

THE ROLE OF REGULATORY FOCUS ON ONLINE SHOPPING BEHAVIOR
IN TIMES OF PANDEMIC

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THE ROLE OF REGULATORY FOCUS ON ONLINE SHOPPING BEHAVIOR
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DECLARATION OF ORIGINALITY

I, Ömer Ali Güneş, certify that

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Date

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ABSTRACT

The Role of Regulatory Focus on Online Shopping Behavior in Times of Pandemic

This study is aimed at understanding how consumers' online shopping behavior is affected during the COVID-19 pandemic. Consumers' regulatory focus is taken as basis in understanding the relationship between online shopping frequency and other relevant dimensions. Perceived value, perceived risk, internet self-efficacy, online shopping familiarity and search and experience product categorizations are analyzed as mediator variables for explaining the relationship between regulatory focus of consumers and their online shopping behaviors. Two models are tested and interesting results are discovered as regards the effects of pandemic over online shopping behavior of consumers in regulatory focus context. Risk-averse behavior of prevention focused individuals was not observed in this study. Moreover, predicted factors of internet self-efficacy, online shopping familiarity, experience and search goods fell short in explaining consumers' online shopping behavior in times of pandemic. Perceived value and perceived risk dimensions of online and offline shopping environments are observed to be main factors as mediating the relationship between regulatory focus of consumers and their online shopping frequency. Further research areas are indicated and several novel observations are explained.

ÖZET

Pandemi Döneminde Düzenleyici Odak'ın Çevrimiçi Alışveriş Davranışları Üzerindeki Rolü

Bu çalışma tüketicilerin çevrimiçi alışveriş davranışlarının COVID-19 sürecinde nasıl değiştiğini anlamayı hedeflemektedir. Tüketicilerin düzenleyici odakları çevrimiçi alışveriş sıklığı ve diğer değişkenler arasındaki ilişkiyi anlamak için esas alınmıştır. Algılanan değer, algılanan risk, internet öz-yeterlilik, çevrimiçi alışveriş aşinalığı, araştırma ürünleri ve deneyim ürünleri aracı değişkenler olarak ele alınmış ve tüketicilerin düzenleyici odakları ile çevrimiçi alışveriş davranışları arasındaki ilişkiyi açıklamak için kullanılmıştır. İki model analizi yapılmış olup pandeminin tüketicilerin düzenleyici odakları kapsamında çevrimiçi alışveriş davranışları üzerine çarpıcı sonuçlar bulunmuştur. Öncesinde yaygın bir şekilde korunma odağına mensup kişilerin karakter özelliği olarak belirtilen riskten kaçınmacı tavır bu çalışmada gözlenmedi. İnternet öz-yeterliliği, çevrimiçi alışveriş aşinalığı, deneyim ve araştırma ürünleri gibi etkenlerin tüketicilerin pandemi sürecindeki çevrimiçi alışveriş davranışlarını açıklamakta yetersiz kaldığı görüldü. Algılanan değer ve algılanan riskin pandemi döneminde tüketicilerin düzenleyici odakları çerçevesinde çevrimiçi alışveriş davranışlarını yöneten asıl aracı değişkenler oldukları saptandı. İlerideki çalışmalar için belirli alanlar gösterilmiş olup literatüre getirilen yenilikler açıklandı.

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CHAPTER 1

INTRODUCTION

Over the past two years, our lives have changed drastically. The world has faced with a very rare global crisis; the pandemic has taken over our lives ever since it first started its global size effect in March 2020. It has brought major changes into our lives as people has been obliged to stay at their homes for the most part of their daily lives. A lot of people have started to work or study from their homes. Businesses all around the world have faced with conditions that they were not prepared for. Governments have gone alert and enforced necessary precautions to maintain public health. Humanity, in general, have experienced majestic changes in an extremely short period of time and early stages of COVID-19 was a total chaos (Zhang, 2021).

As the time passed, it has become clear that the pandemic was not going to leave our lives in near future. Therefore, humanity has started to adapt and adjust its way of living for the newly established conditions as it became the new normal. One of the most drastic change in our lives has been the requirement of staying home. There have been several difficulties that came along with this transition such as attending works or schools from home; or not having a proper opportunity to socialize with people outside of home. Such conditions brought psychologic burden upon people as it has become very challenging for people to cope with sense of loneliness and helplessness (Bozdağ, 2021). Over the course of the pandemic, humanity have found a way to transform and go on with its way of living; however, it has become very apparent that a lot has changed along this process.

One of the most solid changes have become in the shopping aspect of people. Before COVID-19, going to stores for shopping was a daily routine for people. Although online shopping has already been taking fundamental steps in establishing itself as a major channel for shopping; going to stores used to take a huge part in our lives. Yet, as stay-at-home has become the new normal and in-store shopping has started to become riskier because of several reasons; people started to step into online shopping environment. In Turkey, there has been a tendency towards online channels (Güven, 2020) and grocery stores such as “Şok”, “A101” and “Carrefour” have reinforced and improved their online channels. Online shopping channels such as “Yemeksepeti” and “Getir” have developed their number of services and products over the course of the pandemic. In the world, online businesses such as “Amazon” and “eBay” have experienced major surges in their profits and demand as Hoekstra and Leeflang (2020) has reported that online stores have experienced significant increase in their turnover rates. The authors also noted that consumers who were not online shoppers before, have started to become more engaged with online shopping and even shifting their in-store shopping habits to online environment. In this sense, it became evident that, retail industry, in particular, has transformed their business method and online channels have started to become more effective in shopping environment (Tran, 2021). People have embraced online shopping as well (Saphores & Xu, 2021).

In addition to requirement to stay at home, going to stores has become difficult during this process. It has pushed people to satisfy their shopping needs through online channels. As different studies from around the world have showed that there has been a considerable amount of increase in online shopping preference of consumers during the

times of the pandemic (Chang & Meyerhoefer, 2021; Zamboni et al., 2021; Savci, Uğur, Ercengiz & Griffiths, 2021). Research conducted during this period has shown that people feared getting infected from storekeepers and other shoppers in case of going to the store. (Shamim & Ahmad, 2021). In this context, it has become important for marketing literature to understand the dynamics of the newly shaped relationship between consumers and online shopping environment. Although there have been numerous studies as regards the online shopping behavior of consumers before the pandemic; it is fundamental to understand how the relationship has transformed during the course of the pandemic and what have been the factors of it.

As I mentioned earlier, it has been widely observed that, as stay-at-home behavior significantly increased during this time, there has been a shift from physically going to the store to online pick-up delivery during the pandemic. Such occurrence was not solely a result of consumers perception of risk towards the possibility of getting infected by going to the store; but also, was a result of restrictions regulated by the retailers themselves or government bodies. Due to fundamental constraints on in-store shopping channels; people turned their faces to online shopping channels. With grocery shopping being the prominent category (Chenarides, Grebitus, Lusk & Printezis, 2021), there has been a significant increase in several online shopping categories (Herrman, 2020; Schoolov, 2020).

Consumers' consumption habits are influenced from several factors; one of the factors is social elements such as culture, social relationships; economic and financial situations. However, rare natural phenomenon such as earthquakes or global crisis such as pandemics in this case, also affect the habits of the consumers. One of the important

issues about the pandemic and the online shopping environment is the question of whether the consumers would radically change their consumption patterns or turn back to their old habits once the pandemic is over. Sheth (2020) argues that it is possible that going to store might occur to be time consuming and tiring during the process of the pandemic as staying away from stores and shopping online might make its way towards being a routine in our lives.

In this study, several aspects of the relationship between consumers' behavior and online shopping environment will be analyzed with respect to COVID-19. One of the topics that is going to be a part of this study is the perceived value of the online and offline shopping during the times of the pandemic. Perceived value has been researched by several authors in understanding how consumers behave in shopping environment. For this study, perceived value stands as an important factor as it is possible that there have been important changes on consumers perceived value of online and offline shopping channels due to the conditions emerged in this process. Furthermore, shopping is a relational exchange between consumers and retailer industry which perceived value is a part of. In this context, it is necessary to understand what role perceived value plays in consumers' shopping behaviors during COVID-19.

Another topic that is going to be a part of our study, is the concept of perceived risk. Perceived risk has been considered as a main pillar of consumer behavior theory by a variety of research as it has been claimed to affect consumers' preferences, decision-making strategies, and shopping behavior. Pandemic itself have already established a risky environment for people and it is necessary to understand how perceived risk affects

consumers' relationship with online and offline shopping channels under these circumstances.

In consumer behavior literature, product categorization stands as another important topic. Sheth (1983) argued that product categories and personal attributes of consumers in addition to their social and demographic qualities determine consumer behavior in making a purchase decision. Goods have been subjected to several different categorization in the literature with regards to their economic, physical, or consumer-oriented characteristics. In this context; one of the most common categorizations of the goods in online shopping environment has been the differentiation of search and experience goods. Types of goods have been demonstrated to influence consumers' purchase decision by a number of studies and it is going to be an important aspect of this study as well. As for the period before COVID-19, it can be claimed that consumers were used to doing shopping in ways that they can engage with the goods or the services directly and having an opportunity to converse with the seller in person (Wan, Nakayama & Sutcliffe, 2012). On the other hand, since it has become rather difficult to experience products in person during the pandemic; it is important to observe how consumers respond to that.

As online shopping is going to be the focus of this study, it is necessary to understand the concepts of internet self-efficacy and consumers' familiarity with online shopping environment. Online shopping is an environment mainly evolved over the use of internet and hence, consumers' sense of self efficacy is necessary to be studied in understanding the relationship between consumers and online shopping environment. Moreover, as consumers' use of online shopping has been claimed to increase during the

times of the pandemic; it is possible that the consumers have developed a sense of familiarity towards online shopping environment. Drawing from these, internet self-efficacy and online shopping familiarity will be studied in this research.

In this study, the most prominent factor in analyzing the consumers online shopping behavior during COVID-19 will be the regulatory focus theory. Regulatory focus theory stands as one of the cult theories in psychology literature and consumer behavior field as it explains the fundamental concept of how people approach pleasure and avoid pain. Since its first introduction by Higgins in 1997, the theory has been studied regarding numerous concepts such as consumers' decision-making processes, product preferences, evaluation of alternatives, lifestyle, brand preferences and even in context of advertising (Crowe & Higgins, 1997; Higgins, 2012; Haws, Dholakia & Bearden, 2010). It is interesting that despite there are well-established behavioral models as regards consumers' online shopping behavior; regulatory focus has not been much of a study topic. It is interesting because the theory was introduced by Higgins in as early as 1997 and has been proved to have effect on several consumer behavior patterns. In addition to Higgins' extensive studies about regulatory focus theory; there have been numerous studies following his arguments. Brockner, Higgins and Low (2004) and Bryant and Dunford (2008) strengthened Higgins' studies as they based their studies over the assumption that people are distinguished into two motivational orientations of strategic inclinations in their pursuit of goals. The theory is also essential in understanding consumers' perceived risk and decision-making processes in shopping experience (Forster, Higgins & Bianco, 2003; Zhou & Pham, 2004; Louro, Pieters & Zeelenberg, 2005; Chernev, 2004; Pham & Avnet, 2004).

Understanding consumers' behavior patterns in online environment is beneficial for both practitioners and researchers because insights obtained from studies that explore the dimensions of the relational exchange relationship between consumers and online shopping helps both subjects to make progress in their approach to consumers. In this extent, it is also important to note that online shopping has significantly increased its use within consumers and emerging as one of the biggest shopping channels. Therefore, understanding consumer behavior in online shopping environment is fundamental for consumer behavior literature as well. In addition, COVID-19 might be a turning point in consumers' behavior patterns towards shopping in general because consumers' daily lives have changed in numerous ways during this process, and it is important for research to have insight on consumers' behavior towards online shopping during COVID-19 and how it has been affected. Moreover, studies that incorporate regulatory focus theory into consumers' online shopping behavior during COVID-19 are not evident currently and this study is going to be a pioneer in analyzing the possible effect of regulatory focus theory in this aspect.

CHAPTER 2

LITERATURE REVIEW

Consumer behavior theories have found wide echo in online shopping environment; because internet has started to become another channel for retailers to attract consumers and it has been important to understand consumers' behavior pattern in online environment (Atorough & Donaldson, 2012). First research about consumer behavior in online environment has centered around consumers ability to adapt to new technologies and use of technology (Davis, Bagozzi & Warshaw, 1989; Rogers, 1995; Chen, Chen & Paul, 2001; Venkatesh, Morris, Davis & Davis, 2003; Ha & Stoel, 2008). While such studies have taken a technology-based approach, they used certain behavioral theories to evaluate on their understanding and such developments on consumer behavior in online environment allowed research to study the subject even further. In recent studies, it has been shown that perceived value and perceived risk had fundamental roles in understanding consumers' online shopping behavior (Vijayarathy, 2004; Lu, Kwan, Thomas & Cedzynski, 2011). Familiarity has also been shown to have certain effect on consumer behavior in online shopping environment (Modahl, 2000). The study of relationship between consumers and internet has benefited from introduction of concepts and models utilized in traditional psychology as a part of marketing domain (Atorough & Donaldson, 2012) and regulatory focus theory is considered as a prominent theory in the field of psychology. Therefore, incorporating a major psychology-based theory into a marketing-based study is fundamental to gain valuable insight about consumers and future of marketing.

Most studies evaluate shopping behavior by the transaction channel yet neglect different steps of the shopping experience. Shopping experience can be fragmented because the process itself involves multiple stages such as desire, information search, product experiencing, evaluation and transaction (Schiffman & Kanuk, 1999; Couclelis, 2000; Mokhtarian, 2004). Such approach allows researchers to diversify shoppers as traditional shoppers, the shoppers that prefer in-store shopping, and online shoppers (Kau, Tang, & Ghose, 2003). However, the difference is not always as clear as it has been suggested. Some studies have shown that sometimes consumers choose a product online, go to store in order to experience it; and then make the purchase through online channels (Mokhtarian & Tang, 2013). Therefore, in this study, instead of diversifying shoppers by online and offline shoppers; consumers' online and offline shopping behaviors in general will be the focus point of the research.

2.1 Perceived value and online shopping environment

Consumers' perceived value has been found to be one of the most effective components in a relational exchange as consumers consider a purchase as a gain when the perceived value of the product or the service is higher (Woodruff, 1997; Neal, 1999; Bolton, Kannan, & Bramlett, 2000; Sirdeshmukh, Sing, & Sabol, 2002). Such relational exchange mechanism exists in online environment as well (Wu, Chen, Chen, & Cheng, 2014). There have been several conceptualizations made for perceived value; Zeithaml (1988) described it as consumers' assessment as regards the utility of a product in terms of gains and cost; while Woodruff (1997) made several descriptions for perceived value as he put

forward that consumers attain their perceived value on the accounts of what they acquire by sacrificing, and to what extent they make the sacrifice.

In previous studies, it has been suggested that one of the reasons for shoppers to prefer online shopping is to save time (Richmond, 1996; Merz, 2013). It has been argued that such phenomenon can be explained as; when consumers shop online; they avoid the effort for traveling; searching for store and even seeking out different stores for comparison. Furthermore, it has also been proven that time spent within the store; although varies from study to study (Silberer, Buttner, & Golbach, 2007; Hui, Bradlow, & Fader, 2009; Anesbury, Nenyethiel, Dawes, & Kennedy, 2015), is quite much. However, the main reason for in-store shopping's time-consuming nature is the time spent between different categories of goods as people move through store for different sections (Hui et al., 2009). In this sense, online shopping saves an important amount of time for consumers as it is much faster and easier to choose goods from different categories (Anesbury et al., 2015). Another reason that consumers perceive online shopping experience to be less time consuming is the availability of information (Pachauri, 2002; Alreck & Settle, 2002; Bosnjak, Galesic, & Tuten, 2007). Consumers quickly adapt to their environment (Hoch & Deighton, 1989) and since consumers are already familiar with a couple of brands, selection and decision-making time decreases significantly as there is no more time cost of navigation. Furthermore, as products are listed vertically in online stores; instead of shelves within offline stores, choosing a specific product takes less time than it does in store.

It has also been suggested that online shopping environment is more feasible for price comparisons and optimizing the choice (Miyazaki & Fernandez, 2001; Cases, 2002;

Kolsaker & Payne, 2002). Cases (2002) suggested that it is much easier in online environment to make trips between different products and even between different sites. Kolsaker and Payne (2002) strengthened Cases' claims as they put forward that consumers were able to compare prices of the products from different brands in a shorter time and in a more efficient way. Miyazaki and Fernandez (2001) touched upon the fact that consumers' perceived value is highly correlated with their satisfaction of the purchase made and optimizing their choices plays an important role in that context. The authors argued that online shopping environment allows consumers to decide in what is best for them in shopping environment easier.

In several studies, it has been put forward that, components such as information availability and ease in price comparison makes online shopping a preference for shoppers and increases its perceived value (Parasuraman & Zinkhan, 2002; Overby & Lee, 2006; Verhoef, Neslin, & Vroomen, 2007; Changchit, 2014; Cutshall & Lee, 2014; Cho & Workman, 2015; Ko, Ko, & Chun, 2017). Mooradian and Olver, (1996) argued that online shopping channels are also visually appealing as there are several images related to the products and such factors evoke preference among customers towards online shopping. The author argues that preference towards online shopping results in a feeling of satisfaction after the purchase has been made and such occurrence might be effective on perceived value of online shopping and offline shopping.

