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**ATTITUDE TOWARD MOBILE SHOPPING: ANTECEDENTS AND
CONSEQUENCES**

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Attitude Toward Mobile Shopping: Antecedents and Consequences

Mobil Alışverişe Karşı Tutum: Öncüleri ve Savunucuları

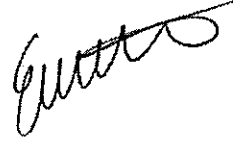
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ABBREVIATIONS

ATT	Attitude Toward Mobile Shopping
BEH	Mobile Shopping Behavior
EFA	Exploratory Factor Analysis
HED	Hedonic Motivation
IT	Information Technologies
KMO	Kaiser-Meyer-Olkin
PE	Perceived Enjoyment
PEOU	Perceived Ease of Use
PU	Perceived Usefulness
PR	Perceived Risk
SI	Social Influence
SAT	Satisfaction
TAM	Technology Acceptance Model
TAM2	Technology Acceptance Model 2

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ABSTRACT

This research is grounded on technology acceptance model and purposed to explore consumers' attitude toward mobile shopping by examining its antecedents and consequences. For this purpose, a multidimensional model is developed which perceived usefulness, perceived ease of use, perceived enjoyment and social influence are considered as antecedents of attitude toward mobile shopping. Hedonic motivation is expected to play a moderator role that would have an effect on abovementioned relationships. Mobile shopping behavior is anticipated to be positively influenced by attitude toward mobile shopping. Furthermore, perceived risk and satisfaction are predicted to influence the connection between attitude toward mobile shopping and mobile shopping behavior.

The research is contributed by a total number of 461 respondents. An online survey is completed by each of them. The results indicate that attitude toward mobile shopping is positively affected by perceived usefulness, perceived ease of use, perceived enjoyment and social influence. However, hedonic motivation only effects the connection between perceived ease of use and attitude toward mobile shopping. Furthermore, mobile shopping behavior is found to be affected positively by attitude toward mobile shopping. Besides, perceived risk and satisfaction are concluded to impact the relationship between consumers' attitude toward mobile shopping and mobile shopping behavior.

Keywords: Mobile shopping, Technology acceptance model, Consumer behavior, M-Commerce, E-Commerce

ÖZET

Bu çalışma, teknoloji kabul modeli çerçevesinde tüketicilerin mobil alışverişe yönelik tutumlarını, bu tutumların öncülleri ve sonuçlarını analiz ederek açıklamayı amaçlamaktadır. Bu sebeple çok boyutlu bir kavramsal model geliştirilmiştir. Bu modelde algılanan kullanılabilirlik, algılanan kullanım kolaylığı, algılanan eğlence ve sosyal etki maddeleri, mobil alışverişin öncül etkenleri olarak tanımlanmaktadır. Hedonik motivasyonun, bahsedilen bu etkenlerle mobile alışverişe yönelik tutum arasında moderatör görevi üstleneceği düşünülmektedir. Ek olarak, algılanan risk ve memnuniyet kavramlarının mobil alışverişe yönelik tutum ve mobil alışveriş davranışı arasındaki ilişkiye etkide bulunduğu tahmin edilmektedir.

Mevcut araştırma için data toplamak adına online bir anket düzenlenmiş ve bu ankete toplamda 461 kişi katılmıştır. Anket sonuçları, mobil alışverişe karşı tutumun algılanan kullanılabilirlik, algılanan kullanım kolaylığı, algılanan eğlence ve sosyal etki kavramlarından olumlu olarak etkilendiği sonucunu göstermektedir. Hedonik motivasyonun sadece algılanan kullanım kolaylığı ve mobil alışverişe yönelik tutum arasındaki ilişkiye etki ettiği, diğer kavramlarla mobil alışverişe yönelik tutum arasındaki ilişkilere anlamlı bir şekilde etki etmediği sonucu görülmüştür. Mobil alışveriş davranışının, mobile alışverişe karşı tutumdan olumlu olarak etkilendiği ortaya çıkmıştır. Son olarak algılanan risk kavramının mobil alışveriş davranışını olumsuz olarak etkilediği, memnuniyet kavramının ise mobil alışveriş davranışını olumlu olarak etkilediği sonucuna varılmıştır.

Anahtar kelimeler: Mobil alışveriş, Teknoloji kabul modeli, Tüketici davranışı, M-Ticaret, E-Ticaret

INTRODUCTION

While progressive mobile devices are embraced and being used in a widespread manner by consumers, consumers' preferences of communication and shopping are reforming perpetually. As one of its specific characteristics, mobile shopping environment enables consumers to shop anywhere, anytime. Under these circumstances, it could be predicted that consumers' behavior of consumption is evolving rapidly.

While the number of smartphone users grow continuously, consumers' enthusiasm to use mobile shopping services is increasing excessively beyond expectations (Chaffey, 2017). Therefore, academic studies on mobile shopping adoption has become critical to explore fundamental elements which motivates consumers to use mobile shopping. Furthermore, it is vital to examine consumers' attitudinal and behavioral intentions for marketers to consider advertising plans, boost revenue, augment benefits and build a convenient market place for their current and new clients (Natarajan et al., 2017).

Technology acceptance model (TAM) is to be a commonly implemented method to express users' accommodation to modern technologies (Davis et al., 1989). There are two cornerstone variables stated as perceived usefulness (PU) and perceived ease of use (PEOU) in TAM which influence consumers' attitude (Davis, 1989). Moreover, perceived enjoyment (PE) is considered as a vital principle which users need to experience during their online shopping process, and it motivates consumers to complete their shopping activity by making a purchase (Faiola et al., 2013; Lee et al., 2012). Besides, social influence (SI) is declared to has an essential impact on consumers' decision-making process for shopping online using smartphones (Groß, 2018). In addition, Hedonic motivation (HED) is another key driver for mobile shopping and it is assumed to be a critical determinant in the scope of electronic commerce (Kim et al., 2012). Not surprisingly, it is found that perceived risk (PR) related to online shopping negatively influences consumers' motivation to shop online (Drennan et al., 2006). Furthermore, satisfaction (SAT) is considered as a critical driver of consumers' mobile shopping behavior (Groß, 2018).

Combining these perspectives, this research purposes a new multidimensional framework in mobile shopping subject by aiming to explore the factors influencing consumers' attitude and behavior. These factors investigated in the research are PU, PEOU, PE, SI, HED, PR and SAT.

In the following chapter, Chapter One, literature on mobile shopping, its antecedents and factors affecting mobile shopping are reviewed. In Chapter Two, the proposed model for attitude toward mobile shopping (ATT) is presented and all the hypotheses related to the research are explained. In Chapter Three, research questions are introduced; data collection and evaluation of the measurement stages are demonstrated. Data analyses and results of hypotheses tests are displayed in Chapter Four. At last, in Chapter Five, Central conclusions derived from the research are discussed; implications based on theory and practice are declared; basic limitations belonging to the research are defined and suggestions for future research are mentioned.

CHAPTER ONE: CONCEPTUAL BACKGROUND

1.1. MOBILE SHOPPING

Mobile shopping has absolutely become a pervasive phenomenon, especially in the smartphone era (Groß, 2016). It is stated that more than 50% of mobile device owners have smartphones in many countries (comScore, 2015). By 2022, the amount of people who have smartphones is forecasted to appear 5.5 billion (WARC, 2017). In 2016, mobile shopping market share was approximately 33.9% in the USA, averagely 23.4% in Europe, 29.6% in Sweden, 34.0% in Germany and 35.6% in Britain (Centre for Retail Research, 2016). However, South Korea and China spend two times more on smartphones than electronic commerce; South Korea has the proportion of 46.0% and China has (49.7%) (eMarketer, 2016). Furthermore, expected global growth of mobile retail commerce would reach \$626 billion by the end of 2018 and it would be almost equal to 21% of the total digital commerce market place (GSMA, 2016).

Mobile shopping is described as *“the activities of consumers who use wireless Internet service when shopping and purchasing via a mobile phone”* (Ko et al., 2009, p. 671). These activities could be listed as searching, comparing, evaluating or buying products. On the contrary, a simplified description refers to *“any momentary transactions related to purchases of goods or services through internet enabled mobile phones”* (Wong et al., 2012, p. 25). Besides, mobile shopping is defined as a part of electronic commerce transactions made by smartphones (Barutçu, 2007) as well as an element of marketing activities for mobile devices. (Ström et al., 2014). Along with the two-research categorization structure by Groß (2015b) and the theoretical understanding of technological approach of Funk (2007), mobile shopping subjects could be widely separated into three units. Firstly, mobile shopping represents a medium for shopping and buying online via smartphones (Kim et al., 2015). Secondly, mobile shopping defines an assistance which provides consumers to enhance their shopping practices in offline shopping context (Cliquet et al., 2014). Thirdly, mobile shopping shapes cross-media interplay

systems such as television, radio and press so as to develop advanced shopping and purchasing services (Funk, 2007). Mobile shopping is also described as an activity of purchasing products or services by utilizing a smartphone connected to wireless networks (Yang, 2010). In addition, mobile shopping could be divided into three steps: before purchase (motivation and targets), during purchase (search, assessment and decision) and after purchase (experience and feedback) (Shankar et al., 2016).

Mobile shopping enables consumers to browse or purchase anytime and anywhere; thus, it is more advantageous than electronic shopping (Yang and Kim, 2012). It is continuously stated that easiness of usage, location and time independency, also effective atmosphere for purchasing are considered as utilitarian factors of mobile shopping and these elements significantly influence consumers' attitude toward mobile shopping (Yang, 2012). However, it is also proved that hedonic value has an impact on consumers' attitude toward mobile shopping (Groß, 2015b). Some of the major characteristics of mobile shopping are listed in Table 1.1. grounded on previous studies.

