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CONSUMER MOTIVATION AND CONCERN FACTORS FOR ONLINE SHOPPING IN TURKEY

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ABSTRACT

Understanding consumer behaviour in online environments is the basic factor to build an effective consumer-retailer relationship structure. The purpose of this study is to explore the influences of different values and concerns affecting search and purchase intentions of consumers and to build an integrated model, which could explain the purchase intentions of consumers in Turkey, where the majority of the population is under the age of 30. An integrated model of motivation and concern factors on the online shopping is developed to test the causal effect variables. Current study points out that hedonic value is a determinant of the consumer intention to search and purchase. Search intention has a direct impact on purchase intention. Utilitarian value does not have a significant impact on the search intention but it does have an important impact on the purchase intention. From the concern factors perspective, security has a significant impact on both search and purchase intentions, whereas there is no impact for privacy.

Keywords: utilitarian value, hedonic value, security, privacy, search intention, purchase intention

INTRODUCTION

The development of the Internet has increased the popularity of online shopping (Lian & Lin, 2007). Online shopping has become the third most popular Internet activity, following e-mail using/instant messaging and web browsing (Li & Zhang, 2002). The rapid diffusion of computer and information technologies throughout the business and consumer communities has resulted in dramatic changes. The application of the Internet for purchasing behaviour is a notable change in the way buyers and sellers interact. According to the data gathered by Interbank Card Center (BKM), the e-commerce volume increased to 989 million Turkish Liras in January 2010, which corresponds to a 46% increase with respect to the year 2009 (Interbank Card Center (BKM), 2010).

As of 31 December 2009, the population of Turkey is 72,561,312 with a population growth rate of 14.5 per thousand (Turkish Statistical Institute (TUIK),

2010a). It was also reported that half of Turkey's population is younger than 29 years of age. According to these findings, it can be concluded that Turkey has a young population.

In April 2010, a research was conducted on the household use of information technologies in Turkey. It was reported that 41.6% of the households had access to the Internet, indicating a continuing increase with respect to previous years: 30% in 2009, 25.4% in 2008 and 19.7% in 2007 (TUIK, 2010b; 2009; 2008; 2007). A summary of Internet use according to the age groups is given in Table 1. The remarkable increase in the Internet use each year in the young population is worth noting.

Table1

The percentage of individuals' internet use according to the age group in the first three months***

Age groups	2008	2009	2010
16–24	54.8	59.4	62.9
25–34	41.4	45.1	50.6
35–44	29.3	30.2	34.7
45–54	19.4	18.6	22.4
55–64	6.9	6.2	7.8
65–74	1.6	2.0	2.7

* 16–74 years old

** January–March

According to Nielsen's Global Trends in Online Shopping Report (2010), 79% of online European consumers plan to purchase goods or services via the Internet in the next six months while 84% of Brazilian online consumers intend to shop online in the next six months. According to TUIK's Information and Communication Technology Usage Survey In Households and Individuals Report (2010, 2009, 2008), in Turkey, 15% of individuals purchased goods or services over the Internet in 2010, which is a significant increase when compared to the previous years (11.8% in 2009, 11.6% in 2008). Considering the trends in the intentions to shop online in the world, it can be suggested that there is a considerable potential for increase in online shopping in Turkey.

The growth of online shopping has generated considerable interest among academic researchers. In particular, researchers have begun examining the impact of motivations of Internet shopping on consumers' intentions (To, Liao, & Lin, 2007), motivations and concern factors for Internet shopping (Suki, Ahmad, & Thyagarajan, 2001) and the effects of utilitarian and hedonic online shopping values on consumer preference and intentions (Overby & Lee, 2006). From other

perspective, Vijayasathy (2004) explained consumer intentions to use online shopping and described ease of use, privacy and security according to technology acceptance model. In addition, Miyazaki and Fernandez (2001) studied consumer perceptions of privacy and security concerns for online shopping.