With regard to current situation, COVID-19, there is a need for studies to be conducted as regards the perceived value of online shopping during this time. However, there is a study that has touched upon the topic. Szymkowiec, Gaczek, Jeganathan, and Kulawik (2021) have argued that it has been observed during the pandemic that the

possibility of infection in a store has increased perceived risk of going to a store for shopping and such increase resulted in a decrease of pleasure for shopping in store which is highly correlated with the perceived value of it.

2.2 Perceived risk and online shopping environment

Consumer perceived risk was first introduced as a concept by Bauer in 1960 and the subject has gained a widespread attention and led to many further discussions (Cunningham, 1967; Bettman, 1973; Mitchell, 1999). Bauer (1960) argues that there is risk involved in consumer related decisions as consumers produce consequences as regards the results of their decisions that they cannot estimate with certainty. Several authors have built their research upon Bauer's definition of perceived risk (Haylena & Desarbo, 1991) and it is widely accepted in literature that negative outcome of a choice and the probability of it happening are the two main components of consumer perceived risk (Cunningham 1967; Bettman, 1973; Ross, 1975; Peter & Ryan, 1976).

In context of traditional decision theory, risk is described as variations in distribution of outcomes and possibilities and the probability of such outcomes happening in context to their subjective values (Mitchell, 1999). On the other hand, in consumer behavior literature; perceived risk has been explained in numerous ways. Kogan and Wallach (1964) argued that perceived risk is the likelihood of a negative consequence happening for a consumer. Cunningham (1967) made similar definition to Kogan and Wallach (1964) as he emphasized that perceived risk was an individual's subjective sense of certainty that a negative consequence would occur.

A comprehensive review of perceived risk as regards consumer behavior has been provided by several studies (Ross, 1975; Dowling, 1986). There have been several dimensions of the relationship between perceived risk and consumer behavior; Bettman (1973) has discussed the nature of perceived risk as he argued that perceived risk is a combination of occurrence of a sense of loss for a certain action and likelihood of such negative outcome to happen. Cunningham (1967) and Dunn, Murphy, and Skelly (1986) have studied various types of perceived risk such as perceived risk in shopping behavior, decision-making process, and consumers' relationship with brands. The conceptualizations made by Kogan and Wallach (1964) and Cunningham (1967) have been contested in consumer behavior literature by some other researchers. Sjoberg (1980) argued that perceived risk is a rather ambiguous concept and a combination of a negative result and the possibility of happening may fall short in explaining the concept of perceived risk. Stone and Winter (1987) argued that the more an individual is certain about the possibility of a negative outcome happening, a greater level of risk that individual attains for the specific subject. Kahneman and Tversky (1982) have argued that that different people may attain different levels of perceived risk to certain situations in different ways. It has also been showed that expectation of loss as a perceived risk component had a direct negative correlation with behavioral intentions of consumers (Stone & Winter, 1987).

Sitkin and Pablo (1992) describe consumers' perceived risk as consideration of uncertainty of specific situations that is inherent to them, which means that consumer may attain different levels of perceived risk towards different situations. Although perceived risk is a grounded field in literature of psychology; it has been used in consumer behavior

literature extensively as early as by Cox and Rich (1964). The role of perceived risk in consumer behavior has been later studied in different contexts and has been reiterated in online shopping context as well (Akaah & Korgaonkar, 1988; Forsythe & Shi, 2003). Numerous variations of perceived risk have been applied in consumer behavior literature (Lutz & Reilly, 1973; Rindfleisch & Crockett, 1999). Studies conducted within perceived risk context of consumer behavior has confirmed that there is a fundamental relationship between perceived risk and several consumer behaviors concepts such as cognitive types of consumers (Cox, 1967) and self-esteem (Schaninger, 1976).

Jacoby and Kaplan (1972) identified five types of perceived risk experienced by consumers as financial, functional, psychological, physical, and social. They can be categorized as financial risk, functional risk, physical risk, psychological risk, and social risk. Huang, Schrank, and Dubinsky (2004) argues that; financial risk is considered as the possible loss of money and other kind of consumable finances that consumers might perceive as a result of making a certain selection of a product or a service. Functional risk occurs from the concern of the consumers that the particular product or the service they acquired or chose may not function as expected from the usual sense of the product or the service in question. Physical risk can be described as possible health and safety problems that may arise from the product or the service that the consumer had chosen and involves the damage that can be resulted from the product or the service. Psychological risk can be deemed as the possibility of consumer feeling unsure about themselves or sense of fear that comes with the decision made. At last, social risk includes how the consumer would be perceived by people who are close to them by engaging with a product or the service. It has been found that five dimensions of perceived risk are in relation to each other and

differs from a variety of product categories (Spence, Engel, & Blackwell, 1970; Jacoby & Kaplan, 1972; Zikmund & Scott, 1973; Kaplan, Szybillo, & Jacoby, 1974).

The use of internet has increased significantly in the past couple of years. With the increase in internet use, online shopping has also started to occur as a major online activity. In the same way that a regular shopping behavior is considered as a relational exchange; online shopping bears the same qualities as well. Since outcomes of a relational exchange are not certain; consumers apply risk management strategies to make decisions. Perceived risk is one of the variables used in this context (Chaudhuri, 1998; Tulay & Dion, 2010). In this context, perceived risk is considered as one of the most fundamental determinants of online shopping behavior situated on five dimensions of functional, physical, social, psychological, and financial risk. (Liebermann & Stahevsky, 2002; Forsythe & Shi, 2003; Forsythe, Liu, Shannon, & Gardner, 2006). The internet shopping channels have been demonstrated to raise consumers' perceived risk levels in particular when consumers contemplate purchase decisions (Donthu & Garcia, 1999; Youn & Lee, 2009). Such heightened perception of risk can be result of concerns of consumers as regards the uncertainty of product verification, quality and reliability of services and consumers' safety concerns towards their personal and financial information. Pavlou (2003) argued that, safety and risk perceptions are hindering factors for growth of online shopping environment. Moreover, online shopping channels, in comparison to the offline shopping channels, carries higher risk and uncertainty (van den Poel & Leunis, 1999; Bhatnagar, Misra, & Rao, 2000; van Noort et al., 2007; Poon, 2008; Kim et al., 2009).

The prominent factor in the difference of level of consumer perceived risk between online and offline shopping is the fact that people do not get the opportunity to physically

engage with the product or the service they purchase through online shopping channels (Lee & Bell, 2013; Yaoyuneyong et al. 2014; Cho & Workman, 2015). Furthermore, people are not certain about how their online profile is being managed or how the information consumers share are processed. Such occurrences stand as a handicap for online shopping environment in terms of consumers' risk perception towards it (Miyazaki & Fernandes, 2001).

Caudill and Murphy (2000) states that one of the most prominent concerns for consumers as regards the online shopping environment is their privacy and possible threats against it. Consumers experience trust issues concerning the extent to that third parties and marketers process their personal information. There have been several cases of misuse such as stolen credit card numbers, hacked bank accounts. Misuse of personal information can also pose threat to consumers and their level of engagement with online environment. Drawing from such topics about the possible threats of online environment, consumers might hesitate to make online purchases

Consumers' individual information such as their demographics, telephone numbers, lifestyle characteristics are of concern within online environment as well. (Rohm & Milne, 1998). Such situations can be of concern for online retailers as it has been indicated by previously conducted studies that consumers' hesitation as regards their personal information on online environment affect online retailers' performance as well. (Miyazaki & Fernandez, 2000; Sheehan & Hoy, 2000). Miyazaki and Fernandez (2000) argue that as consumers feel safer as regards their personal information on online environment, they are more likely to engage in online transactions. Therefore, it is important to take into account the risky nature of online shopping environment when

understanding consumers behavior patterns for online shopping experience (van Noort, Kerkhof, & Vennis, 2007).

2.3 Regulatory focus theory and online shopping environment

Introduced by Higgins in 1997, regulatory focus theory puts forward that people have different strategies on how they approach and experience pleasure and manage their distance from pain. The difference is categorized into two separate motivational orientations: promotion focus and prevention focus (Higgins, 1997). A person can be of one of the self-regulation mechanisms either through a chronic predisposition or can be influenced into by certain situational factors. (Aaker & Lee, 2001; Higgins et al., 2001; Semin, Higgins, Gil de Mondes, Estourget, & Valencia, 2005). Motivational orientations as promotion and prevention focus have numerous effects on human behavior. They have been observed to moderate the intensity of people's emotions (Higgins, Shah, & Friedman, 1997), explain the relationship between expectancy and value (Shah & Higgins, 1997) and show differences in ways how people pursue their goals (Higgins, Roney, Crowe, & Hymes, 1994). It has a significant effect on people's judgments and decision-making mechanisms (Aaker & Lee, 2001; Florack & Scarabis, 2006; Keller, 2006; He, Wang, Ge, Shi, & Yao, 2012); it can shape people's evaluations of things and their behavioral approach towards life (Higgins et al.,1997; Higgins et al., 2001). There is a solid effect of regulatory focus theory on people's risk perceptions as well. Promotion focused people tend to be more risk tolerant than prevention focused people and such tendency exerts itself in various situations. For instance, it is easier for promotion focused individuals to experience new situations (Crowe & Higgins, 1997).

Higgins (1997) put forward that promotion focused individuals feels more sensitive towards positive outcomes such as gains, and their motivations are to pursue success and progress in life. It is further strengthened by later studies that promotion focused people tend to focus on positive situations and view their surrounding environment as endearing (Friedman & Förster, 2002). They are observed to engage in creative and exploratory behavior more likely in comparison to the prevention focused people. Furthermore, it has been established that promotion focused people are more prone to experience higher levels of abstractions as they can evaluate on ambiguous experiences more and they tend to be more playful as well (Arnold & Reynolds, 2009). On the other hand, it has been observed that prevention focused people are more focused on negative outcomes such as losses and their prominent motivations are to maintain security and safety (Higgins, 1997). Prevention focused individuals have been observed to fixate more on negative situations as such that it is more probable for them to consider their environment more problematic. (Friedman & Förster, 2002).

The effect of regulatory focus can be seen in people's relationship with their environment as well. Prevention focused people tend to believe that their surroundings need certain action-based interventions in order to be straightened out. In this sense, they assess situations more in detail and be more careful and precise in their decision process on analytical level (Arnold & Reynolds, 2009). Moreover, in relation to their abstract and expansive thinking nature, promotion focused people engage in hedonic consumption more (Hirschman & Holbrook, 1982). In contrast, as prevention focused people behave in a more rational and task-oriented nature, they tend to engage in utilitarian consumption

habits as utilitarian consumption requires more concrete decision-making mechanisms (Falk, Hammerschmidt, & Schepers, 2010).

Regulatory focus theory has also been studied in retail shopping context (Arnold & Reynolds 2009; Andrews, Kacmar, & Kacmar , 2014; Arnold, Reynolds, Jones, Tugut, & Gabler, 2014; Das, 2015; Jung & Yoon, 2015; Ashraf, Razzaque, & Thongpapanl, 2016; Mosteller & Poddar, 2017; Vaughn, 2017). It has been argued that prevention focused individuals have lower purchase intentions towards new products and services as they fear that the product or the service might not operate as expected (Herzenstein, Posavac, & Brakus, 2007), while promotion focused people have been observed to be more eager and quicker in discovering and experiencing new products or services (Westjohn, Arnold, Magnusson, Zdravkovic, & Zhou, 2009). In a study, it has been found that online shoppers have more tendency towards innovative behavior, they are more risk tolerant and more impulsive (Donthu & Garcia, 1999). Furthermore, Copas (2003) found that there is a strong correlation between openness to experience and eagerness with online shopping engagement. Such characteristics are similar to personality characteristics of promotion focused people. In this sense, it is expected to observe that prevention focused people engage with online shopping less than promotion focus people do. Considering the risky nature of online environment, it is not surprising that prevention focused people have their reservations towards it.

One of the main reasons why promotion focused people have been observed to be engaging with online shopping environment is the accuracy between their characteristics and the nature of the online shopping environment. As promotion focused people are more sensitive to the presence or absence of positive results, such as gains or non-gains (Higgins

et al., 1994, 2001; Das, 2015, 2016), they are inclined towards trying new products and are motivated by the vastness of products provided in online shopping environment. In this sense, their main drive focuses on reaching at the product that can enhance their sense of progress and pleasure. On the other hand, prevention focused individuals are more concerned about whether a product can meet their needs, meaning they are sensitive to the presence or absence of negative results, such as losses and non-losses (Higgins et al., 1997; Higgins, 2002; Das, 2015, 2016). In this context, uncertain nature of online shopping environment posits contrast to characteristics of prevention focused individuals.

2.4 Regulatory focus theory and perceived risk in online shopping context

Mitchell (1998) argues that consumers make risk assessment constantly as they face with new experiences which means that risk assessment made by consumers are based on subjective impressions of consumers. Such occurrence signifies a distinction between objective and subjective risk as the latter is what research considers as perceived risk. It has already been established in current research that perceived risk has significant consequences on consumers' use of internet for shopping, as well as their in-store behavior (Chang, Hwang, Hung, Lin, & Yen, 2007). However, studies that elaborate on the relationship between perceived risk and regulatory focus in context of online shopping environment are still in scarce. Atorough and Donaldson (2012) has argued that there is a significant relationship between perceived risk of online shopping and people's regulatory orientation as they found that prevention focused people consider online shopping environment riskier than promotion focused people do. Moreover, they indicated that online shopping is strongly affected from consumers' regulatory focus as people use

different strategies to make purchase decisions in online shopping environment (Herzeinstein et al., 2007). Herzeinstein et al. (2007) argues that, in particular, prevention focused people perceive higher levels of risk in online shopping environment while Aaker and Lee (2001) put forward that framing factors also play an important role in prevention and promotion focused responses to perceived risk. In this sense, it is expected that prevention focused people perceive higher levels of risk in online shopping environment.

On the other hand, it has not been established that whether online shopping environment, due to its risky nature, induce a prevention focus on consumers or due to its opportunistic and adaptable nature, induces a promotion focus on consumers (Werth & Foerster, 2007; Van Noort, 2009). There have been contradictory findings in perceived risk studies in context of online shopping as some of the studies have found a negative influence of perceived risk on consumers' engagement with online shopping (Chang, Burns, & Francis, 2004), while some studies have found no significance of perceived risk (Youn & Lee, 2009). Therefore, it is important to understand how the situation is and what role regulatory focus theory plays in this context.

2.5 Internet self-efficacy and online shopping familiarity

Individuals' belief in their capability in performing a certain task is an important aspect in determining one's engagement and behavioral pattern with the specific task in question. Bandura (1996) argues that a person's beliefs, confidence, and expectation in himself/herself as regards the completion of a certain task are described as that person's self-efficacy for the task. Self-efficacy comes with a positive attitude towards a variety of challenging circumstances as the person feel confident in his/her abilities (Schwarzer,

Mueller, & Greenglass, 1999). It has been suggested that in order to correctly measure self-efficacy, it is necessary to set up a specific domain in which self-efficacy can be measured (Bandura, 1996). With rise of the internet and having significant part of work environment converted into online environment; internet self-efficacy has been applied to commercial site environment as well (Tsai & Tsai, 2003).

Another important aspect in consumers' behavior patterns is the concept of familiarity. It manages the understanding and comprehension of other people or objects (Yao & Li, 2009). In a sense, familiarity allows people to reduce uncertainty of a specific subject on a subjective level (Gefen, 2000). It has been proved that there is a strong correlation between familiarity and trust as when people become more familiar with a certain subject; they start to feel safer when engaging with the subject and such pattern reduces their sense of perceived risk (Wogalter, Brelsford, Desaulniers, & Laughery, 1991). Ashraf, Razzaque, and Thongpapanl (2016) has shown that feeling more familiar with online environment and online shopping channels increases consumers' intention of making a purchase in online environment. It has also been shown that consumers with high level of familiarity with online shopping exert higher tendency to make online purchases (Brown, Pope, & Voges, 2003; Ranganathan & Jha, 2007).

Yao & Li (2009) argued that familiarity has a direct effect on perceived risk of online shopping as it increases the level of trust and sense of confidence towards shopping online. The authors found that as people engage with online shopping activities more frequently, their perceived risk of online environment decreases. Brown, Fuller, and Vician (2004) reached at similar results as regards the relationship between familiarity and online environment as he argues that familiarity helps people in managing their

anxiety towards ambiguity of online environment. In addition, internet self-efficacy has also been found to have a similar role on relationship between consumers and online environment (Yao & Li, 2004; Lam & Lee, 2005). Similar to the effect of familiarity, internet self-efficacy allows people to build a feeling of confidence and self-capability and such occurrence decreases the perceived risk towards online environment. In this sense, it can be claimed that online shopping familiarity and internet self-efficacy helps consumers to reduce their anxiety and perceived risk towards shopping online.

2.6 Search and experience goods on consumer behavior

Characteristics of goods and information related to them have always been a part of marketing literature. Stigler (1961) held that goods and services are not categorized solely based on the essence of goods but also information about them and how costly it is to obtain that information. Nelson (1970, 1974) and Darby and Karni (1973) have taken Stigler's (1961) theory even further and differentiated goods due to their information characteristics. Nelson (1970, 1974) distinguished goods based on their search and experience attributes. Search goods can be assessed before the actual purchase of the good while experience goods can be assessed only after the experience (Ford, Smith, & Swasy, 1990).

