

## **The Effect of Online Turkish Shoppers' Perceptions on Purchase Intention in Fashion Industry**

### **Authors:**

Tulin Ural<sup>1</sup>, Muge Akkor Koktekin<sup>2\*</sup>

### **Affiliations:**

<sup>1</sup> Department of Business Administration, Faculty of Economy and Administrative Sciences, Yeditepe University, Istanbul, 34755, Turkey

<sup>2</sup> Doctoral Program in Business Administration, Yeditepe University Graduate School of Social Sciences, 34755, Istanbul, Turkey

To whom correspondence should be addressed; E-mail: [muge.akkorkoktekin@std.yeditepe.edu.tr](mailto:muge.akkorkoktekin@std.yeditepe.edu.tr).

## **Abstract**

Even though retail stayed almost the same in the last 20 years, the effect of digital tools and applications substantially altered how businesses operate and how consumers shop. When the pandemic increased the pace consumers adapted to changes, retail industry was already battling with the challenge to digitalize. This study is based on the adoption theories including the Theory of Reasoned Action and the Technology Acceptance Model to investigate the interrelationships between perceived website design, perceived privacy, perceived reliability, perceived customer service by the Turkish online shoppers and their effects on the digital purchase intention in the fashion industry. Quantitative techniques were used in this study. 470 respondents replied to the survey in Turkey, out of which 425 respondents (90.4%) stated that they shopped online from the fashion industry. Data analysis and results were discussed using the Structural Equation Modeling. Empirical findings state that the perceived website design by the Turkish online shoppers has a positive impact on perceived customer service, perceived reliability, perceived privacy, and online purchase intention. Perceived privacy is related positively to perceived customer service and digital purchase intention. Perceived reliability has a positive impact on perceived customer service, and online purchase intention. Finally, the positive effect of perception of customer service by Turkish online customers on digital purchase intention in the fashion industry is rejected unlike to other studies in this area.

**Keywords:** Adoption theories; purchase intention; technology acceptance model (TAM); online shopping; online shoppers

## INTRODUCTION

The digital age introduced a new consumer type called the online shopper whose number has been increasing steadily, especially after the pandemic of COVID-19 (Racolta-Paina & Luca, 2011). COVID-19, a novel coronavirus, was declared by the World Health Organization as an outbreak on January 30th, 2020 (WHO, 2020). Governments worldwide were prompt to implement a variety of actions including the Turkish government. As part of the precautions against the coronavirus pandemic, the Ministry of Interior in Turkey imposed curfews for its citizens. Among the Turkish consumers, this pandemic increases challenges to adopting the use of e-commerce as they are quarantined and enter lockdowns. Therefore, consumers in every age group are forced to modify their lifestyle habits until things take a turn for the better. Consumers seem to adopt recent technologies that smooth the way for consumption, study, and work in a more suitable manner (Sheth, 2020). As a result, there is a great online selling opportunity especially for fast-moving consumer goods (FMCG) manufacturers and retailers. When we look at the numbers, it supports this situation. The revenue of the B2C e-commerce market in Turkey is estimated to become USD 26,10 billion in 2022 and USD 43,37 billion by 2025, and increases by 21% annually (Statista, 2021). Turkey is “the 21st largest market for e-commerce” in 2020 (ecommerceDB, 2022). Fashion is the largest segment with 32% of the total B2C e-commerce market in Turkey and 10% of the total fashion segment’s revenue will be produced through e-commerce by 2023 (Statista, 2021).

Finally, firms urgently need to come up with more dynamic e-commerce strategies to get a share from this growth. Unfortunately, relatively limited data is currently available for the Turkish online customers’ shopping behavior, especially for the perceived website design, perceived privacy, perceived reliability, and perceived customer service by the online shoppers. Therefore, this study is based on the adoption theories including the theory of reasoned action and the technology acceptance model to investigate the interrelationships between perceived website design, perceived privacy, perceived reliability, perceived customer service by the Turkish online shoppers and their effects on the intention to purchase in the fashion industry.

## **Research Contribution**

This empirical research contributes to the current literature in the following ways. First, future researchers who investigate online consumer behavior will be benefited from the empirical conclusions from this research, particularly the ones who are interested in the Turkish online consumers in the fashion industry.

Secondly, the marketing managers from the Turkish companies in the fashion industry who want to transform their companies into digital or the business managers from foreign firms who want to invest in Turkey will be benefited from the empirical findings of this study by gaining information about the perceptions of the Turkish online shoppers regarding website design, reliability, privacy, and customer service.

Consequently, previous studies analyzed separately the factors that affect online shoppers' purchase intention applying different models. However, a very limited number of studies have investigated the interrelationships among the factors and their impact on online purchase intention (Dang & Pham, 2018). This research gap has been suggested for further studies to add value to the current literature in the environment of online shopping (Bilgihan & Bujisic, 2015; Hong, 2015; Pappas et al., 2016; Shen et al., 2016; Wallace & Sheetz, 2014). In this regard, this empirical research expands the previous studies and combines important decision dimensions that affect customers' perception of online shopping.

## **Related Literature**

E-commerce, also known as internet commerce or electronic commerce, is a commercial transaction conducted over the internet. In the 1960s, e-commerce was started for the initial time through electronic data interchange (EDI) on value added networks (VANs). Next, ATMs were used by customers to buy goods using credit cards and point of sale terminals, which was followed by inter-organizational systems. Organizations were able to conduct business and exchange information by these systems (Molla & Licker, 2001).