The increasing Internet use, especially in the younger age groups (younger than 34 years of age), introduces potential consumers for online shopping in Turkey. The fact that the majority of the population belongs to that particular age group makes it essential to determine the purchase intentions of Internet users, especially the ones belonging to this age group. Although Turkey has a considerable potential for online shopping, sadly, information pertaining Turkish Internet users' motivation and concern factors with respect to online shopping is lacking. The current research is carried out in order to explore consumer motivation and concern factors to provide valuable information for online marketers and further studies.

LITERATURE REVIEW

Research on Motivation and Concern Factors

Online shopping behaviour refers to the process of purchasing products or services via the Internet (Li & Zhang, 2002). When someone feels the need to acquire a product, the person goes shopping; but shopping does not only occur to acquire a product. There are more reasons or needs why an individual can decide to go shopping. These reasons or needs are called shopping motivations (Jansen, 2006).

Tauber (1972) was the first researcher explored shopping motivations. He indicated that shoppers are motivated by a variety of psychosocial needs. These motives can be classified into personal (i.e., role playing, diversion, self-gratification, learning about new trends, physical activity and sensory stimulation), and social motives (i.e., social experiences, communication with others, peer group attractions, status and authority, and pleasure of bargaining) (Tauber, 1972). Eastlick and Feinberg (1999) proposed that shopping motives comprise functional and non-functional motives. Functional motives refer to tangible attributes such as convenience, variety and quality of merchandise, and physical facility. Non-functional motives include social needs for interaction with other people. Rohm and Swaminathan (2004) studied the development of a typology of online shoppers based on shopping motives. It was reported that shopping motivations in the generic grocery context can be distilled into shopping contexts; namely overall savings, convenience, information seeking, social interaction, and shopping experience. In addition, Shang, Chen and Shen

(2005) explained extrinsic motivations versus intrinsic motivations for consumer from online shopping perspective and To et al. (2007) investigated the Internet shopping motivations from utilitarian and hedonic perspectives.

Along with motivation factors, there are also various concern factors. Internet shoppers feel uncomfortable giving their card numbers and personal information because they are concerned that this information may be used for some malicious purposes. Security and privacy are very important factors for Internet shoppers' adoption to electronic commerce (Suki et al., 2001). At the same time, privacy and security play a significant role in the development of online shopping (Miyazaki & Fernandez, 2001). Suki et al. (2001) considered motivation and concern factors from Malaysian perspective. It was reported that privacy is the most significant concern factor to shop online. Miyazaki and Fernandez (2001) studied consumers' perceptions of privacy and security concerns for online shopping and they associated Internet experiences and purchasing rate.

Utilitarian and Hedonic Value

Utilitarian motivation has been characterised as task-related and rational and related closely to whether or not a product acquisition "mission" was accomplished (Arnold & Reynolds, 2003). In the utilitarian view, consumers are concerned with purchasing products in an efficient and timely manner to achieve their goals with minimum irritation (Childers, Carr, Peck, & Carson, 2001).

Utilitarian value is defined as an overall assessment (i.e., judgment) of functional benefits and sacrifices (Overby & Lee, 2006). Utilitarian shopping value occurs when consumer obtains the needed product, and this value increases as the consumer obtains the product with less effort (Lee, Kim, & Fairhurst, 2009). The same study categorizes the utilitarian value of Internet shopping based on cost saving, convenience, selection, information availability, lack of sociality and customised products or services.

From the other perspective, hedonic value is defined as an overall assessment of experiential benefits and sacrifices, such as entertainment and escapism. Consumers usually consider shopping as an activity, rather than a task to be completed (Overby & Lee, 2006). Babin, Darden and Griffin (1994) defined hedonic shopping value as perceived entertainment and emotional value provided through shopping activities. From the perspective of hedonic value, that study categorizes the hedonic value of Internet shopping as adventure/explore, social, idea, value, authority and status.

Privacy

Personal information privacy is defined as the ability of the individual to personally control information about one's self (Lallmahamood, 2008). Suki et al. (2001) stated that consumers give their detailed personal information to retailer but they remain concerned about the possibility that retailers may violate their privacy when they collect this information. These concerns are acute for online costumers because they realise the extent of the information, which is susceptible to exploitation. In addition, retailers can collect information by placing cookies on visitors' hard drives (Weitz, 2005). Their privacy concerns are related with "the unauthorized use of credit card numbers", "their database may be sold to others", "personal information may be shared with other businesses without their consent", "Internet sellers may overcharge from ones", "misuse of their personal information by Internet sellers" and "product purchased through Internet may be delivered to another person" (Suki et al., 2001).

