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## THE ROLE OF INDIVIDUAL FACTORS ON ONLINE SHOPPING BEHAVIOR

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### ABSTRACT

**Purpose:** Based on the rapid growth of e-commerce and online shopping, this study explores behavioral intention of consumers of online shopping websites.

**Methodology:** Consumer's individual factors' effect on consumer perceived usefulness of online shopping and user satisfaction are modelled and examined in terms of effects on behavioral and purchase intention toward online shopping websites. Data were collected via Internet survey and 318 usable surveys of consumers were gathered.

**Findings:** The results suggest that consumer's relationship proneness of online shopping websites among individual factors has the strongest effect on consumer purchase/behavioral intention of online shopping websites. Besides, consumer perceived usefulness has the strongest effect on consumer's purchase intention.

**Conclusion:** The effect of relationship proneness of consumers with online shopping firms on consumers' purchase intentions can be used to draw consumer attention. Likewise, firms can plan their marketing communications such as advertising strategies and promotional strategies in a way that appeal to their target customers' personality.

**Keywords:** Online shopping, online purchase intention, relationship proneness, perceived usefulness, self-efficacy

**JEL Codes:** M30, M31

## 1. INTRODUCTION

Nowadays, electronic commerce also known as e-commerce is a central research area in the literature of marketing in general (Häubl and Trifts, 2000) and consumer behavior in particular (Akar and Nasir, 2015). In the business-to-consumer (B2C) environment, it is an important strategic tool and dominates the buying and selling activities of consumers and firms. The main advantage of e-commerce is enabling consumers to interact with the service providers via social media easily (Liang et al., 2011). Furthermore, consumers take advantage of convenience, easy information access and various selection of products/services (Zhou et al., 2007). Firms can also benefit from this interconnectedness by taking advantage of consumer responses to make improvements in their shopping websites (Childers, 2001). As Chen and Cheng (2009) have stated, in order to be successful in hypercompetitive e-commerce environment, consumer intention should be understood well and motives behind intentions should be revealed. After the World Wide Web makes possible to pursue new potential markets for firms, e-commerce has emerged as a new way of doing business (Limayem et.al, 2000). Bloch and Richins (1983) were one of the first initiators of studying online shopping academically, who looked into "browsing as a specific type of shopping behavior" (Jones, 1999, p.130).

Online shopping is described by Chiu et al. (2009) as an exchange of time, effort, and money for receiving products or services. As they have conveyed, the success of online shopping depends mostly on consumer satisfaction combined with the other factors which form loyalty intentions. In the past, online shopping had received interest of marketing academicians and practitioners. Prior research indicates that trust (Chang and Chen, 2008; Chiue et al., 2009; Gefen et al.,

2003; Ganguly et al., 2010; Kim and Kim, 2005), loyalty (Chiu et al., 2009), perceived risks (Chang and Chen, 2008), online store layout and online environment (Chang and Chen, 2008; Ganguly et al., 2010; Park and Kim, 2003; Wu et al., 2013), service quality (Lee and Lin, 2005), enjoyment (Ramayah and Ignatius, 2005), ease of use of online websites (Amin, 2007; Amin, 2008; Chiu et al., 2009; Ramayah and Ignatius, 2005; Rouibah et al., 2009), usefulness of online websites (Amin, 2007; Amin, 2008; Chiu et al., 2009; Park and Chen, 2007; Ramayah and Ignatius, 2005; Rouibah et al., 2009) etc. are important drivers of consumers' online shopping intention.

Fishbein and Ajzen (1977) proposed a conceptual framework relating beliefs, attitudes, intentions and behaviours with respect to a given object and stated that various consumer behaviour facets are explained by attitudes towards products, product related concepts, brand and brand related concepts. Fishbein and Ajzen (1977) defined behavioral intention as person's subjective likelihood with regard to perform some specified behaviours and they assumed intention as person's level of eagerness to perform particular behavior. They stated that there is a positive relationship between person's attitude toward an object and behavioural intention toward an object. In order to understand person's behaviour, these two major elements of intentions which are attitudes toward the behaviour and subjective norms should be understood. The attitudinal component of intention is described as person's attitude against implementing behaviour at issue and the normative component of intention is said to be linked with the person's beliefs of what pertinent referents assess his/her decision of performing the behaviour or not and their motivation to show agreement with referents as they mentioned. Fishbein and Ajzen (1977) also stated that, in order to predict the behaviour, the simplest and most efficient method is to measure person's intention in a proper way. The notion of if person's attitude is measured, behaviour of a person may be explained and predicted is referred as Theory of Reasoned Action (Fishbein and Ajzen, 1977).

Perea et al. (2004) have provided a framework of consumers' attitudes toward online shopping and their purchase intention of online shopping based on the Technology Acceptance Model (TAM) including external factors. As they have stated, not only ease of use, usefulness, and enjoyment, but also consumer traits, situational factors, product characteristics, previous online shopping experiences, and trust in online shopping are affective in forming attitude toward online shopping. Prior research have investigated the effects of personality factors or Big 5 personality traits (Barrick and Mount, 1991; Mount et al., 1998; Salgado, 1997; Trapnell and Campbell, 1999) on job performance (Barrick, and Mount, 1991; Barrick et al., 2002; Humphreys and Revelle, 1984; Mann, 1959; Salgado, 1997) and entrepreneurship (Brandstätter, 1997; Brandstätter, 2011; Littunen, 2000; Nga and Shamuganathan, 2010; Rauch and Frese, 2007; Zhao et al., 2006) etc. According to our knowledge; many studies have focused on different aspect of online shopping but the relationship of online transaction self-efficacy, general online social interaction propensity (GOSIP), relationship proneness and susceptibility to interpersonal influence as personality factors' with user satisfaction, perceived usefulness or purchase intention have not been studied. In fact these constructs are partially very important drivers of online shopping but the literature is deficient to understand intimately the notion of online shopping. That's why, in our research, to fill this research gap, we consider the phenomenon of online shopping in a holistic view. According to our knowledge; many studies have focused on different aspect of online shopping; but online transaction self-efficacy, GOSIP, relationship proneness and susceptibility to interpersonal influence as individual factors' with user satisfaction, perceived usefulness or purchase intention have not been studied. In fact, these constructs are partially very important drivers of online shopping but the literature is deficient to understand the notion of online shopping in depth. That's why in our research, to fill this research gap, we consider the phenomenon of online shopping in a holistic view.