Table 1.1. Characteristics of Mobile Shopping

Researcher	Characteristics
Aldás-Manzano et al. (2009)	Time saving, convenience, variety, the assortment range and low prices
Chen et al. (2007)	Efficiency
Hung et al. (2012)	A popular approach for modern consumers to ordering or paying for goods
Yang and Kim (2012)	Connection of consumers to retailers and ultimately generating sales

Table 1.1. Characteristics of mobile shopping (Continued)

Researcher	Characteristics
Yang (2010)	Transforming of the traditional consumer shopping experience at brick-and-mortar stores into an optimized shopping experience
Ko (2009)	Use of wireless Internet services in shopping and purchasing through mobile phones
Lu and Su (2009)	Consumers' ability to shop online anytime, anywhere
Wu and Wang (2006)	Consumers' ability to order and pay for goods by using mobile phones anytime, anywhere

(Kim et al., 2015)

Consumers' preference of mobile shopping channel is an important issue to be discussed as well. Mobile shopping applications differ from mobile shopping web-sites tremendously in the perspective of consumers' experience of shopping products (Natarajan et al., 2017). It is declared that mobile shopping applications provides practical and user-friendly shopping environment (Tarasewich, 2003). Consumers mostly prefer to download applications and save them in their smartphones. This situation gives marketers an opportunity to connect with their customers. Therefore, marketing activities such as promotions and launching new products could be shared with consumers and these activities may affect consumers' attitude toward mobile shopping positively. Furthermore, mobile shopping applications presents consumers a more personalized shopping practice compared to retailers' mobile shopping web sites (Natarajan et al., 2017). In conclusion, it could be said that it would be better for retailers to develop mobile shopping applications to increase their sales and maximize their profit.

Beyond these, mobile shopping has an essential role to fill the gap between offline and online shopping environment and improve multi-channel understanding of shopping experience (Huang et al., 2016). As mobile users commonly jump from one mobile destination to another one, the definition of the path to purchase is getting difficult to determine; hence, it is questionable whether consumers prefer to use their mobile phones for shopping (Groß, 2016). Although consumers use their smartphones for shopping, pre- and post-purchase activities are stated more than mobile purchases (Holmes et al., 2013). Thus, it could be commended that consumers still hesitate to adopt mobile shopping.

1.2. TECHNOLOGY ACCEPTANCE MODEL

Davis et al. (1989) introduced Technology Acceptance Model (TAM) to clarify the elements which impact the adoption or denial of emerging technologies. TAM was especially generated to express the adoption of information technologies by users while the earlier theories of innovation acceptance concentrates on all novelties and new technologies (Yang, 2005).

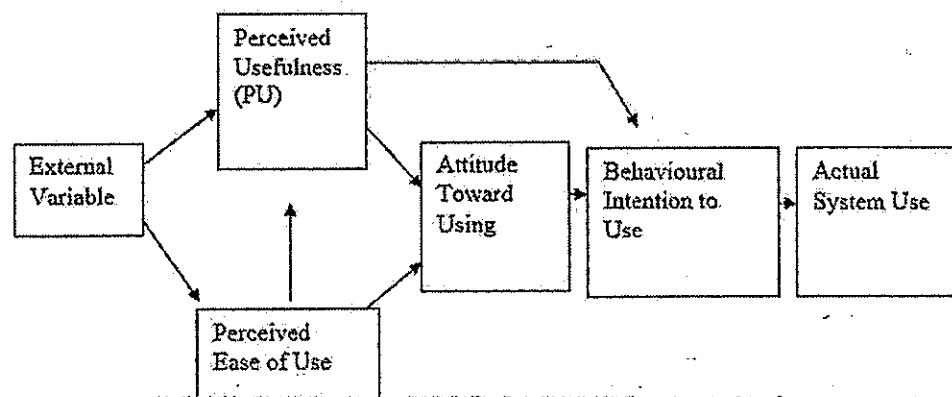
Therefore, while the previous studies examined consumer behavior (Gatignon and Robertson, 1985), information technologies (Knol and Stroeken, 2001) and sociology (Wejnert, 2002), TAM was the only theory which introduces information technologies and enhances its application to the concept on the acceptance or denial of electronic commerce and mobile commerce, also mobile commerce is a subset of electronic commerce, the theory could be used for m-commerce as well (Mohammadi et al., 2011).

The construction of TAM upgrades the Innovation Adoption Model by adding the absolute use of technology in consumers' purpose to accept the innovation (Davis et al., 1989). As it is seen in Figure 1.1., the theory involves five constructs: PU, PEOU, attitude toward utilization, behavioral motivation for usage and exact usage.

In TAM, PU defines consumers' belief of added value as a consequence of utilizing the new technology. PEOU indicates the technology that needs minimum effort in learning and practicing. These two approach impacts

consumers' attitude and behavior of accepting the innovation (Turki, 2017). Behavioral intentions effect the tendency to accept the technology usage. TAM has been introduced to help describing the adoption and usage of innovative technologies (Malhotra and Galletta, 1999). Besides, TAM underlines the signification of perception in the attitude and behavior of consumers towards the technology expresses the varied acceptance aspects of new technologies (Suebsin and Gerdri, 2009). On the contrary, it is also explained that PU has an influence especially on behavioral intention and it also has an impact on PEOU of consumers towards the innovative technology (Hu et al., 1999; Chau and Hu, 2002).

Figure 1.1. The Technology Acceptance Model



(Davis et al., 1989)

TAM has proved its effectiveness as a remarkable approach in information technology research (Straub et al., 1997). Since TAM was introduced, the significance of technology adoption has escalated and obtained the interest of various researches (Venkatesh et al., 2003). TAM is accepted as a powerful theory for examining technology acceptance behavior in different kind of IT categories; for instance, electronic commerce is a member of it (Gefen and Straub, 2000). TAM has been updated with different elements in recent times (Venkatesh and Davis, 2000).

PE is concluded to be a proper and powerful antecedent of attitude toward shopping through online systems (Chiu et al., 2009; Gefen et al., 2003). PU and PE are considered as equal predictors of online shopping attitude;

however, PE is a stronger predictor than PEOU as part of hedonic ambience of online shopping environment (Al-Maghrabi, 2010).

HED is related to experiential feelings and emotions such as amusement and pleasure. Consumers generally do shopping with the motivation of having an experience instead of completing simple tasks (Babin, Darden, and Griffen, 1994). Researches which are carried out for in-store shopping literature, also points out that hedonic value is a key factor in online shopping (Hoffman and Novak, 1996). Online or offline shopping activities for amusement and pleasure enable consumers to escape from reality for a short time period (Kim, 2002; Mathwick et al., 2002). As a result, this study examines HED factor in the acceptance of mobile shopping technology.

TAM is generally expressed incomplete (Brown and Venkatesh, 2005); since it doesn't involve SI in the acceptance and use of innovative technology systems (Shin, 2009). SI element takes place in the extended version of TAM, which is described as TAM2 (Lu, 2014). Social influence is found to be a great factor of accepting mobile shopping technologies (Wei et al., 2009).

It is addressed that PR and the motivation to shop via mobile devices are related; besides, a modified TAM is proposed to explain the relationship between these variables (Wu and Wang, 2005). It is found to be statistically significant that PR has an impact on mobile shopping behavior (Kim et al., 2008; Park and Jun 2003). It could be commended that PR negatively influences the intention to shop via smartphones.

SAT is applied as an essential driver of mobile shopping behavior in the TAM based study (Groß, 2018). Besides, Agrebi and Jallais (2015) concluded that SAT is an influential factor to define consumers' behavior process.

1.3. ANTECEDENTS OF MOBILE SHOPPING

1.3.1. Perceived Usefulness

PU is a central texture in TAM with PEOU and it is a vital topic extensively examined for new technology adoption (Kalinic and Marinkovic,

2016). PU could be described as “*the degree to which a person believes that using a particular system would enhance his or her job performance*” (Davis, 1989, p. 320). It is declared that attitude toward mobile shopping is highly influenced by the degree to consumers’ perception about mobile shopping as useful. Shopping via mobile devices offers some advantages for costumers (e.g. shopping experience without place and time restrictions, immense information about products and services, various options to compare, possibility for real-time communication with retailers and peers) (Groß, 2018). It is stated that mobile shopping enables users to reach useful information and quicker shopping experience (Vijayasathy, 2004). In addition, PU is considered as a vital driver for online shopping behavior (Faqih, 2016). It could be said that there are common services offered by mobile services and electronic services (e.g. personal computers). In this case, costumers’ choice for using mobile services up to its advantages over other electronic services’ (Chong, 2013).

PU and PEOU are generally examined together to predict the acceptance of new technology systems. Zairmpou et al. (2012) indicates that PU massively impacts consumers’ mobile shopping acceptance.

1.3.2. Perceived Ease of Use

PEOU is another main texture in TAM and generally described as “*the degree to which a person believes that using a particular system would be free of effort*” (Davis, 1989, p. 320). Besides, a technological system’s ease of use depends on how this system enables users to complete tasks, boost productivity, capability and capacity (Chau & Lai, 2013). Also, the degree of effort in coming to know mobile shopping services accurately is related to ease of use (Groß, 2015a). Nowadays, people are considered intimate with smartphones and mobile shopping services (Kalinic and Marinkovic, 2016). However, mobile shopping applications are still a mystery for users when new applications and aspects are being announced continuously (Chong, 2013).

The more mobile shopping services are easier to learn and use, the less they are underused (Kim et al., 2010). The limited screen size and entering data

on it could be considered as technological inadequacies in smartphones. For new users, these could result in negative attitude and behavior for mobile shopping services. Moreover, advanced specialties and functions of the mobile services could lead to decrease of usage ability. Thus, PEOU is a crucial component for mobile shopping concept (Kalinic and Marinkovic, 2016).

PEOU is pointed out as a prominent determinant for consumers to adopt new technologies in different kind of services. Featherman et al. (2010) indicated the effect of PEOU on electronic services. Kim et al. (2010) studied the impact of PEOU on mobile payment systems. Cheng et al. (2006) investigated the Internet banking area in the point of PEOU. Mobile services are explored by Mallat et al. (2009). Mobile Internet is examined by Kim et al. (2007) and Bhatti (2007) observed mobile commerce. Furthermore, it is found that PEOU and PU explicitly affect users' attitude and behavior to accept the technological innovation (Yen et al., 2010). Besides, it is declared as an evidence that PEOU heavily influences consumers' consideration to shop via smartphones (Zhang et al., 2012).