Another view about the privacy is that the consumers called the privacy pragmatists are willing to provide some personal information based on an assessment of risks and benefits. These consumers believe that shopping online will not compromise their privacies (Vijayarathy, 2004).

Security

Online shopping involves greater security concerns than traditional trading because buyers and sellers do not interact face-to-face and virtual environment allows high anonymity. Lian and Lin (2007) identified security concerns as a significant factor for shopping behaviour. According to Vijayarathy (2004), security concerns are related with obtaining consumer data by a third party (e.g. hacker and identity thief) and it is defined as "the extent to which a consumer believes that making payments online is secure".

Although consumer security concerns are decreasing, online retailers face increasing credit card frauds, therefore; online retailers use a variety of fraud management techniques, including using in-house or commercially available screens, requesting card verification numbers and checking orders with credit card authentication services (Weitz, 2005).

Search Intention

Janiszewski (1998) categorised search intention as goal-directed search and exploratory search. Goal-directed consumers search to collect efficient information while exploration-oriented consumers have no specific targets. They search for browsing product information and enjoy the searching process itself. If

search intentions play a central role in predicting future purchasing intention, search attitudes could be a valuable research tool for predicting the probability of consumer purchasing on the online shopping (Shim, Eastlick, Lotz, & Warrington, 2001).

Purchase Intention

A person's intention to revisit a website is considered to occur from his/her attitude towards using the technology involved in the site. Behavioural intentions associated with website usage are identified as: repeated purchases; repeated visits to the website; recommendation of website to others; and positive remarks or comments about the website (Hausman & Siekpe, 2009). Li and Zhang (2002) supported this identification by indicating that consumers' intention to shop online refers to their willingness to make purchases in an Internet store. This factor is measured by consumers' willingness to buy and to return for additional purchases. Online purchasing is reported to be strongly associated with the factors of personal characteristics, vendor/service/product characteristics, website quality, attitudes toward online shopping, intention to shop online, and decision-making.

RESEARCH MODEL

The purpose of this study is to explore whether motivation and concern factors of consumer influence search and purchase intentions. This study proposes an integrated model to explain the purchase intention of consumers (see Figure 1).

Jamiszewski (1998) categorised search behaviour into two broad types of behaviour: goal directed search and exploratory search. Consumers apply goal-directed search when they want to gather information more efficiently. In contrast, exploratory search occurs when consumers lack the motivation or experience needed to search efficiently. The enjoyment of that searching process is important as much as what they have found. Consequently, both utilitarian and hedonic value would influence search intention of Internet shopping. Based on this:

- H1: Utilitarian value has a positive influence on the search intention of Internet shopping.
- H2: Hedonic value has a positive influence on the search intention of Internet shopping.

Utilitarian consumer behaviour has been described as task-related and rational.

Utilitarian shopping value might depend on whether the shopping trip was accomplished. For example, a woman has got a shopping list for Christmas and shopping is her work. This woman proclaims, "I found it sort of a chore this year trying to get everything done". This shopper may find value only if the shopping chore is completed successfully (Babin et al., 1994). Based on this;

H3: Utilitarian value has a positive influence on the purchase intention of Internet shopping.

From the other perspective, hedonic value is more subjective and personal than utilitarian value. Hedonic shopping value reflects shopping's potential entertainment and emotional worth. According to Markin, Charles and Chem (1976), shoppers can provide hedonic value in many ways with or without purchasing. In other situations, the actual purchase act can produce hedonic value and may serve as the climax of the buying process (Babin et al., 1994). Based on this;

H4: Hedonic value has a positive influence on the purchase intention of Internet shopping.