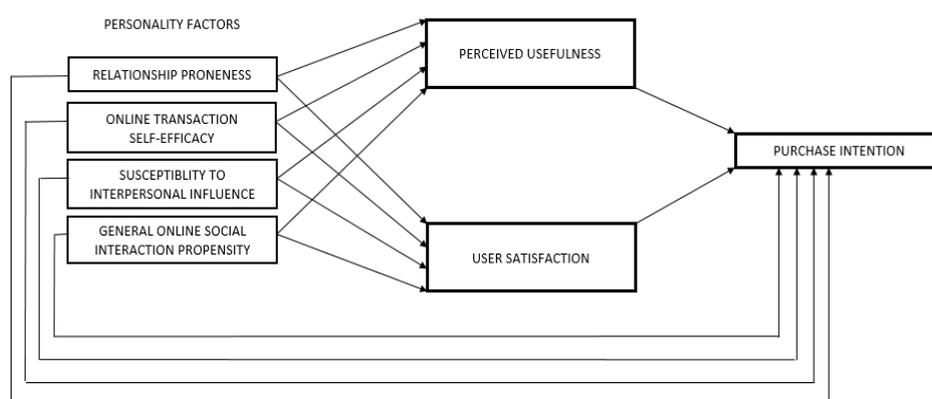
The conceptual model proposed in this research is developed from Bailey's (2015) research, in order to investigate the role of individual factors on consumer's purchase intention of online shopping. Moreover, based upon Fishbein and Ajzen's (1977) Theory of Reasoned Action, this research tries to predict consumer's purchase behaviors via their intentions and attitudes toward online shopping. The testing of the model is performed by Structural Equation Modelling (SEM). The findings of the study will provide proper understanding of individual factors' (relationship proneness, susceptibility to interpersonal influence, GOSIP and online transaction self-efficacy) effects on consumer purchase intention of online shopping websites. Satisfying current customers is more important than finding new ones due to the fact that customer retainment and customer satisfaction efforts are five times cheaper than seeking for new ones (Frederick and Thomas, 1996). So, having knowledge of which factors are effective in satisfying consumers, service providers may use this knowledge to make them more likely to buy from their firms. Furthermore, service providers may benefit from this information for targeting of consumers effectively and drawing right consumers to do online shopping from their websites. On the basis of conceptual model, research hypothesis are proposed. Then, we express clearly the methodology in and present the findings. Then we draw theoretical as well as managerial implications. Finally, we specify the limitations of this study and suggest future research directions.

## **2. LITERATURE REVIEW**

The conceptual model of this study consists of individual factors impacting on behavioral and purchase intention of online shopping websites via perceived usefulness websites and satisfaction of online shopping websites which is displayed in

Figure 1. As of interpersonal factors; susceptibility to interpersonal influence, GOSIP, self-efficacy and relationship proneness are included in the model. Interpersonal factors' direct effects on both purchase intention individually and their impact on user satisfaction of online shopping websites and perceived usefulness of online shopping websites in consumer context are investigated. First of our research question explores whether aforementioned individual factors have an effect on consumer behavioral and purchase intentions of online shopping websites or not. There is no research that has discussed mentioned interpersonal factors' effects together on behavioral intention. Furthermore, whether aforementioned interpersonal factors have an impact on user satisfaction and consumer perceived usefulness of online shopping websites or not is another important research question in this study. Present study aims to investigate these novel research questions. To the best of our knowledge, this study is the first to test aforementioned research questions together. In the next section, we will provide a review for our constructs in our conceptual model and demonstrate the hypothesized effects of the mentioned constructs.

**Figure 1: Conceptual Framework**



## 2.1. Consumers' Perception of Websites' Usefulness and Consumer Satisfaction of Online Shopping Websites

In our model in Figure 1, consumer intention to purchase from online shopping websites is influenced by consumers' perceived usefulness of online shopping websites/platforms and consumers' satisfaction of online shopping websites. These variables are also impacted by personality factors of consumers. Next, we will review perceptual variable, user satisfaction and their effects.

### 2.1.1. Effects of Perceived Usefulness

Underlined as one of the most important determinants which influence system use, Perceived usefulness as a concept was previously linked to information technology and innovation adaptation. Davis (1986) first incorporated the construct into the technology acceptance model (TAM) and defined this concept as "the degree to which a person believes that using a particular system would enhance his or her job performance" (p.320). In other words, if employee expect a technology to increase a job performance, then the intention to use this specific technology will be higher than their attitude toward the technology alone (Amoako-Gyampah, 2007). Since then, perceived usefulness has been in use for the acceptance of innovation and technology use in many cases across many fields. For example, Saade and Bahli (2004) have conducted a research among students and defined perceived usefulness as the degree to which students believe the use of the internet-based learning system would strengthen their achievement in the learning process. Findings have shown positive relationship between the variables, providing support for Davis' (1989) statement that "any system high in perceived usefulness is one for which a user believes in the existence of a positive use-performance relationship" (p.320). Furthermore, Amoako-Gyampah's (2007) research in Enterprise Resource Planning (ERP) has shown a direct positive effect of perceived usefulness of the technology on the employee's behavioural intention to use the technology. The results also suggested that in organizations where the emphasis is on successful and effective usage of technology, if managerial support is toward employee's increase in perception of the usefulness of the technology, the employee's implementation success of the tasks will increase correspondingly. Apart from its role in organization settings and its relationship with job performance, Yeh and Teng (2012) in their research proposed a few different dimensions of perceived usefulness in their extended usefulness scale (perceived efficiency, perceived effectiveness, perceived extended usefulness, relatedness fulfilment, self-development fulfilment and perceived needs fulfilment) which, as they suggested, can be considered when measuring usefulness in a different light besides that suggested by Davis (1989).