In 1995, e-commerce was commercialized. Amazon introduced a book delivering business in the garage of Jeff Bezos and eBay began online auctions in the same year. After the above mentioned first online shopping experiences, e-commerce carried on growing due to its many advantages. While an online vendor can serve a greater target market without the limits of its location whether it is in a garage or in a corporate office building, online shoppers are provided more alternatives and flexibility to purchase at the same time.

Fashion is a segment of e-commerce including the online sales of shoes (e.g. sneakers, boots, products of shoe care), apparel articles (e.g. coats, jackets, blazers, dresses, jumpsuits, tops, shirts, t-shirts, sweatshirts, skirts, shorts, jeans, trousers, suits), bags (e.g. handbags, purses, cross body bags, suitcases, mini bags, backpacks, clutch bags, briefcases and oversized totes) and accessories (e.g. headwear, gloves, hats, scarves and caps) for women, men and kids (Statista, 2022).

Digital consumers take advantages of online shopping in terms of saving time and effort instead of going to a brick-and-mortar store, finding a parking lot, wandering in the aisles of the malls, finding the right products, going to the cashier, waiting in the queue, and paying. In addition to the benefits offered to the consumers, the pandemic of Covid-19 has affected the traditional consumer behavior together with the mandates of the social distancing and the quarantine; therefore, consumers' behaviors have been changing and improvised (Sheth, 2020). Once online vendors in the fashion industry track the digital consumer behavior during the customer journey, they would have a better idea of the online purchase intention of their customers.

### **Perceived Website Design**

The process of arranging, conceptualizing, and planning online content is called the website design including mobile applications, web applications and design of the user interface (Gandy, 2021). Website design, which covers web atmosphere, gamification, perceived ease of use, information quality, perceived usefulness, and product variety, is considered as an important driver for online shopping (Akar & Nasir, 2015).

When the online shoppers believe that the online merchant has a positive reputation, their perception on the website design is affected positively and they perceive that website as more reliable, user friendly and appealing compared to the other websites (King et al., 2016). Thus, there is a significant relationship between perception of website design and perception of reliability (Alanezi et al., 2010; Al-Debei et al., 2015; Bilgihan & Bujisic, 2015; Cebi, 2013; Green & Pearson, 2011; Hove et al., 2011; Luna-Nevarez & Hyman, 2012; Luo & Lee, 2011; Rolland & Freeman, 2010; Stangl & Dickinger, 2013; Tadisina et al., 2012). Accordingly, the below hypothesis was developed:

*H1. Online shoppers' perception of web design has a positive effect on perception of reliability.*

When online shoppers find powerful content on a website, when the products they receive after ordering online are compatible with the content and the photographs on the website, and when the ordered products are delivered at the promised time, online shoppers perceive the confidence and reliability about that website and the online vendor. Whenever those customers get in touch with an agent at the customer service after perceiving positively the website design, this will affect their perception of customer service (Cebi, 2013; Gulla et al., 2012; Mentzas & Papadomichelaki, 2012). As a result, customers having a perception of better website design perceive better the quality and value of the customer service (Alanezi et al., 2010; Green & Pearson, 2011; Law et al., 2010; Luo & Lee, 2011; Rolland & Freeman, 2010; Tadisina et al., 2012). Thus, the following hypothesis can be conveyed:

*H2. Online shoppers' perception of web design has a positive effect on perception of customer service.*

It is possible to achieve a high-quality website design by emphasizing the content, navigation, security, user friendliness, and privacy (Benyoucef & Huang, 2013). The Technology Acceptance Model (TAM) has been used to analyze the use of novel technologies including information systems (Shen et al., 2016) and software products (Wallace & Sheetz, 2014). TAM begins with the external variables, which are followed

by the perceived usefulness and perceived ease of use. Therefore, customers can feel more confident and have better perception of privacy when they have higher perception of usefulness and ease of use, which can be achieved by the perception of website design (Dong & Lingyun, 2008). Consumers shop from the websites and vendors that they trust and feel secure. Otherwise, lack of perceived privacy creates a big hurdle to online shopping (Kirs et al., 2010). The online vendors should design their websites accordingly. When the business image of an online vendor is represented by the design and the content of the website, online shoppers start trusting them. Therefore, there is a significant relationship between perception of website design and perception of privacy (Benyoucef & Huang, 2013; Cebi, 2013; Law et al., 2010; Luo & Lee, 2011; Rolland & Freeman, 2010; Shanmugam et al., 2013; Tadisina et al., 2012; J. C. Yeh & Tsai, 2018; Y.-S. Yeh & Li, 2010). As a result, the below hypothesis was developed:

*H3. Online shoppers' perception of web design has a positive effect on perception of privacy.*