Besides shopping motivations factors, consumer concerns are also very important factors for online purchasing. The growing body of consumer-oriented Internet research is focusing on privacy and security concerns and these factors may play a significant role in development of online retailing. Many marketers believe that experience gained through simple usage of the Internet for non-purchase purposes such as information gathering and noncommercial communication will lead consumers to discover that privacy and security risks are exaggerated (Miyazaki & Fernandez, 2001). The majority of the consumers used the Internet to browse or search rather than actually purchase something (Suki et al., 2001). Based on this;

H5: Security has a positive influence on the search intention of Internet shopping.

H6: Privacy has a positive influence on the search intention of Internet shopping.

According to Lian and Lin (2007), online shopping involves greater security concerns than conventional trading because virtual environment and transaction security concerns significantly affect shopping behaviour. Besides, privacy is an important concern for online shopping. Suki et al. (2001) studied consumers' concern factors and we can see from this study's results that privacy is the most

significant concern factor related to consumer's decision to shop online. Based on this;

- H7: Security has a positive influence on the purchase intention of Internet shopping.
- H8: Privacy has a positive influence on the purchase intention of Internet shopping.

Shim et al. (2001) pointed out the relationship between pre-purchase search intention and purchase intention. According to results, search intention of Internet shoppers does have a positive influence on their purchase intention. Based on this:

- H9: The search intention has a positive influence on purchase intention of Internet shopping.