Consumer goods have been diversified in different categories over the course of progress of marketing literature (Nelson 1970; Darby & Karni 1973). The framework for the search and experience goods classification was established by Darby and Karni (1973) on the grounds of economics of information theory. Search goods have been categorized as the products that can be accurately evaluated before the actual experience of the

consumer (Srinivasan & Till, 2002) while experience goods are the ones that require one-on-one engagement of the consumer (Arora, 2006). Nelson (1970, 1974) has categorized goods into two on the grounds of information availability and characteristics of the good as he defined search goods as products that can be assessed easily with a low cost and usually purchased on regular basis, while he positioned experience goods as the opposite of such qualities. In this context, it is important to note that, it has been indicated in several studies that the type of goods have effect on consumers' purchase decision and their shopping behavior (Lu et al., 2011; Jimenez & Mendoza, 2013; Lee & Shin, 2014). However only a few studies have studied the relationship between search and experience goods categorization and perceived risk (Mitra & Capella, 1999). Some of the previous studies have concluded that people saved time by withdrawing from trips to stores by conducting online purchases (Sim & Koi, 2002; Tonn & Hemrick 2004; Weltevreden & Rietbergen, 2007). However, studies regarding the difference between online shopping and in-store shopping experiences have been scarce in the literature in terms of search and experience goods.

As it is evident in the literature; numerous classification of goods and services have been made (Nelson, 1970; Dabri & Karni, 1973; Lovelock, 1983; Bowen, 1990). However, this study is focused on the classification introduced by Nelson (1970, 1974) and Dabri and Karni (1973). In online environment, types of product can be categorized in different ways as Peterson, Balasubramanian, and Bronnenberg (1997) categorized online goods into two types: 'search products' and 'experience products'. According to the authors, search goods are the products that can be assessed with external information without need for personal engagement while experience goods require to be tested

individually by the consumers. Wan, Nakayama and Sutcliffe (2012) have supported their claims as the authors argue that categorization of experience and search goods is suitable for online environment. Hao, Ye, Li and Cheng (2010) and Wan et. al (2012) argued that search goods are the goods that consumers can find information about the product in a relatively easy way and exert confidence in making their purchase decisions; while experience goods are categorized as the goods where the information availability is scarcer and requires consumers to engage with the product in person.

In literature it has been argued that cost of information availability, essence of the goods and consumers' overall cost in acquiring the product determines a product's search good or experience good attributes (Darby & Karni, 1973; Laband, 1986; Ekelund, Mixon, & Ressler, 1995; Mixon, Ressler, & Troy, 2009; Gottschalk, 2018) . Therefore, it is important to note that although there has been a relatively objective classification of search and experience goods in the literature; such attributes may change based on the recent developments in technology and online shopping environment as well as on individual differences of consumers (Jimenez & Mendoza, 2013). For instance, electronics and appliances are usually considered as experience goods because of their requirement for consumers' in-person engagement (Antipov & Pokryshevskaya, 2018), however such products may be classified as search products for consumers that have extensive knowledge about the products and services categorized within electronics and appliances category. In this sense, it is important to note that although there is some objective categorization of the products; the topic is not definite in its boundaries. One of the most important reason for previously mentioned situation is the fact of goods having multiple dimensions as regards the categorization of search and experience goods and

subjective qualities of consumers as they take part in evaluation of the products (Hao, Ye, Li & Cheng, 2010). On the other hand, the authors argue that a good can be still inferred as search or experience goods on the grounds of evaluations made by majority of the consumers. Due to differences in evaluations made by consumers as regards search and experience goods; it has been also documented that consumers use different evaluations strategies as well (Girard & Sliverblatt, 2003).

As I previously mentioned, products are divided into two categories for online shopping environment: search goods and experience goods (Peterson et al. 1997; Klein 1998; Chiang & Dholakia 2003). There is not a distinct line between search and experience goods as to what each product belongs either search or experience good category. However, over the course of extensive studies, there have been several products that the majority of researchers have agreed upon. For this study, the products that are categorized as search or experience goods by general will be used as part of the survey.

As for search goods, they are defined as goods that maintain generalizable quality and price. Consumers can acquire information to full extent in a relatively easy manner before making a purchase decision for search goods. In this context, wearing apparel, furniture and grocery shopping items are considered as search goods as they do not require direct engagement of consumer to obtain information about the product or the service (Nakayama et al., 2010; Antipov & Pokryshevskaya, 2018).

On the other hand, experience goods are the goods that must be experienced by consumer firsthand as quality and utility of the product becomes available for them. There are several products that have been categorized as experience goods by the majority of the research; beauty products, electronics and appliances and ready to eat food delivery

have been categorized as experience products as they require consumers to make information search and processing beforehand (Coucletis, 2004; Arora, 2006; Nakayama et al., 2010; Leahy, 2011).

In this context, this study bases its product categorization on the aforementioned goods. Wearing apparel, furniture and grocery shopping items will be used to understand how search goods affect the relationship between consumers and their online shopping behavior on regulatory focus basis. Beauty products, electronics and appliances and ready to eat food delivery categories will be used to understand the situation on experience goods perspective.

CHAPTER 3

HYPOTHESES

3.1 Hypotheses on online shopping frequency

As previously mentioned, several studies conducted during the COVID-19 period have claimed an increase in consumers' frequency in using online shopping environment. Therefore, in order to establish a basis for this study; it is fundamental to test whether online shopping usage frequency have increased during the pandemic. Based on the relevant literature, it is expected that:

H1: Consumers' online shopping frequency has increased during COVID-19.

Studies conducted before the pandemic argued that there was a positive relationship between people's internet self- efficacy scores and online shopping frequency. Based on the arguments presented in the literature; it is expected that:

H1A: Before COVID-19, people with higher internet self-efficacy scores had higher online shopping frequency.

In addition to the concept of internet self-efficacy; the concept of familiarity has been argued to have a similar effect on people's use of online shopping channels before COVID-19. Therefore, it is expected that:

H1B: Before COVID-19, people with higher online shopping familiarity scores had higher online shopping frequency.

In the studies conducted before the pandemic, it was argued that promotion focused people were observed to be engaged with online shopping channels more frequently in comparison to prevention focused individuals. Therefore, it is expected that:

H2: Prevention focused individuals experienced higher increase in their online shopping frequency compared to promotion focused individuals during the pandemic.

3.2 Hypotheses on perceived value

Perceived value is considered as a prominent factor in understanding the nature of relational exchange environment. In the introduction part of this study, it was argued that numerous online shopping channels have gone through serious developments and improvements. Components of perceived value were detailed in the literature review part of the study and the measurement of the perceived value was introduced in the previous section. Considering the developments and improvements made by current online shopping channels and how such changes can affect the overall perceived value of online shopping; it can be argued that:

H3: Perceived value of online shopping has increased during the times of pandemic.

As previously mentioned, it was often stated that prevention focused people were less present in online shopping environment. However, it is expected to observe an increase in prevention focused people's use of online shopping channels. It can be hypothesized that the aforementioned increase is expected to be affected from the perceived value of prevention focused people. As much as an overall increase in perceived value of online shopping expected, it is argued that:

H3A: Perceived value of online shopping has increased more for prevention focused people during the times of the pandemic.

It is important to consider how perceived value of offline shopping has been affected during the pandemic in order to understand the relationship between consumers and online shopping environment because as mentioned in the literature and introduction part of this study; online shopping is an alternative way to offline shopping environment and it is expected that perceived value of offline shopping is relevant in understanding consumers' online shopping behavior.

Considering how difficult it has become to go to stores for shopping due to reasons such as infection risk, stay-at-home regulations or stockouts, it is certain that there is going to be a change in perceived value of offline shopping environment. In this context, it is argued that:

H4: Perceived value of offline shopping has decreased during the times of pandemic.

The literature is not clear on the relationship between offline shopping environment and regulatory focus of the consumers because as much as offline shopping environment has its own particular dynamics within itself; regulatory focus was used as a component of the relationship between offline shopping environment and consumers. However, in case of COVID-19, offline shopping environment stands as a separate dynamic similar to online shopping environment. In terms of regulatory focus theory, challenging nature of offline shopping environment due to pandemic might be a bigger hinderance for promotion focused individuals. The reason for such occurrence might be promotion focused' individuals' higher engagement in online shopping environment before the pandemic. Therefore, it is possible that offline shopping environment has

become easier for promotion focused individuals to disregard. On the grounds of these, it is argued that:

H4A: Perceived value of offline shopping has decreased more for promotion focused people compared to prevention focused people during the pandemic.

3.3 Hypotheses on perceived risk

Perceived risk is considered as a fundamental component in analyzing human behavior. Its numerous effects have been documented in the literature review section. During COVID-19, with online shopping emerging as a mainstream shopping channel and online shopping businesses improving their services, it is expected to see a change in the perceived risk of online shopping. Risky nature of online shopping has been studied over lots of research papers and it has been viewed as a highly uncertain environment. In this study, although it is acknowledged that risky nature of online shopping environment has several dimensions to it, an overall decrease in the perceived risk of it is expected because of the improved dynamics of it. Therefore, it can be argued that:

H5: Perceived risk of online shopping has decreased during the times of the pandemic.

Relationship between regulatory focus theory, perceived risk and online shopping environment was elaborated in detail in the literature review section. In most of the studies, it was observed that prevention focused people considered online shopping riskier than promotion focused people. Therefore, it is expected that:

H5A: Prevention focused people had higher perceived risk scores for online shopping environment before COVID-19 compared to promotion focused individuals.

With the developments occurred during the pandemic, as stated in H5, an overall decrease in perceived risk of offline shopping is expected. Considering the relationship between prevention focused people and online shopping environment, one can argue that:

H5B: Prevention focused people experienced higher decrease for perceived risk of online shopping during the pandemic compared to promotion focused individuals.

Perceived risk is an important factor in offline shopping environment as well. Several studies conducted during the COVID-19 era have indicated that going to stores have become a struggle for consumers as people feared getting infected with the virus during the process. Moreover, several cases of stockouts have been observed during the times of the pandemic. On the grounds of these, it is expected that:

H6: Perceived risk of offline shopping has increased during COVID -19.

As stated above, it is highly probable that risk of getting sick by going to stores has become the prominent factor in determining the perceived risk value of offline shopping channels. Therefore, it is argued that:

H6A: Physical risk is the highest perceived risk value observed for offline shopping during COVID-19.

It is stated in several studies that the condition of pandemic itself evokes the feelings of risk and uncertainty itself. Considering the characteristics of prevention focused people, it is expected that offline shopping induces a higher sense of risk for prevention focused people under the circumstances of a pandemic. In this sense, it can be claimed that:

H6B: Prevention focused people perceived higher levels of perceived risk for offline shopping environment during COVID-19 compared to promotion focused people.

3.4 Hypotheses on search and experience goods

Promotion focused people were to use online shopping more before COVID-19. Such occurrence comes with the assumption that promotion focused individuals had higher shares of search and experience goods in online shopping environment before the pandemic. Therefore, it is expected that:

H7: Before the pandemic, promotion focused people had higher share of experience goods in online shopping environment compared to prevention focused people.

H7A: Before the pandemic, promotion focused people had higher share of search goods in online shopping environment compared to prevention focused people.

Search goods are defined as goods that entail lower level of perceived risk as it is easy to find information about them and the expected difference in quality is low. Such conditions are in accordance with risk-averse nature of prevention focused people. In this sense, based on the grounds of H2, it can be deduced that prevention focused people incorporated their search good purchase more in their increased online shopping frequency. It is also important to note that, as perceived risk of offline shopping is expected to increase during COVID-19, even on a higher level for prevention focused people, it can be claimed that prevention focused people increased their preference for experience goods during COVID-19 as well. Therefore, it can be claimed that:

H8: Prevention focused people experienced higher increase in purchase of experience goods during the pandemic compared to promotion focused people.

H8A: Prevention focused people experienced higher increase in purchase of search goods during the pandemic compared to promotion focused people.

CHAPTER 4

MODEL

For the model, arguments presented in the previous section are taken as basis. The study revolves around the theory of regulatory focus. As presented in the literature and hypotheses of this study, regulatory focus is considered as a predictor of consumers' online shopping frequency during COVID-19. Therefore, the first component of our model consists of the regulatory focus of the consumers.

There are eight variables predicted to have mediating effect on consumers' online shopping frequency. The variables are perceived value of online shopping, perceived value of offline shopping, perceived risk of online shopping, perceived risk of offline shopping, search goods, experience goods, internet self-efficacy and online shopping familiarity of consumers. The reason that these variables are considered as mediating factors is that the literature presented that regulatory focus have effect on these eight variables while they have effect on consumers' online shopping frequency. However, it is necessary the note that the model in question is not designed as a final product; instead, it serves as the basis framework for the study. Therefore, the model built can be presented as below:

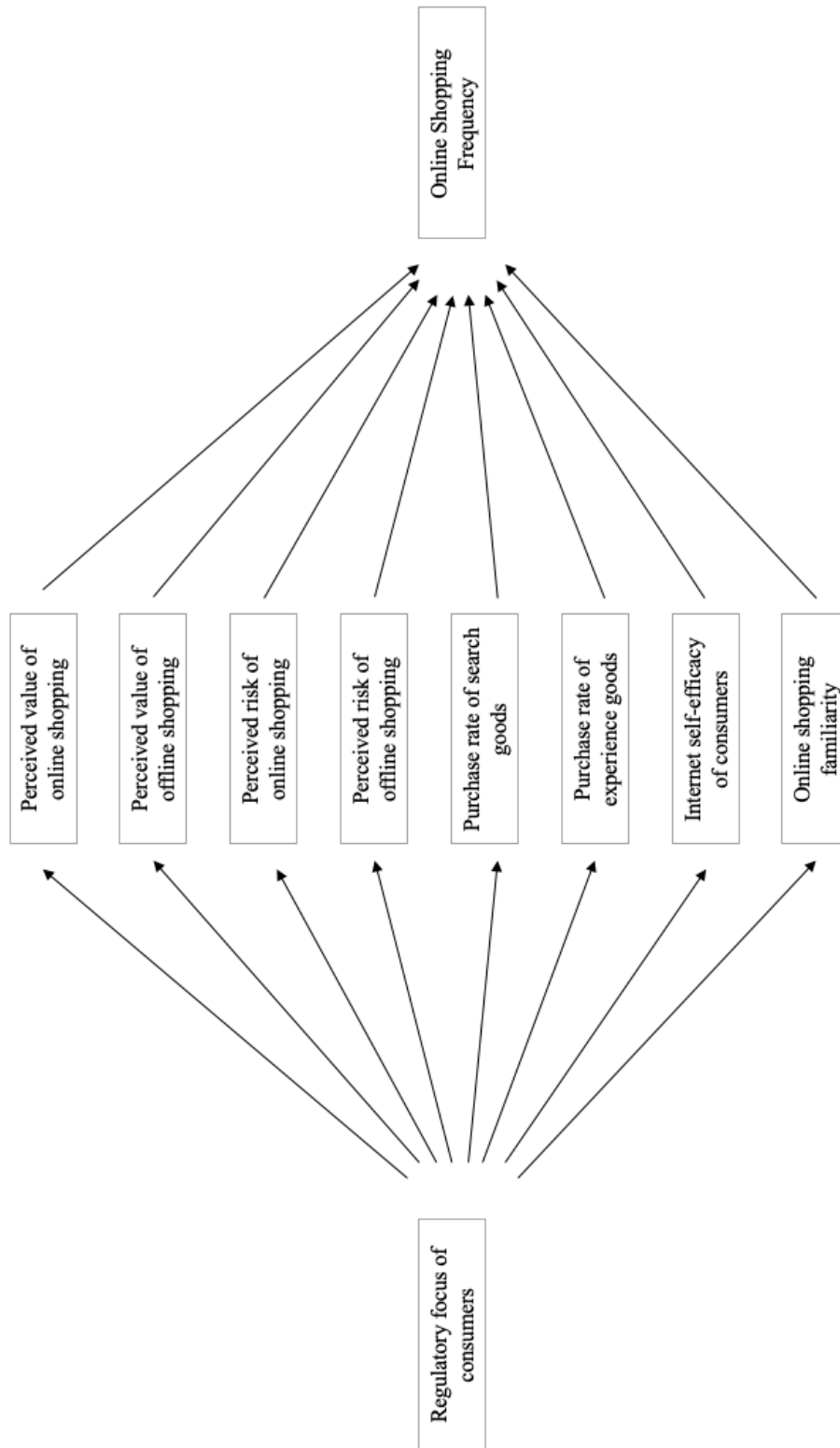


Figure 1. Proposed model

CHAPTER 5

METHODOLOGY

For this study, a survey (Appendix A) was designed on measures of regulatory focus, perceived value, perceived risk, search and experience good categories, internet self-efficacy and familiarity measures. 219 participants have taken part in the survey. The participants are designated as Boğaziçi University students with ages differing between 18 – 27. The survey was distributed through Boğaziçi University’s Facebook page and several instructors within the university.

5.1 Measures

First measure used in the survey is perceived value variable for online and offline shopping channels. There have been several studies that used different methods in measuring perceived value of different shopping environments. In this study, the measure incorporated by Lei Yu et al. (2014) is used because it involves current dynamics of online shopping environment and recent progress made towards the conceptualization of perceived value. The measure includes statements such as “ Online shopping offers good economic value.”. Participants are asked to rate each statement on a Likert scale from one to five and arithmetic means of five measures were used to create a new value as Perceived Value. The same measure is used for offline shopping as well. For details, please see Appendix B.