Online vendors sell their product on a website designed like a physical store covering the esthetic, physical and social elements (Hasan, 2016; Purinton & Rosen, 2004). Unlike a traditional store where consumers can use all senses, online shoppers can only use their eyes and ears while shopping online (Solomon, 2017). Therefore, not only online shoppers get attracted, but also their attitude and buying behavior change based on the design of a website (Demangeot & Broderick, 2010; Hasan, 2016). Online vendors should have an attractive website design to impact the online shoppers' behaviors including positive reviews of the website or online shopping experience, revisiting the website, repurchasing from the same website, word of mouth marketing and suggestions of the website to the friends (Siekpe & Hausman, 2009). As indicated by the adoption theory, consumers' perceptions, attitudes and buying behaviors can be affected by the properties of a website design such as ease of use, usefulness, information content and so on (Bilgihan & Bujisic, 2015; Dang & Pham, 2018; Demangeot & Broderick, 2010; Shen et al., 2016). Consequently, website design has an impact on online purchase intention (Al-Debei et al., 2015; Dedeke, 2016; Khalid & Hasanov, 2015; Korgaonkar & Becerra, 2010; Li et al., 2016; Noermijati & Putra, 2017; Park et al., 2010; Siekpe & Hausman, 2009; Tahir &

Sam, 2009; Tamerlane & Octavia, 2017). Upon this explanation, the hypothesis was conveyed as follows:

*H4. Online shoppers' perception of web design has a positive effect on purchase intention.*

### **Perceived Reliability**

Online shopping reliability is defined as the ability of an online vendor to accurately and dependably complete the committed service (Berry et al., 1988). In addition to this, reliability is defined as a foundation of trust (Ha & Stoel, 2009). Reliability motives consumers to end up with a purchasing behavior (McKnight & Chervany, 2001).

A positive perception of reliability is achieved by receiving what you order online as promised on the online shopping website in terms of product description, photos, specifications, and characteristics. Thus, online shoppers perceive customer service positively when the online vendor is perceived as reliable. There is a significant relationship between perception of reliability and perception of customer service (Ahmad et al., 2017; bin Seman et al., 2015; Carruthers et al., 2009; Cheng et al., 2010; Hudrasyah & Quddus, 2014; Kumar & George, 2014; Siddiqi, 2011; Theingi & Saha, 2009). Thus, the hypothesis was developed as the following:

*H5. Online shoppers' perception of reliability has a positive effect on perception of customer service.*

Online shoppers get worried when ordered product is not the same as the one on the website, the purchased item is not delivered or delivered later than promised time frame, or the delivered item is different from what they order (Dang & Pham, 2018; Demangeot & Broderick, 2010; J. Kim et al., 2009; Pappas et al., 2016; Shergill & Chen, 2005; Wolfenbarger & Gilly, 2003). Therefore, consumers shop online from the vendors that they rely on. Finally, there is a significant relationship among online shoppers' perception of reliability and their intention to shop online (Ahmed et al., 2015; Choi et al., 2017; Choudhury, 2013a; Rajaguru, 2016; Safari & Chimedtseren, 2016; Sagas et al., 2011;



Sivaraks et al., 2014; Wijaya & Wandebori, 2017; C.-M. Wu et al., 2009). As a result, the following hypothesis was developed:

*H6. Online shoppers' perception of reliability has a positive effect on purchase intention.*

### **Perception of Privacy**

Perceived privacy is defined as “an individual’s self-assessed state in which external agents have limited access to information about him or her” (Dinev et al., 2013). Online shoppers want to feel safe, and they want their privacy to be secured during shopping online at the websites having sufficient security attributes (Dang & Pham, 2018; Shergill & Chen, 2005; Swaminathan et al., 1999; Wolfinbarger & Gilly, 2003). Furthermore, the perception of privacy has a significant impact on the perception of the customer services (Fang et al., 2014; Gulla et al., 2012; Hutinski & Mekovec, 2012; C. H. Kim & Kim, 2010; Taherdoost, 2017; Thaichon et al., 2016; Thaichon & Lobo, 2014; Tsimonis et al., 2012; J. C. Yeh & Tsai, 2018). Online shoppers could get in touch with the agents at the customer service knowing that their privacy is secured. Thus, the hypothesis is developed as below:

*H7. Online shoppers' perception of privacy has a positive effect on perception of customer service.*

When consumers perceive threats in their privacy and when they do not feel secure, they prefer not to shop online (Levy & Weitz, 2016). While reviewing the literature, a significant relationship was stated between perception of privacy and online purchase intention (Akhter, 2014; Goh et al., 2018; Kafeza & Zorotheos, 2009; J. Kim & Lennon, 2010; Lotz & Eastlick, 2011; Ndubisi et al., 2010; Pappas, 2018; Prabhakar et al., 2019; Sprott et al., 2010; Yang et al., 2016). According to the Theory of Reasoned Action, “the more favorable the respondents’ attitude, the higher the purchase intention” (Belleau et al., 2007). As a result of this, the below hypothesis was developed:

*H8. Online shoppers' perception of privacy has a positive effect on purchase intention.*

## **Perceived Customer Service**

The perception of customer service is an important part of the online shopping journey. Customer service is defined as “the assistance and guidance a company provides to people before, during and after they buy a product or service” (Savage, 2021). Online vendors should guarantee their customers that quality of the customer service is assured throughout the customer journey and even after the online purchase is completed (Akar & Nasir, 2015). Online vendors, providing flexible, responsive, personalized, and interactive customer services, not only can make their customers happy, but also have a competitive advantage among the other online retailers (Ajjan et al., 2018; Chidambaram, 2001; Kotler & Armstrong, 2016; Levy & Weitz, 2016). According to the previous studies, when online shoppers perceive the quality of the customer service better, their online purchase intention increases (Anwar et al., 2017; Choudhury, 2013b; Dang & Pham, 2018; Janda et al., 2014; Johan et al., 2020; Mazaheri et al., 2012; Noor et al., 2019; O’Cass & Carlson, 2010; Raman, 2019; Sharma, 2012; Stathakopoulos et al., 2010). Thus, the hypothesis is developed as the following:

