shopping.

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CONTRIBUTIONS OF AUTHORS

Dođu Kayıřkan: Data collection, data analysis, statistical analysis

Ezgi Delen: Conceptualization, literature review, interpretation of results, discussion and review.

CONFLICT OF INTEREST

The authors declare that there is no conflict of interest.

DATA AVAILABILITY

The data can be provided upon request by the author(s).

ETHICAL STATEMENT

Ethical approval for this study was obtained from the Dokuz Eylul University Social and Human Sciences Scientific Research and Publication Ethics Committee. The ethics committee approved the study on 26 February 2025 (Decision No: 6).

ARTIFICIAL INTELLIGENCE (AI) USAGE STATEMENT

No AI-based tools were used in this study.

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