Second measure in our study is the perceived risk measure. Perceived risk can be measured in different dimensions as well; however, the most frequently used one was the scale introduced by Tan (1999) and the same scale was introduced in this study as well. Although the scale dates back to 1999, a recent article by Masoud (2013) used similar scale for perceived risk measure. The measure includes statements such as “ I think that I might not get the product or service I have paid for through online shopping channels.”. Participants were asked to rate how risky they feel towards statements on a Likert scale from one to five. In various studies, a total perceived risk score is computed over the dimensions of functional, financial, psychological, social and physical risk; however, it was also observed in a variety of studies that each perceived risk dimension is analyzed differently. In this study, a total perceived risk score is going to be used for online and offline shopping environment in order to understand how they affect consumers’ shopping behaviors during COVID-19. Therefore, arithmetic means of five measures were used to create a new value as Perceived Risk. The same measure is used for offline shopping as well. For details, please see Appendix C.

In this study, regulatory focus theory establishes the fundamental ground. Measures for regulatory focus theory were established by Higgins (2001) and they have been used in numerous studies ever since. Participants’ chronic regulatory focus is going to be used as the main factor in this study, therefore Regulatory Focus Questionnaire (Appendix D) introduced by Higgins is the measure that is going to be set in this study. The measure can be examined in Appendix D. In this questionnaire, participants rate their personal experiences towards the situations presented and based on their scores; their prevention and promotion scores are computed separately. If prevention score of a

participant is higher than the promotion score; the participant is coded as prevention focus and vice versa.

For internet self-efficacy, scale introduced by Hsu and Chiu (2014) is used. The authors have built their scale based on various studies conducted in the field. For this study, the scale is adjusted to fit with the purpose of the study, therefore some questions were left out or modified to represent current trends in the online environment. The scale includes statements such as “I feel confident experiencing new mobile apps.”. Participants are asked to rate their opinions as regards the statements presented above on a Likert scale from one to five. A total internet self-efficacy score is computed by taking arithmetic means of the scores given by participants to each of four statements. For details, please see Appendix E.

Finally, for familiarity, scale introduced by Yao and Li (2009) is taken as basis for this study. The scale includes statements such as “I am very knowledgeable about online shopping.” and participants are asked to rate their opinions about the statements included in the measure on a Likert scale from one to five. Total online shopping familiarity score is estimated by taking arithmetic means of the individual scores to four statements. For details, please see Appendix F.

With results collected from each measurement, various analysis methods are conducted via SPSS to test the hypotheses and the model.

CHAPTER 6

HYPOTHESES TESTING AND RESULTS

11 participants were removed from the data due to inconsistent answering and age criteria reasons. Participants were grouped based on their regulatory focus scores and out of 208 participants; 120 were coded as promotion focused individuals and 88 as prevention focused. Out of 208 participants; 78 male and 130 female participants have participated and the mean of ages of the group has turned out to be 23.71.

6.1 Hypothesis testing for online shopping frequency

For our first hypothesis, means of the scores recorded for online shopping frequency before and during COVID-19 are compared. Before the pandemic, the mean score of online shopping frequency is computed as 2.97. On the other hand, for online shopping frequency during the pandemic, mean score of 4.23 is achieved. Therefore, mean comparison results have shown that there is an undeniable increase in online shopping frequency. In order to have a deeper understanding of the situation; paired samples analysis is conducted.

Table 1. Online Shopping Frequency Of Consumers Before And During The Pandemic

| Paired Samples Test | | | | | | | | | |
|---------------------|-----------------------------|--------------------|----------------|-----------------|---|-------|--------|-----|-----------------|
| | | Paired Differences | | | | | | | |
| | | Mean | Std. Deviation | Std. Error Mean | 95% Confidence Interval of the Difference | | t | df | Sig. (2-tailed) |
| | | | | | Lower | Upper | | | |
| Pair 1 | shopduring19 - shopbefore19 | 1.260 | 0.973 | 0.067 | 1.127 | 1.393 | 18.670 | 207 | 0.000 |

As shown on Table 1, there is a mean difference of 1.26 points between online shopping frequency rates before(shopbefore19) and during(shopduring19) COVID-19. Sig. (2-tailed) stands lower than 0.01; therefore, it can be claimed that the difference between online shopping frequency rates of consumers is statistically significant for the times before and during COVID-19. Under the light of these results, it can be argued that H1 is confirmed and online shopping frequency of consumers have increased during the pandemic.

For hypothesis testing of H1A, individual measures for internet self-efficacy score are subjected to reliability analysis and the Cronbach’s alpha score is observed to be greater than 0.7. Therefore, it was decided that the measures are reliable enough to be considered as a whole. Based on this result; a single self-efficacy score is computed through taking arithmetic means of the measures. Pearson correlation between internet self-efficacy and online shopping frequency of consumers before COVID-19 is computed as 0.289 with Sig. (1-tailed) lower than 0.01. Correlation of 0.289 is turned out as a statistically significant rate; therefore, a regression analysis between internet self-efficacy scores and online shopping frequency before the pandemic is conducted.

Table 2. Regression Model For Internet Self-Efficacy And Online Shopping Frequency Before COVID-

19

| Model Summary ^b | | | | |
|-------------------------------------|-------------------|----------|-------------------|----------------------------|
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | .289 ^a | 0.084 | 0.079 | 0.929 |
| a. Predictors: (Constant), efficacy | | | | |
| b. Dependent Variable: shopbefore19 | | | | |

The results showed that the model can explain about 8 % of consumers' online shopping frequency before COVID-19.

The scatterplot is represented below:

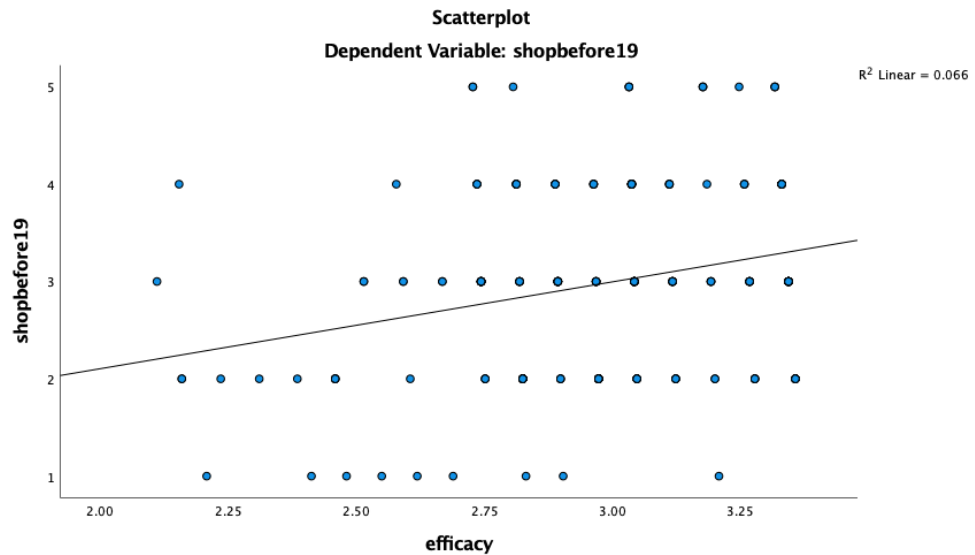


Figure 2. Linear regression graph of relationship between internet self-efficacy and online shopping frequency before pandemic

Based on the results shown on Table 2 and Figure 1, it can be argued that H1A is confirmed and people with higher internet self-efficacy scores are observed to have higher online shopping frequency before the pandemic.

For testing of H1B, similar analysis methods that were used for H1A are conducted. First, reliability analysis of online shopping familiarity measure is conducted. The Cronbach's alpha score is turned out to be 0.876; therefore, the measures are considered reliable. A single online shopping familiarity score is computed by taking arithmetic means of the individual measures. Pearson correlation analysis between online shopping familiarity and online shopping frequency before the pandemic scored at 0.358 with Sig. (1-tailed) score lower than 0.01. Therefore, it is observed that the correlation

was statistically significant between online shopping familiarity and online shopping frequency before the pandemic. Based on these results, linear regression analysis is conducted.

Table 3. Regression Model For Online Shopping Familiarity And Online Shopping Frequency Before The Pandemic

| Model Summary ^b | | | | |
|--|-------------------|----------|-------------------|----------------------------|
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | .358 ^a | 0.128 | 0.124 | 0.906 |
| a. Predictors: (Constant), familiarity | | | | |
| b. Dependent Variable: shopbefore19 | | | | |

The results showed that the model can explain about 13 % of consumers' online shopping frequency before COVID-19 and the correlation between online shopping familiarity and online shopping frequency before the pandemic stands at 0.358. In order to see the effect of online shopping familiarity over the online shopping frequency of consumers before the pandemic; a linear regression graph is prepared and the graph is presented below:

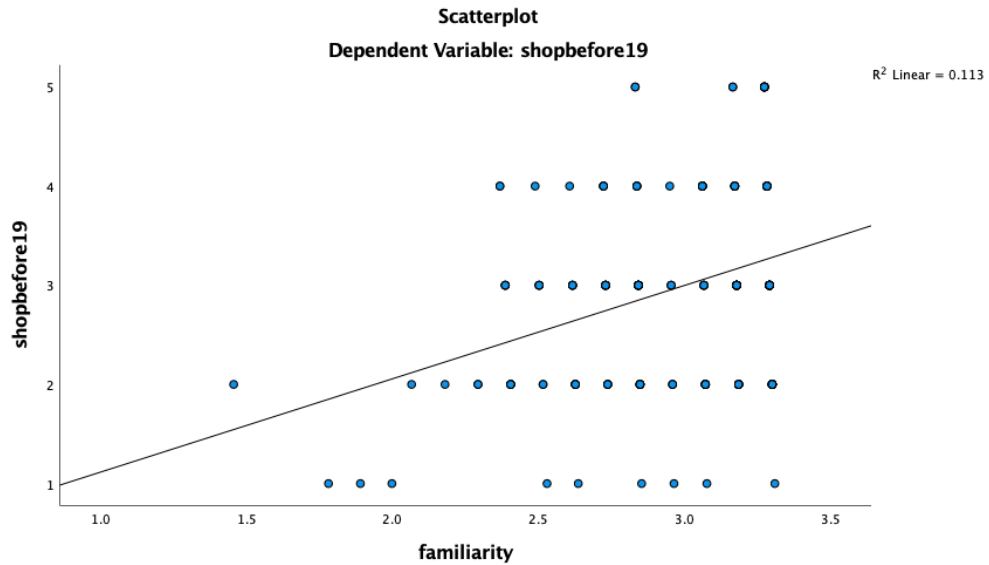


Figure 3. Linear regression graph of relationship between online shopping familiarity and online shopping frequency before pandemic

Based on the results shown on Table 3 and Figure 2, it can be argued that H1B is confirmed and people with higher online shopping familiarity scores are observed to have higher online shopping frequency before the pandemic.

In H2, it was hypothesized that prevention focused individuals experienced higher increase in online shopping frequency compared to promotion focused individuals during the pandemic. For testing of H2, the difference between consumers' online shopping frequency before and during the pandemic needs to be computed into a new variable as it is going to be the dependent variable for this hypothesis. Therefore, by subtracting people's online shopping frequency before pandemic from their online shopping frequency during the pandemic, a new variable of difference in consumers' online shopping frequency is computed. First, means of each regulatory focus groups are computed and promotion focused individuals reported a mean of 1.23 points while prevention focused individuals reported a mean difference of 1.30 between their online

shopping frequency before and during the pandemic. Promotion focused individuals showed a mean of 3.04 for their online shopping frequency while it was 2.89 for prevention focused individuals. For the situation during the pandemic, the scores were observed as 4.27 and 4.19 respectively. The difference of means between regulatory focus groups is analyzed on categorization of the participants by using independent samples testing method. The results are presented below:

Table 4. The Difference Between Online Shopping Frequency Of Consumers Before And During The Pandemic Based On Regulatory Focus

| Independent Samples Test | | | | | | | | | | |
|--------------------------|-----------------------------|---|-------|------------------------------|---------|-----------------|-----------------|-----------------------|---|-------|
| | | Levene's Test for Equality of Variances | | t-test for Equality of Means | | | | | | |
| | | F | Sig. | t | df | Sig. (2-tailed) | Mean Difference | Std. Error Difference | 95% Confidence Interval of the Difference | |
| | | | | | | | | | Lower | Upper |
| difference | Equal variances assumed | 0.222 | 0.638 | -0.454 | 206 | 0.650 | -0.062 | 0.137 | -0.332 | 0.208 |
| | Equal variances not assumed | | | -0.463 | 199.556 | 0.644 | -0.062 | 0.134 | -0.326 | 0.202 |

Table 4 shows that although there is a certain degree of difference in increase of online shopping frequency of promotion and prevention focused individuals, the difference between group is not statistically significant as Sig. (2-tailed) stands much higher than 0.001. Therefore, based on these results; it can be claimed that although prevention focused individuals experienced higher increase in their online shopping frequency; the difference is not significantly higher than promotion focused individuals. In this sense, H2 is not confirmed.

6.2 Hypothesis testing for perceived value

For perceived value, five individual scores are considered as a single variable of perceived value (see Appendix B). In order to understand whether five scores are consistent with each other to be computed into a single variable; reliability analysis and factor analysis methods are conducted. Cronbach's alpha scores for the measures are reached as 0.815 while the factor analysis gave a score of 0.789 for Kaiser-Meyer-Olkin measure (KMO) while Bartlett's test value is computed smaller than 0.01. Therefore, the measures are considered accurate to be computed as a new variable of perceived value of online shopping before and during the pandemic. Perceived value of online shopping is computed for the times before and during the pandemic by using paired samples analysis. Mean score for perceived value of online shopping before COVID-19 is computed as 3.712 while the score for during COVID-19 is 4.081. The results are presented below:

Table 5. The Difference Between Perceived Value Of Online Shopping Before And During The Pandemic

| Paired Samples Test | | | | | | | | | |
|---------------------|---------------------------------------|--------------------|----------------|-----------------|---|--------|-------|-----|-----------------|
| | | Paired Differences | | | | | t | df | Sig. (2-tailed) |
| | | Mean | Std. Deviation | Std. Error Mean | 95% Confidence Interval of the Difference | | | | |
| | | | | | Lower | Upper | | | |
| Pair 1 | duringvalueonline - beforevalueonline | 0.3683 | 0.8055 | 0.0559 | 0.2582 | 0.4784 | 6.594 | 207 | 0.000 |

Based on the results shown on Table 5, it is clear that the perceived value of online shopping has increased by 0.3683 during the pandemic. Therefore, H3 is confirmed and

it can be argued that the perceived value of online shopping has increased during the pandemic.

It was hypothesized in H3A that perceived value of online shopping has increased more for prevention focused people during the times of the pandemic compared to promotion focused people. In order to test H3A, first, the difference between perceived value scores of online shopping before and during the pandemic is computed as a new variable by subtracting perceived value of online shopping before the pandemic from the value during the pandemic. The computed variable is analyzed by independent samples testing method based on participants' regulatory focus type. Prevention focused people experienced an average of 0.386 points of increase in perceived value of online shopping while promotion focused individuals experienced 0.355. Therefore, the difference is definitely higher for prevention focused individuals; however, to observe the results in detail; independent samples testing results are presented below:

Table 6. Increase Of Perceived Value Of Online Shopping Based On Regulatory Focus Types

| Independent Samples Test | | | | | | | | | | |
|--------------------------|-----------------------------|---|-------|------------------------------|---------|-----------------|-----------------|-----------------------|---|--------|
| | | Levene's Test for Equality of Variances | | t-test for Equality of Means | | | | | | |
| | | F | Sig. | t | df | Sig. (2-tailed) | Mean Difference | Std. Error Difference | 95% Confidence Interval of the Difference | |
| | | | | | | | | | Lower | Upper |
| differenceonlinevalue | Equal variances assumed | 0.464 | 0.496 | -0.277 | 206 | 0.782 | -0.0314 | 0.1133 | -0.2547 | 0.1920 |
| | Equal variances not assumed | | | -0.282 | 198.809 | 0.778 | -0.0314 | 0.1112 | -0.2506 | 0.1879 |

Table 6 shows that although there is a difference between regulatory focus groups in context of increase in perceived value of online shopping; the difference is not significantly higher as Sig. value stands much higher than 0.01. Based on these results; it is difficult to claim that H3A is confirmed; however, prevention focused people are observed to have slightly higher perceived value increase during the pandemic. Therefore, it can be claimed that H3A remains open to further research and study; however, it is rejected in context of this study.

For testing of H4, perceived value scores for offline shopping before and during the pandemic are calculated in a similar method conducted for perceived value scores of online shopping. Perceived value of offline shopping before the pandemic has turned out a score of 3.117 while the score for during the pandemic is observed as 2.689. To see the results in detail, paired samples analysis method is conducted.

Table 7. Difference In Perceived Value Of Offline Shopping During The Pandemic Compared To Times Before The Pandemic

| Paired Samples Test | | | | | | | | | |
|---------------------|---|--------------------|----------------|-----------------|---|--------|-------|-----|-----------------|
| | | Paired Differences | | | | | t | df | Sig. (2-tailed) |
| | | Mean | Std. Deviation | Std. Error Mean | 95% Confidence Interval of the Difference | | | | |
| | | | | | Lower | Upper | | | |
| Pair 1 | beforevalueoffline - duringvalueoffline | 0.4279 | 0.9167 | 0.0636 | 0.3026 | 0.5532 | 6.732 | 207 | 0.000 |

As it can be observed from Table 7, there is a mean difference of 0.4279 between perceived value scores for offline shopping before and during the pandemic and the difference is statistically significant as Sig. value stands lower than 0.01. Therefore, it can

be argued that H4 is confirmed and perceived value of offline shopping has decreased during COVID-19.