*H9. Online shoppers’ perception of customer service has a positive effect on purchase intention.*

## **Research Model**

The research model builds upon the adoption theories including the theory of reasoned action and TAM as shown in Figure 1. This research model, which was developed by Dang et al., (2018), was tested in two cities of Vietnam which were Hanoi and Ho Chi Minh, the capital city, and the largest city, respectively. In this study, this model was tested in Turkey.

## **Data Collection**

The data was collected through a questionnaire. An online survey tool was used to collect the primary data. The questionnaire used in this study has 6 parts. The first part consists of demographic questions about the respondents such as gender, age, education level, monthly income, online shopping experience in general and online shopping experience in fashion

segment of e-commerce. The answers of the questionnaire from the second to the sixth part were collected for this study from the Turkish online shoppers aged 18 and over who shop at least one time in the fashion segment of e-commerce including shoes, apparel articles, and accessories for women, men, and kids.

In addition to this, the second, third, fourth, fifth and sixth part of the questionnaire includes five constructs. The constructs are (1) perception of website design, (2) perception of privacy, (3) perception of reliability, (4) perception of customer service, and (5) online purchase intention. The five constructs were listed in Table 1. Apart from the demographic questions, the questionnaire includes 19 questions regarding the constructs based on this study's theoretical framework. A five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree) was used for each item.

Furthermore, the items of the questionnaire were adapted from a previous research study to measure the constructs that were proposed (Dang & Pham, 2018). An initial version of the scales of the constructs used in this empirical research was produced using "forward and backward translation" from English to Turkish and from Turkish to English. A pilot test with 50 online Turkish shoppers in the fashion segment was conducted to understand the meaning of the translated items and the suitability of the wording in the questionnaire. Smart PLS 3 has been used to evaluate the data. Factor loadings are supposed to be greater than 0.5, and in ideal conditions 0.7 and greater (Hair et al., 2009). All factor loadings are higher than 0.70. Moreover, the acceptable range for Cronbach's alpha should be above 0.70 to test the reliability of the measurement model (Cortina, 1993). Therefore, the variables in this study are found as reliable in the preliminary analysis. As a result of these efforts, no correction was needed to be done in the items and the questionnaire was stayed in its original form. After the pilot study was concluded, the survey was distributed to the Turkish customers who are over 18 years old.

To collect the data, the link of the questionnaire was shared on social media platforms like LinkedIn, Instagram, and Facebook. In addition to this, the link of the survey was shared on the platforms of the alumni associations of high schools and universities to reach more respondents from different age groups and income levels. In terms of the sampling

strategies (Lamarche et al., 1982), Convenience Sampling Method was implemented in this study to reach the respondents that were more available conveniently to answer the survey. In Convenience Sampling Method, the sample is drawn from the easily accessible part of the population (Zikmund et al., 2020).

## **RESULTS**

In this research, data analysis and results are discussed using Structural Equation Modeling (SEM). 2-step approach was used in this study. First, validity and reliability of the measurement model were examined. Next, model fitness and developed research hypotheses were tested by analyzing the structural model.

### **Descriptive Statistics and Response Rate**

The questionnaire has been distributed to 470 respondents. All the respondents replied to the questionnaire through Survey Monkey from April 4<sup>th</sup>, 2022, to April 25<sup>th</sup>, 2022. When respondents were asked whether they shop online, out of 470 respondents, 452 respondents (96.2%) said they did. Out of 452 respondents, 425 respondents (90.4% of 470 respondents) stated that they shopped online from the fashion industry and continued to answer the rest of the questions in the questionnaire. As the remaining 27 respondents (5.7% of 470 respondents) stated that they did not shop online from the fashion segment even though they shopped online, so the survey ended for them.

Out of 470 questionnaires completed by the respondents, 425 of them were used in the data analysis, which shows a usable response rate of 90.4%. When the demographic characteristics of 425 users are examined (please refer to Table 2), 5.2% of them are 18 – 25 years old, 19.5% of them are 26 – 35 years old, 47.1% of them are 36 – 45 years old, 16.2% of them are 46 – 55 years old, 8.5% of them are 56 – 65 years old, and 3.5% of them are 66 years old or above. Moreover, out of 425 respondents, 92% of them have an undergraduate or higher academic degree. Furthermore, 51.1% of the respondents have an income level of 15.001 TL or above, whereas 17.4% of the respondents have an income level of 10.001 – 15.000 TL and 31.5% of them have an income level under 10.000 TL.