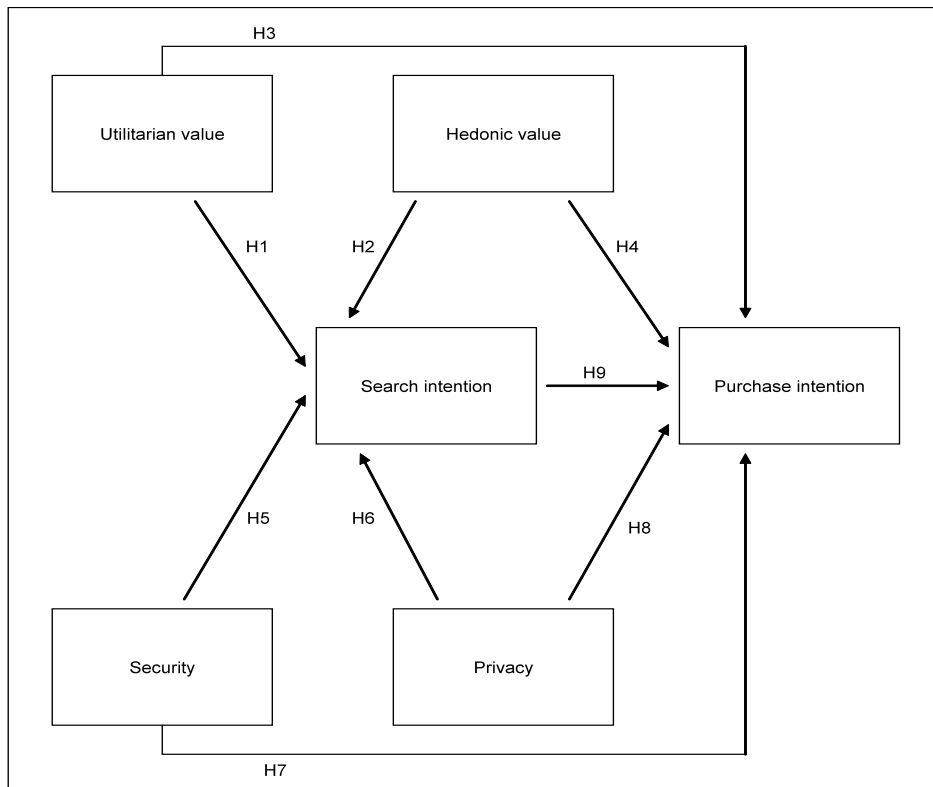


Figure 1. Research model

RESEARCH METHODOLOGY

The variable measurement in the research model is derived from previous studies, and is modified according to the special conditions of Internet shopping. The measurement of utilitarian motivations is from the items developed by Overby and Lee (2006), Rohm and Swaminathan (2004), Suki et al. (2001) and To et al. (2007). The items of hedonic motivations are derived from the questionnaires of Arnold and Reynold (2003), Farag, Schwanen, Dijst and Faber (2007), Lee, Kim and Fairhurst (2009), Overby and Lee (2006), To et al. (2007) while search intentions are from Srinivasan, Anderson and Ponnayolu (2002). Purchase intentions follow the questionnaires by To et al. (2007) and Kim, Cho and Rao (2000) while the items of privacy are from Suki et al. (2001). The items of security are developed Kim et al. (2000), Lian and Lin (2007) and Vijayasathy (2004). Adding questions obtained from the integrative review from the previous literature allows the development of a questionnaire that is suitable to the context studied.

Instrument Design

First of all, the subjects were required to answer the items of the questionnaire based on their most frequently shopped website. The questionnaire was divided into three parts. The first part was about subject's personal information. The second part was to explore the relationship between the Internet usage and online shopping frequency. The third part included seventeen items to measure the utilitarian and hedonic motivations, security and privacy concerns of Internet shoppers. The third part adopted a five-scale Likert scale, with 1 representing total disagreement and 5 representing total agreement.

Respondent Profile

Respondents of this study are Internet users in Turkey who have Internet shopping experience. Respondents were not limited with age constraint. 500 questionnaires were distributed and 390 were received, of which 299 were valid. The valid response rate was 59.8%.

In order to be able to make sound statements about the purchase intentions and shopping motivations of the Internet users in Turkey, the majority of the respondents were under the age of 34 (66.2%). Among the respondents, there were 133 females (44.5%) and 166 (55.5%) males; 142 (47.5%) were married, 152 (50.8%) were single and 4 (1.3%) were divorced, separated or widowed. There are 229 (76.6%) respondents who had bachelor's or higher degrees and 70 (23.4 %) of the respondents had less than a 4-year degree. The majority of the respondents (52.8%) were in 25-34 age category, while approximately half of

them (44.9%) indicated an income of 1000 TL-2000 TL. More detailed information about the frequency distribution of respondents on key demographics is presented in Table 2.

All of the respondents (100%) had used the Internet, and 79.9% of them had been using it for 4 years or more. A sizable number (62.6%) of respondents indicated that they had shopped on the Internet 1 to 5 times in the past 12 months.

Table 2
Frequency distributions of respondents' demographics

Sample profile			
Frequency	%	Frequency	%
Gender		Years on the Internet	
Female	133 44.50%	Under 6 months	5 1.70%
Male	166 55.50%	6-12 months	1 0.30%
	299 100%	1-2 years	18 6%
Age		2-4 years	36 12%
Under 18	5 1.70%	Over 4 years	239 79.90%
18-24	35 11.70%		299 100%
25-34	158 52.80%	Education	
35-44	62 20.70%	Elementary school	2 0.70%
45-54	32 10.70%	High school	46 15.40%
55-64	7 2.30%	Associate degree	22 7.40%
Over 65		Bachelor's degree	128 42.80%
	299 100%	Master's/Doctoral degree	101 33.80%
Income			299 100%
Less than 300 TL	5 1.70%	Marital status	
301 TL-500 TL	4 1.30%	Married	142 47.50%
501 TL-750 TL	8 2.60%	Single	152 50.80%
751 TL-1000 TL	44 14.70%	Other	4 1.30%
1001 TL-2000 TL	135 44.90%	Not say	1 0.30%
2001 TL-3000 TL	51 17.20%		299 100%
3001 TL-4000 TL	15 5%		
4001 TL-5000 TL	13 4.30%		
Over 5001 TL	2 0.60%		
Not say	22 7.40%		
	299 100%		

DATA ANALYSIS AND RESULTS

In order to assess convergent and discriminant validities, the 33 items used to measure six research variables were subjected to principal components analyses with varimax rotation. The Kaiser-Meyer-Olkin measure of sampling adequacy was 0.906, confirming the appropriateness of proceeding with the analyses. All of the items were found primary loadings. The results, which identified six factors and cumulatively explained 71.93% of variance, are shown in Table 3.