Having in mind the increase in social media usage and engagement in last decade, researchers have focused more on studies involving concept of perceived usefulness in social media platforms. For instance, Matute et al. (2016) have looked into mediating relationship of perceived usefulness on the relationship between characteristics of the vendor's e-word-of-mouth platform (quantity, credibility and quality) and online repurchase intention. Results have shown a mediating effect of perceived usefulness on e-WOM credibility and quantity. Meaning, users' low interest on accuracy of items communicated and low trust toward sellers, can be reversed if websites' design and characteristics (usability, colour, symbols) are good enough to improve their perceived usefulness. Similarly, Mou et al. (2017) have found a link in which trust together with perceived usefulness positively influence users' intentions and behaviors toward acceptance of online health services. Prior research has provided sufficient evidence that consumer perception variable of perceived usefulness variable affects consumer purchase intention. Therefore, we propose the following hypothesis:

*H1: Perceived usefulness of online shopping websites is positively related to consumer purchase intention of online shopping websites.*

### **2.1.2. Effects of User Satisfaction**

Derived from his well-known expectation-disconfirmation theory, Oliver (1997) has defined satisfaction as "a desirable end-state, a pleasurable experience of consumption of products and the patronization of services" (p.4). A high satisfaction in consumer experience signals a good understanding of marketplace complexity, which additionally leads to tranquility in their lives (Bailey, 2015). Researchers have described online platform user satisfaction, as the extent to which a user feels that the provider's page design, features and performance exceeded expectations (Bailey, 2015).

Drawing on these definitions, recent studies have shown that failures of any service may not essentially lead to user dissatisfaction, since most consumers tolerate small mistakes (Del Rio-Lanza et al., 2009). Rather, provider's failure to respond as expected will most likely cause dissatisfaction. For example, McCollough and Bharadwaj (1992) have found that satisfaction of users who have come across service failures and then have received solutions after service failure is as high as or even higher than satisfaction of those who haven't experience any failure. Similarly, Gu and Ye's (2012) study shows that provider's effective responses improve users' satisfaction for those with low satisfaction level. Furthermore; Krishen et al. (2015) have conducted a study among Facebook, Twitter, LinkedIn and other social media firm users. Their findings have suggested that if members are satisfied with information quality provided by the firm, they will most probably feel a sense of loyalty toward it. In addition, they underline that social interactions increase satisfaction and intention to participate in online interactions, which leads to creation of sense of belonging and fulfilment of their social and emotional needs. Finally, their study pointed out the importance of system quality and ease of use. User satisfaction with system quality involves managing technical issues, which if difficult to handle will alienate users instantly.

Additionally, previous studies have suggested that consumer satisfaction of service quality has significant influence on purchase intention. For instance, Collier and Bienstock (2006), have tested relationship between customer satisfaction and behavioral intention of e-services in e-retailing, and found a positive one. Lee and Lin (2005) considered user satisfaction as a mediator between e-service quality dimensions and purchase intention. More recently Kuo et al. (2013) looked into moderating role of WOM on relationship between satisfaction and repeat-purchase intention and found the relationship to be significant in moderating relationship as well as in the direct relationship between satisfaction and repeat-purchase intention. As Theory of Reasoned Action conceives that positive attitude leads to positive intentions (Fishbein and Ajzen, 1977), user satisfaction is expected to form positive behavioral intentions.

*H2: User satisfaction of online shopping websites is positively related to consumer purchase intention of online shopping websites.*

## **2.2. Individual Factors**

Consumer personal characteristics hold significant role in the creation of consumer's behavioural intentions (Bearden and Rose, 1990). Our model in Figure 1 claims that personality factors have an effect on consumers' perceptions of online shopping websites/platforms and have an effect on consumers' purchase intentions of online shopping websites. Consumer perception of online shopping websites/platforms is comprised of perceived usefulness and satisfaction of online shopping websites. This study examines relationship proneness, online transaction self-efficacy, susceptibility to interpersonal influence and GOSIP as individual difference factors adapted from Bailey (2015).

### **2.2.1. Effects of Relationship Proneness**

The consumer relationship proneness term is introduced by Wulf et al. (2001) as "a consumer's relatively stable and conscious tendency to engage in relationships with retailers of a particular product category" (p. 38). Proneness concept

involves engagement in a relationship; it is a conscious decision that is more than sustaining and strengthening relationships (Bloemer and Odekerken-Schröder, 2006). Consumers differ in their preferences of establishing a relationship with manufacturers or service providers (Bailey, 2015). According to Odekerken-Schröder et al. (2003), consumer relationship proneness is the symptom of product category involvement personality trait, not a personality trait itself. The relationship prone consumers try to be a steady customer of the mentioned manufacturer or service provider (Parish and Holloway, 2010, Bloemer et al., 2003). These consumers are more likely to prefer mentioned manufacturer or service provider when they are shopping compared to the consumers that have lower levels of proneness. In this study, we define relationship proneness as consumers' engagement of specific online shopping websites while shopping online.

Prior research has consistently displayed that relationship proneness of consumers may trigger behavioral intentions. Bloemer and Odekerken-Schröder's (2006) research conducted in a bank setting have asserted that, employee relationship proneness is an antecedent of affective and normative commitment that leads to behavioral loyalty, and then it also results in positive word-of-mouth. Fernandes and Proença (2008) have claimed that consumer proneness is a driver of buyer-seller relationships in B2C markets by their research conducted in a service setting. The case studies in Fernandes and Proença's (2008) research have revealed that consumers differ in having desires to engage in service providers' activities due to their different relationship proneness levels. Some consumers do not purchase from the same provider since service providers does not seem to offer more value to them to make them loyal. Kim et al. (2011) have found that relationship proneness has an impact on the resistance to change of customers' preferences directly in a retail setting. Parish and Holloway (2010) have stated that consumer relationship proneness is linked with both trust and commitment to the service provider. They have also found that in a relational context service such as health care services, high relationship prone consumers will also have higher trust and commitment levels compared to transactional service context such as call centers. Findings of trust and commitment in their research are related to positive consumer attitude toward service provider. So, positive attitude may lead to positive behavioural intentions (Fishbein and Ajzen, 1977). Therefore, high trust and commitment forms a relationship of good quality, and this will lead to more favourable behavioural intention. Ahn and Rho (2016) have also found a moderating effect of relationship proneness of relational factors (interaction, emotional commitment, relationship value) on the motive of customer participation. Accordingly, the following hypothesis is proposed:

*H3a: Relationship proneness is positively related to consumer's purchase intention of online shopping websites.*

There has been limited research about relationship proneness' effect on perceived usefulness. Park and Gretzel's (2010) study have discussed comparison shopping proneness' effect on perceived usefulness of comparison shopping tools. They found that comparison shopping prone consumers perceive these tools useful in a way that they support their shopping objectives. Similarly, we expect that being prone to use online shopping websites affects perceived usefulness of online shopping websites positively. Thus, we hypothesize:

*H3b: Relationship proneness is positively related to perceived usefulness of online shopping websites.*