In H4A, it was hypothesized that promotion focused individuals are expected to experience a higher level of decrease for perceived value of offline shopping. In order to test H4A, the difference between perceived value of offline shopping before and during the pandemic are computed into a new variable of difference in perceived value of offline shopping by subtracting the scores of “duringvalueoffline” from “beforevalueoffline”. Newly computed variable is subjected to independent samples analysis based on regulatory focus types of participants. Promotion focused individuals experienced an average decrease of -0.353 points while prevention focused individuals experienced -0.530 points. Compared mean scores are in accordance with the hypothesis. For detailed analysis, independent samples analysis results are presented below.

Table 8. Decrease In Perceived Value Of Offline Shopping Based On Regulatory Focus

| Independent Samples Test | | | | | | | | | | |
|--------------------------|-----------------------------|---|-------|------------------------------|---------|-----------------|-----------------|-----------------------|---|--------|
| | | Levene's Test for Equality of Variances | | t-test for Equality of Means | | | | | | |
| | | F | Sig. | t | df | Sig. (2-tailed) | Mean Difference | Std. Error Difference | 95% Confidence Interval of the Difference | |
| | | | | | | | | | Lower | Upper |
| differenceofflinevalue | Equal variances assumed | 1.200 | 0.275 | 1.373 | 206 | 0.171 | 0.1762 | 0.1284 | -0.0769 | 0.4293 |
| | Equal variances not assumed | | | 1.432 | 205.807 | 0.154 | 0.1762 | 0.1231 | -0.0664 | 0.4188 |

Table 8 shows that the difference between regulatory focus groups is not statistically significant as Sig. value stands higher than 0.01. However, it is important to

note that prevention focused individuals experienced higher decrease in perceived value of offline shopping during the pandemic. In this sense, it can be argued that H4A is open to further research and study while a slight difference of decrease in perceived value of offline shopping is observed. However, for this study, H4A is rejected.

6.3 Hypothesis testing for perceived risk

It was hypothesized in H5 that the perceived risk of online shopping has decreased during the pandemic. In order to compute perceived risk scores for online shopping before and during the pandemic, a reliability analysis is run for individual perceived risk dimensions of functional, financial, psychological, social and physical risks. Reliability analysis has turned in a score of 0.58 for Cronbach's alpha value. Therefore, perceived risk dimensions are individually analyzed to observe perceived risk value for participants. In order to compare five dimensions of perceived risk, paired samples testing method is conducted to see the difference for each perceived risk dimension before and during the pandemic. The results are presented below:

Table 9. Differences In Individual Perceived Risk Dimensions Before And During The
Pandemic

| Paired Samples Test | | | | | | | | | |
|---------------------|---|--------------------|-------------------|-----------------------|--|--------|--------|-----|------------------------|
| | | Paired Differences | | | | | t | df | Sig. (2- tailed) |
| | | Mean | Std. Deviation | Std. Error Mean | 95% Confidence Interval of the Difference | | | | |
| | | | | | Lower | Upper | | | |
| Pair 1 | duringonlinefunction - beforeonlinefunction | -0.067 | 1.280 | 0.089 | -0.242 | 0.108 | -0.758 | 207 | 0.449 |
| Pair 2 | duringonlinefinance - beforeonlinefinance | 0.356 | 1.231 | 0.085 | 0.187 | 0.524 | 4.168 | 207 | 0.000 |
| Pair 3 | duringonlinepsycho - beforeonlinepsycho | -0.250 | 1.010 | 0.070 | -0.388 | -0.112 | -3.571 | 207 | 0.000 |
| Pair 4 | duringonlinesocial - beforeonlinesocial | -0.399 | 1.026 | 0.071 | -0.539 | -0.259 | -5.609 | 207 | 0.000 |
| Pair 5 | duringonlinephysical - beforeonlinephysical | -0.365 | 1.319 | 0.091 | -0.546 | -0.185 | -3.995 | 207 | 0.000 |

Results showed that a decrease is observed in each perceived risk dimension besides financial risk value. Interestingly, perceived risk of financial risk of online shopping seems to have increased during the pandemic. Out of decreased risk dimension, the decrease in functional risk of online shopping is not found to be statistically significant as Sig. value remains higher than 0.01. Social risk is observed to have experienced the highest degree of decrease with an average score of -0.399. In this sense, it can be claimed that H5 is partially confirmed as four out of five risk dimensions have experienced a decrease in perceived risk value during the pandemic with three significant decrease values. Financial risk remains as the only perceived risk dimension of online shopping

that has experienced a significant increase during the pandemic. Possible reasons for this observation are going to be discussed in detail in the further chapters.

For testing of H5A, a comparison between prevention and promotion focused individuals is required in context of the perceived risk values of participants before the pandemic. For this analysis, independent samples method is conducted. Individual analysis of each risk dimension has turned in interesting results:

Table 10. Difference Between Focus Groups Based On Perceived Risk Dimensions

| Group Statistics | | | | | |
|----------------------|-----|-----|------|----------------|-----------------|
| regulatoryfocus | | N | Mean | Std. Deviation | Std. Error Mean |
| beforeonlinefunction | PRM | 120 | 2.64 | 1.158 | 0.106 |
| | PRV | 88 | 2.77 | 1.229 | 0.131 |
| beforeonlinefinance | PRM | 120 | 3.09 | 1.277 | 0.117 |
| | PRV | 88 | 3.19 | 1.338 | 0.143 |
| beforeonlinepsycho | PRM | 120 | 3.01 | 1.220 | 0.111 |
| | PRV | 88 | 2.86 | 1.233 | 0.131 |
| beforeonlinesocial | PRM | 120 | 2.73 | 1.043 | 0.095 |
| | PRV | 88 | 2.63 | 0.963 | 0.103 |
| beforeonlinephysical | PRM | 120 | 2.43 | 1.186 | 0.108 |
| | PRV | 88 | 2.28 | 1.259 | 0.134 |

Results shown on Table 10 are interesting as each focus group has experienced higher perceived risk levels for different perceived dimensions before the pandemic. Prevention focused perceived online shopping environment riskier in financial and functional context while promotion focused online shopping riskier in psychological, social and physical contexts. Previous studies suggested higher perceived risk towards

online shopping for prevention focused people however, results of this study showed that there is not a certain inclination of one regulatory focus group towards higher perceived risk levels. Each group has its own higher risk dimension compared to other group. Moreover, independent samples analysis revealed that the difference of perceived risk between regulatory focus group is not statistically significant as all of the Sig. values were higher than 0.01. Therefore, it is accurate to say that H5A is rejected.

In H5B, it was claimed that prevention focused people experienced higher decrease for perceived risk of online shopping during the pandemic compared to promotion focused individuals. For testing of this hypothesis, each individual dimension of perceived risk is going to be analyzed separately for each focus group. In order to conduct the analysis, independent samples method is used.

Table 11. Difference Between Perceived Risk Dimensions Based On Regulatory Focus Group

| Group Statistics | | | | | |
|------------------|-----|-----|---------|----------------|-----------------|
| regulatoryfocus | | N | Mean | Std. Deviation | Std. Error Mean |
| diffunctional | PRM | 120 | 0.0750 | 1.32311 | 0.12078 |
| | PRV | 88 | -0.2614 | 1.19860 | 0.12777 |
| diffinancial | PRM | 120 | 0.3917 | 1.23870 | 0.11308 |
| | PRV | 88 | 0.3068 | 1.22576 | 0.13067 |
| difpsycho | PRM | 120 | -0.1833 | 0.97862 | 0.08934 |
| | PRV | 88 | -0.3409 | 1.04921 | 0.11185 |
| difsocial | PRM | 120 | -0.4250 | 1.01801 | 0.09293 |
| | PRV | 88 | -0.3636 | 1.04146 | 0.11102 |
| difphysical | PRM | 120 | -0.3750 | 1.20268 | 0.10979 |
| | PRV | 88 | -0.3523 | 1.47032 | 0.15674 |

On Table 11, each perceived risk dimension's score is computed by subtracting perceived risk value of participants for online shopping during the pandemic from the values before the pandemic. Consistent with the results of Table 9, a decrease is observed in each perceived risk dimension except the financial risk aspect. Four of the perceived risk dimensions are consistent with the H5B as in each category; prevention focused people experienced higher decrease levels. While there has been a slight increase in functional risk of online shopping environment for promotion focused people, financial risk of online shopping has increased even more for them and the score is higher than the increase prevention focused people experienced in financial context. However, independent samples analysis has shown that the difference between regulatory focus groups were not significant. These results are interesting because although majority of the outcome is consistent with the hypothesis, increase in financial risk was higher for promotion focused individuals. In regulatory focus theory literature, promotion focused individuals are defined as risk-tolerant individuals. In this context, it is interesting to see promotion focused individuals experiencing higher perceived financial risk than prevention focused individuals. Based on the results; H5B remains open to further research and study.

H6 states that the perceived risk of offline shopping has increased during the pandemic. In order to test H6, paired samples analysis method is used. Since measures for perceived risk dimensions did not pass the reliability test; each risk dimension is analyzed for H6 as well. Separate values of functional, financial, psychological, social and physical risk scores are analyzed based on their values before and during the pandemic. The results are presented below:

Table 12. Paired Samples Testing Results For Perceived Risk Values Of Offline Shopping Environment Before And During The Pandemic

| Paired Samples Test | | | | | | | | | |
|---------------------|---|--------------------|----------------|-----------------|---|-------|--------|-----|--------------------|
| | | Paired Differences | | | | | t | df | Sig. (2-tailed) |
| | | Mean | Std. Deviation | Std. Error Mean | 95% Confidence Interval of the Difference | | | | |
| | | | | | Lower | Upper | | | |
| Pair 1 | duringofflinefunction - beforeofflinefunction | 0.264 | 1.213 | 0.084 | 0.099 | 0.430 | 3.145 | 207 | 0.002 |
| Pair 2 | duringofflinefinance - beforeofflinefinance | -0.149 | 1.275 | A | -0.323 | 0.025 | -1.686 | 207 | 0.093 |
| Pair 3 | duringofflinepsycho - beforeofflinepsycho | 0.058 | 1.071 | 0.074 | -0.089 | 0.204 | 0.777 | 207 | 0.438 |
| Pair 4 | duringofflinesocial - beforeofflinesocial | 0.168 | 1.226 | 0.085 | 0.001 | 0.336 | 1.980 | 207 | 0.049 |
| Pair 5 | duringofflinephysical - beforeofflinephysical | 1.284 | 1.889 | 0.131 | 1.025 | 1.542 | 9.803 | 207 | 0.000 |

Results showed that the statistically significant difference between perceived risk values are observed for functional, social and physical risk dimensions. There has been a slight increase in psychologic risk value while a decrease is observed for perceived financial risk of offline shopping environment. Therefore, it is accurate to claim that overall perceived risk of offline shopping environment has increased while financial risk for offline shopping is perceived less by consumers during COVID-19. In this context, it can be claimed that H6 is partially confirmed yet, further research is necessary for financial risk dimension of offline shopping environment.

One of the eye-catching results obtained from Table 12 is the majestic increase in physical risk aspect of offline shopping environment. The result forms basis for the next hypothesis testing process as it was claimed in H6A that physical risk of offline shopping is the highest perceived risk value during the pandemic. In order to test the hypothesis; means of each perceived risk dimensions during the pandemic are computed.

Table 13. Differences Between Perceived Risk Dimensions For Offline Shopping Environment During The Pandemic

| Mean Comparisons | | | | | |
|-------------------------|-----|---------|---------|------|----------------|
| | N | Minimum | Maximum | Mean | Std. Deviation |
| duringofflinefunction | 208 | 1 | 5 | 2.28 | 1.318 |
| duringofflinefinance | 208 | 1 | 5 | 3.05 | 1.329 |
| duringofflinepsycho | 208 | 1 | 5 | 2.00 | 1.200 |
| duringofflinesocial | 208 | 1 | 5 | 2.54 | 1.223 |
| duringofflinephysical | 208 | 1 | 5 | 3.55 | 1.375 |
| Valid N (listwise) | 208 | | | | |

As expected, the results proved that the highest value belongs to physical risk of offline shopping environment during the pandemic. Therefore, H6A is confirmed.

In H6B, it was stated that prevention focused individuals are expected to perceive higher levels of perceived risk compared to promotion focused individuals, in context of offline shopping environment. In order to test the hypothesis; independent samples analysis method is conducted by analyzing each dimension of perceived risk of offline shopping environment during the pandemic. Risk dimensions are separated based on participants regulatory focus groups. Mean comparisons of regulatory focus groups have revealed that there is not an unanimity of perceived risk dimensions being higher for a

certain regulatory focus group. According to the results, prevention focused individuals perceive offline shopping environment riskier in financial and social risk dimensions while promotion focused individuals perceive offline shopping environment riskier in functional, psychological and physical dimensions. However, the difference between groups is not found to be significant as Sig. values obtained from independent samples testing results were higher than 0.01. Therefore, H6B remains rejected. The differences between regulatory focus groups are presented below:

Table 14. Perceived Risk Scores For Offline Shopping Environment Based On Regulatory Focus Groups During The Pandemic

| Group Statistics | | | | | |
|-----------------------|-----|-----|------|----------------|-----------------|
| regulatoryfocus | | N | Mean | Std. Deviation | Std. Error Mean |
| duringofflinefunction | PRM | 120 | 2.37 | 1.328 | 0.121 |
| | PRV | 88 | 2.16 | 1.303 | 0.139 |
| duringofflinefinance | PRM | 120 | 2.97 | 1.341 | 0.122 |
| | PRV | 88 | 3.16 | 1.312 | 0.140 |
| duringofflinepsycho | PRM | 120 | 2.09 | 1.202 | 0.110 |
| | PRV | 88 | 1.88 | 1.192 | 0.127 |
| duringofflinesocial | PRM | 120 | 2.54 | 1.202 | 0.110 |
| | PRV | 88 | 2.55 | 1.259 | 0.134 |
| duringofflinephysical | PRM | 120 | 3.63 | 1.402 | 0.128 |
| | PRV | 88 | 3.43 | 1.337 | 0.143 |

6.4 Hypothesis testing for search and experience goods

For testing of H7, different experience good categories need to be considered as a single variable of experience goods. It was introduced in literature review section that electronics

and appliances, food delivery and beauty products were selected as experience goods part of this study. Therefore, to group them into a single variable, reliability analysis is conducted first. Cronbach's alpha value for aforementioned experience goods turned out to be 0.658, which is not high enough but not dangerously low. In order to have a full understanding of the good categories; factor analysis is conducted as well.

Table 15. Factor Analysis Results For Experience Good Categories

| KMO and Bartlett's Test | | |
|--|--------------------|-------|
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy. | | 0.547 |
| Bartlett's Test of Sphericity | Approx. Chi-Square | 6.807 |
| | df | 3 |
| | Sig. | 0.078 |

Factor analysis showed that the goods are not correlated well enough to be considered as a single variable of experience goods. Therefore, each product category will be analyzed individually. In order to prove H7, that promotion focused people had higher share of experience goods in online shopping environment before the pandemic, higher scores for promotion focused individuals in each product type are necessary to be observed as the result of the analysis. To test the purchase frequency of aforementioned goods in online shopping environment before the pandemic based on regulatory focus of individuals, independent samples testing method is used. Unfortunately, the results were not consistent with H7 as promotion focused people outscored prevention focused people in food delivery category while prevention focused people had higher purchase rates for electronics and appliances in the online shopping environment. Beauty products category experienced the exact same results for each regulatory focus category. Independent

samples testing revealed that the differences were not significant. Based on these results, H7 is rejected; however further research is required.

Table 16. Independent Samples Testing For Experience Good Categories Before The Pandemic

| Independent Samples Test | | | | | | | | | | |
|--------------------------|-----------------------------|---|-------|------------------------------|---------|-----------------|-----------------|-----------------------|---|-------|
| | | Levene's Test for Equality of Variances | | t-test for Equality of Means | | | | | | |
| | | F | Sig. | t | df | Sig. (2-tailed) | Mean Difference | Std. Error Difference | 95% Confidence Interval of the Difference | |
| | | | | | | | | | Lower | Upper |
| electronicsbefore | Equal variances assumed | 0.341 | 0.560 | -0.853 | 206 | 0.394 | -0.164 | 0.192 | -0.542 | 0.214 |
| | Equal variances not assumed | | | -0.854 | 188.488 | 0.394 | -0.164 | 0.192 | -0.541 | 0.214 |
| foodbefore | Equal variances assumed | 0.045 | 0.833 | 0.726 | 206 | 0.469 | 0.135 | 0.186 | -0.232 | 0.501 |
| | Equal variances not assumed | | | 0.724 | 185.725 | 0.470 | 0.135 | 0.186 | -0.233 | 0.503 |
| beautybefore | Equal variances assumed | 0.722 | 0.396 | 0.024 | 206 | 0.981 | 0.005 | 0.188 | -0.366 | 0.375 |
| | Equal variances not assumed | | | 0.024 | 182.949 | 0.981 | 0.005 | 0.189 | -0.369 | 0.378 |

Interesting result about Table 16 is the observation that prevention focused people had actually higher score in one category. In the literature it was argued that prevention focused individuals participated less in online shopping environment and had higher perceived risk towards experience goods. In combination of these previously claimed arguments, it was expected for promotion focused individuals to outperform prevention

focused individuals in testing of H7. Yet, it is not the case. Possible explanations and discussions about this topic are going to be elaborated in the further chapters.