Table 3
Results of principal components analysis

Scale items	Factors					
	1	2	3	4	5	6
Utilitarian value						
1-The price of product and/or services I purchased from Internet is at the right level, given the quality.	0.74					
2-The products and/or services I purchased from Internet are a good buy.	0.79					
3- Internet offers a good economic value.	0.78					
4-Internet offers access to the products I desire	0.71					
Hedonic value						
5- Making a purchase totally absorbs me.		0.64				
6- Internet shopping does not only products or services-it also entertains me.		0.64				
7- Making a purchase from Internet "gets me away from it all".		0.76				
8- Making purchase from Internet truly feels like "an escape"		0.77				
Security						
9-Retailers apply safety criteria to protect their costumers in online shopping.			0.52			
10-Retailers guarantee that the information provided during online shopping is not altered or deleted.			0.54			
11-I find the electronic payment system of retailers safe in online shopping.			0.69			
12-I feel secure sending personal information across the web.			0.82			
13-I feel safe providing personal information about me to web retailers.			0.80			
14-Web is a safe environment to provide personal information.			0.82			
15-Using credit cards to make purchases on the Internet is safe.			0.84			
16-In general, making payments on the Internet is secure.			0.79			

(continued on next page)

Table 3 (continued)

Scale items	Factors					
	1	2	3	4	5	6
Privacy						
17-I am concerned about misuse of my personal information by Internet merchants				0.85		
18-I am concerned that web retailers might use my personal information for other purposes.				0.93		
19-My personal information may be shared with other businesses without my consent				0.91		
20-Others may intercept my message.				0.86		
21-I concerned that my personal information might not be kept private during a transaction.				0.89		
22-My database may be sold to other people.				0.86		
Search intention						
23-I read/watch commercials regularly in order to compare the competing web sites.					0.80	
24-I check the competing web sites for shopping based on commercials.					0.82	
25-I often talk to my friends about their experiences related with the competing web sites.					0.78	
26-I search for alternatives to the web site I shop from.					0.82	
27-I do a thorough search before I shop from a web site.					0.56	
Purchase intention						
28-Internet shopping is a wonderful way to shop.						0.57
29-I purchase products or services online.						0.73
30-I will continue shopping online in the future.						0.77
31-It is likely that I will purchase products or services from Internet.						0.77
32-There is a possibility that I will recommend a web store to my friends.						0.75
33-There is a possibility that I will buy other products too, if I need them						0.77

Table 4
Correlation matrix and reliability analysis

	Mean	Std. Deviation	1	2	3	4	5	6
Utilitarian value	3.5686	0.72837	$\alpha = 0.8595$					
Hedonic value	2.4164	0.77076	0.321**	$\alpha = 0.7711$				
Security	2.7301	0.85061	0.204**	0.406**	$\alpha = 0.9288$			
Privacy	3.4363	1.04160	0.619**	0.408**	0.376**	$\alpha = 0.9572$		
Search int.	2.7886	0.95088	-0.280**	-0.115**	-0.035	-0.306**	$\alpha = 0.8534$	
Purchase int.	3.4798	0.87208	0.481**	0.359**	0.271**	0.554**	-0.477**	$\alpha = 0.9157$

** Correlation is significant at the 0.01 level (2-tailed)

* Correlation is significant at the 0.05 level (2-tailed)

Pearson correlation coefficient and Cronbach's alpha indicator is given in Table 4. Cronbach's alpha indicator was used to assess the initial reliability of the scales, considering a minimum value of 0.7 (Cronbach, 1970; Nunnally, 1978).

Alpha values of all factors in Table 4 are above the minimum alpha value and these results demonstrate that both items have acceptable reliability. Multiple regression analysis was used in this study to test the hypothesized relationships. As can be seen in Table 5, hedonic value and security has positive influence on search intention and utilitarian value, privacy has no causal relationship with search intention ($p < 0.05$). On the other hand, utilitarian value, hedonic value, security and search intention have positive influence on purchase intention on Table 6 ($p < 0.05$). Therefore, hypothesis H2, H3, H4, H5, H6, H9 are supported and H1, H7 and H8 are rejected as can be seen Figure 2.