Store satisfaction has been found to be influenced by consumer relationship proneness, store image and positive affect (Bloemer and Odekerken-Schroder, 2002; Noyan and Simsek, 2011). Lin (2013) has claimed a moderating effect of consumer relationship proneness on the relationship between relational selling behavior and relationship quality dimensions of satisfaction and trust in a bank setting. Satisfaction and trust of service personnel are influenced by mutual disclosure and contact intensity and the relationship between them is stronger when customers are more relationship prone. So, it has been found that sales personnel should adjust their behaviors according to each customer's relationship proneness level. More relationship prone customers should be communicated more intimately compared to less relationship prone ones (Lin, 2013). Mishra and Vaithianathan (2015) have alleged that Big 5 personality traits have an impact on consumer relationship proneness, and proneness influences customer satisfaction with the firm. Therefore, we expect to prove this hypothesis:

*H3c: Relationship proneness is positively related to user satisfaction of online shopping websites.*

### **2.2.2. Effects of Online Transaction Self-Efficacy**

Self-efficacy is one of the crucial terms in social psychology which means an individual believes himself/herself that he/she is capable of performing a specific behavior (Hayashi et al., 2004). Bandura (1986) has also provided a definition: "People's judgements of their capabilities to organize and execute courses of action required to attain designated types of performance" (p.391). What matters in this construct is the beliefs that individual holds about the courses of action that is possible to perform with these skills. As Kim and Kim (2005) have conveyed, individuals who perceive themselves having high self-efficacy are inclined to show plentiful effort to achieve specific task and therefore be successful at this task compared to low self-efficacy holding ones. Moreover, individuals with high level self-efficacy tend to perceive any task's characteristics predictable. Kim and Kim (2005) also redefined this term as individual's judgements on his/her ability to organize and perform specific required behaviors, so that online purchasing task is attained effectively and successfully in

an unpredictable environment. Therefore, online transaction self-efficacy in this research is defined as consumers' beliefs about their capabilities to perform successful and effective online shopping.

As Bailey (2015) has stated, this term is seen in various fields to analyse individuals' behaviors in different activities. In computer use determination, having high self-efficacy has been found to increase computer usage (Compeau and Higgins, 1995), which is signalling behavioral intention to use computers more. Weinstein and Mullins (2012) have also asserted that in order to facilitate the technology adoption of sales teams, people with high levels of computer self-efficacy should be included in these teams. Kim and Kim (2005) have studied online transaction self-efficacy of consumers in e-commerce transactions. Their study has disclosed that online transaction self-efficacy has a positive impact on consumer trust on web sellers and negative impact on perceived risk, and therefore positive impact on purchase intention. Fishbein and Ajzen's (1977) Theory of Reasoned Action is in line with this individual factor-perception-attitude-intention link. Therefore, we present the following hypothesis:

*H4a: Online transaction self-efficacy is positively related to consumer's purchase intention of online shopping websites.*

Consumer's self-efficacy has also been effective in their perception of item's usefulness or technology. Again in computer usage setting, Park and Chen's (2007) study have demonstrated that self-efficacy affects medical personnel's perceived ease of use and intention to use of smartphones positively in healthcare industry. The more personnel feel confident about their smartphone skills, the higher their perception of ease of use. Research about the technology adoption concept of marketing discusses self-efficacy from technology side. Weinstein and Mullins (2012) have asserted that in order to facilitate the technology adoption of sales teams, people with high levels of computer self-efficacy should be included in these teams. Yang (2010) has suggested that technology self-efficacy affects perceived ease of use of mobile data services of American consumers more compared to Korean consumers. So, we propose the following hypothesis:

*H4b: Online transaction self-efficacy is positively related to consumer's perceived usefulness of online shopping websites.*

Satisfaction represents the disconfirmation of expectations based on post-usage beliefs and usage experience of consumers, as Oliver (1997) have stated in expectation-disconfirmation theory. Having high self-efficacy is found to provide favourable perceptions such as enjoyable computer usage and low computer anxiety among users (Compeau and Higgins, 1995). This finding indicates that users are likely to be satisfied with the computer usage more when their self-efficacy is higher.

*H4c: Online transaction self-efficacy is positively related to user satisfaction of online shopping websites.*

### **2.2.3. Effects of Susceptibility to Interpersonal Influence**

Consumer's decision making process can be difficult to foreseen since it can be powered by many factors such are social norms, family, economic etc. Although, these factors can have different impact on consumer's behaviour, the most important one is the 'influence of others' (Lalwani, 2002). In the light of social media use, some consumers exercise influence over others in social networking, while others are being susceptible to this influence (Bailey, 2015). Bearden et al. (1989) define susceptibility to influence of others as an individual-difference variable. In the scale developed to measure susceptibility to interpersonal influence, they have suggested two separate dimensions: informational and normative. First one refers to the behavior of individual who completes purchasing decision based on the information received from others. The latter refers to behavior of individual who purchase and use the product/service to boost their image in front of significant others and to meet expectations of people in their network. Normative influence can further be subdivided into value-expressive and utilitarian influence. First, refers to strengthening someone's own self-concept, where individual dreams of belongingness to the desired group as a fulfilment of his/her goal or attempt to enhance his/her ego. Strong desire to become member of a desire group, result in group norms influencing the member. Utilitarian influence refers to adaptation based on perceived punishment, avoidance of negative self-image or disassociation with the desired group (Bearden and Rose, 1990; Martin et al., 2013). In order to fill in the gap in this research concept in the light of website selection and shopping behaviors, our research focuses on the normative influence of the concept, including both value-expressive and utilitarian influence.