1.3.3. Perceived Enjoyment

It has been seen that the level of enjoyment which a user practices takes place in newer versions of TAM (Venkatesh et al., 2012). PE is explained as *"the degree to which the use of the computer is perceived as pleasant, regardless of all consequences of execution which may be envisaged"* (Davis et al., 1992). PE evaluates the momentary condition of human-computer interactions at a distinct time, simulating the condition of playfulness (Moon and Kim, 2001). PE indicates the specifics of hedonic values derived from mobile shopping experience (Groß, 2018). In addition, PE defines emotional conditions which generate positive feelings such as excitement and fun during mobile shopping experiences (Groß, 2018). Therefore, it could be said that PE fulfils pleasure and enjoyment requirements instead of functional shopping results such as time and money saving. Thereby, it could be explained that consumers' attitude toward mobile shopping is both encouraged by utilitarian and hedonic bunch of emotions (Pantano and Priporas, 2016). It is stated that

users who do not feel enjoyment while online shopping would switch to another provider to finish shopping tasks (Faiola et al., 2013). That's why, the more consumers feel the state of enjoyment while they are shopping, the more likely they make a purchase at the end of their online session (Hoffman and Novak, 2009). Smooth use, customization and convenience are defined to be key factors for PE (Magrath and McCormic, 2013). It is studied that attitude toward mobile shopping is influenced by consumers' perception of enjoyment in utilizing smartphones (Agrebi and Jallais, 2015). In the future, it is assumed that PE would be the most decisive element for expressing the divergence of the motivation to utilize mobile devices for shopping (Natarajan et al., 2017). In addition, it is found that there is a corporation between PE and behavioral usage in mobile shopping aspects (Shih and Jin, 2011).

1.3.4. Social Influence

It is generally assumed that TAM is inadequate (Kalinic and Marinkovic, 2016) since SI doesn't exist in original TAM (Shin, 2009). SI is described as "*the degree to which an individual perceives that important others believe he or she should use the new system*" (Vankatesh et al., 2003, p. 451). SI is identical to the subjective norm, which is an explicit principal of behavioral intention (Lu, 2014). It is explained that SI has more impact on consumers' adoption of mobile shopping, compared with PEOU and PU (Fan et al., 2005). Besides, it is also declared that SI is both a principal and antecedent of mobile shopping acceptance (Chan and Chong, 2013).

Shopping is considered as a quiet sociable activity; thus, peer-group effects are observed (San-Martín, et al., 2013). Moreover, it is stated that consumers' social environment's posture for using mobile shopping services inevitably manipulates consumers' preference of using them (Yang and Forney, 2013). Hence, consumers who consider mobile shopping is socially important would constitute a positive attitude toward mobile shopping than others; besides, they would also express and share their positive emotions (San-Martín et al., 2015). Also, there might be a social pressure which relies on the consumers' ambition to follow his or her group's opinions and this leads to

rigid group member action (Yang, 2012). Thus, it could be assumed that SI extremely changes consumers' attitude and behavior toward shopping via smartphones (Groß, 2018).

Shopping is described as a social work and the internet is a wing of it; that's why, SI impacts the acceptance process of mobile shopping significantly (Hansen et al., 2004). Subjective norm determinant must be considered to investigate the elements which lead to be a factor of mobile shopping for buying (Faqih, 2016). It is confirmed that SI positively impacts the behavioral motivation to buy through Internet medium (Clemes et al., 2014).

To sum up, it could be stated that SI is another key factor to determine attitudinal and behavioral intention for mobile shopping with PEOU, PU and PE.

1.4. HEDONIC MOTIVATION

Shopping motivation is one the most important issues in consumer behavior research and it has a major effect on consumers' decision making (Kim and Eastin, 2011). The cognitive motivation is described as utilitarian and the affective motivation is defined as hedonic (Kim and Eastin, 2011). A utilitarian consumer is goal focused, task oriented, analytical and problem solving (Wolfenbarger and Gilly, 2001). Their objective is making a purchase and buy a product; their goal is acquiring a thing conveniently in a decent time period (Monsuwe et al., 2004). A hedonic consumer is generally searching for amusement, joy, excitement, innovation, diversity and amazement (Hausman, 2000). Consumers who have hedonic tendency concentrates on different practices which is not connected to the behavior of acquiring a product (Kim et al., 2012). The concept of hedonic tendency refers to intrinsic motivation (Zanna and Rempel, 1988). Intrinsic motivation is related to pleasure and satisfaction apart from achieving a certain task (Deci and Ryan, 1987). It is stated that HED is an essential driver for mobile shopping acceptance (Ahuja and Khazanchi, 2016). Nowadays, people log into applications via their mobile phone while they are using public transportation, watching television, walking etc. In these scenarios, people browse information, experience the state of flow

and enjoy. This condition is not related to the need; but refers to the consumers' hedonic motivations (Ahuja and Khazanchi, 2016). The hedonic perception of mobile shopping services is highly crucial for consumers' attitude toward mobile shopping (Yang, 2010). It could be commended that HED which derived from by smartphones is greater than regular electronic devices such as laptops; because mobile devices enable customers to have a smooth shopping atmosphere without any interruption (Hubert et al., 2007). Therefore, HED is proposed as a factor which influences consumers' attitude toward mobile shopping.

1.5. PERCEIVED RISK

The approach of PR generally implies several situations in consumer behavior (Bauer, 1960). It has been described that shopping is an activity which includes risk, depending on consumers' uncertainty about buying decisions and the results of poor choices (Bauer, 1960). PR is explained as "*the nature and amount of risk perceived by a consumer in contemplating a particular purchasing decision*" (Cox and Rich, 1964, p. 33). In addition, it is described as a contemplation of failure which involves subjectivity (Mitchell, 1999). The degree of PR is increased in online shopping platform, as online consumers are limited to reach merchandise and sales assistants (Park and Stoel, 2005). Major consideration of PR disables consumers to accept the Internet as a channel which they could do shopping (Garbarino and Strahilevitz, 2004). Psychological, physical, financial, social, convenience and product risks are described to be six fundamentals of PR related to shopping (Jacoby and Kaplan, 1975).

It is concluded that product and financial risks severely and unfavorably affect consumers' online shopping perceptions (Lu, Hsu and Hsu, 2005). Since online consumers have great apprehensions due to the protection of their personal information while shopping online; privacy risk, which is defined as psychological risk as well, is an essential topic to explore (Drennan et al, 2006). Nonetheless, consequences belonging to the recent studies have shown that any character of risk perception has an influence on consumers' shopping intention.

Consumers' buying tendency is significantly influenced by product risk since insufficient information about products is a widely discussed topic on the Internet (Bhatnagar and Ghose, 2004). On the other hand, it is concluded that the concept of privacy risk excessively impacts consumers' willingness to use online shopping services than the product risk (Eggert, 2006). This study examines the connection between PR and consumers' behavior by including product risk, financial risk and privacy risk.

Peter and Tarpey (1975) defines product risk as the failure of a product to acquire consumers' expectations. Product risk perception in mobile shopping may occur by reason of online consumers' lack of observing and experiencing the product and its substitutes physically (Alreck and Settle, 2002). Characteristics of smartphones may vary in different kind of aspects such as software and screen size. These differences may not display products' specialties accurately as their appearance was previously determined by software developers in default framework. Thus, users' anxiety could escalate for making a choice to buy in mobile shopping platform. For instance, it is declared that the degree of PR increases when it comes to shop online which is opposite to a brick and mortar store for apparel products (Goldsmith and Goldsmith, 2002). Besides, it is also revealed that risks belonging to merchandise concern could have an unfavorable impact on mobile shopping behavior (Bhatnagar et al., 2000).

Horton (1976) described financial risk as the state of having budgetary loss depending on a purchase. In addition, financial risk involves imposture, suspicious payment procedures or situations in which prepaid merchandise are not handed over or are picked up in an unsatisfactory condition (Ferri et al., 2013). It could be said that the probability of financial losses in online shopping makes consumers develop a negative perception about shopping online.

Maignan and Lukas (1997) defines privacy risk as the probability of consumers' personal information leaked by the reason of shopping online. Privacy risk is assumed as a barrier which blocks consumers from developing a positive tendency to mobile shopping (Chen et al., 2013). It is declared that "*privacy concerns in m-shopping refer to the extent to which consumers believe*

that they have control over the use of their personal information when storing, tracking, or sharing these information with others, regardless of time and circumstances” (Groß, 2016, p. 113). Furthermore, Khalifa and Shen (2008) indicates that consumers’ concerns for security of their transferred data leads privacy apprehensions in mobile shopping environment. This involves the safety of data against incidental or calculated disclosure to unapproved people, unapproved modifications or demolition (Udo, 2001). Privacy risk is assumed as an obstacle which disables consumers’ mobile shopping adoption worldwide. A lack of trust in the privacy of shopping made by utilizing mobile devices would hinder consumers from mobile shopping scope (Gao et al., 2015).

1.6. SATISFACTION

TAM introduces an extensive divergence for adopting advanced technical improvements; especially for shopping via smartphones (Natarajan et al., 2017). SAT is another vital variable which includes consumers’ emotional and cognitive responses belonging to mobile shopping web sites or applications after a purchase completed (Agrebi and Jallais, 2015). This the most crucial element that makes consumers shop again in the future time period by using the same web site or application by smartphones (Natarjan et al., 2017). Oliver (1981) states that consumers feel satisfied when their presumptions and actual result of a practice matches. Agrebi and Jallais (2015) defines SAT as a psychological feedback from consumers who use mobile shopping web sites or applications and it is prompted by various elements such as information quality and perfection of service. SAT is linked to the post-purchase stage where each of consumers’ expectations from mobile shopping experience are evaluated (Sohn et al., 2017). It could be stated that the more expectations are confirmed or exceed, the more consumers’ tendency to use the same mobile shopping service again increase (Bhattacharjee, 2001). Moreover, Shang and Wu (2017) indicates that considering the pre-purchase process in the mobile shopping web sites or applications, SAT is impacted by PU, PEOU and PE.

This study considers SAT as not a primary anterior for attitude toward mobile shopping. Instead, it is implemented as a decisive driver of mobile shopping behavior and it is related to mobile shopping experience.

CHAPTER TWO: CONCEPTUAL MODEL AND HYPOTHESES

This section purposes to highlight the significance of the research and express the presented theoretical framework and hypotheses founded on the literature review in Chapter I.

2.1. SIGNIFICANCE OF THE STUDY

Wang et al. (2015) declares that smartphones have been accepted and widely used by consumers and consumers' shopping practices have been evolving continuously. Due to consumers' modifying behavior, shopping via smartphones is as a phenomenon among consumers since they could search, compare, assess and buy various products without any location and time restriction (Fritz et al., 2017). Therefore, academic studies on mobile shopping have become vital for examining the major elements for consumers' adoption (Groß, 2015b).