Table 5
Regression analysis for search intention

Independent variables	β	Sig.
Utilitarian value	0.037	0.543
Hedonic value	0.341**	0.000
Security	0.178**	0.009
Privacy	0.100	0.097
	$R^2 = 0.191$	
	$F = 17.329$	
	$Sig. = 0.000$	

Dependent Variable: Search intention
** $p < 0.01$; * $p < 0.05$

Table 6
Regression analysis for purchase intention

Independent variables	β	Sig.
Utilitarian value	0.416**	0.000
Hedonic value	0.109*	0.021
Security	0.239**	0.000
Privacy	-0.056	0.226
Search intention	0.18**	0.000
	$R^2 = 0.519$	
	$F = 63.333$	
	$Sig. = 0.000$	

Dependent Variable: Purchase intention
** $p < 0.01$; * $p < 0.05$.

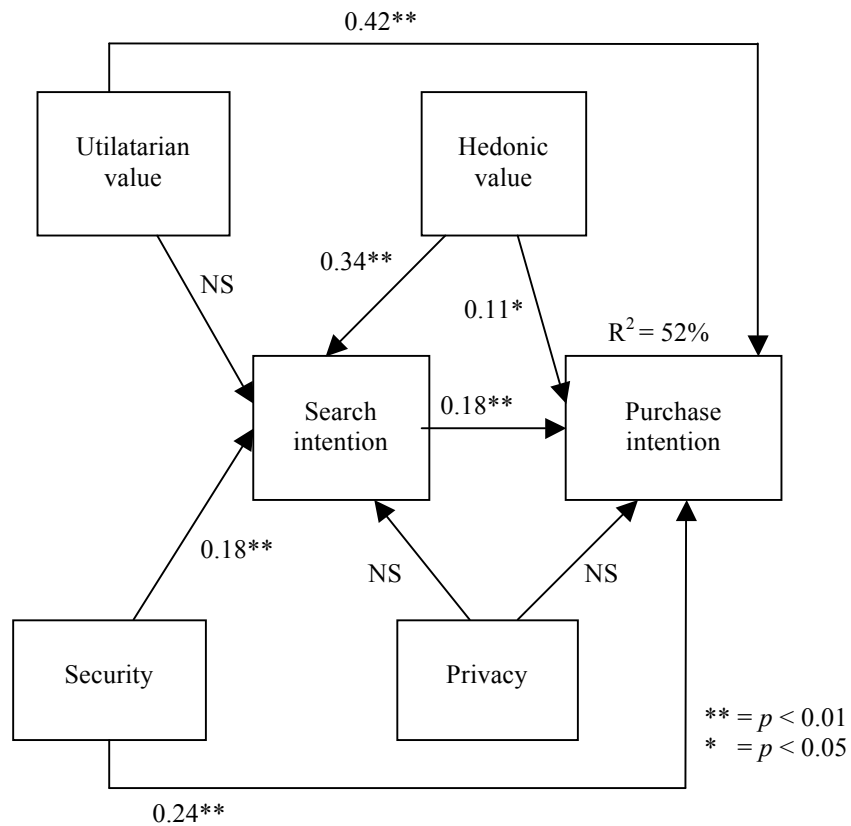


Figure 2. Relationships supported by empirical study

The study shows that factors influencing search intentions are led by hedonic value and security (judging by the level of standardised path coefficient). The factors influencing purchase intentions are utilitarian value, hedonic value, security and search intention accordingly.

Finally, while the combined effect of hedonic value and security value achieved 19% of variance on search intention ($R^2 = 0.19$), the effect of utilitarian value, hedonic value, security and search intention achieved 52% of variance ($R^2 = 0.52$). The measures of the R^2 shows that the model has sufficient explanatory power and therefore could predict Internet shopping motivation and concern and purchase intention adequately.

CONCLUSION

Utilitarian and hedonic motivations were applied to shopping motivations for online shopping by To et al. (2007). While the study provided comprehensive information about utilitarian and hedonic shopping motivations, concern factors affecting online shopping were not investigated. Similar to the present study, Suki et al. (2001) applied both motivation and concern factors for Internet shopping based on Malaysian consumers. This study investigates both shopping motivations and concern factors for online shopping in Turkey.