For testing of H7A similar methods used in analysis of H7 are going to be used as each product category will be subjected to reliability analysis to be deemed suitable for a single variable coding. Search goods chosen for this study are wearing apparel, furniture and grocery shopping categories. First, reliability analysis is conducted for the goods. Cronbach's alpha value for search goods were 0.539, which indicated that the goods are not suitable for grouping into a single variable of search goods. Therefore, each product category will be analyzed individually and H7A can only be confirmed if promotion focused people score higher in every category. For this, independent samples testing analysis is conducted. However, what happened in the analysis of H7 has repeated itself in testing of H7A as well. Although promotion focused individuals outperformed prevention focused individuals in wearing apparel category, prevention focused individuals had higher scores in furniture and grocery shopping category. On the other hand, the differences were not observed to be statistically significant. The results of the analysis are presented below.

Table 17. Independent Samples Testing For Search Good Categories Before The Pandemic

| Independent Samples Test | | | | | | | | | | |
|--------------------------|-----------------------------|---|-------|------------------------------|---------|-----------------|-----------------|-----------------------|---|-------|
| | | Levene's Test for Equality of Variances | | t-test for Equality of Means | | | | | | |
| | | F | Sig. | t | df | Sig. (2-tailed) | Mean Difference | Std. Error Difference | 95% Confidence Interval of the Difference | |
| | | | | | | | | | Lower | Upper |
| wearingbefore | Equal variances assumed | 0.011 | 0.918 | 0.305 | 206 | 0.761 | 0.055 | 0.179 | -0.299 | 0.408 |
| | Equal variances not assumed | | | 0.304 | 185.786 | 0.762 | 0.055 | 0.180 | -0.300 | 0.409 |
| furniturebefore | Equal variances assumed | 0.195 | 0.659 | -0.345 | 206 | 0.730 | -0.055 | 0.160 | -0.371 | 0.261 |
| | Equal variances not assumed | | | -0.345 | 187.933 | 0.730 | -0.055 | 0.160 | -0.371 | 0.261 |
| grocerybefore | Equal variances assumed | 0.238 | 0.626 | -0.216 | 206 | 0.829 | -0.043 | 0.200 | -0.437 | 0.350 |
| | Equal variances not assumed | | | -0.217 | 188.752 | 0.829 | -0.043 | 0.199 | -0.436 | 0.350 |

Based on these results, it can be claimed that regulatory focus is not to be found to have an effect on search and experience goods' purchase rate within online shopping environment. Therefore, H7A is rejected as well. However, it is important to note that prevention focused individuals are observed to have different behavioral patterns in this study compared to what was expected based on previously conducted studies. Further discussion will be made in the further chapters.

For testing of H8 and H8A, purchase rates of each product category within online shopping environment before and during the pandemic are coded into six new variables

by subtracting before values of products from their during values. New variables are subjected to independent samples analysis and the results are discussed below.

Table 18. Mean Differences Between Purchase Rates Of Each Product Category Before And During The Pandemic Based On Regulatory Focus Groups

| Group Statistics | | | | | |
|-------------------|-----|-----|------|----------------|-----------------|
| regulatoryfocus | | N | Mean | Std. Deviation | Std. Error Mean |
| differelectronics | PRM | 120 | 0.68 | 1.296 | 0.118 |
| | PRV | 88 | 0.38 | 0.975 | 0.104 |
| differwearing | PRM | 120 | 0.74 | 1.226 | 0.112 |
| | PRV | 88 | 0.90 | 1.406 | 0.150 |
| differfood | PRM | 120 | 0.45 | 1.419 | 0.130 |
| | PRV | 88 | 0.55 | 1.312 | 0.140 |
| differfurniture | PRM | 120 | 0.68 | 1.263 | 0.115 |
| | PRV | 88 | 0.43 | 1.267 | 0.135 |
| differgrocery | PRM | 120 | 1.20 | 1.591 | 0.145 |
| | PRV | 88 | 1.03 | 1.504 | 0.160 |
| differbeauty | PRM | 120 | 0.88 | 1.435 | 0.131 |
| | PRV | 88 | 0.78 | 1.520 | 0.162 |

First look at the results shown on Table 18 demonstrate that an increase is observed for each product category during the pandemic. This is an important result as it was proposed in the model that search and experience goods have mediating effect on online shopping frequency during the pandemic. However, the results are not consistent with the arguments presented by H8 and H8A as each regulatory focus group experienced higher or lower increase in different product categories compared to each other. Prevention focused individuals experienced higher increase levels in wearing apparel and

food delivery categories, while promotion focused people outscored prevention focused individual in every other category. Based on these results, H8 and H8A are rejected.

Extensive results collected from the analyses of H7, H7A, H8 and H8A showed that there couldn't be found a significant relationship between search and experience goods and regulatory focus of the consumers. These results are novel as they contradict with the previous studies. Detailed discussion is made in the chapter nine.

CHAPTER 7
MODEL TESTING

In hypothesis testing section, internet self-efficacy and online shopping familiarity of consumers are observed to affect online shopping frequency before COVID-19. Therefore, the first proposed model is divided into two different models. The first model predicts that internet self-efficacy and online shopping familiarity scores have affected consumers' online shopping frequency before the pandemic.

7.1 Model 1

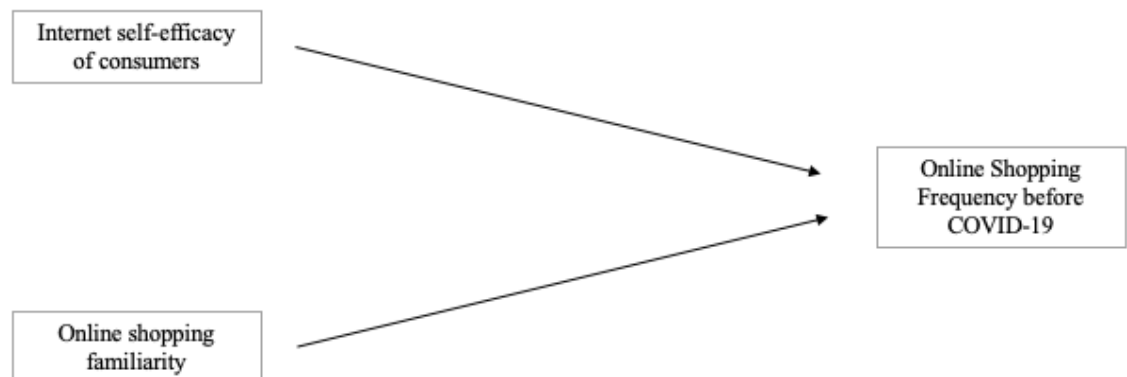


Figure 4. Model 1

As it can be observed from the model, it is predicted that internet self-efficacy and online shopping familiarity scores of participants can be used to predict their online shopping frequency before the pandemic. The model is based on the results collected from the analysis of H1A and H1B. In order to test the model, multilinear regression analysis is conducted.

Table 19. Residual Statistics For Model 1

| Residuals Statistics ^a | | | | | |
|-------------------------------------|---------|---------|--------|----------------|-----|
| | Minimum | Maximum | Mean | Std. Deviation | N |
| Predicted Value | 1.44 | 3.41 | 2.97 | 0.366 | 208 |
| Std. Predicted Value | -4.189 | 1.187 | 0.000 | 1.000 | 208 |
| Standard Error of Predicted Value | 0.062 | 0.274 | 0.102 | 0.035 | 208 |
| Adjusted Predicted Value | 1.38 | 3.43 | 2.97 | 0.366 | 208 |
| Residual | -2.332 | 2.243 | 0.000 | 0.896 | 208 |
| Std. Residual | -2.592 | 2.492 | 0.000 | 0.995 | 208 |
| Stud. Residual | -2.604 | 2.502 | 0.000 | 1.002 | 208 |
| Deleted Residual | -2.355 | 2.261 | -0.001 | 0.908 | 208 |
| Stud. Deleted Residual | -2.642 | 2.535 | 0.000 | 1.006 | 208 |
| Mahal. Distance | 0.003 | 18.229 | 1.990 | 2.585 | 208 |
| Cook's Distance | 0.000 | 0.050 | 0.005 | 0.007 | 208 |
| Centered Leverage Value | 0.000 | 0.088 | 0.010 | 0.012 | 208 |
| a. Dependent Variable: shopbefore19 | | | | | |

Ten participants are observed to have significantly high residual values based on the analysis of “Mahal. Distance”, “Cook’s Distance” and “Centered Leverage Value”. Therefore, in order to run the model correctly, ten participants are left out of the model and a second regression analysis is conducted. The model is presented below:

Table 20. Regression Model For Model 1

| Model Summary ^b | | | | | | | | | |
|--|-------------------|----------|-------------------|----------------------------|-------------------|----------|-----|-----|---------------|
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics | | | | |
| | | | | | R Square Change | F Change | df1 | df2 | Sig. F Change |
| 1 | .312 ^a | 0.097 | 0.088 | 0.903 | 0.097 | 10.487 | 2 | 195 | 0.000 |
| a. Predictors: (Constant), familiarity, efficacy | | | | | | | | | |
| b. Dependent Variable: shopbefore19 | | | | | | | | | |

The model shows that internet self-efficacy and online shopping familiarity scores of consumers can predict more than 9% of online shopping frequency of consumers before the pandemic and the correlation between internet self-efficacy and online shopping scores with online shopping frequency before the pandemic is 0.312. There was no multicollinearity problem detected as VIF scores were 1.293.

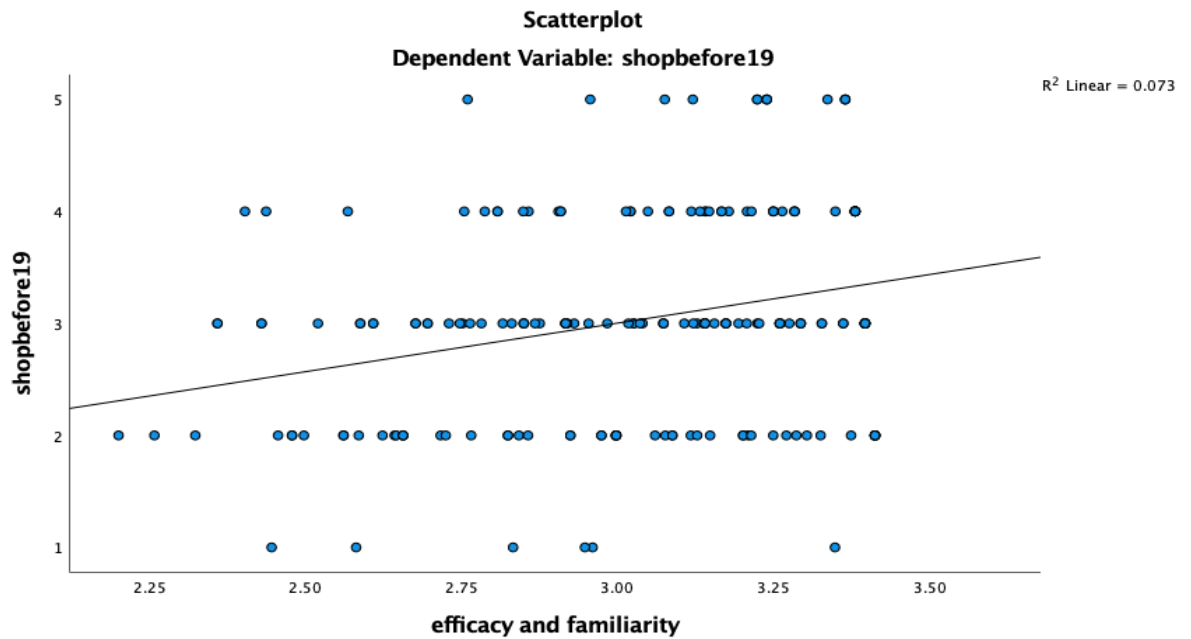


Figure 5. Regression chart for Model 1

Based on the results presented in Table 20 and Figure 4, it can be claimed that the first model of this study, Model 1, can be used to predict online shopping frequency of consumers before COVID-19; based on their internet self-efficacy and online shopping familiarity scores.

Search and experience goods are removed from our initial model as there was not a significant relationship between regulatory focus of consumers and effect of good categorization on consumer behavior. Moreover, a coherent result was not reached by separate analysis of individual categories. Therefore, experience and search goods will not be included in our final model; nor a separate model for them will be developed in this study. The subject remains open for further research.

7.2 Model 2

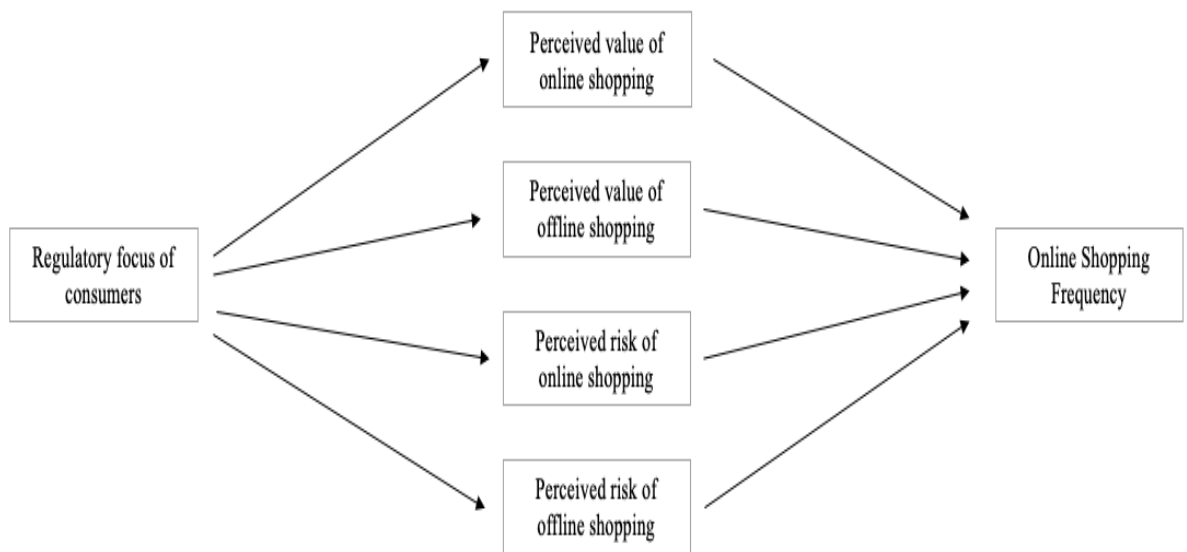


Figure 6. Model 2

Final model for this study will include regulatory focus of consumers and four mediating variables of perceived value of online shopping, perceived value of offline shopping, perceived risk of online shopping and perceived risk of offline shopping. In the analyses, functional risk for online shopping and financial and psychological risks for offline shopping were observed not to have significant effects on online and offline shopping environments. Therefore, for testing of the Model 2, aforementioned values will be left out for their corresponding contexts.

The model serves as the backbone of this study because the overall purpose of this study is to understand the dynamics behind increase in online shopping frequency of consumers during the pandemic. Based on the hypotheses testing results; this model is simplified into less variables with mediating effects which have been found to be significant. With this model, it is aimed to gain an insight on how the relationship between regulatory focus of consumers influence their differences in increase of online shopping channels and to what extent the perceived value and perceived risk values of online and offline shopping environments regulates the relationship. Therefore, based on the results obtained from testing of Model 2, the study will be able to provide useful insights as regards the overall dynamics between consumers and online shopping environment during the pandemic, which might be important for further studies.

For testing of the Model 2, mediator analysis is conducted via SPSS PROCESS and the results are presented below:

Table 21. Mediator Analysis For Model 2

| Model Summary | | R | R-sq | MSE | F | df1 | df2 | p |
|---------------|--------|-------|---------|-------|--------|---------|----------|-------|
| | | .3695 | .1365 | .8605 | 2.9565 | 10.0000 | 187.0000 | .0018 |
| Model | coeff | se | t | p | LLCI | ULCI | | |
| constant | 1.1015 | .1187 | 9.2771 | .0000 | .8673 | 1.3358 | | |
| rgfcs | -.1329 | .1371 | -.9697 | .3335 | -.4033 | .1375 | | |
| donv | .0344 | .1088 | .3161 | .7523 | -.1803 | .2491 | | |
| dofv | -.0129 | .0881 | -.1468 | .8835 | -.1867 | .1608 | | |
| finon | -.0735 | .0560 | -1.3135 | .1906 | -.1839 | .0369 | | |
| psyon | .0591 | .0721 | .8202 | .4132 | -.0831 | .2013 | | |
| socon | .0339 | .0796 | .4265 | .6703 | -.1230 | .1909 | | |
| phyon | .1595 | .0527 | 3.0271 | .0028 | .0556 | .2635 | | |
| funcof | .1174 | .0573 | 2.0481 | .0419 | .0043 | .2304 | | |
| socof | .0979 | .0619 | 1.5827 | .1152 | -.0241 | .2200 | | |
| phyof | .0267 | .0397 | .6722 | .5023 | -.0516 | .1049 | | |

Mediator analysis showed that the model is statistically significant as $p \leq 0.005$ and the coefficient values between the variables are not zero. The model can predict the approximately 14% of the increase in online shopping frequency during the pandemic. In the results, it is observed that the decrease in perceived physical risk of online shopping and increase in perceived functional risk of offline shopping are the most effective mediators of the relationship between regulatory focus of consumers and the increase of online shopping frequency during COVID-19. On the other hand, regulatory focus analysis showed that the increase in online shopping frequency is less for promotion focused individuals. Also, increase in financial risk of online shopping is observed to result in 7% decrease in online shopping frequency during the pandemic.