Many research have been conducted to explain this individual factor. With the rapid growth of online shopping sites and social media networking, people are likely to communicate more with online friends than offline ones. Therefore, online purchasing decisions might be influenced more by online friends, since they don't have time or opportunity to physically interact with offline friends and exchange experience about online shopping (Lee, 2015). Moreover, online friends might exercise normative influence over individual's shopping websites selection. For example, individuals who are high in susceptibility to normative interpersonal influence might choose to shop from websites which will positively influence their image in front of significant others and they might develop sense of belonging to the desired group of online friends. In addition, Lalwani (2002) linked susceptibility to interpersonal influence of spouses to the decision of visiting fine dining restaurants. Alkailani and Kumar (2016) found that susceptibility to personal influences has a significant impact on

consumer innovativeness. Chang (2015) have examined the impact of informative and normative interpersonal influence on green purchase intention. Findings indicated a significant relationship only between green purchase intention and informative interpersonal influence. Martin et al. (2008) have found that individuals who are more receptive to interpersonal normative influence show more favourable evaluations for advertisements which strongly endorse the style of the product and the ones that affect attitudes of them. For individuals with low susceptibility to normative influence, attribute quality was the key influence on their brand attitudes and purchase intentions. Therefore, we propose that susceptibility to normative interpersonal influence will have similar results in the case of websites' use. Meaning, consumers who are high or low in susceptibility will respond different to websites suggesting the following hypothesis:

*H5a: Susceptibility to normative interpersonal influence is positively related to purchase intention of online shopping websites.*

Next, Park and Lee (2009), conducted research among Korean and US consumers, finding that positive relationship between consumer susceptibility and perceived usefulness of online reviews is higher for Korean than for US consumers. More recently, Ogonowski et al. (2014) found that online social presence has positive impact on trust as well as on the perceived usefulness of the websites. Furthermore, Krishen et al. (2015) linked importance of information quality provided by the firm to user satisfaction in social networking. They pointed out how increase social interaction will lead to increase in satisfaction and intention to participate in online interactions via social media; indicating accurate Fishbein and Ajzen's (1977) attitude-intention link. Therefore, we suggest the following hypothesis:

*H5b: Susceptibility to normative interpersonal influence is positively related to perceived usefulness of online shopping websites.*

*H5c: Susceptibility to normative interpersonal influence is positively related to user satisfaction of online shopping websites.*

#### **2.2.4. Effects of General Online Social Interaction Propensity (GOSIP)**

Blazevic et al. (2014) have defined GOSIP as "a trait-based individual difference that captures the differences between consumers in their predisposition to interact with others in an online environment" (p.87). They have argued that the interactivity, as a consumer characteristic, can significantly reshape ones' online behavior. Liu and Shrum (2002) have described interactivity as "the degree to which two or more communication parties can act on each other, on the communication medium, and on the messages and the degree to which such influences are synchronized" (p.54). Interactivity is known to have an impact on the available information on websites, how this information is given and handled, and how reliable the website is in the eyes of consumers (Jensen et al., 2014). Both Rodgers and Thorson (2000) and Palmer (2002) have suggested that users with high interactivity will most probably show behaviors like returning to, shopping on, and even promoting the websites. Libai et al. (2010) have argued that consumers who are active in online conversation play an important role in information collecting process, and online conversation has a positive effect on sharing experience, reviews, evaluation, which in return affects positively the perceived value. From its development forward, GOSIP scale has not been tested involving the aspects we suggest in our research. Considering these previous findings and Bailey (2015) we suggest the following:

*H6a: GOSIP is positively related to purchase intention of online shopping websites.*

*H6b: GOSIP is positively related to perceived usefulness of online shopping websites.*

Furthermore, interactivity is known to have an important role in social media communications, where websites' interactivity attracts potential consumers and consumers' interactivity reflects on reviews and eventually satisfaction. We suggest that individuals high in interactivity, that is; active in online discussions about shopping websites will establish higher user satisfaction of the same website provider. Therefore, we propose the following:

*H6c: GOSIP is positively related to user satisfaction of online shopping websites.*

### **3. DATA AND METHODOLOGY**

#### **3.1. Sample and Data Collection**

To test our hypotheses, we collected data with the online survey which was shared via social media, mainly via Facebook. As the study seeks to investigate consumers' individual factors' and their perceptions' of online shopping websites/platforms effects on their purchase intention, there is no need to collect sample with probability sampling techniques. Therefore, sample was collected with convenient sampling. The only constraint of the participation to our questionnaire was having done online shopping at least once. Before the data collection stage, a pilot test was conducted with 53 university students from Kocaeli to ensure that questions are clear. Based on feedbacks of pilot, some modifications were made. The questionnaire was reliable and valid. The final questionnaire consisted of 44 questions. Then, the data collection stage initiated and took a month. In total, 322 respondents completed the questionnaire. However, 4

respondents were dropped out of the sample as they had never done online shopping. In total, 318 surveys were collected. In Table 1, the demographic characteristics of the sample are displayed. According to our data, 45.3% of the respondents were male, and 54.7% of them were female. In terms of age, 49% of them were less than 30 years old. The majority of them were married (54.7%) and 71.7% of them had no children. 84.6% of the respondents had a monthly income between 700 USD and 3000 USD.

**Table 1: Demographic Characteristics of Sampling (n = 318)**

Characteristics	N	(%)
Gender		
Male	144	45.3
Female	174	54.7
Age		
Less than 20	3	.9
20-29	153	48.1
30-39	115	36.2
40-50	30	9.4
More than 50	17	5.3
Marital Status		
Married	174	54.7
Single	144	45.3
Children		
Yes	90	28.3
No	228	71.7
Income		
700 usd and less	21	6.6
701 – 1700 usd	149	46.9
1701 – 3000 usd	120	37.7
More than 3000 usd	28	8.8

### 3.2. Measures

In order to measure constructs, five-point Likert scale indicating that 1 for strongly disagree and 5 for strongly agree were used. In the first part of the questionnaire, respondents were asked to answer the questions in consideration of their online shopping style; so that their individual factors and their perceptions' of online shopping websites/platforms were unveiled. In the second part, respondents were asked to answer questions in consideration of the online shopping websites which they had used lastly; so that their behavioral intentions towards online shopping were revealed. The scales used in this study are adapted from previous research and reworded according to online shopping. Susceptibility to interpersonal influence is adapted and reworded from Bearden et al. (1989); while GOSIP is from Blazevic et al. (2014), online transaction self-efficacy is from Kim and Kim (2005), relationship proneness from Parish and Holloway (2010), perceived usefulness is from Park and Chen (2007) and user satisfaction is from Krishen et al. (2015) respectively. Purchase intention scale consists of Kim and Kim's (2005) purchase intention scale in an e-commerce transaction setting and Park and Chen's (2007) behavioral intention to use smartphone scale. Measurement items are presented in Table 2.