It is theorized by TAM that PU and PEOU are major elements which affect consumers' motivation to utilize advanced technologies (Davis et al., 1989). Moreover, IT services and their applications are considered easy to be introduced with these two topics (Hung and Chang, 2005). It is proved by many researchers examining the acceptance of Internet shopping that PU and PEOU principles are leading factors for consumers to endorse online shopping technologies (Abu-Shamma and Abu-Shanab, 2015; Gefen and Straub, 2000; Faqih, 2013; Devaraj et al., 2002; Wen et al., 2011; Park and Jun, 2003; Baier and Stüber, 2010; O'Cass and Fenech, 2003; Kim et al., 2007; Mohd Suki et al., 2008). These researches mentioned above concentrate on influences of PU and PEOU on consumers' motivation to make a purchase regarding to TAM. One of this research's objectives is to investigate the effects of PU and PEOU on consumer's attitude toward mobile shopping.

PE defines the condition of entertainment while consumers experience during their interaction with technology (Moon and Kim, 2001). PE is generally linked to SAT. It is found that PE drives the state of SAT in utilizing the innovative technologies (Hsiao et al., 2016). Furthermore, it is also declared

that PE effects consumers' behavioral purpose to shop via mobile devices (Dickinger et al., 2008). This research aims to explore the connection between PE and attitude toward mobile shopping.

It is explained that social environment of consumers has an influence on consumers' decision to make shopping via smartphones (Yang and Forney, 2013). It is observed that the more mobile shopping has a positive perception by consumers' social peers, the more consumers' motivation to shop via mobile devices improves (San-Martin et al., 2015). In addition, it is stated that SI impresses a user's adoption of mobile commerce more than perceived usefulness and perceived ease of use (Fan et al., 2005). Complementary consequences of SI effects on mobile shopping acceptance are concluded in the research (Wei et al., 2009; Bhatti, 2007; Min et al., 2008; Chan and Chong, 2013; Lu, 2014; Chong et al., 2012; Khalifa and Cheng, 2002). However, this research focuses on to explore the connection between SI and attitude toward mobile shopping.

HED in the scope of shopping via smartphones is described as the level of consumers' feeling of gratification originated from using mobile web sites or applications (Hsu and Lin, 2016). It is explained that hedonic value has a strong impression on SAT in mobile shopping environment (Lin and Wang, 2006). In addition, it is demonstrated that HED favorably enhances users' SAT for mobile services (Kuo et al., 2009). Besides, it is found in previous studies that HED and consumer behavior are related (Zhou et al., 2007; Wolfinbarger and Gilly, 2001; Chang et al., 2005; Monsuwe et al., 2004). This study objects to clarify the connection between HED and attitude toward mobile shopping.

PR definition is originated from the viewpoint of decision making analysts, and it is expressed as consumers' considerations of the ambiguity and the potential unwelcome results with regarding to purchases (Littler and Melanthiou, 2006). It is explored that PR adversely effects users' behavioral motivation to accept online channels for shopping (Pavlou, 2003; Faqih, 2013). Furthermore, it is proved that PR negatively impacts consumers' SAT (Johnson et al., 2008). This research aspires to examine the effect of PR on mobile shopping behavior.

SAT is the most crucial factor which leads forthcoming purchases (Natarajan et al., 2017). Earlier researches proved that the connection between SAT and shopping via mobile devices are significant (Hellier et al., 2003; Abdul-Muhmin, 2010). This research intends to define the effect of SAT on mobile shopping behavior.

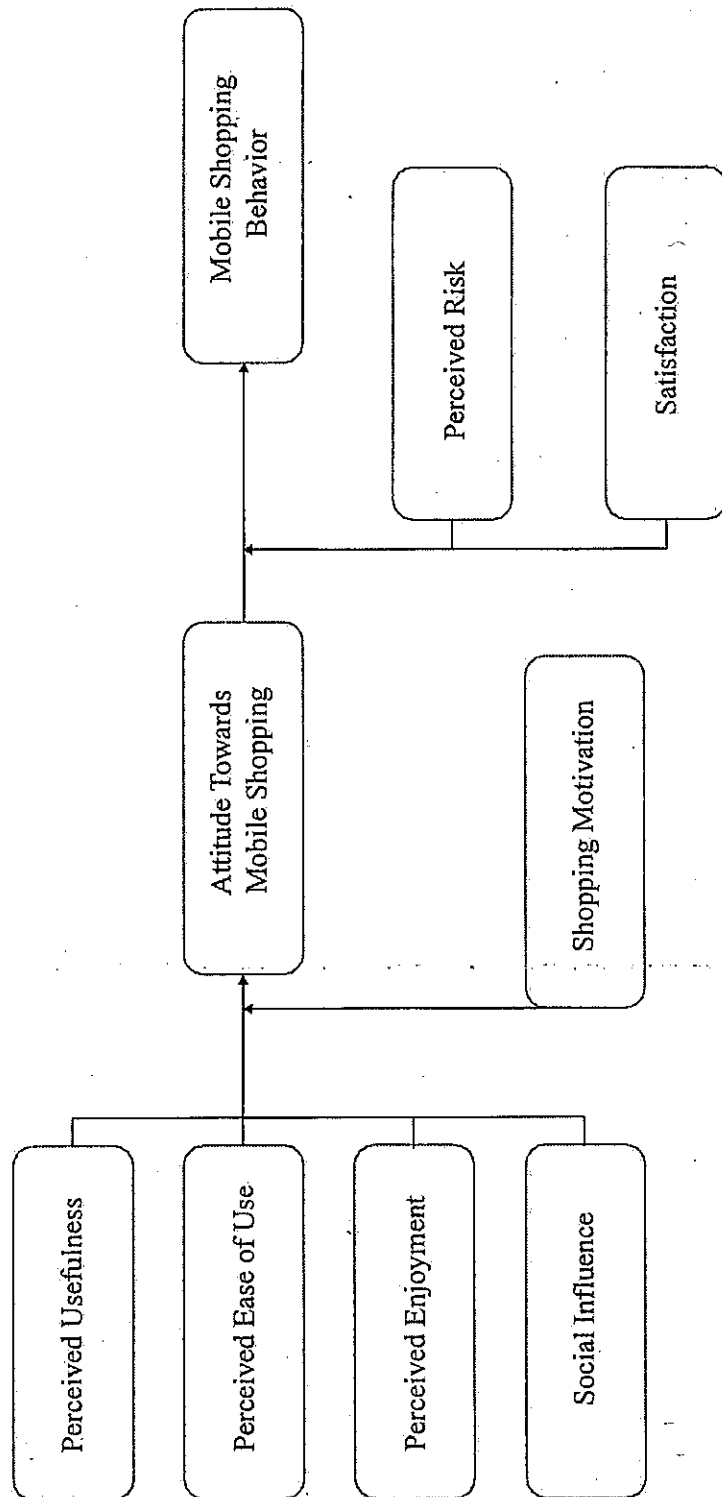
To sum up, this study purposes to improve the scope of knowledge on attitude toward mobile shopping. Despite its expansion in usage, mobile shopping context is still insufficient as a territory of research regarding its antecedents and consequences. Filling the gap in the literature, this study purposes an enhanced form of the TAM to establish a multidimensional structure of consumers' adoption of shopping via smartphones.

2.2. PROPOSED FRAMEWORK AND HYPOTHESES

The elemental theoretical framework of this research is originated from TAM by Davis et al. (1989) and it is a remarkably accepted theory to assess mobile shopping context (Zhang et al., 2012). A cause-and-effect connection could be observed in TAM. Primarily, PU and PEOU shape a consumer's attitude. Then, the consumers' attitude regulates behavioral intention. Lastly, behavioral intention influences behavior.

By reason of the concerns about TAM's conservativeness and lack of falsifiability, adjustment of the model could be applied (Groß, 2018). Thus, the connection between attitude and behavior is detailed with PU, PEOU, PE, SI, HED, PR and SAT. The conceptual model of the study is seen in Figure 2.1.

Figure 2.1. Conceptual Model of the Study



Accordingly, the consequent hypotheses are introduced:

- H1: PU has a positive effect on ATT.
- H2: PEOU has a positive effect on ATT.
- H3: PE has a positive effect on ATT.
- H4: SI has a positive effect on ATT.
- H5: HED increases the effect of PU on ATT.
- H6: HED increases the effect of PEOU on ATT.
- H7: HED increases the effect of PE on ATT.
- H8: HED increases the effect of SI on ATT.
- H9: ATT has a positive effect on BEH.
- H10: PR decreases the effect of ATT on BEH.
- H11: SAT increases the effect of ATT on BEH.

CHAPTER THREE: RESEARCH DESIGN AND METHODOLOGY

3.1. RESEARCH OBJECTIVES

This research aims to investigate consumers' attitude toward mobile shopping by analyzing its antecedents and consequences.

The fundamental research questions of the research are presented below:

- 1) Is there any relationship between PU and ATT?
- 2) Is there any relationship between PEOU and ATT?
- 3) Is there any relationship between PE and ATT?
- 4) Is there any relationship between SI and ATT?
- 5) How does HED affect the relationship between PU and ATT?
- 6) How does HED affect the relationship between PEOU and ATT?
- 7) How does HED affect the relationship between PE and ATT?
- 8) How does HED affect the relationship between SI and ATT?
- 9) Is there any relationship between ATT and BEH?
- 10) How does PR affect the relationship between ATT and BEH?
- 11) How does SAT affect the relationship between ATT and BEH?

3.2. DEVELOPMENT OF THE MEASUREMENT INSTRUMENT

The measures operated are multi-item scales, all chosen from earlier researches and adjusted to the framework of the current study.

PU is measured by 7-point Likert scale (1=strongly disagree; 2=disagree, 3=more or less disagree; 4=neither agree nor disagree; 5=more or less agree; 6=agree; 7=strongly agree). The four items of this subject are chosen from Manzano et al. (2009), Yang (2012) and Ko et al. (2009).

PEOU is measured by 7-point Likert scale (1=strongly disagree; 2=disagree, 3=more or less disagree; 4=neither agree nor disagree; 5=more or less agree; 6=agree; 7=strongly agree). The four items of this subject are chosen from Wu and Wang (2005), Wei et al. (2009) and Chong et al. (2012).

PE is measured by 7-point Likert scale (1=strongly disagree; 2=disagree, 3=more or less disagree; 4=neither agree nor disagree; 5=more or

less agree; 6=agree; 7=strongly agree). The three items of this subject are chosen from Yang (2012).