Correlation values between mediator variables and the dependent variable shows that each mediating factor has a statistically significant effect on the difference between online shopping frequency before and during the pandemic while increase in perceived value of online shopping and decrease in perceived value of offline shopping are observed

to have important correlation rates. In addition, the model suggests that with regulatory focus values of “0” as prevention focus and “1” as promotion focus, promotion focused individuals increased a smaller rate of increase in online shopping frequency. Although the difference between focus types is not as high as it was expected; it can be claimed that the focus plays a part in differentiating consumers in this context. Moreover, the relationship between regulatory focus and increase in online shopping frequency during the pandemic are positively mediated by the variables of perceived value of online shopping; decrease in psychological, social and physical risk values of online shopping environment and increase in functional, social and physical risk of offline shopping environment. It means that the difference between prevention and promotion focused individuals is further enhanced by aforementioned values. For instance, a prevention focused individual with higher perceived value of online shopping experienced a higher increase in online shopping frequency during the pandemic in comparison to a prevention focused individuals with lower perceived value for online shopping. Moreover, perceived value of offline shopping and increase in financial risk of online shopping environment are observed to mediate the relationship between regulatory focus of consumers and increase in online shopping frequency differently, which means that consumers who attained higher perceived value to offline shopping environment and considered online shopping environment riskier might have experienced smaller amount of increase in their online shopping frequency values. Such relationship tells us that a promotion focused individual with lower values on aforementioned parts of the model; might have experienced a higher increase in online shopping frequency during the pandemic compared to a prevention focused individual with higher values.

Based on these results, it can be argued that Model 2 can predict the increase in online shopping frequency during the pandemic to a certain extent and all of the variables are observed to have a mediating effect on the relationship between regulatory focus and increase in online shopping frequency during the pandemic.

CHAPTER 8

OTHER FINDINGS

Apart from the results showcased in the previous sections, there have been several findings in this study that are interesting and open up new horizons for further studies; however, was not analyzed in detail in order to keep cohesiveness of this study.

First, although this study focuses on the effect of regulatory focus on online shopping frequency during the pandemic, it was observed that although not statistically significant, promotion focused individuals had higher online shopping frequency scores than prevention focused individuals. Promotion focused individuals had an average score of 3.08; while prevention focused individuals scored 2.95 on average. The finding was in accordance with the previous research; however, absence of statistical significance remains as a big question mark.

Another interesting result was the almost zero correlation between financial risk of online shopping and online shopping frequency before the pandemic. The financial risk of online shopping was observed to experience significant level of increase during the pandemic; however, correlations between the two variables showed that there is not a correlation between financial risk of online shopping and frequency of it. These results show us that although people perceive online shopping environment financially risky, it is not a hinderance for them to give up on online shopping channels. It was also observed that the increase in online shopping frequency during the pandemic was lower for participants who had higher online shopping frequency scores before the pandemic. A correlation score of -0.698 was observed in the results. This finding is actually consistent

with the literature review part of this study; however, the relationship was not explained based on regulatory focus theory in this particular study.

For online shopping frequency during the pandemic, online shopping familiarity is observed to be the prominent factor with a correlation score of 0.444. A possible reason for this result might be the possibility that people's online shopping familiarity scores might have increased during the pandemic.

Perceived value of online shopping is observed to have the most effect on online shopping frequency before the pandemic with correlation of 0.534 while majority of participants indicated easiness aspect of the online shopping as the prominent value determiner. Perceived value of offline shopping seems to have suffered most from perceived social and physical risk of offline shopping with correlation rates of -0.485 and -0.322 respectively. Therefore, it can be claimed that increase in perceived risk might result in a decrease in perceived value in offline shopping environment.

During the pandemic, perceived value of online shopping is observed to be higher than the perceived value of offline shopping; however, the results showed that the situation was similar in the times before the pandemic. In this aspect, time saving and easy aspect of online shopping are observed to play important roles.

Model 1 was found to be effective in predicting people's online shopping frequency before COVID-19; however, internet self-efficacy and online shopping familiarity scores of participants are observed not to have a significant effect on consumers' online shopping frequency during the pandemic. One possible explanation for this result might be the age group of the participants. Participants consist of relatively young age group of 18-27 and it is reasonable to assume that majority of the participants

were already familiar with online shopping in addition to their competence in internet environment. Therefore, increase in online shopping frequency during the pandemic might depend on other variables in this study.

CHAPTER 9

DISCUSSION

Hypotheses analysis showed that consumers' online shopping frequency are affected from a number of different factors. The basis of this study was to prove that consumers' online shopping frequency has increased during the course of the pandemic and regulatory focus theory can be used to explain differences between consumers on different dimensions. Hypotheses were based on previously established arguments in the literature; however, the analyses showed that there are some differences between what was expected and what is observed.

As the starting point of this study, it was proved that consumers' online shopping frequency has increased during the pandemic. This confirmation was made to restate previous studies and to form a basis for our model. One of the most striking results obtained from the analyses was the differences between regulatory focus types and their relationship with online shopping dynamics. In literature, it was claimed that online shopping environment is perceived risky by consumers and therefore prevention focused individuals perceive it riskier than promotion focused individuals. As a consequence of these claims, it was also argued that prevention focused individuals engaged with online shopping less than promotion focused individuals. However, the results of this study showed that prevention focused individuals perceived online shopping environment less risky and even attained higher values to it than promotion focused individuals. This is a result that was not previously observed in other studies. In this context, this study stands as a novel study by exerting that the current dynamics between regulatory focus of

consumers and online shopping environment are different than what was argued before. One reason for this conclusion might be the young structure of the sample. Online shopping familiarity scores are generally higher and such familiar relationship might have removed the significant differences between focus types of consumers. However, such explanation does not clarify the reason behind prevention focused individuals' unobserved risk-averse behavior. In most of the analyses, regulatory focus did turn out to be less significant factor than expected, in explaining the differences between the consumers. It is possible that circumstances emerged due to COVID-19 might have changed regular behavior of focus types; or it might have evoked prevention focused approach towards life which might have affected promotion focused individuals to behave in preventive ways. It is also possible that COVID-19 might have altered the usual relationship between regulatory focus theory and online shopping environment. In any event, it is observed from this study that regulatory focus theory needs to be further researched based on its relationship with online shopping and overall attributes of consumers.

Another striking result was the observation that internet self-efficacy and online shopping familiarity scores were not observed to have significant effects on consumers' online shopping frequency during the pandemic. However, the factors were able to predict it before COVID-19. In this sense, it can be argued that the increase of online shopping frequency during the pandemic is affected by other factors more heavily than the scores of internet self-efficacy and online shopping familiarity. It is interesting because previously the factors of internet self-efficacy and online shopping familiarity were used to predict online shopping behavior of consumers. Therefore, this study shows that the

dynamics between consumers and online shopping environment are different than what was observed before the pandemic itself. For explaining online shopping frequency during COVID-19, internet self-efficacy and online shopping familiarity are not relevant measures.

Perceived value scores for online and offline shopping environment behaved in the way it was predicted as perceived value of online shopping has increased while a decrease is experienced for offline shopping. Perceived value was measured on five dimensions and “ease” aspect was observed to be the most effective factor in explaining the respective increase and decreases in perceived value of online and offline shopping environment. Therefore, it can be claimed that perceiving the shopping channel as easy is a fundamental aspect for consumers to engage with it. However, it is important to note that each dimension of perceived value showed significant differences for the periods before and during COVID-19.

Perceived risk analysis showed interesting results as well. Factor analysis showed that it is not suitable to measure perceived risk of online and offline shopping environment over five dimensions of perceived risk in a single variable. Therefore, each risk aspect of online and offline shopping was analyzed separately. For online shopping environment, it was observed that the social risk was the most effective factor in determining the risky aspect followed by physical and financial risks. It is important to note that financial risk of online shopping environment has increased during COVID-19. Such occurrence might have resulted from developments made in online shopping channels which might have evoked an action of spending more money in consumers. However, an overall decrease in perceived risk of online shopping was observed. As for offline shopping, the results were

interesting as well. As expected, physical risk was the main nominator for explaining the increase in perceived risk of offline shopping as it was suggested in the literature that consumers perceive going to stores as a threat to their physical being during the pandemic. Physical risk was followed by functional and social risk aspects of offline shopping. For offline shopping environment, financial risk behaved in different ways than other risk dimensions as well. Financial risk of offline shopping has decreased during COVID-19. It might be due to consumers' tendency to spend less time in a store because of risk of infection or overall decrease in offline shopping frequency. Overall, an increase in perceived risk of offline shopping was observed during the pandemic.

Experience and search goods dimensions were the most surprising part of this study. Product categories were chosen based on several articles; however, the analyses showed that none of the product categories were suitable to be grouped as a single category of search or experience goods. Due to these results, search and experience good variables were removed from the initial model introduced. Wearing apparel and electronics and appliances categories have experienced the largest increases during the pandemic while furniture category was not observed to be statistically significant in the process. On the other hand, grocery shopping is observed to be the most frequently purchased good category through online channels during the pandemic, as predicted by previously conducted studies. However, it remains open to discussion whether the online shopping environment has blurred the differences between search and experience goods or the conditions arisen due to the pandemic have altered the dynamics. It is also possible that socio-economic background of the sample is not suitable for search and experience goods categorization. Further research is needed for this particular topic.

For our initial model, regulatory focus of consumers was introduced as the independent variable and online shopping frequency of consumers as the dependent variable while other eight factors were considered as mediators. However, the results showed that internet self-efficacy and online shopping frequency can only predict online shopping frequency before the pandemic. Therefore, a separate new model is built for internet self-efficacy, online shopping familiarity and online shopping frequency before COVID-19; while they are also removed from the initial model. Additionally, search and experience goods are removed from the model as well since a solid conclusion was not reached at their role in online shopping frequency during the pandemic. Therefore, the initial model was finalized as keeping other four elements as mediators. The results showed that; although with relatively low scores, the model predicts the online shopping frequency during the pandemic.

CHAPTER 10

CONCLUSIONS AND FURTHER RESEARCH

It is undisputable that the pandemic has affected numerous aspects of our lives. Social and psychological aspect of COVID-19 are studied during the process and several difficulties are observed. One of the aspects affected by the pandemic is our shopping habits and consumers' shopping behavior in general. This study showed that online shopping engagement of consumers have definitely increased during the process as a result of increase in perceived value of online shopping and perceived risk of offline shopping correlated with the decrease in perceived risk of online shopping and perceived value of offline shopping. This study also showed that people behaved in different ways than it would be expected based on their focus groups. Internet self-efficacy and online shopping familiarity cannot be used to explain the increase in online shopping frequency during the pandemic and search and experience goods criteria are not definite in the current environment.

For further research directions, internet self-efficacy and online shopping familiarity should be studied further. The world is becoming digital more and more each day and technology friendly generations are emerging and growing. Therefore, it might be only natural that there is not a significant difference between consumers as regards their internet and online shopping competency. Another research point for these measures might be the unexpected effect of the pandemic. During COVID-19, there has been an obligatory increase in social media and internet use. Even though people would not prefer online shopping methods; increased digitalization during this period due to stay-at-home

measures might have caused people to have higher internet self-efficacy scores. Furthermore, offline shopping becoming dangerous and struggling, it might have forced people to get accustomed to online shopping channels. Therefore, it is also possible that the relationship between online shopping frequency and internet self-efficacy and online shopping familiarity might have two-sided relationship that fosters each other. Such topics needs to be studied further.

There is definitely need for extensive studies towards search and experience goods criteria. It might not be clear anymore what kind of products are search goods and what kind are experience goods. It is probable that online shopping might have altered product categorization criteria. Goods are strongly affected from characterizations of consumers as well; therefore, it is important to note that the categorization might not be suitable for this particular age group as well. The study showed that there has been an increase across all of the product types selected for this study; however, it requires further research as to whether there have been specific product categories that faced a decrease in pandemic period.

Regulatory focus theory needs to be studied further as well. Although relatively expected results were collected in this study; there have been striking realizations as regards the shopping behaviors of different focus groups such as less risky perceptions of prevention focused people or relatively lower engagement of promotion focused individual with online shopping environment. It is possible that a new research focus question is needed as Higgins' measure was created 20 years ago and there have been major developments in academy. It is necessary to see whether regulatory focus moderates consumers' online shopping frequency as it might be the new case that regulatory focus

is not a reliable predictor anymore in this aspect. Consumers' responses towards the pandemic, measures they have taken should be relevant in understanding consumers' online shopping behavior during the pandemic. Therefore, further studies should take those into account as well.

CHAPTER 11

PRACTICAL IMPLICATIONS

Most clear implication of this study is the fact that online shopping has become a prominent channel for shopping during the pandemic. Moreover, there is a good chance of it remaining that way as people become more familiar with it. Therefore, first practical implication of this study would be encouraging business to develop their digital channels and invest in opportunities emerging in online shopping environment. In addition, supporting in-store shopping with online mechanisms such as same day delivery methods might be useful for businesses to attract more consumers from today onward.

It was observed that easiness of shopping channels serves as the prominent nominator of the value that consumers attain to them. Therefore, it is important for businesses to incorporate user-friendly mechanisms in their shopping environment. For online shopping channels, faster delivery processes, simple return processes and user-friendly application interfaces might come in handy for attracting and retaining consumers. It might be also effective to make product selection process easier for consumer on online channels by tailoring similar products to each other or creating specialized categories. For offline shopping channels, pinpointing strategic locations for store establishing is definitely important as accessibility of the stores is fundamental for consumers. In addition, faster check-out systems, well organized shelves and effective pricing might help consumers to perceive shopping easier.

With online shopping environment, financial risk is observed as a hinderance since it increased during COVID-19 and majority of consumers reported risk of spending more

than they planned to. In order to overcome consumers' high financial risk levels, online businesses might prioritize consumer trust over revenue. Self-budget measures or budget ceilings might be developed to consumers aware of their planned spending and budget ahead. Moreover, social risk of online shopping was observed to decrease over the course of pandemic. Businesses might retain this position by incorporating more personalized product suggestions for consumers based on their overall spending and taste.

Pandemic itself stand as the prominent threat for stores. Therefore, for COVID-19 period, the best measure for offline stores would be taking the best possible preventive measures in order to maintain consumers' safety and comfort. Strict hygiene procedures for employees and regular cleaning of the stores might motivate consumers to overcome their sense of threat towards offline shopping channels.

CHAPTER 12

LIMITATIONS

The study is conducted with 208 participants of Boğaziçi University students with ages between 18-27. Measures might give different results for different age groups. Socio-economic background of participants is important as well. For this study, socio-economic situations of consumers were not collected as the study did not depend on it; however, the same age group from different backgrounds might turn out with different results. Furthermore, it is important to note that there might be an effect of culture on the results as well.

Most evident limitation for our study is the condition of the pandemic as it made data collecting relatively difficult during this process. It is also possible that pandemic might have temporarily altered consumers' overall perception towards the concepts. Therefore, it is necessary to consider the results of this study specific to the conditions of COVID-19.

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APPENDIX A

The Survey

Consumers' Online Shopping Frequency "BEFORE" and "DURING" COVID -19

This survey is designed to understand how consumers' use of online shopping has been affected by COVID-19. The survey consists of questions about before and during COVID-19, which take approximately 15 minutes to answer. The information provided by the participants will be used for a masters thesis research in the Management Department at Boğaziçi University. Participant information will be kept totally anonymous. Thank you very much for your contribution and in case of further questions you can contact the researcher at oagunes22@gmail.com

* Required

Online Shopping Frequency before and during COVID -19

In this section, we would like to understand your online shopping frequency before and during COVID-19 pandemic.

1. Before COVID -19, how frequent did you use online shopping channels for your purchases? *

Mark only one oval.

| | | | | | | |
|-------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|--------|
| | 1 | 2 | 3 | 4 | 5 | |
| Never | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Always |

2. During COVID -19, how frequent do you use online shopping channels for your purchases? *

Mark only one oval.

| | | | | | | |
|-------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|--------|
| | 1 | 2 | 3 | 4 | 5 | |
| Never | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Always |

Personal Motivations of Participants

This section is designed to understand your core motivations in life.

3. Compared to most people, are you typically unable to get what you want out of life? *

Mark only one oval.

| | | | | | | |
|-------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|--------|
| | 1 | 2 | 3 | 4 | 5 | |
| Never | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Always |

4. Growing up, would you ever "cross the line" by doing things that your parents would not tolerate? *

Mark only one oval.

| | | | | | | |
|-------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|--------|
| | 1 | 2 | 3 | 4 | 5 | |
| Never | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Always |

5. How often have you accomplished things that got you "psyched" to work even harder? *

Mark only one oval.

| | | | | | | |
|-------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|--------|
| | 1 | 2 | 3 | 4 | 5 | |
| Never | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Always |

6. Did you get on your parents' nerves often when you were growing up? *

Mark only one oval.

| | | | | | | |
|-------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|--------|
| | 1 | 2 | 3 | 4 | 5 | |
| Never | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Always |

7. How often did you obey rules and regulations that were established by your parents? *

Mark only one oval.

| | | | | | | |
|-------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|--------|
| | 1 | 2 | 3 | 4 | 5 | |
| Never | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Always |

8. Growing up, did you ever act in ways that your parents thought were objectionable? *

Mark only one oval.

| | | | | | | |
|-------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|--------|
| | 1 | 2 | 3 | 4 | 5 | |
| Never | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Always |

9. Do you often do well at different things that you try? *

Mark only one oval.

| | | | | | | |
|-------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|--------|
| | 1 | 2 | 3 | 4 | 5 | |
| Never | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Always |

10. Not being careful enough has gotten me into trouble at times. *

Mark only one oval.

| | | | | | | |
|-------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|--------|
| | 1 | 2 | 3 | 4 | 5 | |
| Never | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Always |

11. When it comes to achieving things that are important to me, I find that I don't perform as well as I ideally would like to do. *

Mark only one oval.

| | | | | | | |
|------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|---------------|
| | 1 | 2 | 3 | 4 | 5 | |
| Totally Disagree | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Totally Agree |

12. I feel like I have made progress toward being successful in my life. *

Mark only one oval.

| | | | | | | |
|------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|---------------|
| | 1 | 2 | 3 | 4 | 5 | |
| Totally Disagree | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Totally Agree |

13. I have found very few hobbies or activities in my life that capture my interest or motivate me to put effort into them. *

Mark only one oval.

| | | | | | | |
|------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|---------------|
| | 1 | 2 | 3 | 4 | 5 | |
| Totally Disagree | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Totally Agree |

**Attitude towards
Online Shopping
"BEFORE" Covid-
19**

In this section, we would like to understand your attitudes towards online shopping before COVID-19. While answering the questions it's important that you focus on your attitudes before COVID-19.