**Table 2: Factor Loadings and Reliability Scores**

Construct	Standardized loadings	Cronbach's alpha	CR	AVE
<b>Susceptibility to Interpersonal Influence (adapted from Bearden et al. 1989)</b>				
SI1	If other people can see me using a product, I often purchase the product they expect me to buy.	.59	.83	.56
SI2	I achieve a sense of belonging by purchasing the same products and services that others purchase.	.76		
SI3	If I want to be like someone, I often try to buy the same products and services that they buy.	.73		
SI4	I often identify with other people by purchasing the same products and services they purchase.	.89		
<b>GOSIP (adapted from Blazevic et al. 2014)</b>				
GO1	In general, I am someone who answers questions of others in online discussion forums.	.78	.94	.76
GO2	In general, I am someone who enjoys initiating a dialog online.	.84		
GO3	In general, I like to get involved in online discussions.	.90		
GO4	I find the idea of belonging to an online discussion group pleasant.	.92		

G05	I am someone who likes actively participating in online discussions.	.92			
<b>Online Transaction Self-Efficacy (adapted from Kim and Kim 2005)</b>					
OSE1	I am confident that I am usually able to purchase exactly the item that I want from online shopping websites.	.74	.75	.72	.51
OSE2	I am confident that, in case my order does not come through in a satisfactory manner, I am able to take care of the problem(s) on my own.	.70			
OSE3	I am confident that I am able to find a trustworthy online shopping website based on ratings (e.g., the number of the stars or the smiley faces) provided by other consumers.	.71			
<b>Relationship Proneness (adapted from Parish and Holloway 2010)</b>					
RP1	Generally, I prefer to do online shopping from one website.	.86	.83	.85	.65
RP2	Generally, I am someone who wants to be a steady customer of the same online shopping website.	.90			
RP3	Generally, I am someone who is willing to "go the extra mile" to use the same online shopping website.	.64			
<b>Perceived Usefulness (adapted from Park and Chen 2007)</b>					
PU1	Using online shopping website would enable me to accomplish shopping more quickly.	.81	.94	.94	.72
PU2	Using online shopping website would decrease my duration of shopping.	.78			
PU3	Using online shopping website would increase my productivity.	.89			
PU4	Using online shopping website would enhance my effectiveness of shopping.	.88			
PU5	Using online shopping website would make it easier to do shopping.	.87			
PU6	I would find online shopping website useful when shopping.	.84			
<b>User Satisfaction (adapted from Kristen et al. 2015)</b>					
SA1	Using online shopping website makes me happy.	.82	.86	.86	.67
SA2	Overall, I am satisfied with using online shopping website.	.85			
SA3	Overall, using online shopping website has been a satisfactory experience.	.79			
<b>Purchase Intention (adapted from Kim and Kim 2005, Park and Chen 2007)</b>					
PI1	I am likely to purchase the product(s)/service(s) from this website.	.80	.93	.93	.69
PI2	I am likely to recommend this website to my friends.	.77			
PI3	I am likely to make another purchase from this website if I need the product(s)/service(s) that I am going to buy.	.90			
PI4	I will also intend to use this website in the future.	.91			
PI5	Whenever possible, I intend to use this website when I do shopping.	.85			
PI6	I want to increase my use of this website in the future.	.75			

CCR composite construct reliability.  $\chi^2 = 904.97$  (df = 384),  $p < .001$ ;  $\chi^2/df = 2.36$ ; root mean squares error approximation (RMSEA) = 0.07; comparative fit index (CFI) = 0.93; goodness of fit index (GFI) = 0.84, adjusted goodness of fit index (AGFI) = 0.80 and incremental fit index (IFI) = 0.93

### 3.3. Measure Assessments

In Table 2, the results of the reliability estimates and factor loadings for each construct are presented. The composite reliability scores range from 0.72 to 0.94; which implies a reliable questionnaire (Hair et al., 2010). Besides, Cronbach's alpha scores range from 0.75 to 0.94; which are above 0.70, indicating high overall internal consistency among the items in all constructs as Hair et al. (2010) stated. Factor loadings range from 0.59 to 0.92, which illustrate large and significant items are included in every individual constructs. High correlations among constructs signal convergent validity, also demonstrate that scales measure the concept well (Hair et al., 2010). As a rule of thumb for assessing factor loadings' greatness, 0.33 is considered. As the value of the factor loadings of nearly all constructs are high, items are representatives of the constructs. Furthermore, average variance extracted (AVE) scores in Table 1 displays the existence of discriminant validity.

## 4. FINDINGS AND DISCUSSIONS

In our research, AMOS 21 and SPSS 21 have been used to test the proposed conceptual model. Table 3 demonstrates descriptive statistics and intercorrelations across the seven constructs used in the model. Except the *Susceptibility to Interpersonal Influence (normative)*, measurements of the bivariate correlations indicate that other correlations are significant and are in the directions we suggested are going to be in the previous parts. With SEM, conceptual model is specified and estimated based on our data set. All of the parameter estimates are displayed in Table 2. Except the *susceptibility to interpersonal influence (normative)*, measurements of the bivariate correlations indicate that other correlations are significant and are in the directions we have expected them to be in hypotheses development. The model fits the measured data quite well ( $\chi^2 = 904,97$ ;  $\chi^2/df = 2.36$ ; RMSEA = 0.07; CFI = 0.93; GFI = 0.84; IFI = 0.93). Furthermore, eleven out of fourteen hypotheses are supported.

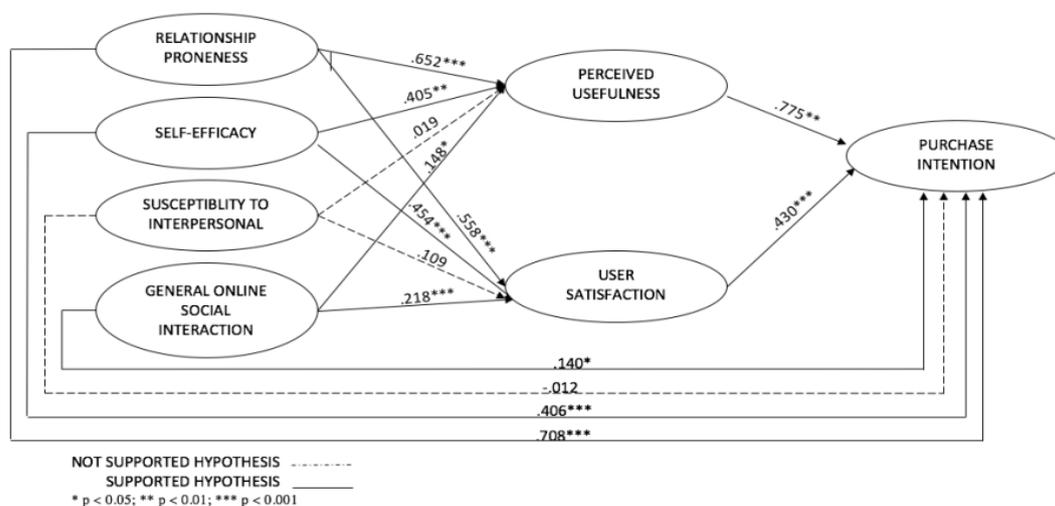
**Table 3: Descriptive Statistics and Correlations Estimates**