SI is measured by 7-point Likert scale (1=strongly disagree; 2=disagree, 3=more or less disagree; 4=neither agree nor disagree; 5=more or less agree; 6=agree; 7=strongly agree). The four items of this subject are chosen from Chong et al. (2012) and Chan and Chong (2013).

HED is measured by 5-point Likert scale (1=strongly disagree; 2=disagree; 3=neither agree nor disagree; 4=agree; 5=strongly agree). The four items of this subject are chosen from Cai and Xu (2011), Carpenter (2008), Kim et al. (2012) and Yang (2010).

ATT is measured by 7-point Likert scale (1=strongly disagree; 2=disagree, 3=more or less disagree; 4=neither agree nor disagree; 5=more or less agree; 6=agree; 7=strongly agree). The four items of this subject are chosen from Bigné et al. (2005) and Manzano et al. (2009).

PR is measured by 7-point Likert scale (1=strongly disagree; 2=disagree, 3=more or less disagree; 4=neither agree nor disagree; 5=more or less agree; 6=agree; 7=strongly agree). The nine items of this subject are chosen from Garbarino and Strahilevitz (2004), Alreck and Settle (2002) and Sweeney et al. (1999).

SAT is measured by 7-point Likert scale (1=strongly disagree; 2=disagree, 3=more or less disagree; 4=neither agree nor disagree; 5=more or less agree; 6=agree; 7=strongly agree). The three items of this subject are chosen from San-Martin and Catalán (2013).

BEH is measured by 5-point Likert scale (1=strongly disagree; 2=disagree; 3=neither agree nor disagree; 4=agree; 5=strongly agree). The three items of this subject are chosen from Haque et al. (2009).

All constructs and sources in the research are listed in Table 3.1.

Table 3.1. Constructs and Sources

Construct	Source
PU	(Manzano et al., 2009; Ko et al., 2009; Yang, 2012)
PEOU	(Chong et al., 2012; Wei et al., 2009; Wu and Wang, 2005)
PE	(Yang, 2012)
SI	(Chan and Chong, 2013; Chong et al., 2012)
HED	(Cai and Xu, 2011; Carpenter, 2008; Kim et al., 2012; Yang, 2010)
ATT	(Manzano et al., 2009; Bigné et al., 2005)
PR	(Alreck and Settle, 2002; Sweeney et al., 1999; Garbarino and Strahilevitz, 2004)
SAT	(San-Martin and Catalán, 2013)
BEH	(Haque et al., 2009)

The questionnaire is given in Appendix A and Appendix B.

3.3. SAMPLING AND SAMPLE CHARACTERISTICS

3.3.1. Sampling and Data Collection

The data which is implemented to the application part of this research is collected with an online survey. The online survey is arranged with a web site called "Survey Monkey". Once the questionnaire is approved by Istanbul Bilgi University Ethic Committee, the online link of the survey is shared through e-mail and social media channels such as Twitter and Facebook. There are 461 usable questionnaires which constitute the sample size of this study. Due to the time and capital restrictions, current amount of the sample size is

considered sufficient. The survey has been accessible online for approximately two weeks.

3.3.2. Sample Characteristics

A demographic diffraction of the sample displays that 55.5% of the sample is women and %44.5 of the sample is men.

As a result of age distribution, 0.7% of the sample is "Under 18 years"; 27.3% is between "18-25 years"; 50.5% is between "26-35 years"; 19.1% is between "36-50 years"; 2.4% is "Above 50 years". Therefore, it could be said that the superiority of the respondents belongs to the age group of 26-35 years (50.5%). This indicates that the graduated respondents are more than the undergraduates.

In education distribution, it is examined that no one is educated from primary school. 0.7% of the sample is graduated from middle school; 14.3% of the sample is graduated from high school; 62.5% of the sample is graduated from university and 22.6% of the sample has a master's degree or PhD.

In terms of income, it is seen that 16.9% of the sample earns 2,000 TL or less in a month; 21.0% of the sample earns between 2,001-3,000TL; 17.4% of the sample earns 3,001-4,000TL; 14.5% of the sample earns 4,0001-5,000TL; 30.2% of the sample earns more than 5,000TL in a month.

In addition, it is concluded that 95.4% of the sample did mobile shopping at least one time in their lifetime. 4.6% of the sample never did mobile shopping in their lifetime. Moreover, %7.8 of the sample has been using mobile shopping for 3 months or less; 4.1% of the sample has been using mobile shopping for 4-6 months, 7.6% of the sample has been using mobile shopping for 7 months-1 year; 15.8% of the sample has been using mobile shopping for between 1-2 years; 17.6% of the sample has been using mobile shopping for between 2-3 years, 47.1% of the sample has been using mobile shopping for 3 years or more. Besides, 24.1% of the sample does mobile shopping once in 6 months or never; 28.6% of the sample does once in 2-3 months; 16.9% of the sample does once in a month; 21.9% of the sample does 2-3 times in a month; 4.6% of the sample does once in a week; 3.9% of the

sample does 2-3 times in a week. All the demographic attributions of the participants of the questionnaire takes place in Table 3.2.

Table 3.2. Sample Characteristics

Characteristics	Frequency	Percentage
Gender (n=461)		
Female	256	55.50%
Male	205	44.50%
Age (n=461)		
<18	3	0.70%
18-25	126	27.30%
26-35	233	50.50%
36-50	88	19.10%
>50	11	2.40%
Income (n=461)		
<=2000TL	78	16.90%
2,001-3,000TL	97	21.00%
3,001-4,000TL	80	17.40%
4,001-5,000TL	67	14.50%
>5,000TL	139	30.20%
Education (n=461)		
Primary School	0	0%
Middle School	3	0.70%
High School	66	14.30%

Table 3.2. Sample Characteristics (Continued)

Characteristics	Frequency	Percentage
University	288	62.50%
Master's or PhD	104	22.60%
Mobile Shopping Experience (n=461)		
Yes	440	95.40%
No	21	4.60%
Mobile Shopping Experience (n=461)		
<=3 months	39	7.80%
4-6 months	16	4.10%
7 months-1 year	35	7.60%
1-2 years	73	15.80%
2-3 years	81	17.60%
>=3 years	217	47.10%
Mobile Shopping Frequency (n=461)		
Once in 6 months or never	111	24.10%
Once in 2-3 months	132	28.60%
Once in a month	78	16.90%
2-3 times in a month	101	21.90%
Once in a week	21	4.60%
2-3 times in a week	18	3.90%

CHAPTER FOUR: DATA ANALYSES AND FINDINGS

This chapter purposes to explain the inspection of data considering its missing values, outliers and statistical specialties. Thereupon, reliability tests and exploratory factor analyses are observed which are critical for measure purification. The program which is computed for statistical analyses is SPSS 22.0.

4.1. MISSING DATA

It is necessary to examine the missing data; so as not to receive tendentious results (Hair et al., 2010). Replacing missing values considering the current data before research hypotheses are tested is an alternative way to prevent getting biased results (Little and Rubin, 2002). However, since all the questions in the survey are obligated to be filled, there are no missing values in the collected data.

4.2. OUTLIERS

Outliers implies an observation which is completely divergent from other ones. Besides, these divergent observations could quietly modify the statistical results. On the other hand, it is concluded that the consequences of outliers should be accepted; furthermore, as long as the population involves small number of outliers, these outliers should not be excluded from the research (Hair et al., 2010). However, there are no outliers in the current data.

4.3. MEASURE PURIFICATION

Reliability tests and exploratory factor analyses (EFA) are executed to determine the purification the measurement scales.

4.3.1. Reliability of the Measures

Reliability indicates measurement scales which prove stable outcomes on repeated tests. The Cronbach's alpha is a broadly accepted test to illustrate the constitutional consistency of the scale if each item of the scale is correlated with the rest of the items, and with the summated scale score which is called item-total correlations (Hair et al., 2010). It is stated that a reliability coefficient of .60 or more is ideal in exploratory researches (Peter, 1979). The Cronbach's alpha and item-total correlation values belonging to this study are shown in Table 4.1. It is seen that all items in the scales are reliable.

Table 4.1. Reliability Statistics for The Scales

Item	Corrected Item-Total Correlation	Cronbach's alpha
PU		.811
Mobile shopping services enable me to accomplish shopping tasks faster.	.737	
Mobile shopping services reduce the time I spend shopping.	.723	
Mobile shopping services can help me to make better purchasing decisions.	.862	
Mobile shopping services make it easier for me to shop.	.728	
PEOU		.805
I think it's easy to use m-commerce.	.695	
I think m-commerce is understandable and clear.	.629	
I think using m-commerce requires minimum effort.	.582	
I think learning to use m-commerce is easy.	.603	
PE		.906
It is fun to use mobile shopping.	.824	
I find mobile shopping entertaining.	.885	
I find mobile shopping exciting.	.742	
SI		.685
Relatives and friends have an influence on my decision to use m-commerce.	.521	
Mass media (e.g. TV, radio, newspapers) have an influence on my decision to use m-commerce.	.505	
I would use m-commerce more often if the service was widely used by people in my community.	.545	
It is the current trend to use m-commerce.	.310	

Table 4.1. Reliability Statistics for The Scales (Continued)

Item	Corrected Item-Total Correlation	Cronbach's alpha
HED		.836
I use mobile shopping more for having fun than for purchasing products.	.487	
I enjoy mobile shopping.	.728	
I feel pleasure during mobile shopping.	.797	
I can feel the exciting shopping atmosphere through mobile shopping.	.691	
ATT		.906
Mobile shopping is interesting.	.700	
Mobile shopping is positive.	.842	
Mobile shopping is valuable.	.815	
Mobile shopping is useful.	.814	
PR		.759
It is DIFFICULT for me to judge products' quality adequately on the Internet.	.522	
It is DIFFICULT for me to compare the quality of similar products on the Internet.	.438	
The products purchased online may NOT perform as expected.	.517	
My credit card number may NOT be secure	.552	
I am concerned that I may NOT receive the item purchased.	.533	
I may buy the same product at a lower price from somewhere else (e.g. store, catalog).	.226	
Online retailers may disclose my personal information: (e.g. email address, mailing address) to other companies.	.480	
Online retailers may track my shopping habits and history purchases.	.283	
I may be contacted by online retailers (e.g. via email, phone calls, letters) without providing consent after the completion of transaction.	.459	

Table 4.1. Reliability Statistics for The Scales (Continued)

Item	Corrected Item-Total Correlation	Cronbach's alpha
SAT		.827
I am satisfied with the way in which shopping transactions are processed on smartphones.	.670	
Mobile shopping fulfils all of my expectations.	.646	
Shopping on my smartphone is very satisfactory.	.761	
BEH		.824
My past experiences with shopping online is great	.660	
My future expectations with shopping online is good	.746	
I will continue shop online in the future	.640	

4.3.2 Validity of Measurements

In this research, EFA is used to determine the validity of the measures. EFA investigates the dimensionality of elemental structure between variables which are used in an analysis (Hair et al., 2010). Common factor analysis and component analysis are two major approaches of EFA. Common factor analysis is generally used for summarizing data, while component analysis detects the fundamental factors which express variables shared in common (Hair et al., 2010). Besides, Kaiser-Meyer-Olkin measure of sampling adequacy (KMO) and the significance level of Bartlett's test of sphericity methods are implemented to distinguish whether the data is suitable for EFA. It could be stated that there is a high degree of inter-correlations among the variables if KMO value is high and Bartlett's test is significant (Hair et al., 2010). EFA of this research are presented in Table 4.2.