To understand the sample size of 425 respondents is acceptable or not, the N:q ratio was calculated. The N:q ratio states that an ideal ratio would be 20:1 (each item needs 20 respondents) although less ideal would be 10:1 (each item needs 10 respondents) (Byrne, 2016; Jackson, 2003; Kline, 2011). The questionnaire used in this research includes 19 items (please refer to Table 1). Therefore,  $19 \times 20 = 380$  cases are necessary for an ideal ratio. The N:q ratio states that the sample size of 425 respondents in this study is acceptable since it is more than 380 respondents. Furthermore, in another study, it is stated that 150 sample size is required for a research model covering less than 8 constructs, modest communalities, as well as excluding unidentified constructs to analyze the structural equation modeling (SEM) (Anderson et al., 2014). The sample size in this study is 425, which is higher than 150 sample size and is reasonable for research models including 5 constructs. Finally, a guideline for sample size to analyze SEM was suggested as follows: Up to 100 respondents are stated considered as small sample size, between 100 and 200 respondents are considered as medium sample size and finally over 200 respondents are mentioned as large sample size (Kline, 2005). However, complexity of the research model was taken into the consideration in the following years. For example, a sample size of 200 respondents could be considered as small to analyze SEM for a highly complex model (Kline, 2016). As a result, the sample size in this study is 425 considered as a large sample size according to Kline (2005, 2016)'s sample size guidelines for structural equation modeling, which was used in this study and explained in detail in the following section to calculate each factors' effect and to analyze the research hypotheses.

### **Confirmatory Factor Analysis**

Confirmatory factor analysis was carried out by using the Smart PLS 3 tool to test the validity of the measurement model including 19 items describing 4 latent constructs as perception of customer service, perception of privacy, perception of reliability, perception of website design, and purchase intention. As a result of the initial confirmatory factor analysis of the measurement model, few construct revisions were necessary. Therefore, perception of website design indicators (WD1, WD5 and WD7) having factor loadings less than 0.7 were deleted from the measurement model and 16 items were maintained. Factor loadings are supposed to be greater than 0.5, and in ideal conditions 0.7 and greater (Hair

et al., 2009). Consequently, the constructs of the measurement model are represented well as in Table 3.

### **Reliability and Validity**

Construct reliability and validity were tested by the confirmatory factor analysis. Construct reliability, which is to test the empirical data's unbiasedness and trustworthiness, shows whether the variables are consistent in what is intended to be tested (Buahom & Yu, 2013). While analyzing the reliability of the research, Cronbach's alpha coefficient of the factors was checked as shown in Table 4 and they are higher than the offered threshold of 0.6 (Hair et al., 2009; Hu & Bentler, 1998; Kline, 2011). In addition to this, composite reliability figures for each construct in Table 4 are greater than 0.7, which also shows that the measurement model is reliable (Anderson et al., 2014).

While testing the validity of the research, two essential parts of the construct validity, which are convergent validity and discriminant validity, were analyzed. First, convergent validity is defined as "how closely the new scale is related to other variables and other measures of the same construct" (Krabbe, 2016). According to the Fornell-Larcker criterion of the convergent validity, the Average Variance Extracted (AVE) should be higher than 0.5 (Fornell & Larcker, 1981). This study fulfills this criterion since the AVE figures in the Table 4 are higher than 0.5. Furthermore, according to Hair and his colleagues' criteria of the convergent validity, AVE should be higher than 0.5, all items' standardized factor loadings should be higher than 0.5, and finally composite reliability should be higher than 0.7 (Anderson et al., 2014). As shown in Table 4, the average variance extracted of each factor in this study is greater than 0.5, standardized factor loadings of each item in this research are greater than 0.5 and composite reliability of each factor in this study is greater than 0.7. Therefore, the results show a good convergent validity (Boudreau et al., 2000; Yi & Bagozzi, 1988). The second fundamental element of the construct validity is discriminant validity. Discriminant validity refers to "a latent variable that can account for more variance in the observed variables associated with it than a) measurement error or similar external, unmeasured influences; or b) other constructs within the conceptual framework" (Rudd & Farrell, 2009). Unless this is the

situation, then construct's validity is in doubt (Fornell & Larcker, 1981). In this study, the square root of the AVE through the indicators calculating that construct is higher than the correlations for each construct as shown in the Table 5. Therefore, the results indicate a good discriminant validity (Boudreau et al., 2000; Fornell & Larcker, 1981). Finally, the results show clearly that measure has a good reliability and validity.

### **Structural Model**

The validity of the structural model includes testing of the hypotheses. The significance of path coefficients and the  $R^2$  values were tested to analyze the structure model. The results are summarized in Table 6 including the R square values, Table 7 including structural model and Figure 2 including the path model.

The square multiple correlations,  $R^2$  values, which are supposed to be between 0 and 1, are to test the endogenous constructs' to be supported by exogenous constructs.  $R^2$  values of all variables in this study are between 0 and 1 as shown in Table 6.

### **DISCUSSION**

All hypotheses from hypothesis 1 to hypothesis 8 are supported in this research except for the hypothesis 9 based on the hypotheses testing which involves the survey results of 470 respondents shopping shoes, clothing, bags, and accessories online in Turkey.

First, the adoption theories are used to hypothesize that the perceived website design of online shoppers affects positively the perceived reliability (Hypothesis 1), the perceived customer service (Hypothesis 2), the perceived privacy (Hypothesis 3), and digital purchase intention (Hypothesis 4). These findings emphasize the importance of website design in the online fashion industry.