	Mean	SD	1	2	3	4	5	6	7
1. Susceptibility to Interpersonal Influence	1.93	.78	1.00						
2. GOSIP	2.32	1.02	.17 (**)	1.00					
3. Online Transaction Self-Efficacy	3.85	.71	-.04	.17 (**)	1.00				
4. Relationship Proneness	3.48	.89	.10	.20 (**)	.38 (**)	1.00			
5. Perceived Usefulness	3.93	.71	.02	.15 (**)	.40 (**)	.65 (**)	1.00		
6. Satisfaction	3.71	.82	.11	.22 (**)	.45 (**)	.56 (**)	.54 (**)	1.00	
7. Purchase Intention	3.95	.65	-.01	.14 (**)	.41 (**)	.71 (**)	.77 (**)	.43 (**)	1.00

\*\* Correlation is significant at p < 0.01 level (2-tailed)  
 \* Correlation is significant at p < 0.05 level (2-tailed)

Figure 2 shows the proposed model with the estimated path coefficients for the hypotheses suggested. All of the parameter estimates are displayed in Table 4. Regarding hypotheses tested, H1 and H2 which link perceived usefulness ( $\beta$ , standardized path coefficient = 0.77;  $t = 21.775$ ;  $p < 0.001$ ) and user satisfaction of online shopping ( $\beta = 0.43$ ;  $t = 8.477$ ;  $p < 0.001$ ) websites with purchasing intention, are both supported according to the hierarchical regression. In fact, a comparison of the standardized path coefficients shows that among six factors studied, perceived usefulness of shopping websites have the strongest positive effect on consumers' purchase intention. The user satisfaction dimension is a significant predictor of provided service quality, resulting in a positive purchase intention in online shopping. As expected; H3a, H3b and H3c, which link relationship proneness to purchase intention ( $\beta = 0.70$ ;  $t = 17.824$ ;  $p < 0.001$ ), perceived usefulness ( $\beta = 0.65$ ;  $t = 15.268$ ;  $p < 0.001$ ) and user satisfaction ( $\beta = 0.55$ ;  $t = 11.941$ ;  $p < 0.001$ ) are all supported. Additionally, this study has supported that relationship proneness is the most effective factor on purchase intention of consumers of online shopping. Furthermore, findings of the research contribute to academia by showing the strong positive effect of relationship proneness on consumer perceived usefulness of online shopping, since there is very limited research.

**Figure 2: Structural Equation Model with Parameter Estimates**



**Table 4: Structural Parameter Estimates**

	Hypothesized path	Standardized estimates ( $\beta$ )	t value	p value	Results
H1	Perc. Usefulness → Purchase Intention	.775	21.775	.000***	Supported
H2	User Satisfaction → Purchase Intention	.430	8.477	.000***	Supported
H3a	Relationship Proneness → Purchase Intention	.708	17.824	.000***	Supported
H3b	Relationship Proneness → Perc. Usefulness	.652	15.268	.000***	Supported
H3c	Relationship Proneness → User Satisfaction	.558	11.941	.000***	Supported
H4a	Self-Efficacy → Purchase Intention	.406	7.896	.000***	Supported
H4b	Self-Efficacy → Perceived Usefulness	.405	7.878	.000***	Supported
H4c	Self-Efficacy → User Satisfaction	.454	9.046	.000***	Supported

<b>H5a</b>	Susc. to Interpersonal Influence → Purchase Intention	-.012	-.207	.837	Not Supported
<b>H5b</b>	Susc. to Interpersonal Influence → Perc. Usefulness	.019	.341	.734	Not Supported
<b>H5c</b>	Susc. to Interpersonal Influence → User Satisfaction	.109	1.945	.053	Not Supported
<b>H6a</b>	GOSIP → Purchase Intention	.140	2.508	.013*	Supported
<b>H6b</b>	GOSIP → Perceived Usefulness	.148	2.651	.008*	Supported
<b>H6c</b>	GOSIP → User Satisfaction	.218	3.963	.000***	Supported

\* p < 0.05; \*\* p < 0.01; \*\*\* p < 0.001

In case of self-efficacy, H4a, H4b and H4c, respectively are all supported, indicating that self-efficacy has a positive influence on purchase intention ( $\beta = 0.40$   $t = 7.896$ ;  $p < 0.001$ ), perceived usefulness ( $\beta = 0.40$ ;  $t = 7.878$ ;  $p < 0.001$ ) and user satisfaction ( $\beta = 0.45$ ;  $t = 9.046$ ;  $p < 0.001$ ). Findings displayed that self-efficacy has the second largest effect on perceived usefulness, user satisfaction of online shopping websites and behavioral/purchase intention to use these websites. However, H5a, H5b and H5c, which suggested positive effect of susceptibility on purchase intention ( $\beta = -0.012$ ;  $t = -0.207$ ;  $p < 0.05$ ), perceived usefulness ( $\beta = 0.019$ ;  $t = 0.341$ ;  $p < 0.05$ ) and user satisfaction ( $\beta = 0.10$ ;  $t = 1.945$ ;  $p < 0.05$ ) are not supported as opposite to prior research. This finding suggests that susceptibility to normative influence has no positive influence on shopping websites' perceived usefulness, not even to the intention to purchase, repurchase or user satisfaction as suggested. The influence is in fact negative, which opens a new topic for further studies. This may indicate that online consumers are not influenced by significant others' or friends' shopping choices compared to outdoor shopping activity because of shopping alone and incognito. Furthermore, the reason of negative effect might be our sample, which is collected online with convenience, having only one prerequisite: have ever shop online. Targeting specific segment might result in different outcome. Finally, H6a, H6b and H6c, which suggested a positive effect of GOSIP on purchase intention ( $\beta = 0.14$ ;  $t = 2.508$ ;  $p < 0.05$ ), perceived usefulness ( $\beta = 0.14$ ;  $t = 2.651$ ;  $p < 0.05$ ) and user satisfaction ( $\beta = 0.21$ ;  $t = 3.963$ ;  $p < 0.001$ ) are also supported by the analysis in spite of its small effect.