Table 4.2. Exploratory Factor Analysis Results

Item (Perceived Usefulness)	Factor Loadings
Mobile shopping services reduce the time I spend shopping.	.869
Mobile shopping services make it easier for me to shop.	.868
Mobile shopping services enable me to accomplish shopping tasks faster.	.860
Mobile shopping services can help me to make better purchasing decisions.	.634

Total variance explained = 66%

Kaiser-Meyer-Olkin Measure of Sampling Adequacy = .787

Significance of Bartlett's Test of Sphericity = .000

Table 4.2. Exploratory Factor Analysis Results (Continued)

Item (Perceived Ease of Use)	Factor Loadings
I think it's easy to use m-commerce.	.846
I think m-commerce is understandable and clear.	.805
I think learning to use m-commerce is easy.	.782
I think using m-commerce requires minimum effort.	.765

Total variance explained = 64%

Kaiser-Meyer-Olkin Measure of Sampling Adequacy = .795

Significance of Bartlett's Test of Sphericity = .000

Item (Perceived Enjoyment)	Factor Loadings
I find mobile shopping entertaining.	.956
It is fun to use mobile shopping.	.927
I find mobile shopping exciting.	.877

Total variance explained = 85%

Kaiser-Meyer-Olkin Measure of Sampling Adequacy = .698

Significance of Bartlett's Test of Sphericity = .000

Item (Social Influence)	Factor Loadings
I would use m-commerce more often if the service was widely used by people in my community.	.785
Relatives and friends have an influence on my decision to use m-commerce.	.767
Mass media (e.g. TV, radio, newspapers) have an influence on my decision to use m-commerce.	.753
It is the current trend to use m-commerce.	.536

Total variance explained = 51%

Kaiser-Meyer-Olkin Measure of Sampling Adequacy = .723

Significance of Bartlett's Test of Sphericity = .000

Table 4.2. Exploratory Factor Analysis Results (Continued)

Item (Hedonic Motivation)	Factor Loadings
I feel pleasure during mobile shopping.	.913
I enjoy mobile shopping.	.871
I can feel the exciting shopping atmosphere through mobile shopping.	.841
I use mobile shopping more for having fun than for purchasing products.	.659

Total variance explained = 68%

Kaiser-Meyer-Olkin Measure of Sampling Adequacy = .772

Significance of Bartlett's Test of Sphericity = .000

Item (Attitude Toward Mobile Shopping)	Factor Loadings
Mobile shopping is positive.	.918
Mobile shopping is useful.	.904
Mobile shopping is valuable.	.903
Mobile shopping is interesting.	.821

Total variance explained = 79%

Kaiser-Meyer-Olkin Measure of Sampling Adequacy = .830

Significance of Bartlett's Test of Sphericity = .000

Item (Satisfaction)	Factor Loadings
Shopping on my smartphone is very satisfactory.	.907
I am satisfied with the way in which shopping transactions are processed on smartphones.	.856
Mobile shopping fulfils all of my expectations.	.834

Total variance explained = 75%

Kaiser-Meyer-Olkin Measure of Sampling Adequacy = .693

Significance of Bartlett's Test of Sphericity = .000

Table 4.2. Exploratory Factor Analysis Results (Continued)

Item (Mobile Shopping Behavior)	Factor Loadings
My future expectations with shopping online is good	.897
My past experiences with shopping online is great	.850
I will continue shop online in the future	.837

Total variance explained = 74%

Kaiser-Meyer-Olkin Measure of Sampling Adequacy = .700

Significance of Bartlett's Test of Sphericity = .000

Item (Perceived Risk)	Factor Loadings	
	1	2
It is DIFFICULT for me to judge products' quality adequately on the Internet.	.831	
It is DIFFICULT for me to compare the quality of similar products on the Internet.	.819	
The products purchased online may NOT perform as expected.	.652	
I am concerned that I may NOT receive the item purchased.	.615	
I may buy the same product at a lower price from somewhere else (e.g. store, catalog).	.431	
Online retailers may disclose my personal information (e.g. email address, mailing address) to other companies.		.866
I may be contacted by online retailers (e.g. via email, phone calls, letters) without providing consent after the completion of transaction.		.809
Online retailers may track my shopping habits and history purchases.		.767
My credit card number may NOT be secure	.486	.520

Total variance explained = 56%

Kaiser-Meyer-Olkin Measure of Sampling Adequacy = .764

Significance of Bartlett's Test of Sphericity = .000

EFA is performed to test the validity of the measures and as it is seen in Table 4.2., all items in the scales are loaded to the factors which they belong as expected. PR context is multidimensional hence it involves product risk, financial risk and privacy risk subjects in the research. However, in the scope of this study, it is purposed to examine overall risk perception. Since PR's alpha value is also high; PR is considered as a unique concept in the analyses.

4.4. HYPOTHESES TESTING

Linear regression analyses are performed to test all hypotheses in the study.

According to the results seen in Table 4.3.; PU, PEOU, PE and SI affect ATT statistically significantly and positively as expected. Thus; H1, H2, H3 and H4 are supported.

Table 4.3. Regression Analysis for H1, H2, H3 and H4

Model	R Square	Adjusted R Square	F	Significance
1	.618	.615	184.338	.000

Standardized Coefficients			
	Beta	t	Significance
(Constant)		1.805	.072
PU	.310	7.164	.000
PEOU	.202	4.806	.000
PE	.382	10.492	.000
SI	.079	2.535	.012

Dependent variable: ATT

As a consequence of the outcome taken place in Table 4.4., HED doesn't influence relationship between PU and ATT. Besides, it is concluded that HED doesn't affect the relationship between PE and ATT; also, doesn't impact the relationship between SI and ATT. Moreover, HED is a full moderator. It completely moderates the relationship between PEOU and ATT. Independently the degree of PEOU, ATT is positively affected if there is HED. As a result; H5, H7 and H8 are rejected. However, H6 is supported.

Table 4.4. Regression Analysis for H5, H6, H7 and H8

Model	R Square	Adjusted R Square	F	Significance
1	.618	.615	184.338	.000
2	.636	.629	98.534	.000

Standardized Coefficients				
Model		Beta	t	Significance
1	(Constant)		1.805	.072
	PU	.310	7.164	.000
	PEOU	.202	4.806	.000
	PE	.382	10.492	.000
	SI	.079	2.535	.012
2	(Constant)		2.552	.011
	PU	.488	3.588	.000
	PEOU	-.178	-1.572	.117
	PE	.478	3.954	.000
	SI	.211	2.055	.040
	PU*HED	-.378	-1.457	.146
	PEOU*HED	.920	3.738	.000
	PE*HED	-.343	-1.539	.125
	SI*HED	-.237	-1.462	.144

Dependent variable: ATT

ATT positively and statistically significantly influence BEH. The result is displayed in Table 4.5. Therefore, H9 is supported.

Table 4.5. Regression Analysis for H9

Model	R Square	Adjusted R Square	F	Significance
1	.570	.569	609.220	.000

Standardized Coefficients			
	Beta	t	Significance
(Constant)		14.435	.000
ATT	.755	24.682	.000

Dependent variable: BEH

According to the results in Table 4.6., PR negatively affects the relationship between ATT and BEH. Besides, SAT significantly impacts the relationship between ATT and BEH.

Table 4.6. Regression Analysis for H10 and H11

Model	R Square	Adjusted R Square	F	Significance
1	.570	.569	609.220	.000
2	.591	.588	219.727	.000

		Standardized Coefficients		
Model		Beta	t	Significance
1	(Constant)		14.435	.000
	ATT	.755	24.682	.000
2	(Constant)		13.808	.000
	ATT	.379	4.311	.000
	ATT*PR	.097	2.230	.026
	ATT*SAT	.327	3.713	.000

Dependent variable: BEH

The summary of hypothesis tests is listed in Table 4.7.

Table 4.7. The Summary of Hypotheses Tests

Hypothesis		Result
H1	PU has a positive effect on ATT.	(+) Supported
H2	PEOU has a positive effect on ATT.	(+) Supported
H3	PE has a positive effect on ATT.	(+) Supported
H4	SI has a positive effect on ATT.	(+) Supported
H5	HED increases the effect of PU on ATT.	(-) Rejected
H6	HED increases the effect of PEOU on ATT.	(+) Supported
H7	HED increases the effect of PE on ATT.	(-) Rejected
H8	HED increases the effect of SI on ATT.	(-) Rejected
H9	ATT has a positive effect on BEH.	(+) Supported
H10	PR decreases the effect of ATT on BEH.	(+) Supported
H11	SAT increases the effect of ATT on BEH.	(+) Supported

CHAPTER FIVE: DISCUSSION AND CONCLUSION

With the increasing utilization of mobile internet and mobile technologies, mobile shopping services which are a bunch of online shopping, are becoming widespread day by day. Therefore, it is essential to examine the determinants and factors which motivate consumers to shop via their smartphones. This research enriches the earlier literature by implementing a multidimensional comprehension of mobile shopping acceptance which explains the causal relationship between attitude and behavior considering the elements which affect them. PU, PEOU, PE, SI, HED, PR and SAT are investigated as perceptions which influence consumers' mobile shopping attitude and behavior. Firstly, it is aimed to obtain directive findings to sustain future researches. Secondly, it is purposed to attain managerial outcomes for the improvement of the mobile shopping practices.