TUIK's annual population reports point out that Turkey has a young population. Furthermore, in 2010, a research was conducted on the use of information and communication technology in Turkey. It was reported that, there is an important increase in the use of information and communication technology in Turkey and the young population has an important role in that increase (TUIK, 2008; 2009; 2010b). According to these findings, considering the young population and the increasing trend in the technology use, it is apparent that Turkey has an important potential for online shopping. This study aims to provide a reference for this developing sector by identifying the effects of concern and motivation factors on search and purchase intentions.

This study empirically validates that Internet shoppers purchase for both utilitarian and hedonic values but they avoid online shopping when they have personal security concerns. The results obtained in this study are not in accordance with that of Jamiszewski (1998) and To et al. (2007) in terms of the influence of shopping motivations on search intention. Both studies suggest that search behaviour is both goal and exploration oriented. However, according to the results of this study, utilitarian value does not drive search intention while hedonic value does. Consumers in Turkey enjoy the exploration activity and emphasize more on the searching process itself rather than what is acquired. In other words, they search the Internet for hedonic values such as adventure/explore, social, idea, value, authority and status.

When the effects of utilitarian and hedonic values on purchase intention are considered, it is evident that both utilitarian and hedonic values have important impact on purchase intention. It should be noted that while hedonic value has important impact on both search and purchase intentions, its influence on search intention is stronger. In addition, although utilitarian value does not have an important impact on search intention, it influences purchase intention strongly (Figure 2). It was also shown that consumers that shop for utilitarian values tend to skip the searching step and proceed to purchasing directly. In contrast, consumers that shop for hedonic values are not as active in the purchasing step as

they are in searching, because they consider gaining hedonic value that is attained during the searching activity more important.

The results indicate that search intentions trigger purchase intentions. This suggests that hedonic value also has an indirect effect on purchase intentions along with the direct effect. The hedonic value gained from searching and browsing web pages generates purchase intention. This finding was also supported by the study of To et al. (2007).

Horrigan (2008) reported that while the number of e-shoppers continues to grow, there is still widespread concern in the Internet population about the safety of financial and personal data online. According to KPMG International's Consumers and Convergence IV Report (PMG International Cooperative, 2010), privacy continues to be an important issue. Even though consumers are increasingly willing to accept targeted personally identifiable information (PII)-based advertising, particularly in exchange for lower cost or free services and content, they also express more anxiety about data privacy. This paper reports that although online consumers are concerned about security, they do not have concerns about personal information privacy during online searching and purchasing processes. It is suggested that online consumers in Turkey may not have a concern about personal information privacy or privacy may not be an important concern for them to accept opportunity which is offered. On the other hand, Suki et al. (2001) suggested that privacy is the most significant concern factor related to consumers' decision to shop online and security concern is one of the primary reasons hindering online shopping for Malaysian consumers.

In conclusion, utilitarian value directly triggers purchase intention. Consumers in Turkey wish to gain hedonic value by searching and browsing of web pages before moving into the purchasing step. In addition, search intention has a direct significant influence on purchase intention. From the concerns point of view, despite the increase in online shopping, security concern remains an important problem for the growing market and consumers in Turkey.

CONTRIBUTIONS AND DIRECTIONS FOR FURTHER STUDY

First, this study provides the list of motivations and concerns that Turkish consumers may have with shopping online. The list is comprehensive and may become the basis of further research on the search and purchase intentions of Turkish population. This paper also provides valuable information for online marketers who are interested in exploring the developing market in Turkey. This way, they can earn the confidence of their consumers and understand the

behaviours of potential visitors. These findings can also prove useful for offline retailers who wish to offer their products and services through the Internet.

From these findings, efforts to improve the regulations in online retailing in a way to reduce the security concerns can be made. Online consumers with less security concerns would cause an increase in the number of purchases made online. In addition, government should also contribute by making the increment of the computer literacy rate as a priority for the creation of a well-educated population in this matter and therefore stimulating online shopping among Turkish citizens.

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