14. BEFORE COVID-19, I believed that ONLINE shopping offered a good economic value. *

Mark only one oval.

| | | | | | | |
|----------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------|
| | 1 | 2 | 3 | 4 | 5 | |
| Disagree | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Agree |

15. BEFORE COVID-19, I perceived the product or the service I purchased through ONLINE stores as a good buy. *

Mark only one oval.

| | | | | | | |
|----------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------|
| | 1 | 2 | 3 | 4 | 5 | |
| Disagree | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Agree |

16. BEFORE COVID-19, I believed that I saved time when I make a purchase from ONLINE stores. *

Mark only one oval.

| | | | | | | |
|----------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------|
| | 1 | 2 | 3 | 4 | 5 | |
| Disagree | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Agree |

17. BEFORE COVID-19, It was easy to shop for product/service in ONLINE stores. *

Mark only one oval.

| | | | | | | |
|----------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------|
| | 1 | 2 | 3 | 4 | 5 | |
| Disagree | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Agree |

18. BEFORE COVID-19, The effort that I must make to purchase from ONLINE stores was low. *

Mark only one oval.

| | | | | | | |
|----------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------|
| | 1 | 2 | 3 | 4 | 5 | |
| Disagree | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Agree |

19. BEFORE COVID-19, I thought that I might not get the product or service I have paid for through ONLINE shopping channels. *

Mark only one oval.

| | | | | | | |
|----------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------|
| | 1 | 2 | 3 | 4 | 5 | |
| Disagree | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Agree |

20. BEFORE COVID-19, I believed that I might be tempted to spend more than I planned to when shopping ONLINE. *

Mark only one oval.

| | | | | | | |
|----------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------|
| | 1 | 2 | 3 | 4 | 5 | |
| Disagree | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Agree |

21. BEFORE COVID-19, I thought that my financial and personal information might not be safe when shopping ONLINE. *

Mark only one oval.

| | | | | | | |
|----------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------|
| | 1 | 2 | 3 | 4 | 5 | |
| Disagree | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Agree |

22. BEFORE COVID-19, I believed that I would find the product or the service that fits well my image when shopping ONLINE. *

Mark only one oval.

| | | | | | | |
|----------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------|
| | 1 | 2 | 3 | 4 | 5 | |
| Disagree | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Agree |

23. BEFORE COVID-19, I believed that shopping ONLINE would not cause danger to my health or safety. *

Mark only one oval.

| | | | | | | |
|----------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------|
| | 1 | 2 | 3 | 4 | 5 | |
| Disagree | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Agree |

**Attitude towards
Online Shopping
"DURING" Covid-
19**

In this section, we would like to understand your attitudes towards online shopping during COVID-19. While answering the questions it's important that you focus on your attitudes during COVID-19.

24. DURING COVID-19, I believe that ONLINE shopping offers a good economic value. *

Mark only one oval.

| | | | | | | |
|----------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------|
| | 1 | 2 | 3 | 4 | 5 | |
| Disagree | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Agree |

25. DURING COVID-19, I perceive the product or the service I purchase through ONLINE stores as a good buy. *

Mark only one oval.

| | 1 | 2 | 3 | 4 | 5 | |
|----------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------|
| Disagree | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Agree |

26. DURING COVID-19, I believe that I save time when I make a purchase from ONLINE stores. *

Mark only one oval.

| | 1 | 2 | 3 | 4 | 5 | |
|----------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------|
| Disagree | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Agree |

27. DURING COVID-19, It is easy to shop for product/service in ONLINE stores. *

Mark only one oval.

| | 1 | 2 | 3 | 4 | 5 | |
|----------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------|
| Disagree | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Agree |

28. DURING COVID-19, The effort that I must make to purchase from ONLINE stores is low. *

Mark only one oval.

| | 1 | 2 | 3 | 4 | 5 | |
|----------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------|
| Disagree | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Agree |

-
29. DURING COVID-19, I think that I may not get the product or service I have paid for through ONLINE shopping channels. *

Mark only one oval.

| | | | | | | |
|----------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------|
| | 1 | 2 | 3 | 4 | 5 | |
| Disagree | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Agree |

30. DURING COVID-19, I believe that I may be tempted to spend more than I planned to when shopping ONLINE. *

Mark only one oval.

| | | | | | | |
|----------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------|
| | 1 | 2 | 3 | 4 | 5 | |
| Disagree | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Agree |

31. DURING COVID-19, I think that my financial and personal information may not be safe when shopping ONLINE. *

Mark only one oval.

| | | | | | | |
|----------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------|
| | 1 | 2 | 3 | 4 | 5 | |
| Disagree | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Agree |

32. DURING COVID-19, I believe that I will find the product or the service that fits well my image when shopping ONLINE. *

Mark only one oval.

| | | | | | | |
|----------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------|
| | 1 | 2 | 3 | 4 | 5 | |
| Disagree | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Agree |

33. DURING COVID-19, I believe that shopping ONLINE will not cause danger to my health or safety. *

Mark only one oval.

| | | | | | | |
|----------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------|
| | 1 | 2 | 3 | 4 | 5 | |
| Disagree | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Agree |

Attitude towards
Offline Shopping*
"BEFORE" COVID
- 19

*Offline Shopping means going to the store instead of using online shopping channels in purchase of a product or a service.
In this section, we would like to understand your attitudes towards offline shopping before COVID-19. While answering the questions it's important that you focus on your attitudes before COVID-19.

34. BEFORE COVID-19, I believed that OFFLINE shopping offered a good economic value. *

Mark only one oval.

| | | | | | | |
|----------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------|
| | 1 | 2 | 3 | 4 | 5 | |
| Disagree | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Agree |

35. BEFORE COVID-19, I perceived the product or the service I purchased through OFFLINE stores as a good buy. *

Mark only one oval.

| | | | | | | |
|----------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------|
| | 1 | 2 | 3 | 4 | 5 | |
| Disagree | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Agree |

36. BEFORE COVID-19, I believed that I saved time when I make a purchase from OFFLINE stores. *

Mark only one oval.

| | | | | | | |
|----------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------|
| | 1 | 2 | 3 | 4 | 5 | |
| Disagree | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Agree |

37. BEFORE COVID-19, It was easy to shop for product/service in OFFLINE stores. *

Mark only one oval.

| | | | | | | |
|----------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------|
| | 1 | 2 | 3 | 4 | 5 | |
| Disagree | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Agree |

38. BEFORE COVID-19, The effort that I must make to purchase from OFFLINE stores was low. *

Mark only one oval.

| | | | | | | |
|----------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------|
| | 1 | 2 | 3 | 4 | 5 | |
| Disagree | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Agree |

39. BEFORE COVID-19, I thought that I might not get the product or service I have paid for through OFFLINE shopping channels. *

Mark only one oval.

| | | | | | | |
|----------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------|
| | 1 | 2 | 3 | 4 | 5 | |
| Disagree | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Agree |

40. BEFORE COVID-19, I believed that I might be tempted to spend more than I planned to when shopping OFFLINE. *

Mark only one oval.

| | | | | | | |
|----------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------|
| | 1 | 2 | 3 | 4 | 5 | |
| Disagree | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Agree |

41. BEFORE COVID-19, I thought that my financial and personal information might not be safe when shopping OFFLINE. *

Mark only one oval.

| | | | | | | |
|----------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------|
| | 1 | 2 | 3 | 4 | 5 | |
| Disagree | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Agree |

42. BEFORE COVID-19, I believed that I would find the product or the service that fits well my image when shopping OFFLINE. *

Mark only one oval.

| | | | | | | |
|----------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------|
| | 1 | 2 | 3 | 4 | 5 | |
| Disagree | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Agree |

43. BEFORE COVID-19, I believed that shopping OFFLINE would not cause danger to my health or safety. *

Mark only one oval.

| | | | | | | |
|----------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------|
| | 1 | 2 | 3 | 4 | 5 | |
| Disagree | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Agree |

**Attitude towards
Offline Shopping*
"DURING" COVID
- 19**

In this section, we would like to understand your attitudes towards offline shopping during COVID-19. While answering the questions it's important that you focus on your attitudes during COVID-19.

44. DURING COVID-19, I believe that OFFLINE shopping offers a good economic value. *

Mark only one oval.

| | | | | | | |
|----------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------|
| | 1 | 2 | 3 | 4 | 5 | |
| Disagree | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Agree |

45. DURING COVID-19, I perceive the product or the service I purchase through OFFLINE stores as a good buy. *

Mark only one oval.

| | | | | | | |
|----------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------|
| | 1 | 2 | 3 | 4 | 5 | |
| Disagree | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Agree |

46. DURING COVID-19, I believe that I save time when I make a purchase from OFFLINE stores. *

Mark only one oval.

| | | | | | | |
|----------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------|
| | 1 | 2 | 3 | 4 | 5 | |
| Disagree | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Agree |

47. DURING COVID-19, It is easy to shop for product/service in OFFLINE stores. *

Mark only one oval.

| | | | | | | |
|----------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------|
| | 1 | 2 | 3 | 4 | 5 | |
| Disagree | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Agree |

48. DURING COVID-19, The effort that I must make to purchase from OFFLINE stores is low. *

Mark only one oval.

| | | | | | | |
|----------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------|
| | 1 | 2 | 3 | 4 | 5 | |
| Disagree | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Agree |

49. DURING COVID-19, I think that I may not get the product or service I have paid for through OFFLINE shopping channels. *

Mark only one oval.

| | | | | | | |
|----------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------|
| | 1 | 2 | 3 | 4 | 5 | |
| Disagree | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Agree |

50. DURING COVID-19, I believe that I may be tempted to spend more than I planned to when shopping OFFLINE. *

Mark only one oval.

| | | | | | | |
|----------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------|
| | 1 | 2 | 3 | 4 | 5 | |
| Disagree | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Agree |

51. DURING COVID-19, I think that my financial and personal information may not be safe when shopping OFFLINE. *

Mark only one oval.

| | | | | | | |
|----------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------|
| | 1 | 2 | 3 | 4 | 5 | |
| Disagree | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Agree |

52. DURING COVID-19, I believe that I will find the product or the service that fits well my image when shopping OFFLINE. *

Mark only one oval.

| | | | | | | |
|----------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------|
| | 1 | 2 | 3 | 4 | 5 | |
| Disagree | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Agree |

53. DURING COVID-19, I believe that shopping OFFLINE will not cause danger to my health or safety. *

Mark only one oval.

| | | | | | | |
|----------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------|
| | 1 | 2 | 3 | 4 | 5 | |
| Disagree | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Agree |

Product Types
"BEFORE" COVID -19

In this section, we would like to know how frequently you purchased certain products online before COVID-19.

Please rate how frequent you purchased each product category through ONLINE shopping channels BEFORE COVID-19.

54. Electronics and Appliances *

Mark only one oval.

| | | | | | | |
|--------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|---------------|
| | 1 | 2 | 3 | 4 | 5 | |
| Almost Never | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Almost Always |

55. Wearing Apparel *

Mark only one oval.

| | | | | | | |
|--------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|---------------|
| | 1 | 2 | 3 | 4 | 5 | |
| Almost Never | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Almost Always |

56. Food Delivery *

Mark only one oval.

| | | | | | | |
|--------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|---------------|
| | 1 | 2 | 3 | 4 | 5 | |
| Almost Never | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Almost Always |

57. Furniture *

Mark only one oval.

| | | | | | | |
|--------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|---------------|
| | 1 | 2 | 3 | 4 | 5 | |
| Almost Never | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Almost Always |

58. Grocery Shopping *

Mark only one oval.

| | | | | | | |
|--------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|---------------|
| | 1 | 2 | 3 | 4 | 5 | |
| Almost Never | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Almost Always |

59. Beauty Products *

Mark only one oval.

| | | | | | | |
|--------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|---------------|
| | 1 | 2 | 3 | 4 | 5 | |
| Almost Never | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Almost Always |

Product Types
"DURING" COVID -19

In this section, we would like to know how frequently you purchased certain products online during COVID-19.

Please rate how frequent you purchased each product category through ONLINE shopping channels DURING COVID-19.

60. Electronics and Appliances *

Mark only one oval.

| | | | | | | |
|--------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|---------------|
| | 1 | 2 | 3 | 4 | 5 | |
| Almost Never | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Almost Always |

61. Wearing Apparel *

Mark only one oval.

| | | | | | | |
|--------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|---------------|
| | 1 | 2 | 3 | 4 | 5 | |
| Almost Never | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Almost Always |

62. Food Delivery *

Mark only one oval.

| | | | | | | |
|--------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|---------------|
| | 1 | 2 | 3 | 4 | 5 | |
| Almost Never | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Almost Always |

63. Furniture *

Mark only one oval.

| | | | | | | |
|--------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|---------------|
| | 1 | 2 | 3 | 4 | 5 | |
| Almost Never | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Almost Always |

64. Grocery Shopping *

Mark only one oval.

| | | | | | | |
|--------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|---------------|
| | 1 | 2 | 3 | 4 | 5 | |
| Almost Never | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Almost Always |

65. Beauty Products *

Mark only one oval.

| | | | | | | |
|--------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|---------------|
| | 1 | 2 | 3 | 4 | 5 | |
| Almost Never | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Almost Always |

Your Relationship with
Digital Technology

In this section, we would like understand your relationship
with the digital technology.

66. I feel confident experiencing new mobile apps. *

Mark only one oval.

| | | | | | | |
|----------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------|
| | 1 | 2 | 3 | 4 | 5 | |
| Disagree | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Agree |

67. I feel confident completing my tasks through online channels. *

Mark only one oval.

| | | | | | | |
|----------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------|
| | 1 | 2 | 3 | 4 | 5 | |
| Disagree | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Agree |

68. I feel confident trying something new advertised through online channels. *

Mark only one oval.

| | | | | | | |
|----------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------|
| | 1 | 2 | 3 | 4 | 5 | |
| Disagree | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Agree |

69. I feel confident managing my information in online environment. *

Mark only one oval.

| | | | | | | |
|----------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------|
| | 1 | 2 | 3 | 4 | 5 | |
| Disagree | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Agree |

Your Perception of Online Shopping

In this final section, we would like to understand your perception of online shopping.

70. I am very knowledgeable about online shopping. *

Mark only one oval.

| | | | | | | |
|----------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------|
| | 1 | 2 | 3 | 4 | 5 | |
| Disagree | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Agree |

71. It is easy for me to understand how to purchase online. *

Mark only one oval.

| | | | | | | |
|----------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------|
| | 1 | 2 | 3 | 4 | 5 | |
| Disagree | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Agree |

72. I have a lot of experience shopping online. *

Mark only one oval.

| | | | | | | |
|----------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------|
| | 1 | 2 | 3 | 4 | 5 | |
| Disagree | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Agree |

73. I believe that I am very familiar with online shopping. *

Mark only one oval.

| | | | | | | |
|----------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------|
| | 1 | 2 | 3 | 4 | 5 | |
| Disagree | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Agree |

**Personal
Information**

In this section, you will be asked about your age and gender. Information you provide will be important to obtain a complete understanding of your online shopping usage.

74. Age (In Number) *

75. Gender *

Mark only one oval.

Male

Female

Prefer not to answer

Other: _____

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APPENDIX B

Perceived Value Measures

| |
|---|
| Online shopping offers a good economic value |
| The product/service I purchased through online stores is a good buy |
| When I make a purchase from online stores, I save time |
| It is easy to shop for product/service in online stores |
| The effort that I must make to purchase from online stores is low. |

APPENDIX C

Perceived Risk Measures

| |
|---|
| I think that I might not get the product or service I have paid for through online shopping channels. |
| I believe that I might be tempted to spend more than I planned to when shopping online. |
| I think that my financial and personal information might not be safe when shopping online. |
| I believe that I would find the product or the service that fits well my image when shopping online. |
| I believe that shopping online would not cause danger to my health or safety. |

APPENDIX E

Internet Self-Efficacy Measure

| |
|---|
| I feel confident experiencing new mobile apps. |
| I feel confident completing my tasks through online channels. |
| I feel confident trying something new advertised through online channels. |
| I feel confident managing my information in online environment. |

APPENDIX F

Online Shopping Familiarity Measure

| |
|---|
| I am very knowledgeable about online shopping. |
| It is easy for me to understand how to purchase online. |
| I have a lot of experience shopping online. |
| I believe that I am very familiar with online shopping. |