Grounded on an extensive review of the literature, PU, PEOU, PE and SI are hypothesized to be anterior of consumers' ATT. HED is celebrated to impact the connection between each four of those concept and ATT. In addition, it is tendered that ATT is positively related to BEH. Finally, PR and SAT are presented to affect the relationship between ATT and BEH. Data collected through an online survey indicates that the results are mainly in agreement with the assumptions with three exceptions.

PU is one of the key instruments which influence consumers' attitude toward mobile shopping. Usefulness enables consumers to benefit of the services which they use. Mobile shopping provides consumers to complete their shopping tasks in a short time period and reduces the time which they spent for shopping comparing in-store shopping activities. In addition, mobile shopping services make consumers have better shopping decisions. It takes minimum effort to view so many options and compare them. Besides, commends about products or services help consumers to evaluate them and make a decision. In conclusion, PU proved to be significantly influencing ATT.

PEOU is a critical element taking part in fundamental TAM with PU. The more a mobile shopping environment is easy to be practiced by consumers,

the more positive attitude toward mobile shopping is generated. According to the data derived from the survey, PEOU is positively related to ATT. Mobile devices have smaller screen sizes comparing to personal computers. This situation could cause difficulty for consumers to make transactions. Therefore, it is important for mobile shopping sites or applications to be designed considering the user interface and user experience practices.

PE positively affects ATT. Consumers prefer to use their smartphones not only to complete their duties, but also to enjoy and spend time when they are available. Emotions of pleasure and entertainment motivate consumers to spend more time in mobile shopping services and this situation generally ends up by making a purchase. In this study, it is found that PE is positively related to ATT.

SI is shown to be a statistically significant driver of ATT. Hence mobile shopping is still a growing activity, SI has a great emphasis on conditions where consumers have tendency to use this type of online shopping channel. Consumers who share a common social environment may inspire others to develop a positive attitude toward mobile shopping. Therefore, when it comes to create mobile shopping marketing campaigns, SI concept is must be considered. Social networks and word-of-mouth have a serious impact on acceptance of mobile shopping by developing a supportive climate to enrich consumer's perception of using mobile shopping services.

Another objective of this study is to clarify whether HED moderates the abovementioned relationships or not. Contrary to the predictions in hypotheses, it is discovered that HED doesn't regulate the connection between PU and ATT; PE and ATT; SI and ATT. On the other hand, HED is proved to be significantly dominates the connection between PEOU and ATT. Furthermore, it is concluded that HED is a full moderator and there is a full moderation defining this relationship. In conclusion, HED is directly proportional with ATT without regard to consumers' perception of ease of use.

BEH is driven by consumers' ATT. Not surprisingly, attitude and behavior have a specific causal relationship between each other in general. The

more positive attitude a consumer develops, the more likely this attitude turns into a behavior. Therefore, ATT is positively related to BEH.

Risk perception is one of the major threads which makes consumers hesitate to shop via mobile devices. The results obtained from the data analyses suggest that PR has a negative effect on the relationship between ATT and BEH. These outcomes are in line with the hypothesis. Firstly, perception of product risk is one of the obstacles which make consumers feel anxious to use mobile shopping. This concern is related to the situation which product is unsuccessful to answer consumers' expectations. Secondly, perceived financial risk is another concern which prevents consumers to shop via smartphones. Probability of monetary losing by using smartphones for shopping disables consumers to adopt mobile shopping. Lastly, perceived privacy risk restrains users to adopt online shopping services. The possibility of disclosure of personal information during online shopping process prevents consumers to use mobile shopping. As a result, it is found that the relationship between ATT and BEH is negatively affected by PR.

SAT is found to be statistically significant to regulate the relationship between ATT and BEH. This result fulfils the expectation while a consumer is satisfied with a mobile shopping experience, the consumer builds positive manners to mobile shopping.

5.1. IMPLICATIONS FOR THEORY

Despite the fact that the research on mobile shopping has been recently trendy, the elements affecting this concept are not sufficiently discussed. Although PU and PEOU have been previously investigated, the effects of PE and SI on ATT have not been investigated adequately. In addition, HED is mostly studied in the shopping behavior concept. However, its influence on antecedents of mobile shopping and attitude is generally missing. Furthermore, PR and SAT are two major topics to be analyzed to express the connection between attitude and behavior. Hence, this research aims to contribute to the literature and enhance it by introducing a multidimensional framework which consolidates the abovementioned subjects.

5.2. IMPLICATIONS FOR PRACTICE

It is critical for business organizations to figure out consumers' needs and expectations and which elements motivate customers to use mobile shopping services. This study provides a basis for businesses how to encourage consumers who haven't used mobile shopping services it before and retain consumers who have already been shopping via smartphones.

It is proved here that PU, PEOU, PE and SI impacts users' ATT. In addition, HED factor is confirmed to influence the connection between PEOU and ATT. What's more, it is concluded that ATT is directly related to BEH. Moreover, PR and SAT are proved to be two elements which regulate the connection between ATT and BEH. These findings are important for business organizations to improve consumers' mobile shopping experience and enrich it for differentiating from their competitors.

It is essential for mobile shopping web sites and applications to be understandable and clear. Day by day, as the competition increases, consumers abandon from a mobile shopping service and skip to another one quickly when they experience a struggling and impractical shopping atmosphere. Therefore, these services should be handy and informative. In addition, it is necessary for consumers to browse a service practically and making operations such as searching, filtering and comparing products, and completing transactions easily. Furthermore, contemporary user interface and user experience practices should be prospected and implemented to services. The more time a consumer spends in a web site, the more likely a transaction is made. Thus, innovative actions should be taken by developers to make consumers feel enjoyment and amusement emotions during shopping process. Marketing campaigns may be organized to attract attention to benefits of mobile shopping. Thus, consumers could be influenced to develop a positive attitude by their environment with social networks and word-of-mouth effect. Risk factor is a major consideration for consumers. Enhanced return and exchange policies could prevent customers to hesitate shopping online. Moreover, mobile shopping services should have strong security precautions and a clear privacy policy to avoid

fraud and illegal attempts. Besides, fast shipping options, promotions and decent customer care services may increase consumers' satisfaction.

5.3. LIMITATIONS AND FUTURE RESEARCH SUGGESTIONS

This research has some limitations due to its application. First, data is collected through an online survey and approximately all respondents have online shopping experience. Therefore, future researchers could combine online and offline surveys not only to enlarge sample, but also to be more confident in the results.

Secondly, this research is conducted in a specific country. However, it is a fact that consumer attitude and behavior vary in different countries and cultures. Thus, it should be noted that these results belong to respondents living in Turkey.

Lastly, results of this study reflect only a short-time period condition. With the quick changes in mobile shopping trends, a long-term research is suggested to be conducted to have better results.

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Appendix A. Questionnaire in English

Dear Participant,

This survey is a part of an academic study that investigates consumers' attitude toward mobile shopping via smartphones.

Your contribution is requested for obtaining proper results from this research by answering the questions in the survey.

Your shared information will only be used in this academic study and will not be given to other people, institutions and organizations.

Thank you.

Mustafa Şarbak
Istanbul Bilgi University
Marketing Communication Department
e-mail: mustafasarbak@gmail.com

Have you ever used mobile shopping via applications or web sites?

- Yes
- No

How long have you been using mobile shopping?

- 3 months or less
- Between 4-6 months
- Between 7 months - 1 year
- Between 1-2 years
- Between 2-3 years
- 3 years or more

How frequently have you been using mobile shopping?

- 2-3 times in a week
- Once a week
- 2-3 times in a month
- Once in a month
- Once in 2-3 months
- Once in 6 months or never

Please response questions by using the following scale (1-Strongly disagree, 7-Strongly agree)

		Strongly Disagree	Disagree	Partially Disagree	Neither agree nor disagree	Partially Agree	Agree	Strongly Agree
1	Mobile shopping services enable me to accomplish shopping tasks faster.	1	2	3	4	5	6	7
2	Mobile shopping services reduce the time I spend shopping.	1	2	3	4	5	6	7

3	Mobile shopping services can help me to make better purchasing decisions.	1	2	3	4	5	6	7
4	Mobile shopping services make it easier for me to shop.	1	2	3	4	5	6	7
5	I think it's easy to use m-commerce.	1	2	3	4	5	6	7
6	I think m-commerce is understandable and clear.	1	2	3	4	5	6	7
7	I think using m-commerce requires minimum effort.	1	2	3	4	5	6	7
8	I think learning to use m-commerce is easy.	1	2	3	4	5	6	7
9	It is fun to use mobile shopping.	1	2	3	4	5	6	7
10	I find mobile shopping entertaining.	1	2	3	4	5	6	7
11	I find mobile shopping exciting.	1	2	3	4	5	6	7
12	Relatives and friends have an influence on my decision to use m-commerce.	1	2	3	4	5	6	7
13	Mass media (e.g. TV, radio, newspapers) have an influence on my decision to use m-commerce.	1	2	3	4	5	6	7
14	I would use m-commerce more often if the service was widely used by people in my community.	1	2	3	4	5	6	7
15	It is the current trend to use m-commerce.	1	2	3	4	5	6	7
16	It is DIFFICULT for me to judge products' quality adequately on the Internet.	1	2	3	4	5	6	7
17	It is DIFFICULT for me to compare the quality of similar products on the Internet.	1	2	3	4	5	6	7

18	The products purchased online may NOT perform as expected.	1	2	3	4	5	6	7
19	My credit card number may NOT be secure	1	2	3	4	5	6	7
20	I am concerned that I may NOT receive the item purchased.	1	2	3	4	5	6	7
21	I may buy the same product at a lower price from somewhere else (e.g. store, catalog).	1	2	3	4	5	6	7
22	Online retailers may disclose my personal information (e.g. email address, mailing address) to other companies.	1	2	3	4	5	6	7
23	Online retailers may track my shopping habits and history purchases.	1	2	3	4	5	6	7
24	I may be contacted by online retailers (e.g. via email, phone calls, letters) without providing consent after the completion of transaction.	1	2	3	4	5	6	7
25	Mobile shopping is interesting.	1	2	3	4	5	6	7
26	Mobile shopping is positive.	1	2	3	4	5	6	7
27	Mobile shopping is valuable.	1	2	3	4	5	6	7
28	Mobile shopping is useful.	1	2	3	4	5	6	7
29	I am satisfied with the way in which shopping transactions are processed on smartphones.	1	2	3	4	5	6	7
30	Mobile shopping fulfils all of my expectations:	1	2	3	4	5	6	7
31	Shopping on my smartphone is very satisfactory.	1	2	3	4	5	6	7