Second, the perceived reliability of the Turkish online shoppers in the fashion industry is hypothesized to affect the perceived customer service (Hypothesis 5) and e-purchase intention (Hypothesis 6). Reliability by the Turkish online shoppers in the fashion industry are perceived when they receive what they shop online from the website, when the products

they receive after ordering online are consistent with the content and the photographs of the products presented on the website, and when the ordered products are delivered at the promised time frame mentioned on the website.

Third, the perceived privacy of Turkish online shoppers is hypothesized to affect the perceived customer service (Hypothesis 7) and the digital purchase intention (Hypothesis 8). Online Turkish customers want to feel safe during their online transactions at the websites. Therefore, it is important that the websites have acceptable and satisfactory safety attributes. Then, Turkish online shoppers perceive that their privacy is in safe hands.

Fourth, the perception of customer service is hypothesized to influence the purchase intention from online vendors (Hypothesis 9). Unlike the result of this study, many previous studies concluded that when online shoppers perceive the quality of the customer service better, their online purchase intention increases (Anwar et al., 2017; Choudhury, 2013b; Dang & Pham, 2018; Janda et al., 2014; Johan et al., 2020; Mazaheri et al., 2012; Noor et al., 2019; O’Cass & Carlson, 2010; Raman, 2019; Sharma, 2012; Stathakopoulos et al., 2010). In this study, the positive effect of perception of customer service by Turkish online customers on digital purchase intention in the fashion industry is rejected. In another study, measuring the positive effect of the after-sales services perception on online purchase intention was also not supported by the result (Jaafar & Jun, 2011). After-sales services include sending the products to the customers after the online sale and the support provided technically after sale such as installation, maintenance, or training (Jaafar & Jun, 2011). Therefore, it is a part of the customer service mentioned in this research. Furthermore, Gerrard et al. (2006) performed research on the reasons of consumers who were not using online banking. 20% of the respondents mentioned that they were not using online banking due to a lack of human touch in the digital banking. In the fashion industry, human interaction is crucial as well (J.-E. Kim & Kim, 2012).

Finally, the most important difference that distinguishes this study from other studies is the rejection of the Hypothesis 9 in the online fashion industry in Turkey, that is the perception of customer service is hypothesized to influence the digital purchase intention.



## CONCLUSION

Online vendors that want to be a player in the Turkish online fashion industry should concentrate heavily on the website design, which is supposed to have good visuals, sufficient content, and pleasant design of interface. In addition to the importance of the website design, perceived reliability by Turkish online shoppers is crucial in online shopping in the fashion segment. In this regard, digital vendors in Turkey selling shoes, apparel articles and accessories for women, men, and kids in the fashion industry should keep the promises to their customers and mail the online shoppers what they exactly order from the website. In addition to this, they should send the products which are represented precisely on their websites in the Turkish fashion segment during the promised time to the online shoppers. According to this research, these are the expectations of the Turkish online customers. Furthermore, online customers want their privacy to be safe during shopping online in the fashion segment. Some online sellers collect cookies of the shoppers to better understand the online shoppers' personal data and their shopping behavior. This may worry some customers in terms of neglecting their privacy (Kotler & Armstrong, 2016) even though the online vendors get the permission of the online shoppers. Therefore, online vendors in the Turkish fashion industry must take precautions to make customers feel safe. For instance, online vendors could use a payment platform like Google Pay or PayPal in order not to see the credit card details of the digital consumers. For another example, online sellers make sure that there is a "closed padlock" icon on their website while customers are paying for the products that they buy. Closed padlock refers to a safe connection that online shoppers pay attention to. By these ways, Turkish online shoppers feel that their privacy is secured while shopping online. Moreover, online companies in the fashion industry targeting the Turkish online shoppers can add video chat feature to their websites to provide the human touch to the customers, and for the online shopping to be concluded with the order. To sum up, even though retail stayed almost the same in the last 20 years, the effect of digital tools and applications substantially altered how businesses operate and how consumers shop. When the pandemic increased the pace consumers adapted to changes, retail industry was already battling with the challenge to digitalize. The path to digital transformation is challenging. Some firms will get through the digital transformation

journey and adapt themselves, but others will fail and close. In this context, this study shows companies during their digital transformation process what the Turkish customers pay attention to and perceive positively while shopping online in the fashion industry.

### **Limitations of the Research and Future Directions**

Convenience Sampling Method was implemented in this study to reach the respondents that were more available conveniently to answer the survey. In Convenience Sampling Method, if the target population is to be extrapolated, the results of this sampling method would not be representative and would be difficult to replicate. Therefore, making inferences or generalizations regarding the population is not possible theoretically (N. K. Malhotra, 2009). In addition, this empirical research explores some factors of the e-commerce environment covering perceived website design, perceived privacy, perceived reliability, perceived customer service. In the future research, this study could be replicated by swapping and/or adding other factors, which would add value to the development of the research model since e-commerce is an extensive research area. Furthermore, this research model could be replicated in different industries rather than fashion industry. For instance, food industry could be addressed in the future studies like yemeksepeti.com. The results of that research could be compared with this one. Moreover, there are various ways to shop online including mobile phones, tablets, laptops, smart watches, and so on. Digital consumers can shop through a website or application. In this study, no such distinction was made. In future studies, those who shop online using different ways can be compared. Finally, the limitations of this study can be a light for future research. Researchers can shape their own studies by considering the limitations and recommendations herein.