## 5. CONCLUSION

In the digital age where online shopping is rising, in order to understand consumers' intention to actually purchase from online shopping websites rather than just browse, the factors impacting on their intention should be understood. Service providers will take this information into consideration to improve their shopping websites' technological characteristics such as ease of use, user-friendliness, updating online information available. The objective of this study was uncovering which personality factors of consumers were more effective to create favourable behavioural intention of online shopping, as we partially tested the model suggested by Bailey (2015) corresponding to his research's future research directions. In our study we only took the effects of personality factors, perceived usefulness and user satisfaction on purchase/behavioral intention of shopping websites. In doing so, we helped in supporting personality factor side of the model and provided findings of behavioral and purchase intention of consumers. As suggested by Bailey (2015), it is important to make proper online plans, increase consumer engagement and strengthen the relationship by segmenting and targeting online consumers properly. Therefore, this study contributes to the line of research by exploring these behaviors. The analytical results are discussed below. First, the analytical results showed that among variables tested, perceived usefulness has significant effect on purchase/behavioral intention of online shopping websites. This result is consistent with the Davis's (1989) statement that any system high in perceived usefulness will result in positive use-performance relationship. The same counts for study conducted by Mou, Shin, and Cohen (2017), in which they linked trust and perceived usefulness to users' intentions and behaviors toward acceptance of online health services. This means, if consumers believe online shopping website will boost their shopping experience, intention toward purchase and repurchase will grow. Therefore, websites should improve user experience while surfing on the website and pay careful attention to aspects such as web design, readability, visual appeal, user friendliness and similar. Second, user satisfaction dimension is a significant predictor of provided service quality, resulting in increase of purchase/behavior intention in online shopping. Online website shopping satisfaction refers to the extent to which user who has shopped feels that the website has performed as expected (Bailey, 2015). As suggested, our study linked user satisfaction and purchase intention, which is consistent with the previous studies (see Krishen et al., 2015; Lee and Lin, 2005; Kuo et al., 2013).

This study provides evidence that, consumer individual factor of relationship proneness brings about behavioural intention (Bloemer and Odekerken-Schröder, 2006; Chen and Cheng, 2009). As Parish and Holloway (2010) have asserted, consumer relationship proneness has an effect on several behavioural outcomes such as trust, commitment. This study also has supported that relationship proneness is very effective factor on purchase intention of consumers of online shopping. Furthermore, findings of research contribute to academia by showing the strong positive effect of relationship proneness on consumer perceived usefulness of online shopping, since there is very limited research. So, consumers who are prone to use online shopping websites when shopping are supported by this research to perceive the online shopping websites useful. Among aforementioned personality factors in this study, relationship proneness has the strongest effect on user satisfaction of online shopping. Findings are in line with the prior research that consumer proneness of online shopping websites; that is to say consumer's inclination of shopping from most preferred websites results in user satisfaction of this

websites (Bloemer and Odekerken-Schröder 2002; Lin, 2013; Mishra and Vaithianathan, 2015; Noyan and Simsek, 2011). Online transaction self-efficacy is also supported in this research affecting behavioural and purchase intention positively. Findings displayed that, self-efficacy has the second larger effect on perceived usefulness, user satisfaction of online shopping websites and behavioural/purchase intention to use these websites. Findings show that, individual's favourable beliefs about his/her online shopping activity performance are effective in his/her intent to use online shopping websites. This finding is also in line with Compeau and Higgins' (1995) which have found computer usage is increased due to individual's high self-efficacy, Weinstein and Mullins (2012) which have discovered this factor's effect on facilitation of technology adoption among employees. Besides, findings support self-efficacy's positive effect on perceived ease of use of technological devices such as smartphones, mobile data services etc. (Park and Chen, 2007; Yang, 2010). Furthermore, in this study, self-efficacy's positive effect on user satisfaction is supported as Compeau and Higgins (1995) have found that this factor positively affects computer usage experience. Next, in case of susceptibility dimension, our study found negative relationship between perceived usefulness, user satisfaction and purchase intention. Results suggested opposite relationships of those predicted. These findings might indicate that online consumers are not influenced by significant others' or friends' shopping choices, reason for which might be shopping alone and incognito. Furthermore, reason for these relationships to result in negative effect might be our sample, which was randomly selected online, with only one condition: shopping online. Targeting specific segment might result in different outcome.

Finally, although smaller, GOSIP is found to have a positive influence on perceived usefulness, user satisfaction and purchase intention. As suggested by Bailey (2015) and Blazevic et al. (2014), users actively involved in online discussions will foster consumer engagement behavior toward the brand. Furthermore, our findings are consistent with Libai et al.'s (2010) study, who argued that consumers who are active in online conversation play an important role in information collecting process, and have positive effect on sharing experience, reviews, evaluation. In other words, users active in online discussions perceive websites easy to use and manage, which also means user satisfaction and their intention to return to the website, repeated purchasing of services offered is high as well.

For managers, this study intends to help online shopping service providers to improve their shopping websites' technological characteristics such as ease of use, user-friendliness, updating online information available. As it is crucial for firms to understand the purchase intention of consumers of online shopping, individual factors' impact should be obvious for them. Especially, the effect of relationship proneness of consumers with online shopping firms on consumers' purchase intentions can be used to draw consumer attention. Likewise, firms can plan their marketing communications such as advertising strategies and promotional strategies, branding strategies, shopping website's design etc. in a way that appeal to their target customers' personality. With respect to international strategic management field, this research contributes to the firms' strategy formation stage by shedding light to identify target customers. International firms which seek competitive advantage may benefit from understanding the impact of consumer's individual factors on their behavioral intentions, especially purchase intentions which are actual purchasing behaviors' previous stage as suggested by Fishbein and Ajzen (1977). It would be useful for international firms to grasp the local point of view while segmenting target customers in different countries.

The main limitation of this study is using convenience sampling technique, the results may not be generalized to the consumers of the entire country. This study could be applied to different countries, in order to understand cultural differences among individuals. Bearing in mind Fishbein and Ajzen's (1977) Theory of Reasoned Action, attitudes of consumers could be included in future research in order to measure the behavioral intentions of consumers more effectively. Also, measuring real behaviors may be more useful instead of measuring behavioral intentions.

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