Please response questions by using the following scale (1-Strongly disagree, 5-Strongly agree)

		Strongly Disagree	Disagree	Neither agree nor disagree	Agree	Strongly Agree
32	I use mobile shopping more for having fun than for purchasing products.	1	2	3	4	5
33	I enjoy mobile shopping.	1	2	3	4	5
34	I feel pleasure during mobile shopping.	1	2	3	4	5
35	I can feel the exciting shopping atmosphere through mobile shopping.	1	2	3	4	5
36	My past experiences with shopping online is great	1	2	3	4	5
37	My future expectations with shopping online is good	1	2	3	4	5
38	I will continue shop online in the future	1	2	3	4	5

Gender

- Female
- Male

Age

- Below 18 years
- Between 18-25 years
- Between 26-35 years
- Between 36-50 years
- Above 50 years

Latest degree earned

- Primary school
- Secondary school
- High school
- University
- Master / PhD

Household Income

- =<2,000TL
- 2,001-3,000TL
- 3,001-4,000TL
- 4,001-5,000TL
- >5,000TL

Appendix B. Questionnaire in Turkish

Değerli Katılımcı,

Bu araştırma akıllı telefonlarla gerçekleştirilen mobil alışverişe ilişkin tüketicinin tutumunu araştıran akademik bir çalışmanın parçasıdır.

Daha doğru sonuçlar elde edebilmek adına sizden anketteki sorulara cevap vererek çalışmaya katkıda bulunmanız rica edilmektedir.

Paylaştığımız bilgiler sadece bu çalışma için kullanılacak, herhangi kişi, kurum ve organizasyonlarla paylaşılmayacaktır.

Teşekkür ederim.

Mustafa Şarbak
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Daha önce mobil telefonunuzla alışveriş yaptınız mı?

- Evet
- Hayır

Ne kadar süredir mobil telefonunuzla alışveriş yapıyorsunuz?

- 3 ay ya da daha az
- 4-6 ay arası
- 7 ay – 1 yıl arası
- 1-2 yıl arası
- 2-3 yıl arası
- 3 yıl ya da daha çok

Ne sıklıkta mobil alışveriş yapıyorsunuz?

- Haftada 2-3 kere
- Haftada 1 kere
- Ayda 2-3 kere
- Ayda 1 kere
- 2-3 ayda 1 kere
- 6 ayda 1 ya da hiç

Lütfen aşağıdaki sorulara ilgili ölçeğe göre cevap veriniz (1-Kesinlikle katılmıyorum, 7-Kesinlikle katılıyorum)

		Kesinlikle Katılmıyorum	Katılmıyorum	Kısmen Katılmıyorum	Ne Katılıyorum Ne Katılmıyorum	Kısmen Katılıyorum	Katılıyorum	Kesinlikle Katılıyorum
1	Mobil alışveriş, alışveriş işlerini daha çabuk bitirmemi sağlar.	1	2	3	4	5	6	7

2	Mobil alışveriş, alışveriş için harcadığım zamanı kısaltır.	1	2	3	4	5	6	7
3	Mobil alışveriş, daha iyi satın alma kararları vermeme yardımcı olur.	1	2	3	4	5	6	7
4	Mobil alışveriş, alışveriş yapmamı kolaylaştırır.	1	2	3	4	5	6	7
5	Mobil alışveriş yapmanın kolay olduğunu düşünüyorum.	1	2	3	4	5	6	7
6	Mobil alışveriş yapmanın kavranabilir ve net olduğunu düşünüyorum.	1	2	3	4	5	6	7
7	Mobil alışveriş yapmanın minimum efor gerektirdiğini düşünüyorum.	1	2	3	4	5	6	7
8	Mobil alışveriş yapmayı öğrenmenin kolay olduğunu düşünüyorum.	1	2	3	4	5	6	7
9	Mobil alışveriş yapmak zevklidir.	1	2	3	4	5	6	7
10	Mobil alışveriş yapmayı eğlenceli buluyorum.	1	2	3	4	5	6	7
11	Mobil alışveriş yapmayı heyecan verici buluyorum.	1	2	3	4	5	6	7

12	Yakınlarım ve arkadaşlarımın mobil alışveriş yapma kararım üzerine etkisi vardır.	1	2	3	4	5	6	7
13	TV, radyo ve gazete gibi kitle iletişim araçlarının mobil alışveriş yapma kararım üzerine etkisi vardır.	1	2	3	4	5	6	7
14	Çevremdeki insanların çoğunluğu tarafından kullanılırsa, mobil alışverişi daha sık kullanabilirim.	1	2	3	4	5	6	7
15	Şimdilerdeki eğilim mobil alışveriş yapmak üzerinedir.	1	2	3	4	5	6	7
16	İnternet üzerinden ürünlerin kalitesi hakkında yargıya varmak benim için zordur.	1	2	3	4	5	6	7
17	İnternet üzerinden benzer ürünlerin kalitelerini karşılaştırmak benim için zordur.	1	2	3	4	5	6	7
18	Online satın alınan ürünlerin beklenen performansı gösterememe ihtimali olabilir.	1	2	3	4	5	6	7
19	Mobil alışverişte kredi kartı bilgilerimin güvende olmama ihtimali olabilir.	1	2	3	4	5	6	7
20	Mobil alışveriş ile satın aldığım ürünlerin	1	2	3	4	5	6	7

	bana ulaşmayabileceğine dair endişelerim var.							
21	Aynı ürünü mağazalardan daha düşük bir fiyata satın alabilirim.	1	2	3	4	5	6	7
22	Online satış yapan firmaların, email ve ev adresi gibi kişisel bilgilerimi başka firmalar ile paylaşma ihtimali olabilir.	1	2	3	4	5	6	7
23	Online satış yapan firmaların, alışveriş alışkanlıklarımı ve geçmiş alışverişlerimi takip etme ihtimali olabilir.	1	2	3	4	5	6	7
24	İzin vermediğim halde firmaların benimle iletişime geçme ihtimali olabilir.	1	2	3	4	5	6	7
25	Mobil alışverişi ilgi çekici buluyorum.	1	2	3	4	5	6	7
26	Mobil alışveriş ile ilgili olumlu düşüncelerim var.	1	2	3	4	5	6	7
27	Mobil alışverişi değerli görüyorum.	1	2	3	4	5	6	7
28	Mobil alışverişi faydalı buluyorum.	1	2	3	4	5	6	7
29	Akıllı telefonlarla alışveriş yapılabilmesinden memnunum.	1	2	3	4	5	6	7

30	Mobil alışveriş, kendine dair tüm beklentilerimi karşılar.	1	2	3	4	5	6	7
31	Akıllı telefonumla alışveriş yapmak oldukça memnun edicidir.	1	2	3	4	5	6	7

Lütfen aşağıdaki sorulara ilgili ölçeğe göre cevap veriniz (1-Kesinlikle katılmıyorum, 5-Kesinlikle katılıyorum)

		Kesinlikle Katılmıyorum	Katılmıyorum	Ne Katılıyorum Ne Katılmıyorum	Katılıyorum	Kesinlikle Katılıyorum
32	Mobil alışveriş ürünü satın almaktan çok eğlenmek için yapıyorum.	1	2	3	4	5
33	Mobil alışverişten keyif alıyorum.	1	2	3	4	5
34	Mobil alışveriş yaparken haz duyuyorum.	1	2	3	4	5
35	Mobil alışveriş yaparken heyecan verici alışveriş atmosferini hissedebiliyorum.	1	2	3	4	5
36	Mobil alışverişe dair geçmiş deneyimlerim harika.	1	2	3	4	5

37	Sonraki mobil alışverişlerime dair beklentilerim olumludur.	1	2	3	4	5
38	Gelecekte mobilden alışveriş yapmaya devam edeceğim.	1	2	3	4	5

Cinsiyet

- Kadın
- Erkek

Yaş

- 18 altı
- 18-25 arası
- 26-35 arası
- 36-50 arası
- 50 üstü

Son mezuniyet derecesi

- İlk okul
- Orta okul
- Lise
- Üniversite
- Yüksek lisans / Doktora

Aylık Gelir

- =<2,000TL
- 2,001-3,000TL
- 3,001-4,000TL
- 4,001-5,000TL
- >5,000TL

**ETİK KURUL DEĞERLENDİRME SONUCU/RESULT OF EVALUATION BY
THE ETHICS COMMITTEE**

(Bu bölüm İstanbul Bilgi Üniversitesi İnsan Araştırmaları Etik Kurul tarafından
doldurulacaktır /This section to be completed by the Committee on Ethics in research
on Humans)

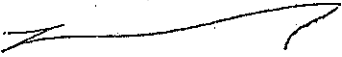
Başvuru Sahibi / Applicant: Mustafa Şarbak

Proje Başlığı / Project Title: Attitude Toward Mobile Shopping: Antecedents and
Consequences

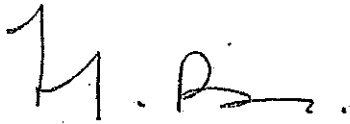
Proje No. / Project Number: 2018-20672-45

1.	Herhangi bir değişikliğe gerek yoktur / There is no need for revision.	XX
2.	Ret/ Application Rejected Reddin gerekçesi / Reason for Rejection	

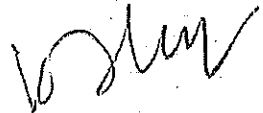
Değerlendirme Tarihi / Date of Evaluation: 24 Nisan 2018


Kurul Başkanı / Committee Chair

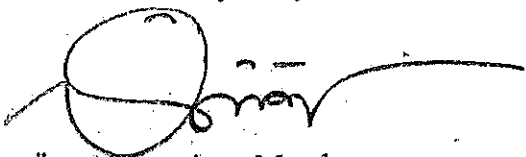
Doç. Dr. İtir Erhart


Üye / Committee Member


Prof. Dr. Hale Bolak


Üye / Committee Member


Prof. Dr. Koray Akay


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