## REFERENCES AND NOTES

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## TABLES

**Table 1.** Constructs and items (Dang & Pham, 2018).

<b>Constructs</b>	<b>Items</b>
Perceived Website Design (7 items)	WD1. It is quick and easy to complete a transaction at online shopping website. WD2. Online shopping website understands my needs. WD3. Online shopping website provides in-depth information. WD4. I feel comfortable in surfing online shopping website. WD5. Online shopping website does not waste my time. WD6. Online shopping website has a good selection. WD7. The level of personalization of online shopping website is about right, not too much or too little.
Perceived Privacy (3 items)	P1. I feel safe in my transactions with the online shopping website. P2. The online shopping website has adequate security features. P3. I feel that my privacy is protected at the online shopping website.
Perceived Reliability (3 items)	R1. You get what you ordered from the online shopping website. R2. The product that came was represented accurately by the online shopping website. R3. The product is delivered by the time promised by the company.
Perceived Customer Service (3 items)	CS1. The company is willing and ready to respond to customer needs. CS2. Inquiries are answered promptly. CS3. When you have a problem, the online shopping website shows a sincere interest in solving it.
Purchase Intention (3 items)	PI1. If I need a product, I intent to purchase it on online shops. PI2. I intend to continue online shopping in the future. PI3. I will regularly use online shops in the future.

**Table 2.** Demographic profile of 425 respondents.

<b>Variable</b>	<b>Frequency</b>	<b>Percentage (%)</b>
<b>Gender</b>		
Female	289	68.0%
Male	136	32.0%
<b>Age</b>		
18 - 25	22	5.2%
26 - 35	83	19.5%
36 - 45	200	47.1%
46 - 55	69	16.2%
56 - 65	36	8.5%
66 or above	15	3.5%
<b>Education Level</b>		
Primary Education	2	0.5%
High School Degree	14	3.3%
Associate Degree	18	4.2%
Bachelor's Degree	222	52.2%
Graduate Degree	169	39.8%
<b>Income Level</b>		
Under 5.000 TL	33	7.8%
5.001 TL - 7.500 TL	50	11.8%
7.501 TL - 10.000 TL	51	12.0%
10.001 TL - 12.500 TL	38	8.9%
12.501 TL - 15.000 TL	36	8.5%
15.001 TL or above	217	51.1%



NOTE: This preprint reports new research that has not been certified by peer review and should not be used as established information without consulting multiple experts in the field.

**Table 3.** Actual Study - Outer loadings.

	Perception of Customer Service	Perception of Privacy	Perception of Reliability	Perception of Web Design	Purchase Intention
CS1	0.818				
CS2	0.830				
CS3	0.893				
P1		0.896			
P2		0.909			
P3		0.818			
PI1					0.858
PI2					0.916
PI3					0.929
R1			0.744		
R2			0.762		
R3			0.798		
WD2				0.774	
WD3				0.718	
WD4				0.762	
WD6				0.728	

**Table 4.** Convergent Validity.

Factor	Item	Factor Loading	Composite Reliability	Average Variance Extracted (AVE)	Cronbach's Alpha	rho_A
Perception of Customer Service	CS1	0.818	0.884	0.718	0.804	0.819
	CS2	0.830				
	CS3	0.893				
Perception of Privacy	P1	0.896	0.908	0.766	0.847	0.855
	P2	0.909				
	P3	0.818				
Perception of Reliability	R1	0.744	0.812	0.591	0.655	0.662
	R2	0.762				
	R3	0.798				
Perception of Website Design	WD2	0.774	0.834	0.556	0.735	0.737
	WD3	0.718				
	WD4	0.762				
	WD6	0.728				
Purchase Intention	PI1	0.858	0.929	0.813	0.884	0.889
	PI2	0.916				
	PI3	0.929				

**Table 5.** Discriminant Validity.

	<b>Perception of Customer Service</b>	<b>Perception of Privacy</b>	<b>Perception of Reliability</b>	<b>Perception of Web Design</b>	<b>Purchase Intention</b>
<b>Perception of Customer Service</b>	<b>0.848</b>				
<b>Perception of Privacy</b>	0.391	<b>0.875</b>			
<b>Perception of Reliability</b>	0.409	0.406	<b>0.768</b>		
<b>Perception of Web Design</b>	0.451	0.463	0.433	<b>0.746</b>	
<b>Purchase Intention</b>	0.339	0.36	0.395	0.433	<b>0.902</b>

**Table 6.** R Square Values.

<b>Variables</b>	<b>R Square</b>
Perception of Customer Service	0.282
Purchase Intention	0.263
Perception of Privacy	0.215
Perception of Reliability	0.187

**Table 7.** Structural Model Results.

H	Variable Relationship	Original Sample	Sample Mean	Standard Deviation	T Statistics	P Values	Result
H1	Perception of Web Design -> Perception of Reliability	0.433	0.436	0.046	9.461	0.000	Supported
H2	Perception of Web Design -> Perception of Customer Service	0.276	0.276	0.055	5.056	0.000	Supported
H3	Perception of Web Design -> Perception of Privacy	0.463	0.465	0.040	11.583	0.000	Supported
H4	Perception of Web Design -> Purchase Intention	0.244	0.243	0.067	3.647	0.000	Supported
H5	Perception of Reliability -> Perception of Customer Service	0.218	0.219	0.054	4.069	0.000	Supported
H6	Perception of Reliability -> Purchase Intention	0.197	0.200	0.064	3.051	0.002	Supported
H7	Perception of Privacy -> Perception of Customer Service	0.175	0.176	0.051	3.412	0.001	Supported
H8	Perception of Privacy -> Purchase Intention	0.128	0.130	0.055	2.339	0.019	Supported
H9	Perception of Customer -> Purchase Intention	0.099	0.096	0.068	1.450	0.147	Rejected

## FIGURES

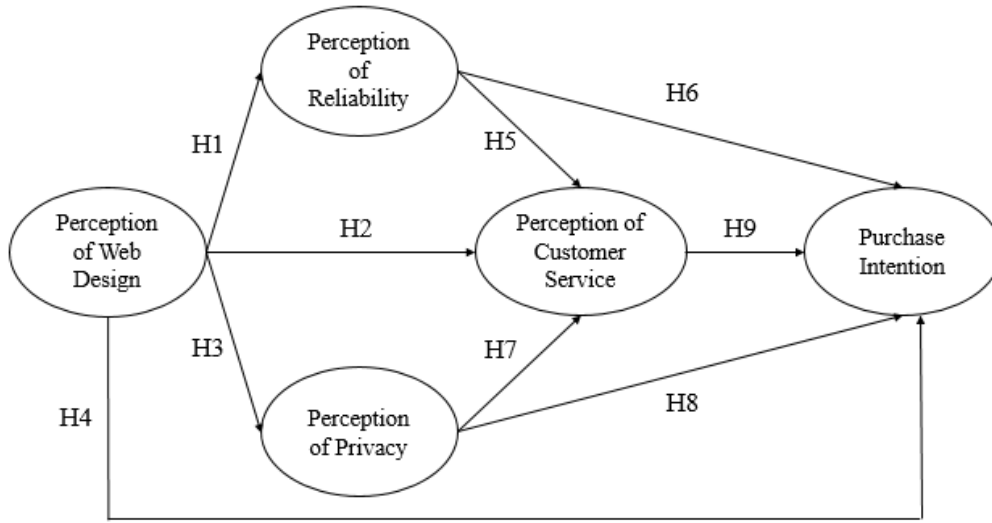


Figure 1. Research model (Dang & Pham, 2018).

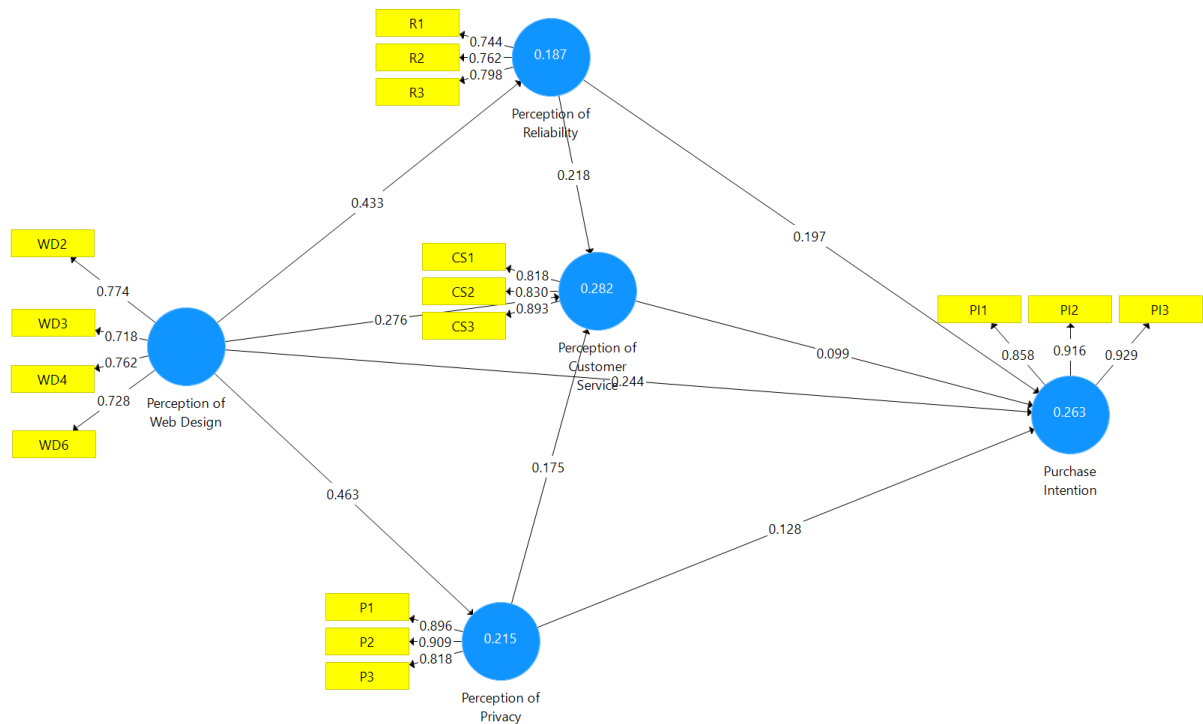


Figure 2. Path Model.